

HEALTH SAVINGS ACCOUNT (HSA)

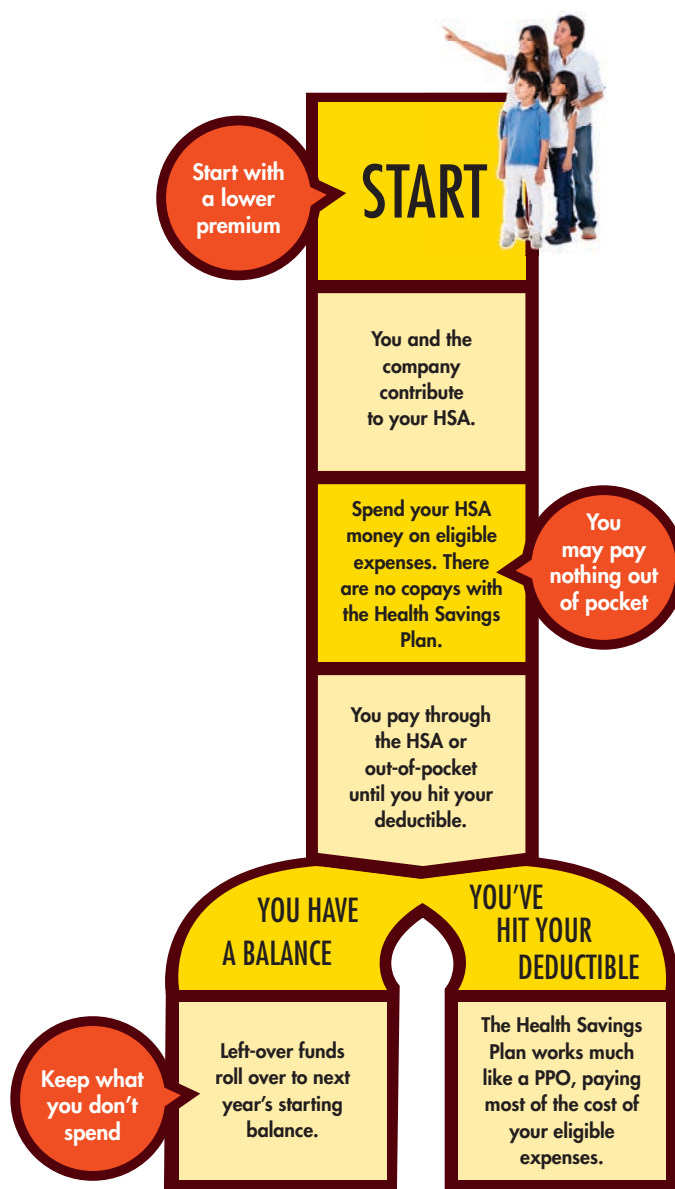
How the Foster Farms Health Savings Plan Works

The Foster Farms Health Savings Plan is a High Deductible Health Plan (HDHP); this plan carries a lower premium than traditional health plans and includes a company-funded Health Savings Account that you can use to cover out-of-pocket expenses.

- In-network preventive care and generic preventive medication are covered at **NO COST** to you.
- For all other services, you must meet the annual deductible before the plan pays benefits. You can use the money in your Health Savings Account to cover these costs.
- Once you meet your deductible, the HDHP pays a percentage of eligible charges for other in-network services (refer to your insert for your plan's specific coinsurance). When you reach your annual out-of-pocket limit, the plan pays 100% of eligible charges for the remainder of the calendar year.

How the Health Savings Account Works

When you enroll in the Foster Farms Health Savings Plan, you are eligible to enroll in a Health Savings Account (HSA).^{*} Foster Farms will contribute to this account on your behalf. You can also contribute additional pre-tax dollars up to the 2016 IRS limits. These funds can be used to help meet your deductible and pay eligible out-of-pocket expenses.



