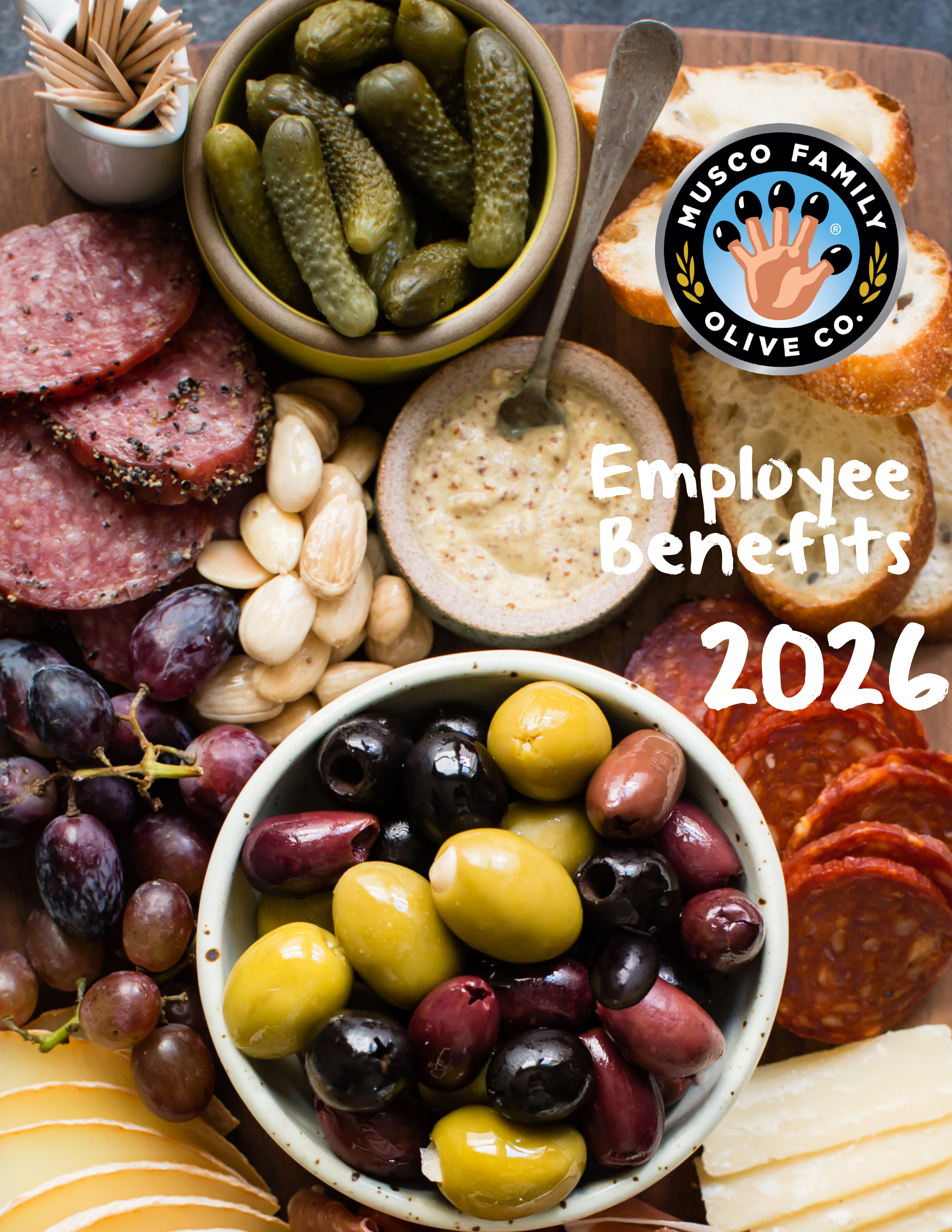


MUSCO FAMILY OLIVE CO.

Employee Benefits 2026

MEDICAL BENEFITS

Musco Family Olive Co. is proud to offer comprehensive medical coverage to all eligible employees and their dependents through **Anthem** and **Kaiser Permanente**.

