



2021

BENEFITS AT A GLANCE

PART-TIME BENEFIT INFORMATION



TOTAL REWARDS



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As a part of achieving our goals at Schwan's Company, our subsidiaries strive to offer a competitive Total Rewards package that meets the needs of today's employees.

BUT WHAT DO WE MEAN BY TOTAL REWARDS? Total Rewards represents all of the components that make up the compensation and benefits of working for a Schwan's subsidiary. Here's a quick look at your Total Rewards:



COMPETITIVE WAGES. Your compensation is carefully evaluated on a yearly basis to ensure you are being paid a competitive rate within the industry and communities in which we compete.



INSURANCE BENEFITS. We want all employees and their families to have access to important insurance benefits that help make health care and other services more affordable. We offer a wide range of insurance options that cover employees' needs and their families.



EMPLOYEE HEALTH, WELLNESS AND SAFETY. Employee health, wellness and safety are important to ensuring a high quality of life for employees and executing against our business priorities. We are committed to offering comprehensive programs that create awareness and help employees achieve their personal health and safety goals. All employees are encouraged to use the resources and programs available.



RETIREMENT SAVINGS PLAN. Through the Schwan's Company Retirement Savings Plan the company offers retirement benefits, important to planning for a strong financial future. We also provide tools and resources to support you in understanding your financial retirement needs.



PAID TIME OFF. We offer paid time off and paid holidays to employees.

INTRODUCTION

The information included in this material is a brief overview of the benefits for part-time, regular, non-bargaining US employees of the subsidiaries of the Company.

Part-time is defined as scheduled to work less than 30 hours per week excluding employees who are classified as seasonal, temporary, casual or interns. Group insurance benefits for part-time employees are available to new hires

after 30 days of employment. The Voluntary Benefit Plans by Aflac are available the 1st of the month following 30 days of employment. Your eligible family members include your legally married spouse and dependent children through age 26. (Common law, except in the case of optional spouse life, and domestic partnerships are not recognized by the plan.)

This information is provided for your review as part of your consideration of acceptance of employment. By receiving it you agree to treat it as Schwan's confidential and proprietary information and will not use or disclose it to anyone.

This information is for the sole use of the intended recipient and may contain information that is proprietary, confidential, trade secret, privileged, attorney work product or otherwise protected by applicable law. Any unauthorized review, use, disclosure or distribution is prohibited and may be a violation of law.

The most recent plan information and any corporate policies override the information found in this brochure.

For more detailed information regarding the benefit options available, visit <https://benefits.schwanscompany.com>

RETIREMENT SAVINGS PLAN

The Schwan's Company Retirement Savings Plan allows the company to help subsidiary employees save for retirement. The 401(k) program encourages employees to lead the way in their retirement planning. This type of plan provides the opportunity to manage one's own financial destiny, reap the rewards of frequent account contributions, and defer taxes on this total amount.

**Employees hired as Seasonal, Casual or Merchandisers will not be automatically enrolled into the 401(k) program.*

Listed below are the highlights of the Schwan's Company Retirement Savings Plan:

Eligibility for rollover of prior retirement plan accounts	The process to rollover prior retirement accounts from previous employers may start any time after employment
Eligibility for employee contributions to the 401(k) program	Immediate eligibility – with automatic enrollment <ul style="list-style-type: none"> Employees will be automatically enrolled into the 401(k) program at 1% pre-tax if they do not opt out or enroll at another rate within their first 30 days with the company
Employee contributions to the 401(k) program	Employees can make pre-tax and/or Roth after-tax contributions: <ul style="list-style-type: none"> 1% to 75% of eligible earnings up to IRS limit of \$19,500 or \$26,000 for employees age 50 and older The Plan may impose additional limits to employee contributions These limits are subject to change each year If an employee does not make an election within 30 days of employment, they will be automatically enrolled at 1% pre-tax contributions
Company Match in the 401(k) Program	Employees will be immediately eligible for the company match upon the start of their own deferrals. <ul style="list-style-type: none"> 50% on the first 6% employee contribution, for a total company match of 3% Applies to employee total pre-tax and/or Roth after-tax contribution. Employee contribution between 1% and 6% will be eligible for the company match. Any employee contribution of 6% or more receives the maximum company match of 3%. Contributions beyond 6% will not be matched.
Withdrawals and loans	<ul style="list-style-type: none"> May have 1 outstanding loan against your total account balance Minimum loan of \$1,000 and maximum of 50% of your vested account balance up to \$50,000 Hardship withdrawals allowed for: purchase of a principal residence, prevention of foreclosure or eviction, post-secondary education tuition, unreimbursed medical expenses, funeral expenses and casualty property damage Over age 59 1/2 may take a withdrawal while still employed
Account distributions upon termination of employment	<ul style="list-style-type: none"> Partial distributions available for accounts greater than \$5,000 Lump sum distribution
Account investment options	Investment options: <ul style="list-style-type: none"> Core Fund Options State Street Target Retirement Non-Lending Series Fund (age base funds) Fidelity BrokerageLink® (self-directed accounts) If an employee is automatically enrolled into the 401(k) program or if they do not make an investment election when enrolling into the Plan, the default investment will be the State Street Target Retirement Non-Lending Series Fund



