

# Your Benefits

For Hourly Team Members

Important Enrollment  
Information Inside!



Open Enrollment  
2022 BENEFITS GUIDE





# Moments that **Matter**

Our lives are shaped by moments that matter. These meaningful experiences make up our strongest memories and make an impact on our lives.

**2022 Benefits Open Enrollment Oct. 11 – Nov. 5, 2021**

## Open Enrollment is a moment that matters.

This is the time to review, add, or change benefits for the 2022 plan year.


Your Tyson Foods benefits have an impact on your health, well-being, security, and future. Taking a few moments to choose the coverage that works best for you is very important.

## We know that benefits aren't easy to understand.

When it comes to something so important, we want to make sure that you have resources to help you make the best decisions. You have the option to enroll with help from an Aon Enrollment Counselor. You can also learn about your benefits by reviewing this booklet and visiting [www.benefitsquest.com/tyson](http://www.benefitsquest.com/tyson).


**Be sure to use these resources, confirm, add, or change your benefits, and submit any needed documentation by the November 5 deadline.** This is your only opportunity throughout the year to make elections or changes (without a qualifying life event).


## What's New & What's Changing in 2022


 We're introducing a new Protection Pack that includes four great benefits in one easy-to-access package!


- ID theft monitoring and resolution
- Financial advice
- Global travel assistance
- Roadside assistance

See [page 17](#) for details.

 EAP enhancement! Our Employee Assistance Program (EAP) offers confidential help with personal issues. The amount of EAP counseling sessions will increase from three sessions per issue to six sessions per issue. Learn more on [page 18](#).

 Family therapy and group therapy will be available for team members and covered dependents who are enrolled in the Group Health Plan.

 Health Plan premiums will increase slightly: 5% increase for all coverage levels, \$4 per week increase for team members enrolled in a spouse coverage tier. See [page 8](#) for cost saving tips!

 The Spousal Surcharge will increase from \$45 to \$50. Learn more on [page 9](#).

# 3 Easy Steps to Complete Your Enrollment

## TAKE ACTION!

Complete your enrollment in three easy steps!

- 1 Enroll in Benefits
- 2 Submit Documentation
- 3 Complete To Do Items in Workday

## 1 Enroll in Benefits

...online or with help from an Aon Enrollment Counselor

Sign up for new benefits or make changes to your current coverage, including tobacco-use status and the spousal surcharge. Even if you don't think you need to make changes, please make sure that your 2022 coverage is recorded correctly in Workday. Checking will take less than 20 minutes!

### How To Enroll

We offer different ways to enroll to give you the level of support that is best for you.

Aon Enrollment Counselors are available to help you record your elections, explain your options, and answer your questions.



**Onsite (at select locations):** Make your benefit elections at a laptop computer station with onsite counselor support. Contact your Tyson Foods Benefits Coordinator for more details.



**By Phone:** If you are unable to meet with a counselor at your location, you can call the Enrollment Call Center.

Phone enrollment sessions are scheduled by state. Calling early in your enrollment window (listed in the chart below) can help you avoid hold times.

Translators are available by request for team members who speak a language other than English.

**1-855-720-9929, Monday through Friday, 8 a.m. to 7 p.m. Central Time**

Call-in Dates: 10/11 - 10/15	Call-In Dates: 10/18 - 10/22	Call-In Dates: 10/25 - 10/29	Call-In Dates: 11/1 - 11/4
AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, IL	IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE	NH, NJ, NM, NV, NY, OH, OK, OR, PA, SC, SD, TN, TX	UT, VA, WA, WI, WY

You can also enroll yourself online.



**Online:** Visit Workday at <https://login.tyson.com>. Log in using your username and password.



Click to access Workday.

**Need help with your username and password?** Contact your local Human Resources department or the Tyson Help Desk at 1-800-866-4357. They can also provide a handout with Workday setup instructions.

### What You'll Need

Get ready for your enrollment by having this information available:

- Your name, birth date, Employee ID, and last 4 digits of your Social Security number
- Your mailing address and telephone number
- If you're adding new dependents or adding/changing your life insurance beneficiaries, you'll need their names, birth dates, Social Security numbers, and addresses



## 2 Submit Required Documents

...and make sure they were accepted

If you want to waive the Group Health Plan, add eligible family members to your coverage, or waive the spousal surcharge, you will need to submit certain forms and documents by following the directions below. Gather your documents and complete any forms that may be required, including the cover sheet on page 19 (also included in your **Highlights Guide**).

### Submit them using one of these two options:

**Option 1:** Scan and upload your documents (JPEG or PDF) directly into the Open Enrollment event within the Workday enrollment system.

**Option 2:** Scan and email or fax these items to Aon.  
You can also have your Tyson Benefits Coordinator send them for you.  
Secure email (preferred): Tyson.Docs@aon.com | Secure fax: 847-953-1836



**At least 2 business days are required to process documents. You may complete your enrollment before or after submitting documents, but any document change in the program will be displayed no later than 3 business days after receipt. Documents must be received no later than November 5, 2021. NO EXCEPTIONS.**



### Waiving the Group Health Plan

If you are currently covered and want to waive the Tyson Foods Group Health Plan, you will need to submit:

- Proof of other medical coverage dated within the last 12 months.\*
- If you are covered by your Tyson spouse or Tyson parent, you must provide their Employee ID when enrolling.

\*Other medical coverage must meet the minimum essential coverage requirements of the Affordable Care Act.



### Adding Spouses and Dependent Children to Your Group Health Plan Coverage

Here's a list of documents you'll need to submit if you'd like to add a...

Spouse	
<ol style="list-style-type: none"> <li>1. Copy of your marriage license/certificate</li> <li>2. Spouse's social security number or ITIN card/letter</li> </ol> <p>And, if you've been married for more than 12 months...</p> <ol style="list-style-type: none"> <li>3. We'll also need documentation to show that you are currently married. In addition to items 1 &amp; 2, we'll need one of the examples listed to the right.</li> </ol> <p>For more examples, see your Benefits Coordinator.</p>	<p>Proof of Current Marriage Examples (only one is needed):</p> <ul style="list-style-type: none"> <li>- Tax return from previous tax year showing Married Filing Jointly or Married Filing Separately</li> <li>- Document listing both names, dated within the past 12 months (utility bills, mortgage, credit card or bank statements, etc.)</li> <li>- Two pieces of mail showing matching addresses dated within the past 12 months. One addressed to the TM and one addressed to the spouse</li> </ul>
Common law spouse	Dependent step-child
<p>(only available in states where common law is recognized)</p> <ol style="list-style-type: none"> <li>1. Proof of Common Law Marriage Form, and</li> <li>2. Copies of your federal or state income tax returns from previous tax year showing Married Filing Jointly or Married Filing Separately</li> </ol>	<ol style="list-style-type: none"> <li>1. The documentation listed under dependent child</li> <li>2. A copy of your marriage license/certificate, and</li> <li>3. Proof of current marriage dated within the last 12 months to validate current marriage to the step-child's birth parent. See examples in the Spouse section.</li> </ol>
Dependent child	Incapacitated child (age 26 or older)
<ol style="list-style-type: none"> <li>1. Acceptable proof of the dependent relationship such as a birth certificate, adoption paperwork or legal guardianship papers along with the Legal Guardianship Eligibility form, and</li> <li>2. Proof of the dependent's Social Security number or ITIN</li> </ol>	<ol style="list-style-type: none"> <li>1. The documentation listed under dependent child</li> <li>2. A copy of your federal or state tax filed return from previous tax year listing dependent,</li> <li>3. A completed Incapacitated Child Form, and</li> <li>4. Proof of coverage within the last 12 months</li> </ol>



