

2025 Employee Benefits



Medical Benefits

Musco Family Olive Co. is proud to offer comprehensive medical benefits options available to all eligible employees and dependents through **Anthem** and **Kaiser Permanente**. Kaiser members have access to medical services and doctors only through Kaiser providers and facilities. Following a PPO design, the Anthem plan offers members the flexibility and autonomy to seek care from contracted (Network) or non-contracted (Non-Network) providers. Both medical plans are High Deductible Health Plans. For most hospital and doctor services, member must pay the full cost of services until the deductible is satisfied. These plans are accompanied by a Health Reimbursement Account (HRA). Musco funds the first portion of your medical deductible expenses with a Health Reimbursement Account (HRA).

If you enroll in the medical through Musco, you are automatically enrolled in the HRA administered by Marin Benefits. Musco funds the HRA account at the start of each year.

| Medical Services | Kaiser HRA | Anthem HRA |
|---|---|---|
| | In-Network Only | In-Network* |
| Deductible (Embedded) Individual / Family | \$3,500 / \$7,000 | \$3,500 / \$7,000 |
| Musco's HRA contribution towards Medical and Rx deductible | \$2,750 Individual /\$5,500 Family Funds Available on Debit Card | \$3,000 Individual /\$6,000 Family Funds Available on Debit Card |
| Member's responsibility towards deductible | \$750 Individual / \$1,500 Family | \$500 Individual / \$1,000 Family |
| Coinsurance | 80% | 80% |
| Out of Pocket Maximum (Embedded) Individual / Family | \$6,000 / \$12,000 | \$6,000 / \$12,000 |
| Primary Care & Specialist Visits | \$30/\$50 (after ded.) | 20% (after ded.) |
| Preventive Care | \$0 (no ded.) | \$0 (no ded.) |
| Diagnostic Lab, X-Ray | \$10 (after ded.) | 20% (after ded.) |
| Complex Radiology (CT, MRI, PET requires pre-authorization) | 30% (after ded.) | 20% (after ded.) |
| Inpatient Hospital | 30% (after ded.) | 20% (after ded.) |
| Outpatient Surgery | 30% (after ded.) | 20% (after ded.) |
| Urgent Care | \$30 (after ded.) | 20% (after ded.) |
| Emergency | 30% (after ded.) | 20% (after ded.) |

Prescription Drug Coverage: 30-day Supply

| | | |
|-----------------------------------|------------------------------|------------------------------|
| Tier 1 (Generic) | \$15 (after ded.) | \$5 or \$15 (after ded.) |
| Tier 2 (Brand) | \$35 (after ded.) | \$40 (after ded.) |
| Tier 3 (Non-Preferred Brand Name) | \$35 (after ded.) | \$60 (after ded.) |
| Tier 4 + Specialty Drugs | 30% up to \$250 (after ded.) | 30% up to \$250 (after ded.) |

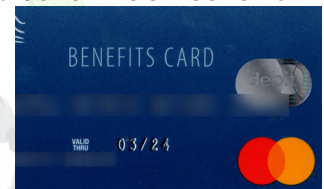
* Out of Network benefits are available. HRA does not apply. Refer to [Plan Documents](#) for more information.

Medical Plan: How the HRA Works

Phase 1: Deductible Expenses: You will be issued a debit card for your use to pay for your HRA-eligible deductible expenses. It will be pre-loaded with \$3,000 (Anthem) or \$2,750 (Kaiser) for individual level coverage and \$6,000 (Anthem) or \$5,500 (Kaiser) for family coverage. Once you have used up this funding, you are responsible for the remainder of your deductible; \$750 (Kaiser) or \$500 (Anthem) for individual coverage and \$1500 (Kaiser) or \$1,000 (Anthem) for family coverage.

Phase 2: Coinsurance Expenses and Out of Pocket Maximum: Once your deductible is satisfied, you are responsible for copays or 20% coinsurance for most services. You are responsible for payment, until you meet your out of pocket maximum. Once the out of pocket maximum is reached, the plan covers in network expenses at 100%.