VISION PLAN

The vision insurance plan is administered by BlueCross BlueShield of MN and uses the national Davis Vision network. There are two vision plan options to choose from. Here is a summary of the benefits:

VISION VALUE STANDARD PLAN & PREMIER ENHANCED PLAN

	VALUE STANDARD PLAN	PREMIER ENHANCED PLAN
EYE EXAM (Once every 12 months)	\$10 copay	\$10 copay
EYEGLASSES (Once every 12 months) Includes: Single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children)	\$25 copay Frames: Davis Vision Exclusive Collection* Fashion level- 100%, no copay/ Designer level- 100%, no copay / Premier level- 100%, \$25 copay	\$10 copay Frames: Davis Vision Exclusive Collection* Fashion level- 100%, no copay/ Designer level- 100%, no copay / Premier level- 100%, no copay
CONTACT LENSES	Benefits available for eyeglass lenses OR contact lenses (Once every 12 months)	Benefits available for eyeglass lenses AND contact lenses (Once every 12 months)
Collection contact lenses† -Disposable -Non Disposable -Evaluation, fitting and follow-up care Non-collection contact lenses allowance†† -Evaluation, fitting and follow-up care for standard lenses -Evaluation, fitting and follow-up care for specialty lenses Visually required contact lenses (preauthorization required) -Materials -Evaluation, fitting and follow-up	-up to 4 boxes/multi-packs -up to 2 boxes/multi-packs -100% after \$25 copay Plan pays up to \$130 plus 15% of remaining costs** -100% after \$25 copay -\$25 copay; after copay, plan pays up to \$60 plus 15% of remaining costs** -100% -100% after \$25 copay	-up to 8 boxes/multi-packs -up to 4 boxes/multi-packs -100% after \$10 copay Plan pays up to \$150 plus 15% of remaining costs** -100% after \$10 copay -\$10 copay; after copay, plan pays up to \$60 plus 15% of remaining costs** -100% -100% after \$10 copay

*Davis Vision Exclusive Collection available at most independent providers and private practice locations. Collection is subject to change.

**Additional discount not available at Costco, Walmart and Sam's Club.

†Available in private practice locations.

††Available in participating retail locations.

This is only a summary. The Master Contract will be used for all claim processing. These plans provide vision coverage only. The vision plan's benefit booklet will contain more details on standard plan exclusions and frequency limitations.

DENTAL PLAN

The dental plan is administered by Delta Dental of Minnesota and is available with required employee contributions. There are two dental plan options to choose from. Here is a summary of the benefits:

DENTAL PLAN & DENTAL BUY-UP PLAN

DENTAL SERVICE	YOUR DELTA DENTAL BENEFIT
Diagnostic and Preventive Care	100% covered – no deductible
Basic Service	80% covered after deductible
Endodontics (Root Canal therapy)	80% covered after deductible
Periodontics (Gum disease care)	80% covered after deductible
Oral Surgery	80% covered after deductible
Major Restoratives (Crowns)*	50% covered after deductible
Prosthetics (Bridges, Dentures)*	50% covered after deductible
Deductible per calendar year	\$50 per covered person/\$150 per family maximum
Annual Maximum per calendar year	\$1,250 per covered person
Eligible Dependents	Legally-married spouse and dependent children up to age 26
ADDITIONAL DENTAL SERVICES FOR BUY-UP PLAN ONLY	
Basic Service (including Posterior Resins)	80% covered after deductible
Orthodontics**	50% covered
Annual Maximum per calendar year	\$1,500 per covered person
Orthodontic Maximum	\$1,500 separate lifetime maximum
Night Guard	50% covered after deductible
Dental Implant	50% covered after deductible

*12-month waiting period on the regular Dental Plan and a 6-month waiting period on the Dental Buy-Up Plan from your date of hire may apply.