2016 Health Savings Account Contribution Amounts		
Coverage Tier	Company Contribution	Employee Contribution
Employee Only	\$500	Up to \$2,850
Employee + Spouse/Domestic Partner	\$1,000	Up to \$5,750
Employee + Children	\$1,000	Up to \$5,750
Full Family	\$1,500	Up to \$5,250

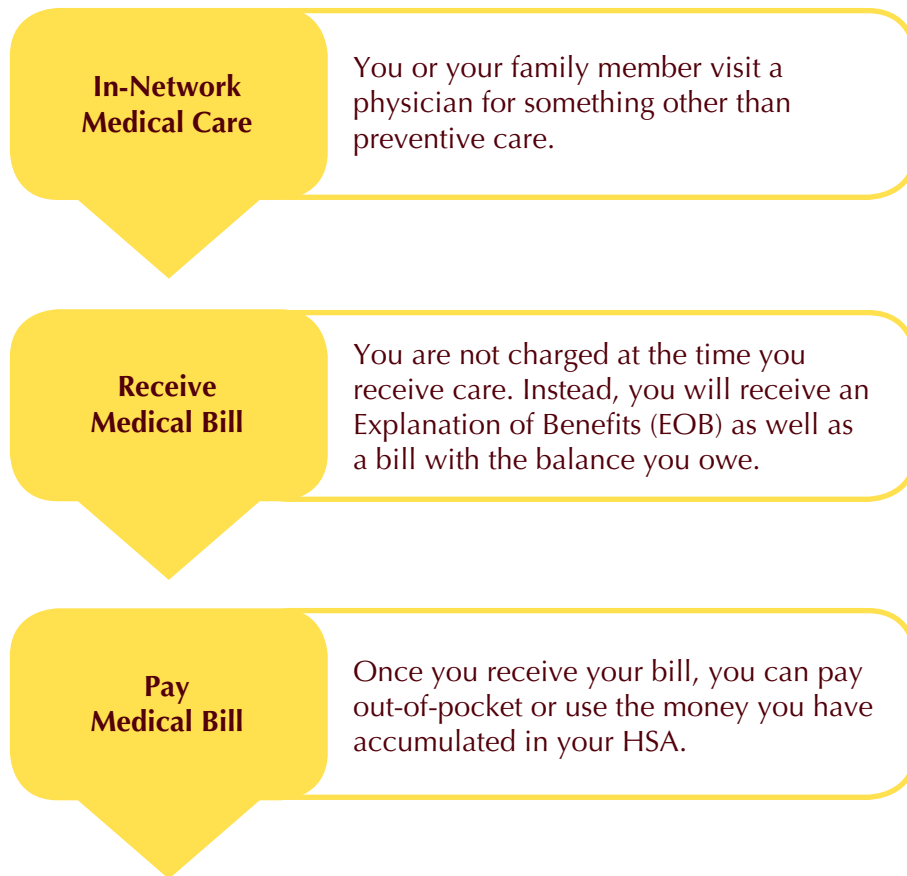
The balance of your HSA will grow tax free, roll over year to year and is owned by you. For more information, please speak to a Benefits Counselor.

^{*} To be an eligible individual and qualify for an HSA, you must meet certain IRS requirements. You must be covered under a high deductible health plan (HDHP), you cannot have any other health coverage that is not a HDHP, you cannot be enrolled in Medicare and you cannot be claimed as a dependent on someone else's 2015 tax return.

HEALTH SAVINGS ACCOUNT (HSA)

Your Health plan and HSA working together

Under the HSA-eligible health plan, preventive care is covered 100% when you see in-network providers. For non-preventive visits, you will be billed at a later time. Use the chart below to better understand how the plan works with your HSA .



Did you know?

The Hospital Indemnity, Critical Illness and Accident insurance plans are excellent complements to the Health Savings Plan. If you are hospitalized, become seriously ill or are injured, these plans will pay you directly and you can use the funds towards your deductible. See pages 5 and 6 for details.

Please note: For participants with a health care Flexible Spending Account (FSA), you must use up your FSA balance before Foster Farms can open and contribute to an HSA. For example, your health care FSA must have a \$0 balance as of December 31, 2015 in order for you, or Foster Farms, to contribute to your HSA effective January 1, 2016.