How to Access your HRA Dollars: Marin Benefits is the third party vendor that manages the HRA accounts for the Kaiser and Anthem medical plan participants. Accessing your HRA funds has never been easier! You will be provided with a debit card. Your card is pre-loaded with your HRA funds at the beginning of the plan year.



Forget Your Debit Card? Submitting an HRA Claim is Easy!

If you did not use your debit card for a medical service that is eligible for reimbursement through the Marin Benefits HRA, you can submit a manual claim. You have the following options for submitting your claim:

1. Online: www.mywealthcareonline.com/marinbenefits
2. Fill out a paper Claim Form, attach proper documentation and fax to: 415-454-2928 or mail to: 6366 Commerce Blvd, Suite 293, Rohnert Park, CA 94928

You can download a Claim Form by visiting <https://mybenefits.cc/musco/> under the Forms section.

Register on the Marin Benefits Participant Portal which allows you to check your HRA balance, transaction history, submit claims online, and much more. To register you will need the following information: Employee ID: Your Social Security Number; Employer ID: MBI-MUSCO

Still have questions? Contact our bilingual benefits support team at Acrisure by calling 925-299-7202 or email muscobenefits@acrisure.com

Kaiser's kp.org and Mobile App

Manage your health online anytime

At **kp.org**, it's simple to connect to great health and great care. Check out all the time-saving tools and resources you get as a member.

Sign on to kp.org anytime to:¹

- View most lab test results
- Refill most prescriptions
- Email your doctor's office with nonurgent questions
- Schedule and cancel routine appointments
- Print vaccination records for school, sports, and camp
- Check your plan's benefits, view claims, or estimate costs²
- Manage a family member's health care³

Register to get started – it's easy!

If you haven't already, register today to access all these convenient features. Just go to **kp.org/registernow** from a computer (not a mobile device) and follow the sign-on instructions.

- You'll need your medical/health record number, which you can find on your Kaiser Permanente ID card.
- See detailed instructions on the back of this page.

Download the Kaiser Permanente app

After you've registered, you can download our app to your mobile device to use these tools on the go. Just use your **kp.org** user ID and password to activate the app, and you'll be all set.



Anthem's Sydney Mobile App



Anthem 

The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

¿Prefieres obtener información en español?

Tienes opciones. Si tu teléfono móvil ya está configurado en español, la aplicación Sydney Health también estará en español. Si no es así, selecciona el **menú** dentro de la aplicación Sydney Health y elige **el idioma de la aplicación**. También puedes visitar espanol.anthem.com/ca.



Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- View and use digital ID cards.
- Check your plan progress.
- Fill prescriptions.



Scan the QR code to download the Sydney Health app.

You can also set up an account at anthem.com/ca/register to access most of the same features from your computer.

Vision Benefits

If you enroll in medical benefits through Musco, you are automatically enrolled in materials-only vision coverage through Anthem Blue Cross. Your medical plan covers your vision exam. The vision plan provides you with coverage for glasses, frames and/or contacts. The Anthem vision plan uses the BlueView Vision network to provide you with access to a strong network of vision providers including LensCrafters and Target Optical. Using an in-network provider to fill your vision prescription will maximize your benefit. If you choose to obtain your glasses or contacts from a non-network provider, you will pay in full for the service, obtain an itemized receipt, and file a claim for reimbursement up to your out of network allowance.

Kaiser Members: Kaiser facilities are out of network for the Anthem Vision Plan. Once you have your vision exam at Kaiser, you must take your Vision prescription to an in-network provider to maximize your vision benefits.

| Vision Benefits | In-Network | Out-of-Network* |
|---|--|---|
| Exam | Covered through Medical Plan | N/A |
| Eyeglass Lenses <i>Once every calendar year</i> | \$25 copay | Reimbursed up to: \$40 single \$60 bifocal \$80 trifocal |
| Frames <i>Once every other calendar year</i> | \$130 allowance then 20% off remaining balance | Reimbursed up to \$45 |
| Contact Lenses (in lieu of glasses) <i>Once every calendar year</i> | Elective: \$130 allowance then 15% off remaining balance Medically Necessary: Covered in full | Reimbursed up to: \$105 elective \$210 medically necessary |
| Lens Enhancements and upgrades | Available. See benefit summary for details | No allowance when Obtained out-of-network |

* Out of Network services require you to pay out of pocket and submit for reimbursement. See benefit summary for details

Dental Benefits

Dental insurance coverage is available through Anthem for all eligible employees and their dependents. The plan provides coverage for services rendered by any licensed dentist; however, you optimize your benefits when you access care from an in-network provider. Out-of-Network dental services are subject to usual, customary, and reasonable (UCR) fees which may leave you responsible for additional costs if your dentist charges more than the carrier-contracted fees (“balance billing”).