**6-month waiting period from your date of hire may apply. Available for dependent children ages 8-18

OPTIONAL LIFE INSURANCE

The Company offers additional life insurance through Securian Life Insurance Company. The employee pays the premium for this insurance.

EMPLOYEE BENEFIT: Flat benefit amounts ranging from \$20,000 to \$1,000,000.

SPOUSE BENEFIT: Flat benefit amounts ranging from \$10,000 to \$250,000.

CHILD BENEFIT: Increments of coverage at \$2,500, \$5,000, \$7,500, \$10,000 and \$20,000. Children are eligible from birth to age 26.

EMPLOYEE AD&D: It provides an additional benefit (equal to your Optional Life amount) if you suffer dismemberment, paralysis, loss of sight, speech or hearing or accidental death. Available to employees only.

VOLUNTARY BENEFIT PLANS

Voluntary Benefits are different from major medical insurance. It's insurance for daily living. If you're sick or injured, the benefit pays cash directly to you (unless otherwise assigned) to help address out-of-pocket medical costs, everyday expenses – whatever you choose. More than 50 million people worldwide have chosen voluntary insurance products for the added comfort of being better prepared for whatever life may bring. The voluntary benefit offerings are brought to you by Aflac.

GROUP ACCIDENT INSURANCE

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you through the many stages of care, from the initial emergency treatment or hospitalization, to follow-up treatments or physical therapy. Group Accident insurance from Aflac helps with out-of-pocket costs that arise when you have a covered accident such as a fracture, dislocation, or laceration.

➤ BENEFITS:

- More than 50 events that trigger benefits payments, including Fractures, Dislocations, Ambulance, and Physical Therapy, among others.
- Medical Fees Benefit
- Hospital Admission Benefit
- Hospital Confinement Benefit
- Guaranteed-issue coverage (which means you may qualify for coverage without having to answer health questions)
- Portable coverage that allows you to retain coverage at the same rate if your employment status changes (with certain stipulations)

GROUP HOSPITAL INDEMNITY INSURANCE

Does your major medical insurance cover all of your bills? Even a minor trip to the hospital can present you with unexpected expenses and medical bills. Aflac's Group Hospital Indemnity insurance pays cash benefits that can be used to help with those out-of-pocket hospital expenses that may not be fully covered by major medical insurance.

➤ BENEFITS:

- Provides a per confinement or per day benefit for:
- Hospital Admission
 - Hospital Confinement
 - Hospital Intensive Care
 - Intermediate Intensive Care Step-Down Unit

GROUP CRITICAL ILLNESS INSURANCE

The Aflac Group Critical Illness insurance plan can help with the treatment costs of covered critical illnesses, such as cancer, a heart attack, or a stroke. More importantly, the plan helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills. With Group Critical Illness insurance, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

➤ BENEFITS:

- Lump-sum benefit for a covered critical illness such as: cancer (internal or invasive), heart attack, stroke, major organ transplant, and end-stage renal failure
- Health Screening Benefit

HEALTH & WELLNESS

Your health matters. It matters not only to you, but also to your family, and to the Company. We are committed to offering tools and resources to help get the care that you and your families need. Together, the Company and our partners offer you free, easy-to-use, completely confidential programs that can make a big difference in your life. We encourage you to make your health a priority with the Total Rewards Wellness program. Part-time employees may participate in the Wellness Your Way Program, in partnership with Sharecare, to learn about their health & take actions to improve their wellbeing. Each part-time eligible employee can earn incentives of up to \$150 through the program!

➤ **HEALTH SCREENINGS**— Your Health Screening values will give you the facts and let you know if you have a risk that needs attention. Your screening will include measurements for height, waist circumference, weight, blood pressure, Body Mass Index, HDL & LDL Cholesterol, triglycerides, and glucose. There are multiple ways to complete your Health Screening. Visit <https://benefits.schwanscompany.com> to learn more.

