



2024

BENEFIT OPTIONS

EFFECTIVE FEBRUARY 1, 2024



We see every day as an opportunity to share our unique shopping experience from the backyard to the kitchen table. At the heart of Adams is a friendly, knowledgeable staff, dedicated to helping you get what you need and find what you love. Family-founded and deeply rooted in the community since 1919.



WHAT'S INSIDE

- 2. Am I Eligible?**
- 3. How the Medical Plan Works**
- 4-5. Low Deductible Plan Summary**
- 6-7. High Deductible Plan Summary**
- 8. Adams' Prescription Plan**
- 9. Flexible Spending Account (FSA)**
- 10. Health Savings Account (HSA)**
- 11. Dental & Vision**
- 12. EAP & Mental Health**
- 13-14. Supplemental Benefits**
- 15. Company Paid Benefits**
- 16. 401K**
- 17. Benefit Rates/Important Numbers**
- 18-19. FAQ's**

AM I ELIGIBLE FOR BENEFITS?

Benefit Eligibility Criteria

	Medical	Dental	Vision	FSA	HSA
Employment Status	Full-Time	Part-Time 20 and over & Full-Time	Part-Time 20 and over & Full-Time	Part-Time 20 and over & Full-Time	Full-Time
Effective Date	60 days after hire	30 days after hire	30 days after hire	60 days after hire	60 days after hire

New hires must enroll on the ADP portal within 30 days of their hire date. Scan the QR code to download ADP's free app, or log in at workforcenow.adp.com



Eligible Dependents:

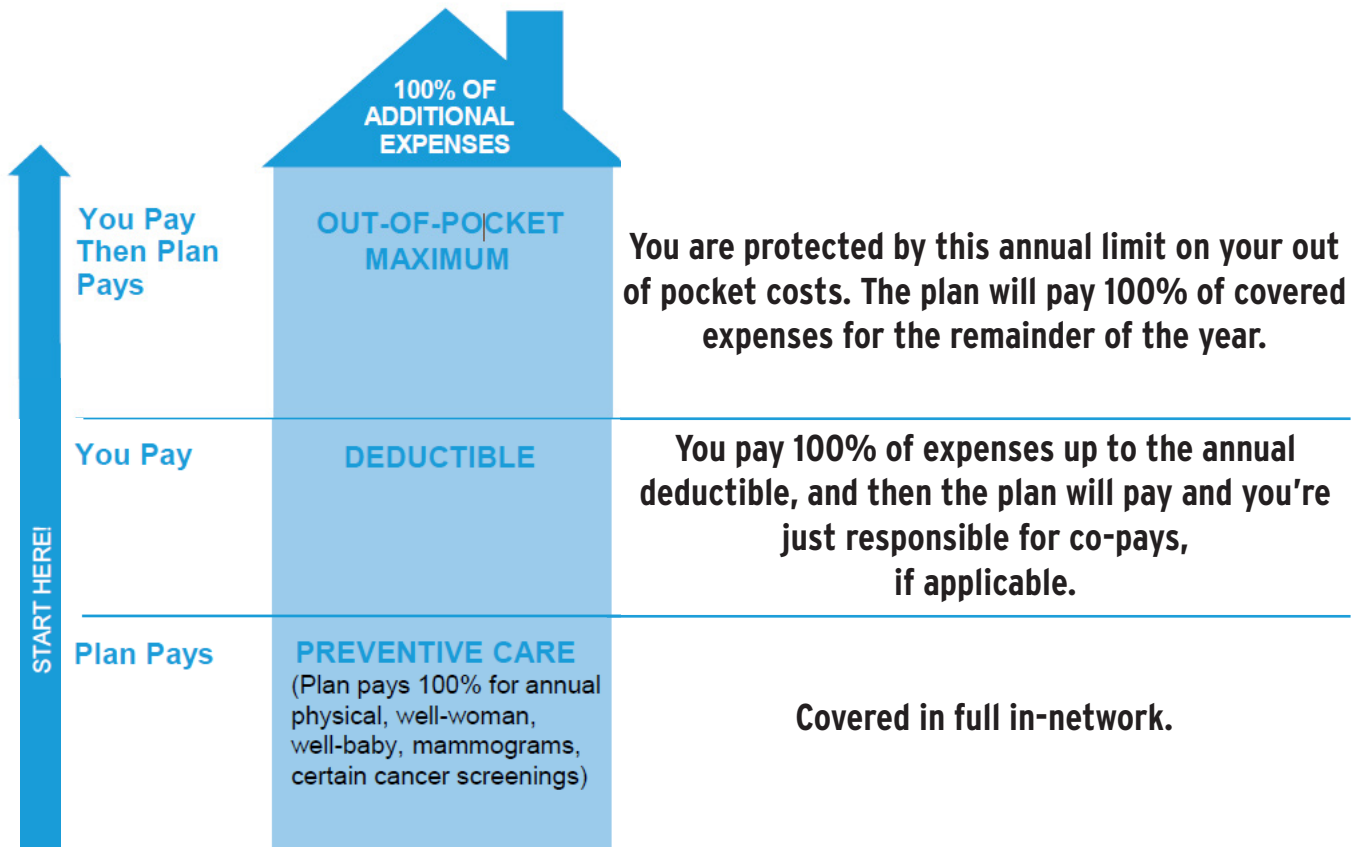
- Married couples
- Unmarried/married dependent children up to age 26
- Unmarried/married dependent children of any age who are physically or mentally disabled