Please use the **Dental Complete** network when searching for an in-network provider. The percentages below indicate the portion of the total cost that the employee is responsible for.

| Benefits | DPPO Low Plan | DPPO High Plan |
|--|------------------------------------|------------------------------------|
| | In-Network / Out-of-Network* | In-Network / Out-of-Network* |
| Preventive Care <i>(exams, cleanings, x-rays)</i> | 0% / 0% | 0% / 0% |
| Basic Care <i>(basic fillings, extractions, repairs, oral surgery)</i> | 10% / 20% | 10% / 20% |
| Major Care <i>(crowns, inlays and on-lays, bridges and dentures)</i> | 40% / 50% | 40% / 50% |
| Deductible | \$50 Individual / \$150 Family | \$50 Individual / \$150 Family |
| Maximum Benefit Per Calendar Year | \$1,500 per member | \$2,000 per member |
| Adult & Child Orthodontia | 50% up to \$1,500 lifetime maximum | 50% up to \$2,000 lifetime maximum |

* Out of Network services subject to balance billing

Flexible Spending Accounts (FSA)

You may enroll in the company-sponsored Flexible Spending Account (FSA) plan administered through PayFlex. This plan allows you to make pre-tax contributions every pay period to an FSA to pay for eligible health or dependent care expenses. Some qualified expenses include copays, coinsurance, vision hardware, prescription medication, daycare, before and after school programs, nursery school and summer day camp.

The plan allows a 2.5-month grace period that allows you to spend down any remaining FSA funds in your account at the end of the plan year (12/31/25). If any funds are unused at the end of the grace period, you will lose them. Budget accordingly!

| Plan | Annual Maximum |
|--------------------|---------------------------|
| Healthcare FSA | \$3,300 |
| Dependent Care FSA | \$5,000 household maximum |

Group Paid Life & AD&D Insurance

Musco Family Olive Co. offers Basic Life and AD&D Insurance through Anthem. As a benefits-eligible employee, you are automatically enrolled for **1x your annual earnings up to a maximum of \$50,000**. This policy helps protect your family's financial security in the event of your death. **This benefit is 100% paid for by Musco.**

Voluntary Life & AD&D Insurance

Employees who want to supplement their Group Life and AD&D benefits may purchase additional Voluntary Life coverage. When you enroll yourself and your dependents in this benefit, you pay the full cost through payroll deductions. You can purchase coverage for yourself, your spouse and/or child(ren).

During your New Hire election period you have the opportunity to elect Voluntary Life and AD&D coverage up to the Guarantee Issued amounts outlined in the table below without the need to answer any medical questions (EOI). ***Keep in mind that Evidence of Insurability will be required for any coverage amounts that exceed Guaranteed Issue, and for applications submitted after the initial new hire eligibility period.**

| Coverage | Voluntary Life and AD&D |
|-------------|--|
| Employee: | <ul style="list-style-type: none">You may purchase coverage in an amount from \$10,000 to \$500,000 or 5 times annual earnings, whichever is less, in increments of \$10,000.Guarantee Issue Amount = \$130,000 |
| Spouse: | <ul style="list-style-type: none">You may purchase coverage for your spouse in increments of \$5,000 up to \$250,000Spouse coverage cannot to exceed 50% of employee coverageGuarantee Issue Amount = \$50,000 |
| Child(ren): | <ul style="list-style-type: none">You may purchase coverage for your children in increments of \$5,000 up to \$10,000Child coverage cannot to exceed 50% of employee coverageGuarantee Issue Amount = \$10,000 |