Kaiser Permanente: Members receive care exclusively through Kaiser providers and facilities.
Anthem: This plan follows a PPO design, offering flexibility to seek care from both in-network and out-of-network providers.

Both plans are **High Deductible Health Plans (HDHPs),** meaning members are responsible for the full cost of most hospital and doctor services until the deductible is met.

To help offset the higher deductible, Musco provides a **Health Reimbursement Account (HRA)** administered by **Marin Benefits**. If you enroll in medical coverage through Musco, you are automatically enrolled in the HRA. Musco will deposit funds into your HRA account, these funds can only be used to cover eligible medical plan expenses.

Medical Services	Kaiser HRA	Anthem HRA
	In-Network Only	In-Network*
Deductible (Embedded) Individual / Family	$4,500 / $9,000	$4,500 / $9,000
Musco's HRA contribution towards Medical and Rx deductible	$3,500 Individual /$7,000 Family Funds Available on Debit Card	$4,500 Individual /$9,000 Family Funds Available on Debit Card
Member's responsibility towards deductible	$1,000 Individual / $2,000 Family	$0 Individual / $0 Family
Coinsurance	40%	20%
Out of Pocket Maximum (Embedded) Individual / Family	$6,250 / $12,500	$7,000 / $14,000
Primary Care & Specialist Visits	$40/$50 (after ded.)	20% (after ded.)
Preventive Care	$0 (no ded.)	$0 (no ded.)
Diagnostic Lab, X-Ray	40% (after ded.)	20% (after ded.)
Complex Radiology (CT, MRI, PET requires pre-authorization)	40% up to $150 (after ded.)	20% (after ded.)
Inpatient Hospital	40% (after ded.)	20% (after ded.)
Outpatient Surgery	40% (after ded.)	20% (after ded.)
Urgent Care	$40 (after ded.)	20% (after ded.)
Emergency	$250 (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 BENEFITS: How the HRA Works

Musco funds the HRA at the start of each year to cover the initial portion of your deductible expenses.

Phase 1: Deductible Expenses:

When you enroll in medical coverage, you are automatically enrolled in the HRA. Musco funds this account at the beginning of each year, and you'll receive a debit card to pay for eligible deductible expenses.

Coverage Level	Anthem	Kaiser
Individual	$4,500	$3,500
Family	$9,000	$7,000

Once your HRA funds are used, you are responsible for the remaining portion of your deductible:

Coverage Level	Anthem	Kaiser
Individual	$0	$1,000
Family	$0	$2,000

Phase 2: Coinsurance and Out of Pocket Maximum:

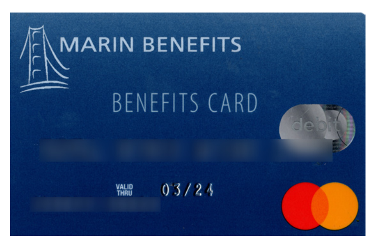
After your deductible is met, you enter the coinsurance phase, where you are responsible for:

- Copays or 20% coinsurance for most services
- Payments continue until you reach your out-of-pocket maximum

  Once the out-of-pocket maximum is reached, the plan covers **in-network expenses at 100%** for the remainder of the plan year.

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 begining 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: MBIMUSCO

Kaiser's kp.org and Mobile App

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 costs[2]
- Manage a family member's health care[3]

Download on the App Store

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 Sydney℠ 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 annual vision exam.
- The vision plan provides coverage for glasses, frames, and/or contact lenses.

Anthem's vision plan uses the **BlueView Vision network**, which includes popular providers like **LensCrafters** and **Target Optical.**

Important Note for Kaiser Members – Vision Coverage

While your Kaiser medical plan covers your annual vision exam, please note that Kaiser facilities are out-of-network for the Anthem Blue Cross Vision Plan.

To maximize your vision benefits:

- Have your vision exam at a Kaiser facility.
- Then take your prescription to an in-network provider within the BlueView Vision network (e.g., LensCrafters, Target Optical) to purchase glasses or contacts.