## Waiving the Spousal Surcharge

If you are currently paying the spousal surcharge, or adding a spouse, and you are eligible to **waive the spousal surcharge** in 2022, you will need to call in (1-855-720-9929) or enroll online (<https://login.tyson.com>) to declare your intention to waive the surcharge by November 5, 2021. You will need to submit:

1. A Tyson Foods Spousal Surcharge/Verification of Employer Coverage Form with applicable sections completed, and
2. The proper documentation depending on your election:
  - a. Verification on company letterhead that your spouse is not eligible for employer-sponsored health coverage dated within the last 12 months, OR
  - b. Other current proof that your spouse is not employed or is self-employed (i.e., most recent tax return, proof of disability, proof of unemployment pay, etc.) dated within the last 12 months
  - c. Spouse's Employee ID if covering a spouse employed by Tyson



During the Open Enrollment window, check to make sure that your documents were accepted, and no further documentation is required. Log in to Workday, call Aon, or check with your Benefits Coordinator.



## Complete To Do Items

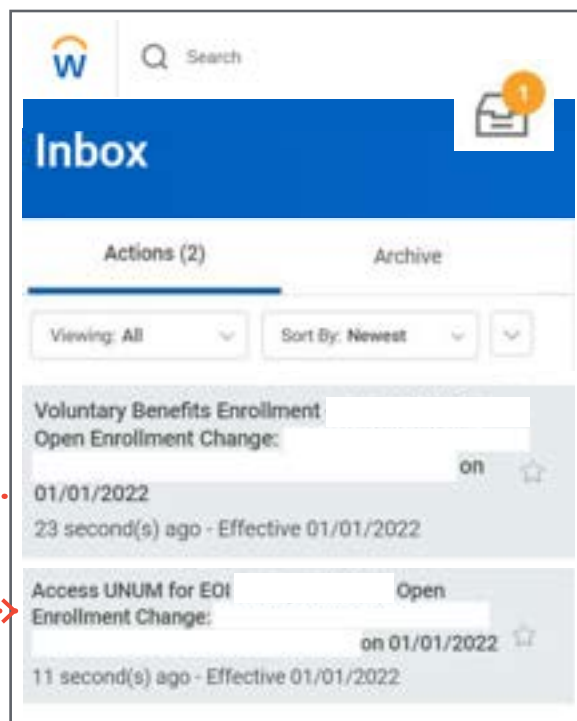
...in your Workday Inbox

### Voluntary Benefits Enrollment for Whole Life Insurance

- Online Enrollment: Click on the link in your Inbox to enroll on the Unum website, then submit in Workday.
- Enrollment with help from an Aon Enrollment Counselor: The counselor will complete this item during your enrollment session.

### Access Unum for EOI

- If you elected coverage that requires Evidence of Insurability (EOI), this To Do Item will appear in your Workday Inbox in late November after Open Enrollment.
- Click the link in your Inbox to complete on the Unum website, then submit in Workday.



**Remember - Your enrollment is not complete until you finish all of these steps.**

# Medical Coverage

Health care needs are different for everyone.

We offer two medical plans that offer comprehensive health care benefits.



THE TRADITIONAL PREFERRED PROVIDER ORGANIZATION (PPO) PLAN



THE HEALTH INVESTMENT PLAN  
WITH CONTRIBUTIONS TO AN HEALTH SAVINGS ACCOUNT (HSA)



## Did You Know?

Medical debt currently affects **1 in 4** individuals. Make sure you choose the correct health plan.

*National Patient Advocate Foundation 2021*

Both plans cost the same and give you access to the same network of high quality medical providers. The difference is that both plans have different out-of-pocket costs. **You are exposed to greater costs with the Health Investment Plan.** This plan will only begin to pay benefits after the full plan deductible is met. The full family deductible must be met if family coverage is elected.

To help Health Investment Plan participants with these costs, Tyson Foods will make a financial contribution to a Health Savings Account (\$250/individual coverage, \$500/family coverage) that can be used for qualified health care expenses.

## What's the Right Plan for You?

Think about what you expect to spend for medical services throughout the year. If you need to limit out-of-pocket expenses and/or require a lot of care, the Traditional PPO Plan might make sense.

HSA  
ELIGIBLE

### TRADITIONAL PPO



OUT-OF-POCKET

The plan with lower out-of-pocket costs at the point of service.



**BEST IF YOU...**  
enjoy having set copays and predictable costs when visiting your doctor.

### HEALTH INVESTMENT PLAN



OUT-OF-POCKET

The plan with higher out-of-pocket costs at the point of service.