Travel Assistance

Anthem provides Musco employees with 24-hour, 365-days-a-year travel assistance whenever you or your family members are traveling 100+ miles from home, domestically or internationally. You must call Generali Global Assistance, Inc. in advance for services to be covered. Examples include:

- Medical Referrals
- Medical evacuation
- Replacing medicine or eyeglasses
- Emergency messages
- Emergency travel arrangements, cash, and legal help / bail
- Interpretation / Translation

Employee Assistance Program (EAP)

Resource Advisor is here to help



Musco provides an Employee Assistance Program (EAP) through Anthem's Resource Advisor to its employees and their dependents. The program provides personal and confidential support 24 hours a day, 7 days a week.

Resource Advisor, a member assistance program that's included with your life and/or disability benefit, provides resources and services to support you and your household family members when you need it.

Counseling by phone, face-to-face or LiveHealth Online video chat

When you're feeling stressed, worried or having a tough time, you may want someone to talk to. You and your household family members can call Resource Advisor anytime, 24/7, and talk with a licensed counselor:

- **By phone:** Call **1-888-209-7840**.
- **In-person:** Call to set up face-to face sessions and then schedule with your counselor.
- **Video chat:** Talk with a counselor from the convenience of your home or wherever you have internet access and privacy using LiveHealth Online. To set up a LiveHealth Online visit, call Resource Advisor. We'll give you details about how to schedule a visit, along with a coupon code that gives you LiveHealth Online visits at no extra cost to you.

You can also review a therapist's background and qualifications to help choose one who's available and right for you. Whatever works for you — we're here to help with any concern, no matter how big or small.

You and your family members are eligible for up to three counselor visits for each issue or concern, at no cost to you.

Counselors can help with:

- Stress
- Parenting
- Anxiety
- Depression
- Any issue that affects your wellbeing
- Dealing with illness
- Relationship or family issues
- Finding child care
- Elder care issues and resources

Resource Advisor
1-888-209-7840

www.ResourceAdvisorCA.anthem.com
(Log in with program name ResourceAdvisor.)

Employee Costs

Your per pay period cost to participate in benefits is as follows:

| Coverage Level | Anthem HRA / Vision | Kaiser HRA / Anthem Vision | Anthem Low Dental | Anthem High Dental |
|-------------------------------------|---------------------|----------------------------|-------------------|--------------------|
| Employee Only | \$69.82 | \$64.40 | \$0 | \$3.06 |
| Employee + 1 Dependent | \$146.62 | \$135.24 | \$0 | \$6.16 |
| Family Coverage | \$209.46 | \$193.19 | \$0 | \$10.45 |
| Employee + Working Spouse | \$246.62 | \$235.24 | \$0 | \$6.16 |
| Employee + Family w/ Working Spouse | \$309.46 | \$293.19 | \$0 | \$10.45 |

Carrier/Vendor Contacts

| Carrier / Plan | Group Number | Phone | Website / Email |
|---|--------------|---|--|
| Anthem Blue Cross Medical Dental Vision | L01775 | Medical: 800.888.8288 Dental: 877.567.1804 Vision: 866.723.0515 | anthem.com/ca |
| Kaiser Medical | 36527 | 800.464.4000 | kp.org |
| Marin Benefits: HRA | MBIMUSCO | 415.526.1401 | marinbenefits.com |
| Payflex: FSA | N/A | 844.729.3539 | payflex.com |
| Resource Advisor: EAP | N/A | 888.209.7840 | resourceadvisorca.anthem.com |
| Travel Assistance Generali Global | N/A | 866.295.4890 (U.S / Can) 1.202.296.7482 (Int'l; call collect) | anthem.com/ca |
| Acrisure (formerly Filice) Benefits Support | Musco | 925.299.7202 | muscobenefits@acrisure.com |

VIST YOUR BENEFITS WEBSITE!

<https://mybenefits.cc/musco/>

Official Plan documents, including the Summary Plan Description, Summary of Benefits and Coverage (SBC), and any other relevant Notices are available to employees and their dependents electronically through the Musco benefit website. You may receive a paper copy of any of the above documents free of charge by contacting the Human Resources Department.

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