Termination of Benefits Coverage

Medical, dental, vision, FSA, company paid life insurance and supplemental benefits coverage ends the last date of your employment. Terminated employees will receive COBRA information from our COBRA administrator, isolved.

HOW THE MEDICAL PLAN WORKS

Adams offers two plans: A low deductible plan and a high deductible plan. Under both plans, you are responsible for paying your eligible medical expenses until the deductible has been met. Let's take a closer look at both plans.



A Quick Look at Your Health Plan

Adams Fairacre Farms, Inc.

Group #18555



LOW DEDUCTIBLE PLAN

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Deductible per calendar year	\$750 Individual/\$1,500 Family (embedded)	\$2,000 Individual/\$4,000 Family (embedded)
	The Individual deductible applies to each covered member for each calendar year, not to exceed \$750 per individual	Not applicable
Coinsurance Level	Not applicable	20%
Maximum Out-of-Pocket Cost (does not include charges in excess of allowed amount or non-covered benefits)	\$2,500 Individual/\$5,000 Family (embedded)	\$3,500 Individual/\$7,000 Family (embedded)
PREVENTATIVE CARE		
Physical examination, for children through age 18 in accordance with the schedule of covered well exams	Covered 100%	Not Covered
Physical examination, for adults age 19 and over in accordance with the schedule of well exams	Covered 100%	Not Covered
Preventative Immunizations for children through age 18	Covered 100%	Not Covered
Preventative Immunizations for adults age 19 and over	Covered 100%	Not Covered
Mammogram	Covered 100%	Not Covered
Routine Gynecological Care, one pap test and two pelvic exams per year	Covered 100%	Not Covered
Colonoscopy screening for Adults over 45	Covered 100%	Not Covered
INPATIENT CARE		
Semi-Private Room and Board. PRE-CERTIFICATION REQUIRED	Deductible then \$1,000 Copay	Deductible then 20% Coinsurance
Physicians', Surgeons' and Nursing Services	Deductible then 100%	Deductible then 20% Coinsurance
Skilled Nursing Facility 45 day limit per plan year PRE-CERTIFICATION REQUIRED	Deductible then \$1,000 Copay	Deductible then 20% Coinsurance
OUTPATIENT CARE		
Physician Office Visits	Deductible then \$30 Primary Care Copay Deductible then \$50 Specialist Care Copay	Deductible then 20% Coinsurance
Laboratory Services	Deductible then \$5 Copay	Deductible then 20% Coinsurance
Comprehensive Imaging Services (MRI, MRA, CT Scan, PET Scan, SPECT Scan, Nuclear Cardiology (MUGA), Bone Densitometry) & X-Ray PRE-CERTIFICATION REQUIRED	Deductible then \$5 Copay	Deductible then 20% Coinsurance
Physical, Occupational, Cognitive and Speech Therapy. 60 Visits per acute condition	Deductible then \$50 Copay	Deductible then 20% Coinsurance
Outpatient Procedures and Surgery	Deductible then \$150 Copay	Deductible then 20% Coinsurance
Cardiac Rehabilitation	Deductible then \$50 Copay	Deductible then 20% Coinsurance
Medical Care for injury and illness to the eye	Deductible then \$30 Primary Care Copay Deductible then \$50 Specialist Care Copay	Deductible then 20% Coinsurance
EMERGENCY CARE		
Urgent Care	Deductible then \$30 Copay	Deductible then \$40 Copay
Emergency Room	Deductible then \$150 Copay	Deductible then \$150 Copay