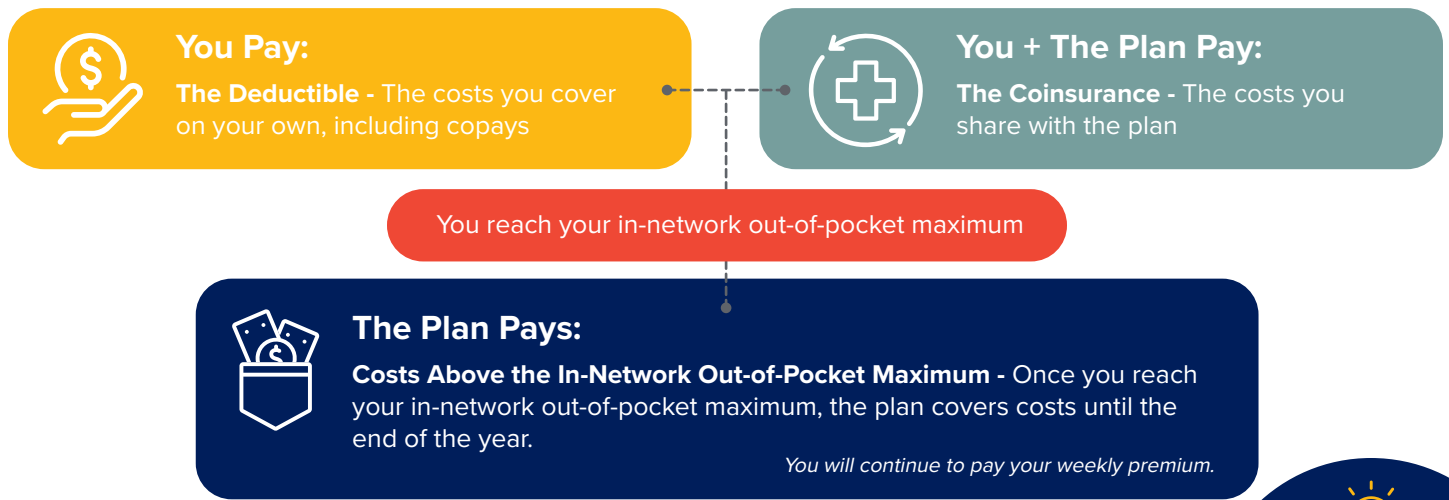
**BEST IF YOU...**  
are healthy, active, and rarely expect to use medical care.

WATCH A VIDEO TO  
LEARN MORE ABOUT  
YOUR MEDICAL PLAN  
CHOICES



Click this button or visit the  
Video Library at  
[www.benefitsquest.com/tyson](http://www.benefitsquest.com/tyson).

# How Your Medical Plan Works



## Medical Plan Comparison

Here is a quick comparison of the Traditional PPO Plan, and the Health Investment Plan. For more detailed descriptions, please see the Summary Plan Descriptions or the Summaries of Benefits and Coverage on the Tyson Benefits Website.

**Did You Know?**  
In-network **preventive services are 100% covered** under both plans!

Medical Plan	Traditional PPO		Health Investment Plan with contributions to an HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible (Medical)</b>	\$1,100 individual \$2,200 family	\$1,100 individual \$2,200 family	\$1,700 team member only coverage \$3,400 family	\$1,700 team member only coverage \$3,400 family
<b>Deductible (Prescription Drugs)</b>	N/A	\$50	Combined with the plan's medical deductible	
<b>Out-of-Pocket Maximum (Medical)</b>	\$5,000 individual \$10,000 family	No Maximum	\$6,550 individual \$13,100 family	No Maximum
<b>Out-of-Pocket Maximum (Prescription Drugs)</b>	\$2,150 individual \$4,300 family (Separate from medical maximum)	No Maximum	Combined with the plan's medical out-of-pocket maximum	No Maximum
<b>HSA Fund Contribution from Tyson</b>	N/A		\$250 individual/\$500 family	

**⚠️ For most of the services below, coinsurance only applies after the plan deductible is met. You will have to meet your deductible before either plan begins to share health care costs with you.**

<b>Telemedicine Visit (Doctor On Demand)</b>	\$0 copay*	N/A	20% coinsurance**	N/A
<b>Telemedicine Visit (Non-Doctor On Demand Provider)</b>	20% coinsurance**	N/A	20% coinsurance**	N/A
<b>Primary Care Visit</b>	\$35 copay*	50% coinsurance**	20% coinsurance**	50% coinsurance**
<b>Emergency Room</b>	First Visit: \$100 copay Second Visit: \$200 copay 3+ Visits: \$300 copay, plus 20%**	First Visit: \$100 copay Second Visit: \$200 copay 3+ Visits: \$300 copay, plus 50%**	First Visit: \$100 copay Second Visit: \$200 copay 3+ Visits: \$300 copay, plus 20%**	First Visit: \$100 copay Second Visit: \$200 copay 3+ Visits: \$300 copay, plus 50%**
<b>Urgent Care</b>	\$50 copay*	50% coinsurance**	20% coinsurance**	50% coinsurance**
<b>All Other Services (Specialist Visit, Hospital Stay, Diagnostics, etc.)</b>	20% coinsurance**	50% coinsurance**	20% coinsurance**	50% coinsurance**

\*Deductible does not apply \*\*Of Plan Allowance



# Helping to Keep Health Care Costs Low

The rising cost of health insurance is a concern for all of us. The Tyson Foods Group Health Plan is self-funded, meaning all of our medical expenses play a part in determining how much our health plans will cost each year. Keeping costs to a minimum contributes to lower premiums in future years. If we become more aware of how we're using the plan, we can each do our part to keep the cost of health care low. **Here are a few tips!**



**Use in-network providers.** You will receive a higher level of benefits if you use providers who participate in the network.



**Request generic rather than brand name prescription drugs.** Generic medications, while just as effective, are considerably less expensive.



**Avoid using the Emergency Room for non-emergencies.** Non-life-threatening conditions such as nasal congestion can be treated at a lower cost with your primary care physician (PCP), urgent care facility, or Doctor On Demand.



**Exercise and maintain a proper diet.** The healthier you are, the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.



**Get your annual physical.** The cost is 100% covered in-network.\* Getting checked out can help identify health issues. If you have Voluntary Accident Insurance, certain screenings could qualify you for a \$50 Be Well benefit!

\*Certain restrictions apply.



## Save money by using Doctor On Demand.

**Doctor On Demand** allows you and your covered dependents to see a doctor 24/7 with a phone, tablet or computer within minutes!

If you are enrolled in the PPO plan, your copay is \$0, which is less than the \$35 Primary Care Provider copay. If you are enrolled in the Health Investment Plan, you will pay the full negotiated rate of the consultation until your deductible is met.

The doctors you speak with can treat certain medical issues and can even write prescriptions if needed.

Examples of what they can treat:

- Cold & Flu
- Urinary Problems
- Skin Issues & Rashes
- Psychology
- Pink Eye
- Sports Injuries
- Stomach Problems
- Headache

Simply go to [www.doctorondemand.com/tyson](http://www.doctorondemand.com/tyson) to activate your account.

## Tobacco free?

Save up to \$20 per week on medical coverage!

If you don't use tobacco, you can receive a premium incentive – **\$10 per week for team members and \$10 per week for spouses.**

To receive the incentive, you must certify that you and/or your spouse are tobacco free during Open Enrollment. Speak with an Enrollment Counselor or enter the information in Workday.

If you have already recorded your tobacco status for you and/or your spouse, the status will carry over into 2022.

## Trying to quit tobacco?

You can still save!

