



# SIMNSA Health Plan & Other Benefits

## Summary of Coverage

For Hourly Team Members  
Effective January 1, 2018

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This Summary of Coverage contains only the highlights of the employee welfare benefit plans available to hourly team members, and is not meant to interpret, expand or in any way change the provisions of the governing plan documents. This document is a summary only and therefore does not attempt to cover all of the details of each employee welfare benefit plan, including all of the conditions, limits and exclusions applicable to the provision of benefits under these plans.

### **SIMNSA Health Plan Eligibility**

Team members working on a full-time basis are eligible to participate on the first day of the month following the completion of fifty-nine (59) days of employment.

### **Cost**

The cost of SIMNSA Health Plan coverage is shared by Tyson Foods and its team members.



**Weekly pre-tax payroll deduction amounts can be found in the enrollment system, on the Tyson Benefits intranet, or obtained through your Benefits Coordinator.**

*We Care About You.*

# Enrollment and Effective Date

To enroll, you have two options:



**Option 1:** Call the Enrollment Center at **877-561-0240**



**Option 2:** Visit [benefitsquest.com/tyson/](https://benefitsquest.com/tyson/)

You may also enroll your eligible dependents:

- Legally married spouse
- Registered Domestic Partner
- Children up to age 26
  - Natural children
  - Legally adopted children
  - Children for whom legal guardianship can be shown
  - Stepchildren
  - Incapacitated dependents that became incapacitated while a covered dependent, with approved documentation

Coverage will begin the first day of the month following fifty-nine (59) days of continuous full-time employment.

## Important Coverage Information

1. It is your responsibility to enroll any eligible dependents timely. Documentation is required to enroll dependents (i.e., marriage license, legal birth certificates, current Federal/State tax return, legal guardianship papers, etc.). Social Security Numbers or ITIN are required for all dependents who reside in the USA. You must submit your documentation and cover sheet to the Documentation Processing Center no later than the 15th day of the month prior to your benefit effective date (shown in your How To Enroll document).
2. It is your responsibility to enroll via the call center or online enrollment system. **If you do not, you will be automatically enrolled in Team Member Only coverage in the Traditional PPO Plan. Refer to the Traditional PPO Summary of Coverage for details.**
3. You can waive coverage in the SIMNSA Health Plan if you are covered under another health plan, TriCare, Veterans Affairs, Medicaid or Medicare Parts A & B, and you submit a completed Verification of Group Health Coverage Form or other required proof of other coverage. Other coverage must meet “minimum essential coverage” standards in order to waive SIMNSA Health Plan coverage.
4. If you and your spouse both work for Tyson Foods:
  - You may each enroll in Team Member Only coverage,
  - Or
  - One of you may enroll in Team Member + Spouse coverage, and the other may enroll as a covered spouse.

## Change in Status

Once enrolled in the SIMNSA Health Plan, you may not change your coverage before the next Open Enrollment unless you experience a Change in Status event. A Change in Status includes:

- Marriage or divorce
- Death of dependent
- Birth, legal guardianship or adoption of a child
- Eligible dependent's gain or loss of coverage
- Switching from part-time to full-time (waiting period applies) or full-time to part-time
- Other events as defined by law

Change in Status events are subject to IRS rules. These rules limit what is considered a Change in Status event, require your timely notification of the change, and require that the change be consistent with the Change in Status event. Based on these rules, effective dates will vary depending on the type of event (date of event, first day of the month following the date of event). It is important to provide prompt notification, which includes a signed enrollment form and approved documentation.

**Written notification of a Change in Status must be made within 31 days of the event date.**

# Network Advantage

## SIMNSA HMO

SIMNSA's Network is in Mexico. All routine care must be provided by SIMNSA Providers in Mexico. SIMNSA coverage in the USA is limited to bona fide emergency and urgent care services.

## Utilizing Network Providers

Log onto [www.simnsa.com](http://www.simnsa.com) or call **800-424-4652** or **619-407-4082** (in the US) or **683 29 02** (in Mexico) for a list of participating providers. You will also receive a "Provider Directory" that lists all of the primary level Participating Physicians that participate in this program. You are free to choose any of these Participating Physicians for all of your health care needs.

Your Provider Directory lists only the primary care physicians. The list of primary care physicians includes pediatricians, obstetricians, gynecologists, general and family practitioners, and internal medicine specialists. If a physician of another specialty is needed, your primary care physician will refer you to one.

