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life resources

Keep you healthy
Medical, Prescription Drugs, Dental, Vision, PTO/Vacation, 10 Paid Holidays, Leaves of Absence

Help you prepare
Disability Pay, Life and Accidental Death & Dismemberment Insurance, Dependent Care Reimbursement Account, Health Savings Account, Employer-Paid Retirement Contributions, 401(k) with Employer Match

Help you grow
Development Opportunities, Education (Tuition) Assistance, Community Involvement and Volunteer Opportunities, College Scholarships for children of employees

explore your resources and make smart choices for 2020. Here at Simplot, we work hard to produce the best resources for our customers. And that’s true for you as well. The benefits we offer give you the resources you need to prepare for life today and tomorrow. So go ahead, take a look.
key enrollment deadlines

Federal law requires certain deadlines for enrolling in Simplot benefits. Those deadlines are specific to different situations, such as whether you are new to the Company and enrolling for the first time, or if you have a baby and want to enroll your newborn. For instructions on how to enroll, see page 6.

who can enroll

Most employees are eligible to participate in the J.R. Simplot Company Group Health & Welfare Plan. If you are new to the Company, or have recently become benefits eligible, your eligibility date will be listed in the enrollment letter included with this guide.

Contact the Simplot Benefits Service Center if you have a question about your eligibility.

If you’re eligible for benefits, you can also enroll certain family members, including:

- Your legal spouse
- Your children, including:
  - Children and stepchildren
  - Adopted children or children placed for adoption
  - Adult children, until they reach the end of the month of their 26th birthday
- Your or your spouse’s child of any age who becomes disabled while the child is enrolled in the plan and is dependent upon you

Social Security numbers

When enrolling dependents, please enter their Social Security number. If you don’t have it while you’re enrolling, you can enter it in the system anytime during the year.

supporting documentation required

You will need to provide supporting documentation, such as a marriage or birth certificate, for your spouse and any family members you enroll within 45 days of the date you complete your enrollment of them for coverage. Your family members will not be covered without this documentation. A complete list of required and acceptable documentation is available in the Summary Plan Description document, viewable at SimplotBenefits.com, and will also be mailed to you after a dependent is added.

newly benefits-eligible employees

You must enroll within 30 days following the date you are hired or transferred into an eligible position. If you are newly benefits eligible, refer to the enrollment letter included with this guide, which lists your personal deadline. You can also see your personal deadline in the online Benefits System. Click the Benefits icon after you log in. If you do not enroll by the deadline, you will not be allowed to enroll in most benefits (including medical, prescription drugs, dental and vision) until the next Annual Enrollment period.

annual enrollment

Once a year, generally in the late fall or early winter, you are given an opportunity to enroll in or change your benefits. During the Annual Enrollment period, you will be able to review your benefit elections and who you have enrolled in Simplot’s benefit plans so you can make any needed changes.
making changes throughout the year
You can make certain benefit changes throughout the year if something big happens, like getting married or having a baby. This is known as a qualified change in status. If you experience a qualified change in status, you have 30 days following the event, in most cases, to make a change in your benefits. If you do not make changes within the required time frame, you must wait until the next Annual Enrollment period to make benefit changes.

A few examples of a qualified change in status:
- You get married or divorced
- You have a baby, adopt a child or place a child for adoption
- Your spouse or dependent passes away or loses other coverage

If you have a question about whether your change in status is considered qualified, contact the Simplot Benefits Service Center.

Other special enrollment opportunities
Simplot provides a special enrollment opportunity if you or your eligible dependents either:
- Lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible
- Become eligible for a state’s premium assistance program under Medicaid or CHIP

For these enrollment opportunities, you must enroll within 60 days, instead of 30, of the date of the Medicaid/CHIP eligibility change to enroll in Simplot benefits.

1 You can find a complete list of what qualifies as a change in status in the Summary Plan Description viewable at SimplotBenefits.com

Important deadline
If you are a newly eligible employee, you have only 30 days following your date of hire or transfer into an eligible position to enroll in benefits, or you have to wait until the next Annual Enrollment period.

After you enroll
Only limited benefit changes are allowed until the next Annual Enrollment period. If you experience a qualified change in status event, you must act within 30 days following the event. Find a complete list of qualified events in the Summary Plan Description at SimplotBenefits.com.