	IN-NETWORK	OUT-OF-NETWORK
MATERNITY CARE		
Initial Maternity Visit - One copay for initial visit	Deductible then \$30 Copay	Deductible then 20% Coinsurance
Physician Delivery - PRE-CERTIFICATION REQUIRED	Deductible then \$5 Copay	Deductible then 20% Coinsurance
Hospital Services for Mother and Child (newborn costs do not count toward mother's expense) PRE-CERTIFICATION REQUIRED	Deductible then \$1,000 Copay	Deductible then 20% Coinsurance
Family Planning and Infertility Services (testing and diagnosis only)	Deductible then \$50 Copay	Deductible then 20% Coinsurance
MENTAL HEALTH CARE		
Inpatient Mental Health Care for the combined diagnoses of Biologically- and Non-Biologically-based Mental Illness and for children with Serious Emotional Disturbances. PRE-CERTIFICATION REQUIRED	Deductible then \$1,000 Copay	Deductible then 20% Coinsurance
Outpatient Mental Health Care for the combined diagnoses of Biologically- and non-Biologically-based Mental Illness and for children with Serious Emotional Disturbances.	Deductible then \$30 Office Copay Deductible then \$5 Facility Copay	Deductible then 20% Coinsurance
DRUG/ALCOHOL ADDICTION		
Inpatient Rehabilitative treatment for the abuse of or addiction to drugs and alcohol PRE-CERTIFICATION REQUIRED	Deductible then \$1,000 Copay	Deductible then 20% Coinsurance
Outpatient Rehabilitative care for drug/alcohol addiction	Deductible then \$30 Office Copay Deductible then \$5 Facility Copay	Deductible then 20% Coinsurance
HOME HEALTH or HOSPICE CARE		
Home Health Care	Deductible then \$100%	Deductible then 20% Coinsurance
Hospice Care in Home - benefit limitation of 210 visits (combined with inpatient Hospice Care)	Deductible then 100%	Deductible then 20% Coinsurance
OTHER SERVICES		
Durable Medical Equipment Certain devices require prior authorization	Deductible then 20%	Not covered
Ambulance (Ground/Air)	Deductible then \$5 Copay	Deductible then \$5 Copay
Chiropractic Care (25 visits combined in/out of network)	Deductible then \$50 Copay	Deductible then 20% Coinsurance
Acupuncture (50 visits combined in/out of network)	Deductible then \$50 Copay	Deductible then 20% Coinsurance
Clinical Trials	Depending on where the Covered Health Service is provided. Benefits will be the same as those stated under each Covered Health Service category in this benefit summary	Depending on where the Covered Health Service is provided. Benefits will be the same as those stated under each Covered Health Service category in this benefit summary
Temporomandibular Joint Services (TMJ)	If medically necessary and approved, coverage provided based on services rendered	Not covered
PRESCRIPTION DRUGS (Mail Order Copay is 2x the retail copay)		
Retail	Pro-Act - Pharmacy Benefit Manager	
Tier 1	\$10 copayment. Not subject to the deductible	Not covered
Tier 2	\$30 copayment. Not subject to the deductible	Not covered
Tier 3	\$50 copayment. Not subject to the deductible	Not covered
Specialty Rx	Deductible then 30% Coinsurance not to exceed \$10	Not covered

Embedded out of pocket maximum: once the member reaches the individual out of pocket maximum, services are covered 100% for the individual for the remainder of the plan year. Inpatient admissions, outpatient surgery, x-rays, high level imaging, mental health and substance abuse require pre-authorization. Please refer to your Certificate of Coverage for detailed information.

A Quick Look at Your Health Plan

Adams Fairacre Farms, Inc.