## Utilizing Out-of-Network Providers

Services will not be covered if you choose to use out-of-network providers.

## Health Plan ID Cards

Following eligibility and enrollment, you will receive new ID card(s) for medical, dental, and prescription drugs. The ID card will include important information such as your identification number, effective dates of coverage and claims filing instructions.

You must present your ID card to providers before receiving medical, prescription drug or dental care. Additional or replacement ID cards can be requested through your Benefits Coordinator.



# Medical, Prescription Drug and Dental Care Coverage Highlights

## Medical Coverage

Refer to the Summary of Benefits and Coverage.

## Prescription Drug Coverage

There is a \$15 copay per prescription for Generic, Preferred Brand and Specialty drugs.

For more information about prescription drug coverage, call **683 29 02** (in Mexico) or **619-407-4082** (in the US).

## Dental Care Coverage

You are eligible to elect Dental Plan coverage if you elect Medical Plan coverage prior to your benefit effective date. The dental network through Unident is an exclusive network. This means that you must use the dental providers listed in Tijuana and Mexicali for services to be covered under the plan. Unident providers will not balance bill for any difference between the billed charge and the copay amount. Refer to the Evidence of Coverage.

# Flexible Spending Accounts

The Tyson Foods Health Care and Dependent Care Spending Accounts allow eligible team members to pay for qualified health care and dependent care expenses with tax-free dollars. You can contribute a set amount from your paycheck to both the health care and dependent care accounts, but you cannot share or transfer money between the two accounts. You can enroll in the Flexible Spending Accounts as a new-hire on your benefit effective date, or during Open Enrollment each year. You must re-enroll each year in the Plan, per IRS guidelines. Team members who are considered highly compensated are not eligible to enroll in a Dependent Care Spending Account. All Flex claims are administered by WageWorks.



## Health Care Spending Account

Even with your SIMNSA Health Plan coverage, you will have to pay some expenses out of your own pocket, like deductibles, copays or expenses that the SIMNSA Health Plan does not cover. The Health Care Spending Account lets you set aside pre-tax dollars from your paycheck to reimburse yourself for these expenses.

### How Much to Contribute?

Even though your contributions are deducted from each paycheck, you will need to elect an annual amount when you enroll. **You can contribute a minimum amount of \$500 up to the IRS limit per year.** The annual election amount is available on your benefit effective date.

### Eligible Expenses

Eligible expenses are deductibles, copays, coinsurance, non-covered medical, dental and vision care expenses, and other health care expenses that are considered tax-deductible by the IRS.

### Reimbursement

- 1. Manual Reimbursement** – You must submit claims for your eligible expenses to WageWorks at [www.wageworks.com](http://www.wageworks.com), or through the WageWorks mobile app. Manual claims are required for medical, dental, vision, over-the-counter supplies/medications, and prescription drugs (if you do not use the prescription drug card). Claim forms are available under the Forms section of the Tyson Benefits intranet or [www.wageworks.com](http://www.wageworks.com), if needed.
- 2. Prescription Drug Card** – A card is provided to all participants to pay for eligible prescription drugs at any participating pharmacy that has an approved IRS inventory approval system (IIAS) in place and accepts Visa debit cards. If you are not interested in using the card, simply destroy it and manually submit your prescription expenses to WageWorks for reimbursement at [www.wageworks.com](http://www.wageworks.com) or through the WageWorks mobile app.

## Dependent Care Spending Account

The Dependent Care Spending Account makes day care for your children and disabled or elderly dependents more affordable by allowing you to pay the cost with tax-free dollars.

### How Much to Contribute?

Even though your contributions are deducted from each paycheck, you will need to elect an annual amount when you enroll. **You can contribute up to the IRS limit per year.**

### Eligible Expenses

Generally, you can use the money in your Dependent Care Spending Account for:

1. Your children under age 13 whom you claim as dependents for tax purposes.
2. Spouses and dependents of any age who are mentally or physically disabled.

The day care services must be necessary because you and your spouse both work, or your spouse is a full-time student for at least five months during the year of the account.

### Reimbursement

You must have enough money in your account to pay your claim before you will be reimbursed for eligible expenses. Claim forms must be submitted to WageWorks with original receipt for the expenses.

“Use It or Lose It” – Claims for eligible services rendered from January 1st through December 31st of each election year must be submitted by March 31st of the subsequent calendar year. Any remaining Health Care Account balance at the end of each calendar year of up to \$500 will carry over to be used in the subsequent calendar year. Funds in excess of \$500 will be forfeited.