Vision Benefits	In-Network	Out-of-Network*
Exam	Covered through Medical Plan	N/A
Eyeglass Lenses *Once every calendar year*	$25 copay	Reimbursed up to: $40 single $60 bifocal $80 trifocal
Frames *Once every other calendar year*	$130 allowance then 20% off remaining balance	Reimbursed up to $45
Contact Lenses (in lieu of glasses) *Once every calendar year*	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

Musco Family Olive Co. offers dental insurance through MetLife for all eligible employees and their dependents.

- You may receive care from any licensed dentist, but you'll maximize your benefits by using an in-network provider.
- Out-of-network services are subject to Usual, Customary, and Reasonable (UCR) fees. If your dentist charges more than MetLife's contracted rates, you may be responsible for the difference (balance billing).

Finding a Provider
Use the **PDP Plus network** when searching for in-network dental providers to ensure you receive the highest level of coverage.

Coverage Levels
The percentages below indicate the portion of the total cost that the plan covers for dental services (e.g., preventive care, basic services, major services). Specific percentages and coverage details can be found in your plan summary.

Benefits	DPPO LOW Plan	DPPO HIGH Plan
	In-Network / Out-of-Network*	**In-Network / Out-of-Network***
Preventive Care *(exams, cleanings, x-rays)*	0% / 0%	0% / 0%
Basic Care *(basic fillings, extractions, repairs, oral surgery)*	90% / 80%	90% / 80%
Major Care *(crowns, inlays and on-lays, bridges and dentures)*	60% / 50%	60% / 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

FLEXIBLE SPENDING ACCOUNTS (FSA)

You may enroll in the company-sponsored Flexible Spending Account (FSA) plan administered through PayFlex. A Flexible Spending Account (FSA) allows you to set aside money every paycheck on an income tax-free basis. You then can use this money throughout the year to pay for eligible expenses — tax free!

How does it work?
Regular elected amounts are deducted from your gross wages and credited to your spending account.

- Health Care Account funds are completely available the first pay cycle of the plan year.
- Dependent Care Account funds are available as they are deducted from your paychecks.
- You can use the funds in your accounts to pay for applicable expenses as they arise.
- Accounts abide by the "use it or lose it rule", which means any funds remaining in your accounts at the end of the plan year will be forfeited.

Plan	Annual Maximum
Healthcare FSA	$3,400
Dependent Care FSA	$7,500 *household maximum*

Health Care FSA
You can set aside pre-tax dollars to pay for health care expenses not covered under the medical, dental or
vision plan. This also includes many medical related qualifying items as well, such as over-the-counter medication, contact lens solution, and prescription sunglasses.

SAMPLE LIST OF ELIGIBLE EXPENSES:
Doctor visits, co-payments, Prescription drugs copayments, Hospital co-insurance payments, Dental copayments, Contact Lenses, Prescription Sunglasses.

Dependent Care FSA
You can set aside pre-tax dollars to pay for dependent care expenses, such as a child's day care, extended
care, after school care or assistance for an elderly parent or incapacitated dependent.

SAMPLE LIST OF ELIGIBLE EXPENSES FOR CHILDREN & ADULT/ELDER CARE:
Nanny, babysitter, pre-K, before and after school care through age 12, and nurse fees. Expenses paid to a relative are also eligible if they are age 19 or older and are not a tax dependent of the FSA participant.

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 (12/31/26). If any funds are unused at the end of the grace period, you will lose them. Budget accordingly!