Group #18555



HIGH DEDUCTIBLE PLAN

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Deductible per calendar year	\$2,500/\$5,000	\$2,500/\$5,000
Coinsurance Level	Not applicable	20%
Maximum Out-of-Pocket Cost (does not include charges in excess of allowed amount or non-covered benefits)	\$5,500 Individual/\$11,000 Family	\$5,500 Individual/\$11,000 Family
PREVENTATIVE CARE		
Physical examination, for children through age 18 in accordance with the schedule of covered well exams	Covered 100%	Not Covered
Physical examination, for adults age 19 and over in accordance with the schedule of well exams	Covered 100%	Not Covered
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ADAMS PRESCRIPTION PLAN



Your medical benefits also include a comprehensive prescription drug plan administered by ProAct Pharmacy Benefit Management.

Are you taking any maintenance medications, like cholesterol, blood pressure, birth control, etc.? These medications must be filled through ProAct's Mail Order Pharmacy. You will receive a three month supply but only pay a two months' supply co-pay - what a deal! Please have your doctor send the script directly to ProAct. You will be allowed one grace fill at your local pharmacy to allow time for your mail order script to process. What if you just need an antibiotic or another type of drug that you'll only be taking for a week or two? These drugs can be filled at your local pharmacy. Please have your doctor send the script to the pharmacy of your choice.



If you're taking a drug for which there's no generic counterpart, and this drug is on CanaRx's formulary, you will receive a three months' supply at no cost to you! CanaRx was founded in 2002, and sources brand name maintenance medications from Tier 1 countries (corresponds to the World Bank's list of high income nations) and have one of the best safety standards in the business.

This is a mandatory mail order program that is available to eligible employees and their dependents. There will be a **\$200 surcharge** for scripts filled outside of CanaRx. Please see Human Resources for enrollment forms.

FLEXIBLE SPENDING ACCOUNT (FSA)



Adams offers a flexible spending account through HSA Bank. An FSA is a tax-advantaged benefit that allows you to pay for eligible medical expenses with pre-tax dollars.

How does it work?

- 1.) You determine your annual medical expenses.
- 2.) That amount is advanced to you on a credit card and available immediately.
- 3.) You pay Adams back through weekly pre-taxed payroll deductions.
- 4.) When you go to the doctor or get a bill you pay with pre-tax dollars! (Hang on to receipts as you may be required to provide proof of eligible expenses.)

FSA Options

	Health Care FSA	Dependent Care FSA
Eligibility ¹	FT and PT employees	FT and PT employees
Examples of eligible expenses ²	Eligible medical, dental, vision and prescripion drug expenses (includes deductibles, co-pays and coinsurance)	Child care, camp, adult day care
Maximum annual contribution	\$3,200	\$5,000 ³
What happens to left over funds?	You may rollover up to \$640 into 2025; any amount over that will be forfeited.	Use it or lose it - funds remaining at year's end will be forfeited.

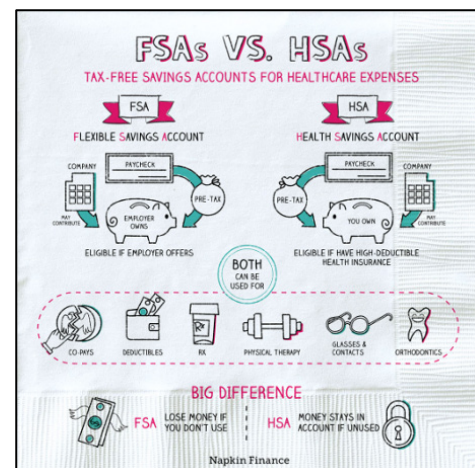
¹ You do not need to be enrolled in a medical plan to elect an FSA.

² For a list of eligible expenses, visit www.hsabank.com

³ If you're married, reimbursement is limited to the lesser of your earned income, your spouse's earned income or a maximum of \$5,000. For a married person who files a separate income tax return, the maximum is \$2,500.

Estimate your annual savings with this FSA calculator: <https://fsastore.com/fsa-calculator>

**REMEMBER,
YOU CAN'T HAVE BOTH AN FSA AND AN HSA
AT THE SAME TIME.**



HEALTH SAVINGS ACCOUNT (HSA)



Adams offers a health savings account through HSA Bank. An HSA is a tax-advantaged benefit that allows you to pay for eligible medical expenses with pre-tax dollars.

How does it work?

- 1.) You determine your annual medical expenses.
- 2.) Through weekly pre-taxed payroll deductions, you build up to that annual election throughout the year.
- 3.) When you go to the doctor or get a bill you pay with pre-tax dollars! (Hang on to receipts as you may be required to provide proof of eligible expenses.)