➤ **REALAGE TEST** is based on science that shows the true age of the body you're living in based on how you live and your medical conditions. Once you complete the RealAge Test, the Sharecare platform will be personalized just for you, based on your RealAge responses, with topics, articles and videos that may be important to your needs. Sharecare will arm you with information on how your lifestyle choices help you stay young – or make you age faster – than your calendar age.

➤ **REALAGE PROGRAM** — A personalized program which helps you set goals and focus on areas such as stress, sleep, nutrition and activity

➤ **TOOLS TO HELP MANAGE YOUR HEALTH** — Through the Sharecare app you have access to tools to help track your medication use.

➤ **EARN REWARDS YOUR WAY** by participating in these wellness activities to earn points to be used toward Fitbits, Visa, Amazon or other gift cards. You choose!

LIFEMATTERS® EMPLOYEE AND FAMILY RESOURCE PROGRAM

It is not uncommon for people to view these types of programs as a counseling program only. While they assist hundreds of people daily through phone and in-person counseling sessions, they offer many other services to our employees and their families. From locating child or elder care, writing a will or planning a party, this resource is available to help, 24 hours a day, 365 days a year. This program is provided at no cost to you and your family.

OTHER AVAILABLE BENEFITS

- **BEREAVEMENT LEAVE**
- **EMPLOYEE DISCOUNTS**
- **FLU SHOTS**
- **HOLIDAYS**
- **JURY DUTY**
- **LEAVE ASSISTANCE PROGRAM**
- **LEAVES OF ABSENCE**
- **SERVICE AWARD PROGRAM**
- **TOBACCO CESSATION PROGRAM**
- **VACATION (WHERE APPLICABLE)**

ADDITIONAL INFORMATION

This pamphlet is a brief overview of the programs offered to employees of Schwan's Company subsidiaries (collectively "Company"). If there are any differences between this pamphlet and actual plan documents or company policies, the plan documents or company policy will govern. The Company has the exclusive right to interpret provisions of its documents and policies as they apply to the benefit program(s) which it administers. The Company reserves the right to amend, modify, or terminate the programs. No

provision in this pamphlet or the programs described herein shall be construed as a promise of continued employment with any subsidiary of Schwan's Company.

The Company does not administer or regulate the operation of the Life Insurance program, the Vision Plan, or the other voluntary benefit plans or programs such as the discount arrangements. These programs are offered by, and administered through, the respective insurance companies and businesses. The Company does not assume any responsibility for, or any liability related to, these optional benefits. The Company only communicates enrollment information and, when appropriate, forwards the premium payments that you authorize on a pass through basis to the respective insurance companies. Claims for benefits and any issues regarding the administration of those optional benefits are the exclusive responsibility of those companies.

The Plan offerings as described in these materials are intended for all part-time benefits eligible, non-union employees of the subsidiaries of Schwan's Company.

EMPLOYEE WEEKLY CONTRIBUTIONS

DENTAL, VISION, VOLUNTARY BENEFITS AND OPTIONAL LIFE INSURANCE

JANUARY 1, 2021

To determine the bi-weekly employee premium, multiply the weekly rate by two.

BENEFIT	EMPLOYEE ONLY	EMPLOYEE + CHILD/CHILDREN	EMPLOYEE + SPOUSE	EMPLOYEE + SPOUSE+ CHILD/CHILDREN
DENTAL PLAN	\$5.77	\$12.92	\$11.08	\$18.23
DENTAL BUY-UP PLAN	\$7.62	\$16.85	\$14.54	\$23.77
VISION VALUE STANDARD PLAN	\$1.47	\$3.08	\$2.49	\$4.54
VISION PREMIER ENHANCED PLAN	\$2.25	\$4.72	\$3.82	\$6.96
GROUP ACCIDENT INSURANCE	\$1.13	\$2.93	\$1.92	\$3.72
GROUP HOSPITAL INDEMNITY INSURANCE - LOW PLAN	\$2.72	\$4.09	\$5.01	\$6.37
GROUP HOSPITAL INDEMNITY INSURANCE - HIGH PLAN	\$4.40	\$6.73	\$8.43	\$10.76
GROUP CRITICAL ILLNESS INSURANCE	Based on age , tobacco use and amount of coverage you elect			
OPTIONAL LIFE INSURANCE	Based on age and amount of coverage you elect			

Note: The Aflac coverage described is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochure, as this document is intended to provide a general summary of the coverage. This overview is subject to the terms, conditions, and limitations of the plan.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. Continental American Insurance Company · Columbia, South Carolina

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