If you and/or your covered spouse are tobacco users, you can still qualify for the \$10 per week incentive in 2022 by completing the Quit for Life program.

Enroll in the program by December 31, 2021 and complete it (five calls) by March 15, 2022.

To enroll, call 866-QUIT-4-LIFE (866-784-8454), or go to [www.quitnow.net/TysonFoods](http://www.quitnow.net/TysonFoods). Speak with your Benefits Coordinator or visit [www.benefitsquest.com/tyson](http://www.benefitsquest.com/tyson) for details.



### Did You Know?

If a team member and spouse are both tobacco free, they could save up to a total of **\$1,040** per year!





# 2022 Health Plan Rates

## for both the PPO and the Health Investment Plan options



2022 Health Plan rates for both the PPO and Health Investment Plan options can be found in your printed 2022 Benefits Highlights Guide.

### Do you have to pay the \$50 Spousal Surcharge?

If your spouse is...

Eligible for coverage through his/her employer, but is covered on your plan

→ YES →

You will pay the surcharge. If your spouse is covered by both the Tyson Foods Group Health Plan AND his/her employer's plan, coordination of benefits will apply.

No longer employed or no longer eligible for coverage through his/her employer, but you are currently paying the surcharge

→ NO, but... →

You must participate in an enrollment session to declare your intention to waive the surcharge and submit supporting documentation by the Open Enrollment deadline. If you do not, your current election and the surcharge will continue.

Also a Tyson Foods team member and is covered on your plan

→ NO, but... →

You must provide your Spouse's Employee ID when you enroll.

### Get help with the cost of major health events.

If you experience a major health event, deductibles and coinsurance can add up to thousands of dollars. On the next page, learn how your voluntary benefit options can help you cover these costs.



#### Did You Know?

Americans spend an average of **\$5,000** a year on out-of-pocket health care costs.

*Bureau of Labor Statistics Consumer Expenditures Survey 2020*






# Voluntary Benefits

## Hospital Indemnity, Critical Illness, and Accident Insurance

Even with great medical insurance, many families don't have enough in their savings to cover the costs of a major illness or injury. Tyson Foods offers voluntary benefits that can help you cover the out-of-pocket expenses that medical insurance does not pay, including deductibles and copays.

The plans pay benefits directly to you, and you can use the funds however you choose. They also feature:

-  **Guaranteed Acceptance:** There are no health questions or physical exams required to enroll or to increase coverage.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Portable Coverage:** You can take your policies with you if you change jobs or retire.

### Hospital Indemnity Insurance

Unum Hospital Indemnity Insurance can pay benefits that help you with the costs of a covered hospital visit. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

This coverage provides a \$1,500 lump-sum benefit (once per year) to you when you are confined in the hospital for a minimum of 20 hours.



### Critical Illness Insurance

Unum Attained Age Critical Illness Insurance can pay money directly to you when you're diagnosed with certain serious illnesses, such as a heart attack, stroke, cancer, major organ failure, or infectious diseases.

You choose a lump-sum benefit up to \$30,000 that's paid directly to you at the first diagnosis of a covered condition. You do not have to be terminally ill to receive benefits.

Refer to the policy for complete definitions of covered conditions. Each condition is payable once per lifetime, per covered individual. Benefits are payable for remaining covered conditions if the diagnoses are separated by at least 90 days and deemed medically unrelated.

### Accident Insurance

Unum Accident Insurance can pay you money for covered accidental injuries and their treatment.

Benefit amounts are based on the type of injury you have and the type of treatment you need. It includes a range of incidents, from common injuries like concussions to more serious events like surgery.

The plan covers accidents that occur on or off the job, so you have 24-hour coverage. It also includes a \$50 Be Well Benefit.

Eligible team members must be actively at work to apply for coverage. Team members are not considered actively at work if they are on a leave of absence. For hospital indemnity, accident and critical illness, team members must be legally authorized to work in the U.S. and actively working at a U.S. location to receive coverage. Team members, spouses, and dependents must live in the U.S. to receive coverage.



#### \$50 Be Well Benefit

Every year, each family member who has Accident coverage can receive \$50 for getting a covered Be Well Benefit screening test, such as annual exams by a physician. This includes sports physicals, well-child visits, and dental and vision exams.

Remember, certain in-network preventive services under the medical, dental, and vision plans are 100% covered!

#### WATCH VIDEOS ABOUT THESE BENEFITS!

Click this button or visit the Video Library at

[www.benefitsquest.com/tyson](http://www.benefitsquest.com/tyson).





# Prescription Coverage

The prescription benefits below apply to both medical plan options. **The benefits will not apply to the Health Investment Plan until the full medical plan deductible (full family deductible for family coverage) is met.**

It is important to use Tier 1 Retail Pharmacies within the CVS Caremark Network in order to receive the maximum benefits available under the Plan. Online services are available at [www.caremark.com](http://www.caremark.com) and 1-800-390-2319.

**Tier 1 Retail Pharmacies:** CVS, Kroger, Harps, Walmart, Hy-Vee, Family Pharmacy and their subsidiaries

**Tier 2 Retail Pharmacies:** All other CVS Caremark Network pharmacies

**Maintenance Choice®:** For the greatest savings, Maintenance Choice lets you choose to receive your 90-day supply of maintenance medications at a CVS retail pharmacy or through the CVS Caremark Mail Order program for the same low copay.

**Specialty Pharmacy:** Specialty medications for several chronic disorders (such as Cystic Fibrosis and Multiple Sclerosis) are not available through the Group Health Medical Plan, and must be obtained through CVS Caremark Specialty Pharmacy Services.

**\$ Find ways to save money with the Rx Savings Solutions program! Learn more on page 18.**

Tier 1 Retail Pharmacies (up to a 30-day supply)*			
	You pay...	With a minimum payment of...	With a maximum payment of...
Select Generic & Select Preventive	Nothing	\$0	\$0
Generic	20% of the Network Pharmacy price	\$10	\$20
Preferred Brand	20% of the Network Pharmacy price	\$30	\$60
Non-Preferred Brand	20% of the Network Pharmacy price	\$135	\$240
Tier 2 Retail Pharmacies (up to a 30-day supply)			
	You pay...	With a minimum payment of...	With a maximum payment of...
Generic	30% of the Network Pharmacy price	\$20	\$40
Preferred Brand	30% of the Network Pharmacy price	\$60	\$120
Non-Preferred Brand	30% of the Network Pharmacy price	\$200	\$360
Maintenance Choice® (up to a 90-day supply)*			
	You pay...	With a minimum payment of...	With a maximum payment of...
Select Generic & Select Preventive	Nothing	\$0	\$0
Generic	20% of the Network Pharmacy price	\$20	\$40
Preferred Brand	20% of the Network Pharmacy price	\$60	\$150
Non-Preferred Brand	20% of the Network Pharmacy price	\$270	\$485
Specialty Pharmacy (up to a 30-day supply)			
	Generic	Preferred Brand	Non-Preferred Brand
Specialty	\$75	\$100	\$125
PrudentRx (PPO Plan participants only)			
	Participating PrudentRx	Non-Participating with PrudentRx	
For Specialty Drugs obtained through the CVS Specialty Pharmacy (up to a 30-day supply)	\$0 Copay	30% Coinsurance	
	You will automatically be enrolled in the PrudentRx program, but you can choose to opt out of the program by calling 1-800-578-4403. <i>This does not apply to Health Investment Plan participants.</i>		