HSA

Eligibility	Must be enrolled in the HDHP ¹ ; you cannot have any other medical coverage; no one can claim you as a tax dependent.
Examples of eligible expenses	Eligible medical, dental, vision and prescription drug expenses (includes deductibles, co-pays and coinsurance)
Maximum annual contribution	\$4,150 single; \$8,300 family
What happens to left over funds?	They are yours and are portable! Funds are never forfeited. And, change or cancel elections anytime.
Grow your money	Contributions may be invested, potentially adding to retirement savings.
Triple tax advantage	Tax free contributions, investment growth and withdrawals

¹High deductible health plan

Because your HSA offers tax advantages, there are a few things you should be aware of.

Save your receipts in case of an IRS audit.
You're responsible for proving that you used your HSA for qualified medical expenses only. If you use the funds for non-qualified expenses, you'll owe taxes on the withdrawal, plus a 20% penalty tax.

Disclose HSA contributions and withdrawals on your taxes. *You will need to submit form 8889 along with your tax return. HSA Bank will provide you with this form.*

Don't exceed the IRS contribution limit. *If your annual contribution exceeds the IRS limit, the excess amount is subject to standard income tax plus an excise tax. If you withdraw the excess amount before the tax filing deadline, you can avoid the excise tax.*

GUARDIAN DENTAL & VISION PLANS



Our Dental and Vision plans are open to eligible part time and full time employees.

Dental Plan

- PPO Plan - see any dentist, save with In-network
- \$0 In-network deductible
- \$2000 annual Benefit maximum
- Preventive and Basic Services covered at 100%
Cleanings, X-rays, sealants, fillings, crowns, bridges, root canals, etc.
- Most additional services covered at 60%

Vision Plan

- Coverage under Guardian's "Davis Vision" Network
- \$10 copay for a vision exam
- \$25 copay for lenses
- Coverage Includes \$130 to purchase glasses or contacts each year



Why should I consider dental insurance?

Poor oral health has been linked to serious conditions like diabetes and heart disease, so while brushing and flossing every day might help keep your teeth clean, nothing can replace regular preventive care visits to the dentist.

Check out guardiananytime.com to find a provider or see more details

Even if you have a medical plan, you still need vision insurance

Vision insurance plans complement health insurance because preventive eye care is essential to your overall health. The most prevalent disabling childhood conditions are vision disorders, and less than 22% of preschool children get vision screenings.

LOOKING FOR SOME WORK/LIFE BALANCE?

We know balancing work and your personal life can get hectic. If you ever feel like you need help with that balance, we have resources to help.



Employee Assistance Program (EAP)

Available to ALL employees, our EAP through Guardian/Uprise Health provides you with:

- Up to 3 FREE Short-term counseling sessions per issue
- Mental Wellbeing Coaching
- Online mental-health courses
- Resources for finding the best childcare, health & wellness, financial planning and legal services in your area.

worklife.uprisehealth.com

Access code: worklife

Phone: 1-800-386-7055

24 hour crisis help available. Regular office hours:
Monday-Friday 6am-5pm PST.

Virtual Mental Health Care

Visit Brightside.com
to get started



Treatment tailored to the individual

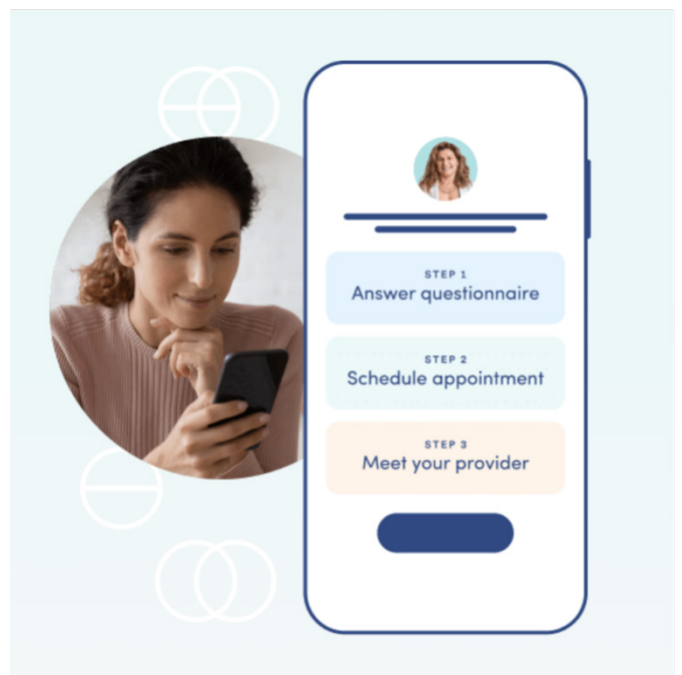
Our precision treatment allows us to personalize care to each patient's unique needs & symptom presentation.