Contributions and elections cannot be changed until the next Open Enrollment unless you experience a qualifying Change in Status.

## Commuter Program

If you work at a location where mass transit is available or you have to pay for parking, the Commuter Program, administered by WageWorks, lets you pay for your monthly train, bus and parking-related expenses online – and you can use pre-tax dollars to help with the cost.

### How Much to Contribute?

The IRS allows you to contribute up to \$255 per month for transportation costs, and up to \$255 per month for parking-related expenses on a pre-tax basis. Any amount you contribute above these IRS limits will be deducted on a post-tax basis.

### Eligible Expenses

- Bus, train or subway transit passes, fare cards or vouchers, and van pools
- Paid parking at or near your workplace, transit parking facilities and “park and ride” lots

### How It Works

To make your election, you must place your transit and parking orders online at [www.wageworks.com](http://www.wageworks.com) by the 1st day of every

month for use the following month (automatic recurring deduction feature is available). Your monthly election amount will be payroll deducted once per month, during the first pay period of the benefit month. If you make a transit or parking order for a month, once that month begins, you cannot get your money back for that month. However, you can otherwise cancel your election at any time.

### How You Use It

You can have the monthly transit passes or tickets mailed directly to your home or you can purchase tickets with your WageWorks card.

### How You Manage It

Manage your account online or through the WageWorks EZReceipts mobile app.

### Reimbursement

Submit claims for reimbursement up to 12 months following the end of the benefit month.



## Basic Life and Accidental Death and Dismemberment Insurance

Because this coverage offers important financial protection for you and your family, Tyson Foods provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance at no cost to you. You will be automatically enrolled in these coverages on your benefit effective date.

The Basic Life Insurance Plan provides eligible hourly team members with coverage equal to their base annual earnings rounded up to the nearest \$1,000 with a minimum of \$20,000.

Base annual earnings means the regular pay received at Tyson Foods excluding overtime, bonuses, or other special compensation.

Basic AD&D Insurance will pay an amount equal to the Basic Life benefit.

### Conversion/Portability

Continued coverage of Basic Life insurance may be available through conversion or portability upon loss of coverage. Refer to the Unum Certificate of Coverage for details.



### Designating a Beneficiary

Make sure you designate your beneficiary. Your beneficiary is the person who receives your benefits if you die.

If you do not designate a beneficiary, your benefits will be paid to your spouse (if living) or your estate.

# Voluntary Term Life Plan

As a supplement to the Basic Life Insurance Plan, this Plan provides team members the opportunity to purchase affordable term life insurance protection for yourself and your entire family.

## Eligibility

Team members working on a full-time basis are eligible to participate on the first day of the month following the completion of fifty-nine (59) days of employment.

## Team Member Only Coverage

You can elect coverage equal to 1 through 5 times your base annual earnings (rounded up to the nearest \$1,000) not to exceed \$1,500,000. As your base pay increases, your life insurance coverage will automatically increase. Evidence of good health will be required if you enroll in coverage above 3 times your annual salary (to a maximum of \$1,500,000).

## Spouse Coverage

You may purchase group term life coverage for your spouse. Coverage amounts available are \$5,000, \$10,000, \$25,000, \$50,000, or \$100,000. Evidence of good health will be required if you enroll your spouse in coverage above \$25,000.

## Child Coverage

You may purchase group term life coverage for your unmarried child(ren) up to age 19 (up to age 24 if a full-time student). Coverage amounts available are \$2,500, \$5,000 or \$10,000.

## Enrollment and Effective Date

Coverage for guaranteed issue amounts you elect will begin on your benefit effective date. Coverage for amounts you elect above the guaranteed issue limits will begin the first day of the month following the date evidence of good health is approved by Unum.

If you waive coverage or do not elect the maximum coverage available when first eligible, you can apply at the next Open Enrollment period subject to satisfactory evidence of good health. Coverage will begin on the first day of the month after enrollment following the date evidence of good health is approved by Unum.

## Cost

Premiums are automatically payroll deducted. The weekly premium varies depending on your age, coverage selected, and whether you elect spouse (based on spouse's age), child or team member only coverage. Rates will be available to you during your enrollment session and you can use the Life and AD&D Insurance Calculator on the Tyson Benefits intranet.

## Conversion/Portability

Continued coverage may be available through conversion or portability upon loss of coverage. Refer to the Unum Certificate of Coverage for details.