\*When maintenance medications are obtained through a Kroger, Harps, Walmart, or Hy-Vee, or Family Pharmacy and their subsidiaries (up to a 30-day supply) or the CVS Caremark Maintenance Choice Program (up to a 90-day supply), there are no refill limits. If a maintenance medication is obtained through any other CVS Caremark Network Pharmacy, it is subject to the long-term maintenance medication refill limits.



# Dental Coverage

Your health plan includes core dental coverage through Delta Dental of Arkansas at no additional cost. A buy-up plan is available, and requires a minimum two-year continuous enrollment.

Dental Plan Coverage	Core Plan	Buy-Up Plan
Deductible (calendar year)	\$50 each individual	\$50 each individual
Annual Maximum Benefit	\$500 per individual	\$1,500 per individual
Preventive Routine exams, cleanings, and bitewing X-rays twice each year	100% of the network fee schedule	100% of the network fee schedule
Basic Fillings, extractions, periodontal visits, and root canals	Coverage includes simple extractions, amalgam and composite fillings only: After deductible, 80% of the network fee schedule	After deductible, 80% of the network fee schedule
Major TMJ, crowns, and dentures	Not covered	After deductible, 50% of the network fee schedule
Orthodontic	Not covered	50% of the network fee schedule for covered dependent children up to age 19 - lifetime maximum of \$1,500

# Vision Coverage

Core vision coverage through VSP is also included with your health plan at no additional cost. You have the option to enroll in a buy-up plan.

Vision Plan Coverage	Core Plan	Buy-Up Plan
Coverage if using a VSP Provider		
Exam (A routine exam every calendar year)	\$25 copay	\$20 copay
Prescription glasses	\$25 copay	\$25 copay
Contact lenses	\$25 copay	\$0 copay
Prescription glasses or contact lenses	Every other calendar year up to \$75	Every calendar year up to \$200
Coverage if using a Non-VSP Provider		
Exam	Up to \$50	Up to \$50
Single vision lenses	Up to \$50	Up to \$50
Bifocal lenses	Up to \$75	Up to \$75
Trifocal lenses	Up to \$100	Up to \$100
Frames	Up to \$60	Up to \$70
Contact lenses	Up to \$60	Up to \$105

- Dental and vision coverage cannot be elected without also electing medical coverage.
- The dependents covered under these plans must be the same as those who are covered under the medical plan.

# Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. Tyson Foods offers three types of accounts – a Health Care FSA, a Dependent Care FSA, and a Commuter Program.

If you are enrolled in the Health Investment Plan, you are not eligible for the Health Care FSA.



## Health Care FSA

Deductibles, copays, prescription drugs, medical equipment, etc.



## Dependent Care FSA

Babysitters, daycare, day camp, home nursing care, etc.



## Commuter Program

Transit passes, fare cards or vouchers, paid parking at or near your workplace, etc.

## Health Care FSA and Dependent Care FSA

1. Each year during Open Enrollment, you decide how much to set aside for health care and/or dependent care expenses.

 **You must actively re-enroll each year. You are not automatically re-enrolled.**

2. Your full contribution amount will be available for use on your benefit effective date. Your contributions are then deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.
3. Health Care FSA claims will be paid automatically when a covered claim is processed. You can also choose to pay up front then manually submit claims online or via the HealthEquity mobile app. A prescription debit card for use at participating pharmacies is included.

For Dependent Care FSA expenses, you will need to pay up front and then submit claims to be reimbursed from your account (funds must be available).

Contributions and deductions cannot be changed until next Open Enrollment, unless you experience a qualifying life event.



### ONE TIME ROLL OVER: Recent COVID relief

legislation allows for the full remaining account funds to carry over for 2021 and 2022. This flexibility relief is temporary. When it expires, we will return to allowing the IRS maximum to carry over in the subsequent calendar year (currently \$550). Funds in excess of this amount will be forfeited.

These accounts are separate. For example, you cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA. Manage your accounts at

[www.healthequity.com](http://www.healthequity.com).

## Commuter Program

If you reside in a mass transit location, the Commuter Program lets you pay for your monthly train, bus and parking-related expenses on a before-tax basis.

To make your election, you must place your transit and parking orders online at [www.healthequity.com](http://www.healthequity.com) by the 1st day of every month for use the following month (or elect automatic recurring deduction). Your election amount will be payroll deducted once per month during the first pay period of the benefit month.

## Annual Maximum Contributions

Account Type	Maximum Contribution Amounts
Health Care FSA	Up to annual IRS limits: \$2,750 in 2021
Dependent Care FSA	Up to annual IRS limits: \$5,000 in 2021 (\$2,500 if married and filing separate tax returns)
Commuter Program	\$270/month for transportation, \$270/month for parking

The annual limits for 2022 will be available during your enrollment session.

See IRS Publications 502, 503 and 15-B for a complete list of covered expenses. Contributions and deductions cannot be changed until next Open Enrollment, unless you experience a qualifying life event.



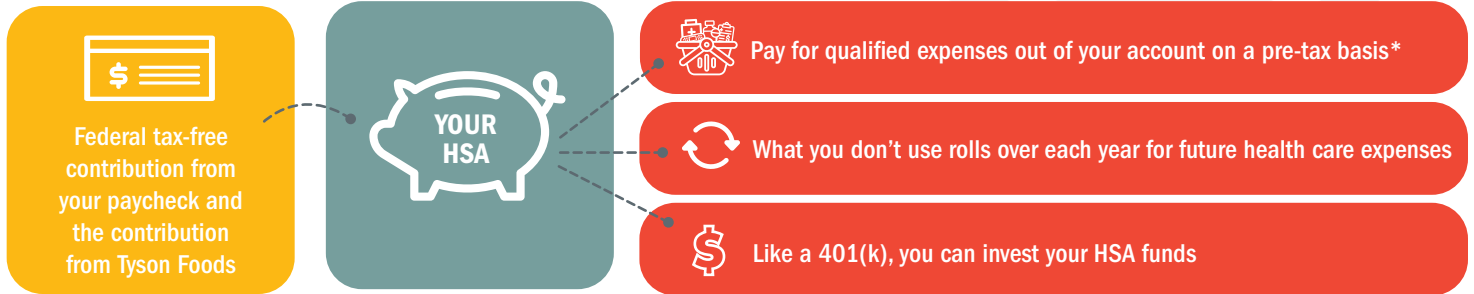
# Health Savings Account (HSA)

If you choose the Health Investment Plan, you will have access to a Health Savings Account (HSA).