1:1 care from start to finish

Patients work with the same clinician throughout their treatment for an unmatched continuity of care.

 **Brightside Health**



SUPPLEMENTAL HEALTH PLANS



We are pleased to continue partnering with Colonial Life as our carrier for voluntary, supplemental insurance plans.

Protection for when the unexpected happens

Voluntary benefits from Colonial Life

At Colonial Life, we're here to provide peace of mind and protect your lifestyle when life throws unexpected challenges your way. Offered through your employer, our voluntary benefits help protect your income and provide financial security for you and your family.

What are voluntary benefits?

Sometimes called "supplemental insurance," these benefits enhance your employees' medical insurance to help prepare them for life's unexpected challenges. Paid directly to the employee, they can be used for things other insurance may not cover, such as lost wages, out-of-pocket expenses and household bills.

- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Dental Insurance

- Disability Insurance
- Hospital Confinement Indemnity Insurance
- Life Insurance

Questions? Looking to Enroll?

Contact Adams' personal Colonial Representative:

Pat Rohan

(845) 505-8452

patrohancolonial@aol.com

SUPPLEMENTAL BENEFITS CONT'D



Have You Ever...

- Needed your Will prepared or updated?
 - Signed a contract?
 - Received a moving traffic violation?
 - Worried about being a victim of identity theft?
- Been concerned about your child's identity?
 - Had social media accounts? (Facebook, Instagram, Twitter, LinkedIn, Youtube)

The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Advice and Consultation (Personal)** Phone consultations with your law firm for any personal legal matter, even pre-existing matters
- **Letters/Phone Calls (Personal)** Made on your behalf to help resolve personal legal matters
- **Document Review (Personal)** Your provider law firm will review personal documents (up to 15 pages each)
- **Residential Loan Document Assistance** For the purchase of your primary residence, once per membership year
- **Will Preparation** - Living Will, Health Care Power of Attorney, Financial Power of Attorney
- **Speeding Ticket Assistance** With non-criminal, moving traffic matters when driving with a license and proper registration
- **Income Tax Audit Services** Receive representation if audited by the IRS on your personal tax return
- **Trial Defense (Civil)** When named defendant in a covered civil lawsuit
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** Available 90 consecutive days from the effective date of your plan
- **25% Preferred Member Discount** Discounted rates for additional legal services
- **Provides 24/7/365** emergency legal access for covered emergencies

The IDShield Membership Includes:

- **Continuous Credit Monitoring** Monitors information on your TransUnion credit report
- **Privacy Management** One-on-one consultation on online privacy dangers
- **Reputation Management** Scans social media accounts for any content you have posted in the past that could damage your online reputation
- **Financial Threshold Account Monitoring** Looks out for activity tied to personal financial accounts
- **\$1 Million Protection Policy** Coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** We'll do whatever it takes for as long as it takes to restore your identity
- **Full-Service Restoration** Provides one-on-one consultation to resolve identity related issues
- **Provides 24/7/365** live support for identity theft emergencies
- **Trend Micro Maximum Security** defends against ransomware and other threats
- **VPN Proxy One** turns a public hotspot into a secure Wi-Fi via Virtual Private Network (VPN) with bank-grade data encryption to keep your information protected from hackers
- **Password Manager** get multiple device protection and privacy for your digital life

FOR MORE INFORMATION PLEASE CONTACT AN INDEPENDENT ASSOCIATE:

Jack A. Soares II
860.400.0144
jack@idshieldrep.com
www.idshieldrep.com

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COMPANY PAID BENEFITS



Life and AD&D Insurance

Adams partners with Guardian to provide Life and Accidental Death and Dismemberment (AD&D) to all eligible employees at no cost to you.

- Basic life insurance provides important financial protection in the event of your death
- AD&D coverage provides financial protection in the event of accidental death or dismemberment
- All full-time employees working a minimum of 40 hours per week are eligible after one year of service

Short Term Disability Benefits

Adams provides NY DBL disability insurance to all eligible employees. This state-mandated benefit is limited to \$170 per week for a maximum of 26 weeks.