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# Voluntary AD&D Plan

As a supplement to the Basic AD&D Insurance Plan, this Plan provides team members the opportunity to purchase affordable accident insurance protection for yourself and your entire family.

With Accidental Death and Dismemberment Insurance, you are covered whenever accidents happen – at home, in travel, at business or during recreation. Coverage is 24 hours a day. In addition to coverage for accidental death, coverage is provided for paralysis, accidental loss of hand, foot, eye, speech, or hearing.

## Eligibility

Team members working on a full-time basis are eligible to participate on the first day of the month following the completion of fifty-nine (59) days of employment.

## Coverage Description

You can elect coverage equal to 1 through 15 times your base annual earnings (rounded up to the nearest \$1,000) not to

exceed \$300,000. As your base pay increases, your accident insurance coverage will automatically increase.

If family coverage is elected, your spouse will be covered for 60% of your benefit amount. Eligible unmarried dependent children up to age 19 (up to age 24 if a full-time student) will be covered for 20% of your benefit amount to a maximum of \$45,000 each. If a team member and spouse are both employed by Tyson Foods, both can elect family coverage.

Elections cannot be changed until the next Open Enrollment unless you experience a qualifying Change in Status.

## Cost

Premiums are automatically payroll deducted on a pre-tax basis. Rates will be available to you during your enrollment session and you can use the Life and AD&D Insurance Calculator on the Tyson Benefits intranet.



# Short-Term Disability Benefits

*Based on the California state law pertaining to short-term disability (STD) pay, team members who are on an STD-qualified leave of absence must first file for state STD benefits. You must submit copies of the state STD benefit determination to Human Resources for review and approval of Tyson Foods' STD pay (full or partial based on any state benefit payment). No Tyson STD payment will be made until the state STD benefit determination is received.*

**Short-Term Disability (STD) benefits provide income protection to team members during short periods of non-work-related illness or injury.**

## Eligibility and Effective Date

New hires are eligible for up to two (2) weeks of STD pay following their benefit effective date. Thereafter, team members are eligible for up to two (2) weeks of STD pay for each year of service at the time of disability, not to exceed a maximum of 13 weeks (520 hours).

## Cost

Benefits are fully paid by Tyson Foods. There is no team member contribution.

## Benefit Description

Team members are eligible to receive 60% of weekly base pay for a maximum of 13 weeks (520 hours), based on years of service.

After you have been absent from work for a period of five (5) consecutive scheduled work days or 40 consecutive scheduled work hours (whichever occurs first), and have been approved for a personal medical leave of absence, you will be eligible for STD benefits. This period is considered the "STD waiting period." If the medical condition results in an inpatient hospital admission during the STD waiting period, benefits are then payable as of the first day of the leave. (A Physician Certification of Hospital Admission form must be completed and submitted timely to Tyson Corporate Benefits.) If the medical condition does not result in an inpatient hospital admission during the STD waiting period, benefits are then payable after the STD waiting period has been met.

The total number of weeks of eligibility will be reduced by the number of weeks of STD benefits received in the immediate prior 12 months. The STD waiting period and pay are based on a 40 hour work week, regardless of the number of hours you are normally scheduled to work.

## Guidelines

The Human Resources/Location Manager approves the payment of STD benefits and forwards the approved Leave of Absence form to the Benefits department.



# Voluntary Long-Term Disability Plan

Disability insurance provides income protection to you if you become disabled and cannot work. Long-Term Disability (LTD) benefits are designed to take over after Short-Term Disability (STD) benefits are exhausted. This Plan provides team members the opportunity to purchase affordable LTD insurance protection.

## Eligibility

Team members who work on a full-time basis are automatically enrolled in coverage on their benefit effective date.

## Coverage Description

The Plan replaces up to 60% of your base earnings on a tax free basis with a minimum benefit of \$50 and a maximum benefit of \$10,000 per month. Benefits begin after the team member has been totally disabled for 90 days, and are payable for up to ten years (based upon age at the time of disability).

## Enrollment and Effective Date

If you choose to waive coverage, you must complete and submit a Voluntary Long Term Disability Waive/Cancel Coverage form to your Benefits Coordinator prior to your eligibility. Or, if you choose to cancel coverage after your enrollment in the plan, payroll deductions will end beginning with the next payroll period

following the date this form is signed and submitted to the Benefits department. Coverage cannot be canceled retroactively, and premiums are not refunded.