LIFE & DISABILITY INSURANCE

Musco Family Olive Co. offers Basic Life and AD&D Insurance through Mutual of Omaha. 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:	• 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:	• You may purchase coverage for your spouse in increments of $5,000 up to $250,000 • Spouse coverage cannot to exceed 100% of employee coverage • Guarantee Issue Amount = $50,000
Child(ren):	• You may purchase coverage for your children of $10,000 • Child coverage cannot to exceed 50% of employee coverage • Guarantee Issue Amount = $10,000

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MUTUAL SOLUTIONS

WORLDWIDE TRAVEL ASSISTANCE THAT TRAVELS WITH YOU

Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip

We'll Be There If You Need Us — 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations
- Translation and Interpreter Services for emergency situations while traveling internationally

Emergency Travel Support Services

- **Telephonic translation and interpreter services —** 24/7 access to telephone translation services
- **Locating legal services —** referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- **Baggage —** assistance with lost, stolen or delayed baggage while traveling on a common carrier
- **Emergency payment and cash —** assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- **Emergency messages —** assistance with recording and retrieving messages between you, your family and/or business associates at any time
- **Document replacement —** coordination of credit card, airline ticket or other documentation replacement
- **Vehicle return —** if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

Mutual of Omaha

613210 *Brought to you by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Services provided by AXA Assistance USA (AXA)
**Available at any time, not subject to 100 mile travel radius

Worldwide Travel Assistance

Services available for business and personal travel.

For inquiries within the U.S. call toll free: **1-800-856-9947**

Outside the U.S. call collect: **(312) 935-3658**

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MUTUAL SOLUTIONS

IDENTITY THEFT ASSISTANCE

Essential Service For Your Protection

Each year millions of Americans become victims of identity theft. Information that personally identifies you, such as your name, Social Security number or credit card numbers can be stolen and used to commit fraud or other crimes.

Identity Theft Assistance, provided by AXA Assistance, helps you and your dependents understand the risks of identity theft, learn how to prevent it, and most importantly, assist you if your information is compromised.

ID Theft Assistance is available as part of your overall Travel Assistance package offered by your employer. Services include:

Awareness and Education

We help you understand the growing threat of identity theft by:

- Promoting awareness of identity theft
- Answering your questions about identity theft and how to recognize if you've become a victim
- Educating you on how to avoid having your identity stolen

Identity Theft Recovery Assistance*

If your identity is compromised, the most important thing to do is respond quickly. We will provide you with educational resources regarding the steps to take to recover your identity from credit card and check fraud. We will also provide you with a contact list for financial institutions, credit bureaus and check companies.

**It's important to note that this value added service is an educational resource and not a recovery service.*

Access ID Theft Assistance services by calling AXA Assistance toll-free at (800) 856-9947.

Mutual of Omaha

EMPLOYEE ASSISTANCE PROGRAM (EAP)

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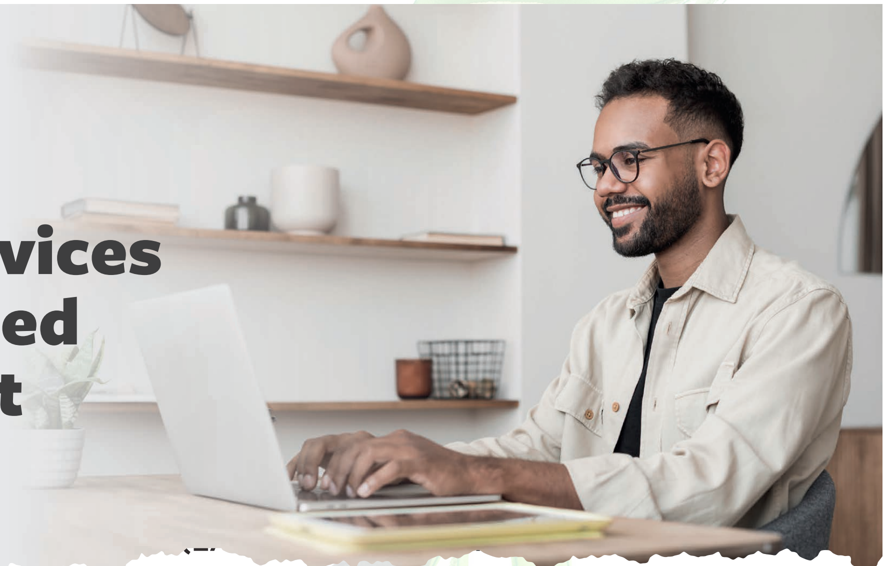
EMPLOYEE ASSISTANCE PROGRAM

Available Services When You Need Help the Most



to its employees and their dependents. The program provides personal and confidential support 24 hours a day, 7 days a week.

Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone.

With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Learn more about the Employee Assistance Program services available to you.

We are here for you

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

mutualofomaha.com/eap
or call us: 1-800-316-2796

Enhanced EAP Services

Features	Value to Company and Employees
Employee Family Clinical Services	• An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments • Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters • Access to subject matter experts in the field of EAP service delivery
Counseling Options	• Three sessions per year (per household) conducted by face-to-face* counseling or telehealth (text, chat, phone or video) via a secure, HIPAA compliant portal

*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions in a six-month period per person.

Continued on back.

Mutual of Omaha

Enhanced EAP Services *(continued)*

Features	Value to Company and Employees
Exclusive Provider Network	• National network of more than 10,000 licensed clinical providers for face-to-face counseling • National network of more than 30,000 licensed clinical providers for telehealth counseling • Network continually expanding to meet customer needs • Flexibility to meet individual client/member needs
Access	• 1-800 hotline with direct access to a Master's level EAP professional • 24/7/365 services available • Telephone support available in more than 120 languages • Online submission form available for EAP service requests • EAP professionals will help members develop a plan and identify resources to meet their individual needs
Employee Family Legal Services	• Valuable resources — legal libraries, tools and forms — available on EAP website • A counseling session may be substituted for one legal consultation (up to 30 minutes) with an attorney • 25% discount for ongoing legal services for same issue
Employee Family Financial Services	• Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health • A counseling session may be substituted for one financial consultation (up to 30 minutes) with an attorney
Employee Family Work/Life Services	• Child care resources and referrals • Elder care resources and referrals

Online Services	• An inclusive website with resources and links for additional assistance, including:
	  ◦ Current events and resources
	  ◦ Family and relationships
	  ◦ Emotional well-being
	  ◦ Financial wellness
	  ◦ Substance abuse and addiction
	  ◦ Legal assistance
	  ◦ Physical well-being
	  ◦ Work and career
	• Bilingual article library

Employee Communication	• All materials available in English and Spanish
Eligibility	• Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee
Coordination with Health Plan(s)	• EAP professionals will coordinate services with treatment resources/providers within the employee's health insurance network to provide counseling services covered by health insurance benefits, whenever possible

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	$66.74	$74.38	$0	$2.75
Employee + 1 Dependent	$140.16	$156.20	$0	$5.55
Family Coverage	$200.23	$223.14	$0	$9.41

CARRIER/ VENDOR CONTACTS

Carrier / Plan	Group Number	Phone	Website / Email
Anthem Blue Cross Medical Vision	L01775	Medical: 800.888.8288 Vision: 866.723.0515	anthem.com/ca
Kaiser: Medical	36527	800.464.4000	kp.org
Marin Benefits: HRA	MBIMUSCO	415.526.1401	marinbenefits.com
Metlife: Dental	5780643	800-438-6388	www.metlife.com
Mutual of Omaha: Life and Disability	TBD	800-655-5142	www.mutualofomaha.com
Payflex: FSA	N/A	844.729.3539	payflex.com
Employee Assistance Program	N/A	800.316.2796	mutualofomaha.com/eap
Worldwide Travel Assistance	N/A	800.856.9947 (U.S / Can) 312.935.3658 (Outside the U.S.)	
ID Theft Assistance	Musco	800.856.9947	
Acrisure (formerly Filice) Benefits Support	Musco	925.299.7202	muscobenefits@acrisure.com

Offical Plan documents, including the Summary Plan Descroption, 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. Musco Benefits Website URL: mybenefits.cc/musco

Musco Family Olive Co.
17950 Via Nicolo Rd.
Tracy, CA 95377
www.olives.com