You can think of an HSA as a personal savings account used for qualified health care expenses with tax advantages. It is also yours to keep – even if you leave Tyson Foods.

Along with contributions from Tyson Foods, you can contribute money to your HSA and use it any time for qualified health care expenses. Whatever you don't use rolls over for future years and earns interest.

The plan is administered by HealthEquity. You can access and manage your personal account at [www.healthequity.com](http://www.healthequity.com). Additional details about the HSA can be found on the Tyson Benefits website, or through your Tyson Benefits Coordinator.



## How much can you contribute?

	Annual IRS Contribution Limit	Annual Tyson Foods Contribution	Your Maximum Contribution Amount
Team Member Coverage	\$3,650**	\$250	\$3,400
Family Coverage	\$7,300**	\$500	\$6,800

\*Any reference to taxes is at the federal level. State tax rules may vary. Please see the last page of this document for further details.

\*\* If an individual reaches age 55 by the end of the calendar year, he or she can contribute an additional \$1,000.

IRS Contribution Limits are subject to change throughout the plan year.



## Here are more details:

- If you enroll in the Health Investment Plan, **Tyson will contribute \$250 to your HSA (\$500 if you elect coverage for team member + 1 or more family members)** to help you meet the plan's higher deductible.
- If you would like to add more funds to the account, you can **contribute money from your paycheck before taxes are taken out** (up to the yearly IRS limits). *Previously elected contributions will continue in 2022 if you do not participate in Open Enrollment.*
- **You can use your HSA to pay for eligible health care expenses** like coinsurance, deductibles, prescriptions and dental and vision expenses on a pre-tax basis. Funds must be in the account before it can be used (this is different than a Health Care FSA). See a full list of eligible expenses at [www.healthequity.com](http://www.healthequity.com).
- If you don't spend all of the money in 2022, **all available funds roll over year after year**, and allow the account to grow over time. Like a 401(k), your HSA funds can earn interest with a minimum \$1,000 investment through bank custodian HealthEquity.

# Life Insurance

As an eligible team member, Tyson Foods automatically provides you with several income protection benefits at NO COST to you! We also offer voluntary coverage options for additional security.

## Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

COMPANY-PAID

**Basic Life benefit amount:** 1x your annual base salary (rounded up to the nearest \$1,000), to a maximum of \$1 million.\*

**AD&D Insurance** will pay an amount equal to the life benefit.

You are automatically enrolled, and the coverage is provided at no cost to you.

During enrollment, you can update or confirm your beneficiary information, and increase coverage with Voluntary Term Life or Whole Life Insurance.

## Voluntary Term Life Insurance

Increase your own coverage and elect coverage for eligible family members

**Team Member:** Up to 5x your annual base salary to a maximum of \$1.5 million.

**Spouse:** \$5,000, \$10,000, \$25,000, \$50,000, or \$100,000

**Dependent Children:\*\*** \$2,500, \$5,000, or \$10,000

Evidence of good health is required for team members and spouses to enroll in or increase coverage. No evidence is required for children.

The costs of these plans are based on age and amount of coverage requested, and are provided at the time of enrollment.

## Voluntary Term Accidental Death & Dismemberment Insurance (AD&D)

**Team Member:** 1x to 15x your base annual earnings (rounded up to the nearest \$1,000), to a maximum of \$300,000.

**Spouse:** Up to 60% of the team member benefit.

**Dependent Children:\*\*** Up to 20% of the team member benefit, to a max. of \$45,000.

This coverage will pay a benefit if you are seriously injured or lose your life in an accident.

If evidence of insurability is required, you will receive notification in your Workday Inbox and via email (if an address has been provided).

\*At age 70, coverage is reduced to 60% of the amount you had prior to age 70. If you become insured at or after age 70, the reduction will be applied to your amount of coverage. Reduction rules apply to both Basic Life and Basic AD&D insurance.

\*\*Unmarried, up to age 19 (up to 24 if full-time student)

# Voluntary Whole Life Insurance

Unum Whole Life Insurance is designed to pay a death benefit to your loved ones, but unlike Term Life Insurance, Whole Life coverage can continue through retirement – and can build cash value.

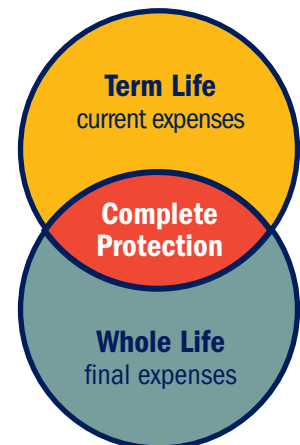
Coverage is available for team members (\$10,000 - \$100,000), spouses (\$10,000 - \$30,000) and children.

- ✓ **Guaranteed Acceptance:** During this Open Enrollment, no health questions or physical exams are required to enroll or increase coverage.
- ➔ **Portable Coverage:** You can take the coverage with you if you change jobs or retire.
- 💰 **Unchanging Premiums:** Unlike Term Life Insurance, premiums and benefits won't change as you grow older.

Click the Unum link in your Workday Inbox to enroll or adjust current coverage. Submit the task in Workday when you are done.

Eligible team members must be actively at work to apply for coverage. Team members are not considered actively at work if they are on a leave of absence. Team members, spouses, and dependents must live in the U.S. to receive coverage.

Combine your life insurance options for complete protection.