Who pays for what
Both you and Simplot share in the cost of benefits. For some programs, you pay a contribution. For others, Simplot pays the total cost.

Simplot pays the total cost for:
- Employee Assistance Program (EAP)
- Basic Life and Accidental Death & Dismemberment (AD&D) Insurance
- Short-Term Disability (STD) and Basic Long-Term Disability (LTD)

Simplot pays the majority of the cost for:
- Medical and prescription drugs
- Dental
- Vision

Eligible employees can purchase or contribute to:
- Health Savings Account (HSA) — Simplot also makes contributions to this account
- Dependent Care Reimbursement Account (DCRA)
- Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance
- Voluntary Long-Term Disability (LTD)
You can enroll or make benefit changes online or by phone. The system is available to you upon hire or upon transfer into a benefits-eligible position, and you must complete your enrollment within 30 days following your eligibility event.

**Online**

Visit **EMPLOYEE.SIMPLOT.COM**

Have your Simplot login and password ready.

**By Phone**

Call **855-270-1549**

Monday through Friday, 8 a.m. to 6 p.m. MT
Saturday, 6 a.m. to 3 p.m. MT

Representatives are available to assist you in English, Spanish and other languages.

---

**know before you enroll online**

If you want to view specific plan information or legal forms, you can access the documents at SimplotBenefits.com. Click **See the Details** and scroll to **Plan Documents**.

If you need to submit Evidence of Insurability (EOI), you can access the form at SimplotBenefits.com. Click **Tools & Resources**.

**print your confirmation statement**

**CAUTION:** If the system doesn’t offer you a Confirmation Statement to print, you have NOT completed enrollment.

---

**an example of the new hire process**

- **JUNE 15 2020** → **JULY 1 2020** → **JULY 15 2020** → **JULY 16 2020**

Your first day of work; system open for enrollment
Your coverage begins
Your enrollment deadline
System closed

---

**be sure to designate beneficiaries for the following:**

- **Life Insurance**
  Designate beneficiaries in the online Benefits System.

- **Health Savings Account (HSA)**
  Designate beneficiaries by visiting your account at HealthEquity.com/Simplot.

- **Simplot Retirement Savings Plan**
  Designate beneficiaries by visiting rps.troweprice.com.

---

**open a Health Savings Account (HSA)**

Open an HSA at any time throughout the year and make your HSA payroll contribution elections by logging into the online Benefits System at employee.simplot.com.
contributions for coverage

Your contributions for coverage in the Simplot health plan are listed in the table below. On page 22, you can learn about contributions that you and Simplot can make to the Health Savings Account (HSA). You can find more information about the HSA and who is eligible on page 22.

semi-monthly contributions

2020 Simplot Health Plan

<table>
<thead>
<tr>
<th></th>
<th>MEDICAL</th>
<th>DENTAL</th>
<th>VISION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EMPLOYEE ONLY</strong></td>
<td>Discounted</td>
<td>$13.00</td>
<td>$4.50</td>
</tr>
<tr>
<td></td>
<td>Standard</td>
<td>$39.00</td>
<td></td>
</tr>
<tr>
<td><strong>EMPLOYEE + SPOUSE</strong></td>
<td>Discounted</td>
<td>$83.72</td>
<td>$14.00</td>
</tr>
<tr>
<td></td>
<td>Standard</td>
<td>$135.72</td>
<td></td>
</tr>
<tr>
<td><strong>EMPLOYEE + CHILD(REN)</strong></td>
<td>Discounted</td>
<td>$59.28</td>
<td>$14.00</td>
</tr>
<tr>
<td></td>
<td>Standard</td>
<td>$85.28</td>
<td></td>
</tr>
<tr>
<td><strong>EMPLOYEE + SPOUSE + CHILD(REN)</strong></td>
<td>Discounted</td>
<td>$130.00</td>
<td>$23.50</td>
</tr>
<tr>
<td></td>
<td>Standard</td>
<td>$182.00</td>
<td></td>
</tr>
</tbody>
</table>

Employees and their dependents who meet the criteria for not using tobacco or e-cigarettes will receive the discount. If you are unable to meet the criteria for not using tobacco or e-cigarettes, you may contact the Simplot Benefits Service Center at 855-270-1549, and we will work with you (and your physician, if you wish) to find an opportunity to earn the same discount by different means.