If you waive coverage when first eligible, you can apply for coverage at the next Open Enrollment period subject to satisfactory evidence of good health. Coverage will begin on the first day of the month following the date evidence of good health is approved by Unum.

## Cost

The cost of coverage is \$5.18 per week. Premiums are automatically payroll deducted. **Benefits received while disabled are tax free because premiums are paid with after-tax dollars.** You will not be required to pay LTD premiums while you are receiving LTD benefits.

## Limitations

If the group policy or employment at Tyson Foods terminates while you are disabled, benefits will continue as long as you are disabled and eligible, according to contract terms. Partial disability and pre-existing limitations also apply. Benefits will be reduced by other income, such as, but not limited to, Social Security Disability and Workers' Compensation.

# Well-Being Support Program

These programs are available at no cost to you!

## Employee Assistance Program (EAP)

**877-240-6863**

Tyson Foods offers an EAP through Health Advocate to help with life's challenges. The program is designed to assist you with personal, family, work, and life issues. You, your spouse, your children up to age 23, parents and parents-in-law automatically



have access to the program at no cost. Services are available 24/7. Speak confidentially with a professional counselor with concerns such as:

- Relationship Issues
- Depression
- Grief
- Work Conflicts
- Childcare
- Family Budgeting
- Addiction
- Debt Management

## Other Voluntary Benefits

### Unum Accident, Critical Illness, Hospital Indemnity and Whole Life Insurance

Full-time team members are eligible to participate on the first day of the month following the completion of fifty-nine (59) days of employment. Coverage is guaranteed issue upon initial eligibility. The Tyson Enrollment Center can provide rates and enroll you in these products during your enrollment session. Premiums are payroll deducted on a post-tax basis.

### Unum Long-Term Care Insurance

For a free rate quote, call: **877-975-3517**

Long-term care insurance is available at affordable, low group rates to full-time team members. You are eligible to enroll at any time, but you must complete a medical questionnaire. If approved, premiums are payroll deducted. Coverage is also available for family members after completing a medical questionnaire. In addition, all team members can receive free resources about caregiving and eldercare through AGIS Network. Visit [www.tysonltc.com](http://www.tysonltc.com) for more information.

### Hyatt Legal Plan

**800-821-6400**

Affordable legal assistance can sometimes be difficult to find. If you enroll in the Hyatt Legal Plan, you will have access to a network of attorneys within the United States. This network can provide comprehensive legal assistance, office consultations or telephone advice, and discounted representation on many different legal services. The Tyson Enrollment Center can provide rates and enroll you in this plan during your enrollment session.



# Additional Benefits

## Beneplace

**800-683-2886**

Through the Beneplace website, team members now have single destination access to a variety of voluntary benefits and discount programs and services. You can access Beneplace online through a link on the Tyson Benefits intranet or from your home computer by going to [www.beneplace.com/tyson](http://www.beneplace.com/tyson). Examples of products and services available are computer purchase plans, roadside assistance, home/auto insurance, banking, travel and entertainment, wireless phones/plans, pet insurance, etc.

## Truity Credit Union

**800-897-6991**

All team members at all locations and their family members are immediately eligible for Truity Credit Union membership (no full-time requirement). Membership and payroll deduction authorization forms are available online in the Benefits Forms section. For more information, call or go online at [www.TruityCU.org](http://www.TruityCU.org) or visit the Beneplace website.

## Computer Purchase Program

**800-537-3134**

All full-time team members who have salaries greater than \$16,000 annually and have been with Tyson Foods, Inc. for at least 12 months are eligible to participate in the Computer Purchase Program. Team members who qualify for this benefit may purchase new home computers via payroll deduction. The purchase is not subject to credit qualification. For more information, call or go online at [www.tyson.purchasingpower.com](http://www.tyson.purchasingpower.com) or visit the Beneplace website.

## Auto and Home Insurance

For free rate quotes, call:

**MetLife: 800-GET-MET8**

**Travelers: 888-695-4640**

Home, auto and other personal property and liability insurance is available at affordable, low group rates to all full-time team members at all locations following one year of service. Other policies include renters, boat, mobile/motor home, and recreational vehicle insurance. Premiums can be payroll deducted, paid by check or bank draft for your convenience. Visit the Beneplace website for more information.

## Educational Assistance

Tyson Foods encourages team members to seek and achieve degrees to promote career development. Team members pursuing a degree meeting the business needs of the company are eligible after the completion of one year of continuous full-time employment. See your location HR Business Partner/HR Manager for more details on this valuable benefit.