# Disability Insurance

Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

## COMPANY-PAID Short-Term Disability Insurance - 60% benefit for all eligible hourly team members!

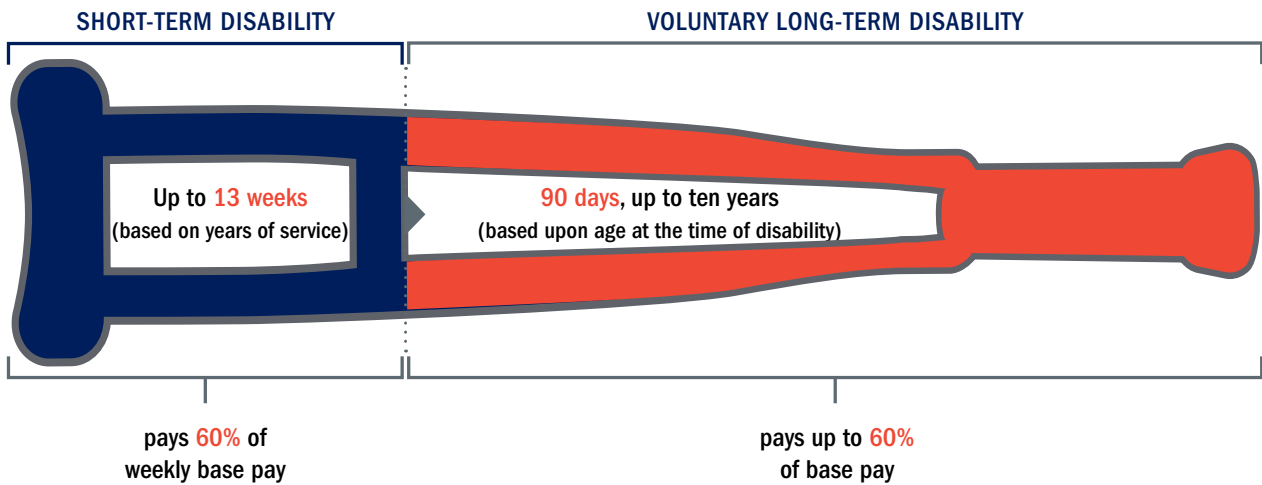
Hourly team members are eligible to receive 60% of weekly base pay for a maximum of 13 weeks (520 hours) based on years of service at the time of approved leave of absence.

You are automatically enrolled, and the coverage is provided at no cost to you.

## Voluntary Long-Term Disability Insurance

Once enrolled, team members can receive up to 60% of their base pay, to a maximum of \$10,000 per month. Benefits begin after a 90 day elimination period.

You are automatically enrolled upon initial eligibility. Evidence of good health is required for late enrollments.



## Voluntary Long Term Care

Unum's Group Long Term Care Insurance can help protect your finances from accidents, illness or advancing age which may require assistance with every day activities of daily living such as bathing or dressing.

You choose a monthly benefit up to \$9,000 that's paid directly to you that you can use for care at home, in an assisted living facility or nursing home.

Paying for care on your own is costly, national average costs range from \$48,000 - \$100,000 per year. 70% of us will need this type of care and it is not covered by medical, Medicare or disability insurance. Plan ahead for a sound financial strategy. Learn more about our plan at [www.TysonLTC.com](http://www.TysonLTC.com).





**NEW!**

# Protection Pack

### After-tax Weekly Rates

Individual	\$2.31
Family	\$3.46

Introducing the new Protection Pack: Four great benefits combined into one easy-to-access package! Each piece of the protection pack is designed to help you in stressful situations that life might throw your way, like having your identity stolen or having your car break down on the side of the road. This coverage can only be elected or canceled during Open Enrollment.



### Identity Guard

ID theft monitoring and resolution

- 24/7 help and step-by-step guidance if your identity has been compromised
- Credit inquiry activity alerts
- Coverage includes team members and immediately family



### Financial Wellness

Easy access to expert financial advice

- Guidance for major financial changes like buying a home
- Accredited or Certified Financial Counselors available over the phone
- Access to videos, worksheets, and more through the Online Financial Resource Center



### Global Travel Assistance

24/7 protection while traveling 100+ miles from home\*

- Help over the phone for medical services, lost travel document assistance, emergency travel arrangements for dependent children, and more

\*Home is defined as the address listed on member's ID (Driver's License or Passport)



### Roadside Assistance

24/7 assistance that's just a call away

- Help with flat tires, lock-outs, dead batteries, and collisions
- Roadside Assistance will also bring fuel, oil, fluid, and water
- Towing service is available with coverage up to \$50 per occurrence

# MetLife Legal Plans

Affordable legal assistance can sometimes be difficult to find. If you enroll in the MetLife Legal Plans, you will have access to a network of attorneys. This network can provide comprehensive legal assistance, telephone advice, and office consultations on many different legal services, including:

- Wills & Estate Planning
- Debt Collection/Identity Theft Defense
- Family Law
- Real Estate Matters
- Traffic Tickets
- Consumer Protection
- Document Review
- Immigration Assistance
- Elder Care Issues
- Advice & Consultation

You can only enroll in or terminate Legal Plans coverage during Open Enrollment each year. Premiums for the plan (\$12/month) are conveniently deducted from your paycheck after-tax. To use the Legal Plans, visit <https://info.legalplans.com> (password: 9690010) or call the MetLife Legal Plans Client Service Center at 1-800-821-6400.

# Free Support Programs

Tyson Foods offers many FREE support programs and services at no cost to you!

Check out the examples listed below to learn more.

## Employee Assistance Program (EAP)

### Health Advocate\*

Get free, confidential help with personal, family, work, and life issues, 24/7.

- Speak with a professional counselor about: Relationship issues, depression, grief, addiction, childcare, family budgeting, work conflicts, and other concerns
- **New for 2022!** To provide you with more support, we are increasing the amount of EAP counseling sessions from three sessions per issue to six sessions per issue.



• **1-877-240-6863**  
• [www.HealthAdvocate.com/Tyson](http://www.HealthAdvocate.com/Tyson)  
• [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)  
• **Download the free mobile app**

## Rx Savings Solutions\*

Save money with confidential, personalized prescription guidance. This free resource works together with your CVS/Caremark prescription plan.

- Reviews medications you have filled through insurance to find savings opportunities
- Savings can come from switching to a less costly, covered alternative medication or switching to a Tier 1 pharmacy

Speak to a certified pharmacy technician at 1-800-268-4476 for more information!



• **1-800-268-4476**  
• <https://myrxss.com>  
• **Download the Rx Savings Solutions App**

## Expert Medical Opinion Program

### Teladoc Medical Experts\*

*Our previous vendor, Advance Medical, has been acquired by Teladoc.*

Find comfort and clarity when you need to better understand your medical care.

- Free and confidential expert medical services
- Get help with finding the best medical resources and doctors, getting a second opinion for surgery or treatment, and more



• **1-855-380-7828**  
• [www.Teladoc.com/MedicalExperts](http://www.Teladoc.com/MedicalExperts)  
• **Download the free mobile app**

## Support Program for Parents

### Rethink\*

Free support for parents raising children with learning or behavior challenges, or developmental disabilities.