union-sponsored medical plan

A medical program sponsored through the union for members at the Lathrop Plant is available. If you enroll in a union-sponsored medical plan, you may also enroll in the Simplot Dental and Vision Programs at the contribution amounts listed above.

earn a discount on your contributions

You can receive a discount on your contributions to the Simplot Medical Program when you declare during enrollment that you and your covered dependents do not currently use tobacco or e-cigarette products, and have not used them in the 90 days prior to enrollment. You will need to make this declaration every year during Annual Enrollment to be eligible for the discount. The table shows you the difference this discount makes to your contributions.
terms to know for the Simplot Medical Program

**TERM** | **DEFINITION**
--- | ---
**IN-NETWORK PROVIDER** | An in-network provider is a provider who has agreed to contract with Simplot’s claims administrator, Blue Cross, and provide a negotiated discount off their regular fees.

**DEDUCTIBLE** | A deductible is a fixed amount you pay before the Simplot Medical Program begins to pay. For example, Simplot’s in-network medical deductible is $1,500 for individual coverage. You will pay the first $1,500 toward in-network claims. If you have family coverage, the in-network medical deductible is $3,000. When you or any covered members of your family have claims that together add up to $3,000, your deductible is met for your entire family. The deductible is higher for out-of-network claims.

**COINSURANCE** | Coinsurance is your share of the cost of a covered health care service, calculated as a percent of the allowed amount for the service. You have to pay the deductible before you receive the coinsurance benefit. For example, after you pay $1,500 for individual in-network medical claims, Simplot will then pay 80 percent of your next in-network medical claim in most cases. You will only pay 20 percent. Your coinsurance share is higher for out-of-network claims.

**FORMULARY** | A formulary is a preferred medication list used by the Simplot Medical Program. These drugs are considered to be clinically appropriate and cost effective. This list of preferred generic and brand-name drugs usually offers favorable pricing.

**COPAYMENT** | A copayment, or copay, is a flat amount you pay. For example, for some preventive drugs, you pay a $10 copay.

**OUT-OF-POCKET MAXIMUM** | The out-of-pocket maximum is your safety net in the Simplot Medical Program and protects you from catastrophic medical and prescription drug expenses. Once you pay the individual maximum ($4,000 in-network, $8,000 out-of-network) or family maximum ($6,850/$8,000 in-network, $16,000 out-of-network), your other covered medical and prescription claims for the year are paid by Simplot, and you pay nothing.

**HEALTH SAVINGS ACCOUNT (HSA)** | An HSA is a savings account available to eligible employees who enroll in a qualified high deductible health plan. You pay no taxes on the money contributed to the account in most states. HSA money is intended to be used to pay for eligible health care expenses. Funds accumulate year to year if you don’t spend them.

---

**LEARN MORE**

The plan encourages you to shop for the best health care value when you can. To help you cover out-of-pocket costs, you may also be eligible to participate in an HSA. The HSA allows you to save untaxed dollars to spend on qualified medical expenses. Simplot also contributes to the account.

---

1 Eligible out-of-pocket expenses include only the deductible and coinsurance for eligible covered services. It does NOT include amounts that exceed the maximum allowance, amounts that exceed benefit limits, dental covered services, vision care covered services or noncovered services.

2 Once the in-network out-of-pocket costs for an individual reach $6,850, additional covered services for that individual are paid 100 percent.

3 Not all states allow for state payroll tax and earnings exemptions for HSA contributions. This means your payroll contributions and earnings on your account will be taxed at the state level if you live in California or New Jersey. However, contributions and earnings will not be taxed at the federal level in those states.
This summary provides an overview of the Simplot Medical Program. For more information, you can find a comprehensive list and detailed explanation of your medical benefits in the Summary Plan Description Medical Program Document at SimplotBenefits.com.