Short Term Disability benefits provide you with a portion of your weekly salary if you're unable to work for a short period of time due to a sickness or injury (excluding on the job injuries which are covered by workers compensation insurance).

New York Paid Family Leave

New York Paid Family Leave provides job-protected paid time off so you can:

- Bond with a newly born, adopted or fostered child
- Care for a close relative with a serious health condition
- Assist loved ones when a family member is deployed abroad on active military duty

Employees who work a regular schedule of 20 hours or more per week are eligible after 26 consecutive weeks of employment. Employees who work less than 20 hours per week are eligible after working 175 days, which do not need to be consecutive.

Approved employees will be eligible for up to 12 weeks of leave at 67% of the state average weekly wage.

Contact HR for more information on how to get the process started.



Wisely Pay Card

A new way to get paid, sign up for the Wisely® Pay card today! It's a reloadable prepaid pay card that is yours to keep no matter where you work. It's free to sign up and there is no credit check to get the Wisely® card because it is not a credit card. Contact your office manager to sign up for Wisely® anytime.

RETIREMENT SAVINGS PLAN - 401(K)



Empower Your Retirement

- **Eligibility:** All Employees are eligible to enroll on the first of the quarter, after 3 months of employment.
- **Contributing:** Employees can contribute to the traditional (pre-tax) 401(k) or the Roth 401(k) (after-tax).
- **Employer Match:** Adams matches fifty cents on the dollar, up to 7% of your gross pay. Employees 21+ are eligible for the match after 1 year of service.
- **Auto-Enrollment:** Adams will auto-enroll employees at a 3% pre-tax contribution. Auto-enrollment occurs every January for all eligible employees who are not contributing 3% or more at that time.
- **Auto-Increase:** Don't miss out on the match! Adams will automatically increase your contribution percentage by 1% every January until you reach 7%.

New for 2024 - seasonal employees are now eligible to contribute!

Need Help with Investing?

Our Financial Advisors from DSL Financial Services are here to help advise you!

In addition to our quarterly meetings, you can reach out to our Financial Advisors anytime:

Matthew Cruz

Accredited Investment Fiduciary

matthew.cruz@lpl.com

Geoffrey DeMarco

Accredited Investment Fiduciary

g.demarco@lpl.com

Looking to check on your account balance or change your contribution?

Log on to: EmpowerMyRetirement.com

2024 BENEFIT RATES *Effective 2/1/2024

Coverage Level	Low Deductible Medical	High Deductible Medical	Dental	Vision
Employee Only	\$ 61.94	\$ 25.00	\$ 7.34	\$ 1.15
Employee + Spouse	\$ 148.64	\$ 91.95	\$ 14.32	\$ 2.08
Employee + Child	\$ 148.64	\$ 91.95	\$ 13.21	\$ 2.31
Family	\$ 235.69	\$ 125.19	\$ 20.17	\$ 3.46

Questions? Here's who to call first

Company	Service Type	Website	Phone
Aetna	Provider Search	www.aetna.com/docfind/custom/mymeritain	800-343-3140
ProAct	Pharmacy Benefit Manager	www.Proactrx.com	877-635-9545
CanRX	Pharmacy Discount Program	www.adamscanaRX.com	866-893-6337
Meritain Health Medical Management	Pre-Certification (if required)	N/A	800-242-1199
Guardian	Dental, Disability, Paid Family Leave, Life, Vision	www.guardiananytime.com	800-541-7846
Colonial Life	Voluntary Benefits	www.coloniallife.com	800-325-4368 or Pat Rohan 845-454-8787
Guardian EAP	Employee Assistance Program	www.worklife.uprisehealth.com	800-386-7055
Empower	401(k) Retirement Plan	www.empowermyretirement.com	800-743-5274
DSL Financial Advisors	401(K) Advisors	g.demarco@lpl.com	845-454-4110
Medicare	Medicare	www.medicare.gov	800-633-4227
HSA Bank	FSA/HSA	www.hsabank.com	800-357-6246
Brightside	Tele-Mental Health	www.brightside.com	415-360-3348

Still Need Help? HR is Here!