- Skilled behavior experts are available (over the phone or via video chat) to help with topics such as addressing behavior problems at home and teaching new skills
- Access online support and resources, including easy-to-follow videos and printable materials



• **1-877-988-8871**  
• <https://tyson.rethinkbenefits.com>

## Discount Program

### Beneplace

Score savings on products and services!

- Exclusive savings and discounts for team members
- Products and services include: Entertainment and travel, wireless phones/plans, computer purchase plans, home/auto insurance, pet insurance, and more



• <https://tyson.savings.beneplace.com>  
• **Link on the Benefits Home Page**

\* Available to team members and dependents covered by the Group Health Plan

# Submitting Required Documents

## SUBMIT THIS COVER SHEET WITH YOUR DOCUMENTS

Please use this cover sheet as your first page when you submit your documents and forms that may be required. If you do not use this sheet, the processing of your documents may be delayed.

Clearly write the team member's name and Tyson Employee ID at the top of each page you submit.

You can either **upload your documents directly into Workday OR use the email or fax information below.**

Secure email (preferred): Tyson.Docs@aon.com | Secure fax: 847-953-1836

If faxing, make sure that the number you dialed is correct before hitting send, and gather your fax confirmation sheet when finished.

Documents must be submitted no later than Friday, November 5, 2021. Documents received after this date will not be processed in time for 2022 coverage. Remember: A minimum of 2 business days is required for processing.

Completing this form and submitting documentation is not a guarantee of coverage. You must also participate in the enrollment process as outlined on page 3.

Team Member Name	Tyson Employee ID
<hr/> (Last Name, First Name, Middle Initial)	<hr/>

**Please provide a phone number and contact name in case we need to reach you.**

( \_\_\_\_\_ ) \_\_\_\_\_  
(Area Code) - Phone Number (Contact Name - Team Member, Benefits Coordinator, Other)

*By providing your signature below, you agree to receive insurance benefit or enrollment related calls from your employer's benefit enrollment center using an automated telephone dialing system and/or pre-recorded voice to any of the telephone numbers you provided above. You may withdraw your consent at any time by calling the enrollment center. Your response to this question does not impact your benefits enrollment or eligibility in any way.*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Enrollment Type	Benefit Effective Date
<input type="checkbox"/> Open Enrollment <input type="checkbox"/> New Hire	<hr/>

**Type of Coverage You Wish to Elect**

<input type="checkbox"/> Team Member Only	<input type="checkbox"/> Covered by Tyson Spouse (Spouse Employee ID _____)
<input type="checkbox"/> Team Member + Spouse	<input type="checkbox"/> Covered by Tyson Parent (Parent Employee ID _____)
<input type="checkbox"/> Team Member + Child(ren)	<input type="checkbox"/> Waive Coverage
<input type="checkbox"/> Team Member + Spouse + Child(ren)	

*I confirm that the information I have provided is accurate and up to date. I understand that failure to provide the necessary documentation will disqualify the dependent coverage and re-enrollment will not be permitted until the next plan year if eligible. I may be responsible for the full amount of the benefit claims incurred by any dropped dependent. In addition, I understand that providing false information may result in disciplinary action up to and including termination.*

Please call the Dependent Documentation Processing Center at 1-855-720-9929 (Weekdays, 8:00 a.m. to 7:00 p.m. Central Time) if you have questions.

# Annual Important Notices

Each year you receive important notices relating to your coverage and the laws and regulations that apply. You can find and review these notices at any time throughout the year on the Summary Plan Descriptions page (pw: Tyson) at [www.benefitsquest.com/tyson](http://www.benefitsquest.com/tyson). You will find the following notices in that location:

- HIPAA Special Enrollment
- Availability of Notice of Privacy Practices
- Information About Health Care Reform
- Women's Health and Cancer Rights Act
- Medicaid and CHIP Special Enrollment
- Premium Assistance Notice

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**Health Savings Account (HSA) Disclosure:** For administrative convenience, Tyson has chosen to make HSA contributions for eligible team members by direct deposit to HSAs established at bank custodian HealthEquity. You will be provided with information about how to access and manage your HSA account through HealthEquity. Neither the Tyson arrangement for making contributions to the HSAs nor the HSAs themselves are welfare benefit plans under the Employee Retirement Income Security Act of 1974.

Your HSA is an individual account – it is not group-based. You are responsible for managing your HSA, including choosing how your HSA funds are invested and following the rules established by HealthEquity and the IRS. You are responsible for reporting contributions made to your HSA (whether made by you or on your behalf by Tyson) and for reporting distributions from your HSA. You must determine whether your HSA distributions are taxable or whether they are used for qualified medical expenses (and thus are not taxed by the IRS). HealthEquity may offer investment options for your HSA account balance. Tyson does not review, influence, or make any endorsement regarding the investment options or investment of your HSA funds. All investing is subject to risk and your HSA may lose value. You should consult a tax advisor or financial consultant to determine what, if any, investments are appropriate for you.

Once contributions have been deposited in your HSA at HealthEquity, you are free to request a distribution of the funds or move them to another HSA trustee or custodian, to the extent allowed by law. For more information about HSAs, including who is eligible, other health coverage that might disqualify an individual from being eligible, contribution limits, and other rules, see IRS Publication 969 (Health Saving Accounts and Other Tax-Favored Health Plans).

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## HOSPITAL INDEMNITY, ACCIDENT & CRITICAL ILLNESS ARE LIMITED POLICIES.

Policies or provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect benefits payable.

Group short term disability, long term disability, long term care, term life and AD&D, hospital indemnity, accident and critical illness insurance are underwritten by Unum Life Insurance Company of America, Portland, ME.

Whole Life insurance is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN.

In New York, whole life is underwritten by First Unum Life Insurance Company, New York, NY.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. **CE-15280 (7-21)**

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**Important:** The official plan document for each benefit plan sponsored by Tyson Foods, Inc. (Tyson) in effect from time to time contains all terms and conditions, and is used to determine how the plan operates, what benefits are available, and who is eligible to receive them. If there is any inconsistency between the applicable plan document and any informal written communication (such as this one) or any oral representation, the official plan document will always govern. Tyson reserves the right to amend or terminate any of its benefit plans and the benefits provided to the fullest extent permitted by law in whole or in part, at any time and for any reason. Tyson reserves the right to correct any errors in this communication. Clerical errors or other mistakes, including but not limited to misinformation on eligibility or a miscalculation of benefit amounts, or an overpayment of benefits, do not create a right to receive benefits.

No benefit plan sponsored by Tyson constitutes a contract of employment between you and Tyson, nor does your participation in any benefit plan give you any rights to continue as an employee of Tyson or any of its subsidiaries or affiliates. All team members remain subject to termination, layoff, or discipline as if the plans had not been put into effect.

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