### Medical at a Glance

<table>
<thead>
<tr>
<th>DEDUCTIBLE</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COINSURANCE (AFTER DEDUCTIBLE)</th>
<th>You pay</th>
<th>Simplot pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN-NETWORK</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>OUT-OF-NETWORK</td>
<td>40%</td>
<td>60%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PREVENTIVE CARE</th>
<th>You pay</th>
<th>Simplot pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN-NETWORK</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>OUT-OF-NETWORK</td>
<td>40%</td>
<td>60%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OUT-OF-POCKET MAXIMUM</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Family</td>
<td>$8,000$^1</td>
<td>$16,000$^3</td>
</tr>
</tbody>
</table>

1 Preventive care received from an out-of-network provider is subject to deductible and coinsurance.
2 In-network services don’t apply to the out-of-network out-of-pocket maximum. But, if you use an out-of-network provider, it will count toward the in-network out-of-pocket maximum.
3 Once the in-network out-of-pocket costs for an individual reach $6,850, additional covered services for that individual are paid 100 percent.

### Preventive Care

Even though the Simplot Medical Program has a deductible you must meet before the plan starts helping you pay for care, certain in-network preventive care is covered at 100 percent, based on your age, gender and risk factors. This means you pay nothing for services like well-baby visits and routine vaccinations for children, screenings for high blood pressure and high cholesterol, mammograms for women over 40 and colorectal cancer screenings for adults over 50.

You can find a complete list of preventive care services in the Summary Plan Description Medical Program Document or by contacting Blue Cross of Idaho.

### Identification Cards

<table>
<thead>
<tr>
<th>BLUE CROSS OF IDAHO</th>
<th>HEALTH MAINTENANCE ORGANIZATION (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>You will be issued an ID card when you initially enroll in the Simplot Medical or Dental Programs. ID cards are issued in your name only. You don’t need an ID card for the Vision Program. If you need to request a new ID card or need additional cards, contact Blue Cross of Idaho directly or order one online at bcidaho.com.</td>
<td>If you are eligible and choose to participate in the union-sponsored HMO plan, you will receive an ID card from the HMO for medical and prescription drug services.</td>
</tr>
</tbody>
</table>

### Remember

Even though the Simplot Medical Program has a deductible, certain in-network preventive care is covered at 100 percent.
## ADDITIONAL RESOURCES

**Quit with Nancy™**
If you need help kicking your nicotine habit, Quit with Nancy provides motivation, education and information. You can request Quit with Nancy at no cost, and you may qualify for the Simplot Medical Program Contribution Discount upon completion. Contact the Simplot Benefits Service Center for more information.

<table>
<thead>
<tr>
<th>• Colds and fever</th>
<th>• Sinusitis</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The flu</td>
<td>• Pinkeye</td>
</tr>
<tr>
<td>• Ear infections</td>
<td>• Migraines</td>
</tr>
<tr>
<td>• Rashes</td>
<td>• Abdominal pain</td>
</tr>
</tbody>
</table>

It’s a great option when you’re traveling or if you’re not well enough to leave your house.

**behavioral and nutrition support**
Amwell also offers virtual behavioral therapy and nutrition counseling. Get the support you need without leaving your home.

**lactation support**
If you have questions about feeding your little one, Amwell offers lactation support from the comfort of your couch. Get help with latching, low milk supply, breast pain, weight gain and more.

**register**
Make sure Amwell resources are easy to access when you need them by registering now.

- Log in to [Simplot.Amwell.com](http://Simplot.Amwell.com)
- Download the mobile app
- Call **844-SEE-DOCS**

**BE HEALTHY**

Thanks to technology, doctors are back in the house call business with Simplot’s telemedicine program, Amwell. For a third of what you’ll pay for an average office visit, you and your family can consult with a board-certified, in-network doctor by phone or online anytime, day or night. Amwell doctors treat routine illnesses such as:

**wellness at Simplot**
We all know how important health is, but it’s easily lost in the shuffle of our busy lives. At Simplot, we want to help you take an active role in your health every day. In 2020, Simplot will make HSA contributions when you choose a primary care provider (PCP) and complete a preventive service visit. We selected these two wellness-related items because they are proven to have a positive impact on your health.

### complete these two steps

<table>
<thead>
<tr>
<th>1</th>
<th>DECIDE YOUR PCP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>COMPLETE A PREVENTIVE SERVICE VISIT</td>
</tr>
</tbody>
</table>

**telemedicine**

Even if you’re healthy now, developing a long-term relationship with a PCP can help identify issues when you need more medical help in the future. If you manage a chronic condition, a PCP can be an expert in you and your health, providing a critical coordination function for health care services from various providers. Call BCI at 855-216-6850 or log in to [members.bcidaho.com](http://members.bcidaho.com) and follow these steps:

1. Click Choose your Preferred Care Provider under HSA Wellness Incentive.
2. Select Modify Primary Care provider.
3. Enter your provider’s info in the search.
4. Select the provider’s name from a list.