Jen Giammatteo
Benefits & Wellness Manager
jgiammatteo@adamsfarms.com
845-240-7638

Carla McArtin
HR Generalist
cmcartin@adamsfarms.com
845-240-7634

Sarah MacKay
Director of HR
smackay@adamsfarms.com
845-240-7641

HAVE A QUESTION? WE HAVE AN ANSWER!

Benefit FAQ's

1. What is a deductible?

A deductible is the amount you pay for covered health care services before the plan begins paying. With a \$750 deductible, for example, you pay the first \$750 of covered services yourself.

2. What is a co-pay?

The amount you pay after the deductible has been met - \$30 primary; \$50 specialist

3. What is coinsurance?

The percentage of costs of a covered health care service you pay (20%, for example) after you've paid your deductible. For our plan, this only applies to out of network providers.

4. What is a high deductible health plan (HDHP)?

A HDHP has a higher deductible than a typical health plan. You pay out of pocket for your medical expenses until you reach a certain amount and then your plan begins to pay. The premiums for a HDHP are lower than a traditional plan.

5. How can I get find out if I've met my deductible?

Please visit www.meritain.com and register your account. You'll be able to track your deductible and view claims and explanation of benefits.

6. What is an out of pocket maximum?

Your out of pocket maximum is the maximum amount you pay for covered in network services in a year.

7. How do I find an in network doctor?

Please visit: www.aetna.com/docfind/custom/mymeritain

8. Do I need a referral to see a specialist?

No!

9. How long can my children remain on my benefits?

Children can remain on their parent's plan (medical, dental, vision) until age 26.

10. Can I be on my spouse's plan and also enroll in Adams' medical plan?

Yes. Adams will become your primary plan and your spouse's plan will become the secondary plan.

11. Can I have Medicare and also enroll in Adams' medical plan?

Yes. Adams will become your primary plan and your Medicare plan will become the secondary plan.

12. What is our prescription plan?

Adams utilizes mandatory mail order, which means that if you're on a maintenance drug - something you take each month, like for cholesterol, birth control, etc., these scripts need to be filled through Proact. The benefit to you is lower cost (3 month supply for a 2 month copay) and no more waiting on long lines to get your medication. Other medications may be filled at your local pharmacy, like an antibiotic or anything else that is just taken for a week or two.

13. What is CanaRx and how does it work?

CanaRx sources brand name maintenance medications from Tier 1 countries and have one of the best safety standards in the business. This is a mandatory mail order program that is available to eligible employees and their dependents. There will be a \$200 surcharge for scripts filled outside of CanaRx.

14. What is a flexible spending account?

A Flexible Spending Account (FSA) is tax-advantaged benefit that allows you to set aside tax free money to use toward qualified medical expenses annually. The account is funded through weekly pre-tax payroll deductions. The funds are subject to the "use it or lose it rule," meaning any amount in excess of \$640 at the end of the year will be forfeited.

15. What is a dependent care FSA?

A dependent care FSA may be used toward child care and adult day care expenses, with an annual maximum election amount of \$5,000.

16. What is the 2024 annual election maximum for the FSA?

\$3,200 for medical FSA and \$5,000 for dependent care FSA

17. What is a health savings account?

An HSA is a tax advantaged savings account that can only be used if you're enrolled in the high deductible plan. The account is funded through weekly pre-taxed payroll deductibles, and the money in your account can be invested and later used for retirement. Funds are never forfeited and the account is portable.

18. What is the 2024 annual election maximum for the HSA?

\$4,150 single; \$8,300 family

19. What is a limited purpose FSA?

A limited purpose FSA (LPFSA) can only be used with a high deductible plan, and the funds can only be used toward vision and dental expenses.

20. How do I find an in network dentist and vision provider?

Please visit: www.guardiananytime.com. Adams' dental plan is a PPO (Preferred Provider Organization), and our vision plan is through Davis.

21. Can I make changes to my benefits plan throughout the year?

You may not make changes to your benefits throughout the year unless you have a qualifying event, such as change in marital status, birth or adoption of a child, status change (part-time to full time).

22. What happens to my benefits if I leave Adams?

Should you leave Adams, your medical, dental and vision benefits will terminate at midnight on your termination date. You will be sent COBRA coverage information from our COBRA administrator isolved.

23. Who can I call if I have a question about my benefits?

Please call Jen Giammatteo at 845-240-7638 or Carla McArtin at 845-240-7634