A qualifying screening service from your provider ensures you get age- and gender-appropriate screening tests and immunizations. It can also help you address chronic health conditions or set health and wellness goals, like eating better or getting more sleep. The following list of preventive service visits qualify for your wellness incentive (age and gender requirements apply):

- Annual adult physical exam
- Colorectal cancer screening
- Cervical cancer screening (Pap smear or equivalent)
- Breast cancer screening (mammogram)
- Lung cancer screening
- Dental semi-annual preventive cleaning visit (Simplot Dental Program enrollment required)

Just visit your provider to receive one of the qualifying screening services listed above. That’s all! When your provider submits the claim for your visit, Blue Cross of Idaho (BCI) will recognize that you completed this activity.

**earn contributions to fund your HSA**

When you and your enrolled spouse complete the two activities between January 1 and October 31, 2020, you can earn $200, and your enrolled spouse can earn $200, for a total of $400 (if you are eligible and participate in the HSA). To qualify for the HSA contribution, you must be currently employed with Simplot and have an open HSA account at HealthEquity at the time of completing the preventive visit. You (and your spouse) must also be enrolled in the Simplot Medical Program.
extra health resources

supporting your health care journey

Simplot is committed to providing you with the resources you need to make informed health care decisions. The resources on this page will help you be smarter about shopping for health care services and considering your treatment options.

Blue Cross of Idaho resources

Blue Cross of Idaho (BCI) offers a wide range of web-based tools to help you learn more about the Medical, Dental and Vision Programs and make healthier choices. Here are some of the things you can do at bcidaho.com:

• Find in-network medical, pharmacy and dental providers
• View your claims history or print out an Explanation of Benefits (EOB)
• Search for prescription drugs that are part of the drug formulary
• View information, including:
  • Who is covered by the plan
  • What your deductible and out-of-pocket maximum is for the year
  • Whether prior authorizations are required for services and hospital admissions

Personal health support

BCI also offers personal health support if you and your family are dealing with complex health conditions, need assistance accessing care or need help coping with an unexpected health setback. Clinical staff at BCI includes specialty-trained registered nurses, licensed social workers and board-certified physicians to help you identify any barriers to quality health care, explore alternatives for services and ensure your Medical Program benefits are used effectively. If you or a covered family member is dealing with an acute or complex medical condition, BCI’s professional staff will work with you to coordinate care, develop an individualized care plan and empower you to take charge of your health care.

You may request personal health support services for you or your family by emailing personalhealthsupport@bcidaho.com. You may also be contacted by a member of the BCI outreach and engagement team. We encourage you to respond if you’re contacted by this team.

Disease Management program

If you live with a chronic illness, Disease Management coaching can help you and your caregiver manage the condition better. The program can help with asthma, diabetes, chronic obstructive pulmonary disease (COPD), coronary artery disease and congestive heart failure. You will be assigned a case manager who will coach you through your health care journey. They can help you coordinate your care across many providers, and they help you consider your care holistically. This means they support all elements of your care from following a healthy diet to exercising, following medication instructions, and even getting emotional support resources. They are your health care partner.

If you would like support with your condition, you may call 855-216-8850 directly or respond to the call or letter you may receive from BCI.

Blue Extras

Don’t forget you can find a wide range of online tools and discounts through Blue Extras to help you make the most of the Simplot Medical Program. Find discounts for fitness clubs around the country, childproofing products and nursery items, hearing aid devices and services, brand-name contact lenses or laser treatment, and acupuncture and massage therapy.

Diabetes Prevention program

More than 100 million American adults are living with diabetes or prediabetes, according to the Centers for Disease Control. Take a one-minute online quiz to see if you qualify for the diabetes prevention program. The program partners with WW (formerly Weight Watchers), Retrofit, Healthslate and many other programs and community partners to offer options that work for you, including a personal health coach, weekly lessons, small group support and mobile tracking. Log in to members.bcidaho.com and take the quiz.

High Blood Pressure program

If you or a family member are diagnosed with high blood pressure, this online 3-week program offers strategies to manage the condition. Log in to members.bcidaho.com to register.
CostAdvisor
CostAdvisor, a cost transparency tool, puts you in control of your health care spending. You can compare costs of providers, facilities and services before you purchase care or prescriptions. Visit bcidaho.com.

Hinge Health
If you suffer from chronic back, knee or hip pain, Simplot offers a no-cost program to get digital exercise therapy sessions. Sessions average just 10 minutes each, a few days a week, and the program can be completed in 12 weeks. Participants have reduced their pain by more than half, on average, and 90 percent said they’re less likely to have surgery. If you qualify to participate, you will receive a tablet and wearable motion-detection device. Register today at HingeHealth.com/Simplot or call 855-902-2777.

Milk Stork
If you’re a new mom and you have to travel for Simplot-related business, Simplot offers a program to help you pump and ship valuable breast milk home. Milk Stork makes it convenient, so you don’t have to choose between your child’s nutrition and work. To learn more, go to MilkStork.com. If you want to place an order, go to MilkStork.com/Simplot.

prescription drugs
at a glance
The Simplot Medical Program includes prescription drug coverage. Prescription drugs can be an important part of medical care, whether you need to treat a sinus infection or manage a chronic condition like high blood pressure or diabetes. You will pay the full cost of many prescription drugs until your deductible is met. The prescription drug costs are applied to the individual or family Medical Program deductible and out-of-pocket maximum to help you reach them faster.

If you need to take a preventive drug, your cost is shown in the chart below — even if you haven’t met your deductible. This is to encourage you to take these important medications. You can find a list of preventive drugs at bcidaho.com.

mail order drugs
If you take a maintenance medication, you may consider the mail order program. Through mail order, you can purchase a 90-day supply of your prescription and enjoy the convenience of direct home delivery. You can learn more about the mail order option in the Summary Plan Description Medical Program Document at SimplotBenefits.com and by visiting bcidaho.com.

<table>
<thead>
<tr>
<th>CLAIMS ADMINISTRATOR: IngenioRX</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN-NETWORK</td>
</tr>
</tbody>
</table>

**PREVENTIVE**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contraceptives, smoking cessation and others as required by the Affordable Care Act</strong></td>
<td>You pay $0</td>
</tr>
<tr>
<td></td>
<td>Simplot pays 100%</td>
</tr>
</tbody>
</table>

**PREVENTIVE**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Drugs other than those listed in previous row (for example, high blood pressure, high cholesterol)</strong></td>
<td>You pay $10 or cost of drug if less¹</td>
</tr>
<tr>
<td></td>
<td>Simplot pays Remainder</td>
</tr>
</tbody>
</table>

**GENERIC & PREFERRED BRAND**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Formulary</strong></td>
<td>You pay 20% after deductible</td>
</tr>
<tr>
<td></td>
<td>Simplot pays Remainder</td>
</tr>
</tbody>
</table>

**NON-PREFERRED BRAND**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay 30% after deductible</td>
<td></td>
</tr>
<tr>
<td>Simplot pays Remainder</td>
<td></td>
</tr>
</tbody>
</table>

¹ This copay will apply to the overall Simplot Medical Program deductible to help you reach it faster.

CostAdvisor, a cost transparency tool, puts you in control of your health care spending. You can compare costs of providers, facilities and services before you purchase care or prescriptions. Visit bcidaho.com.

Hinge Health
If you suffer from chronic back, knee or hip pain, Simplot offers a no-cost program to get digital exercise therapy sessions. Sessions average just 10 minutes each, a few days a week, and the program can be completed in 12 weeks. Participants have reduced their pain by more than half, on average, and 90 percent said they’re less likely to have surgery. If you qualify to participate, you will receive a tablet and wearable motion-detection device. Register today at HingeHealth.com/Simplot or call 855-902-2777.

Milk Stork
If you’re a new mom and you have to travel for Simplot-related business, Simplot offers a program to help you pump and ship valuable breast milk home. Milk Stork makes it convenient, so you don’t have to choose between your child’s nutrition and work. To learn more, go to MilkStork.com. If you want to place an order, go to MilkStork.com/Simplot.

prescription drugs
at a glance
The Simplot Medical Program includes prescription drug coverage. Prescription drugs can be an important part of medical care, whether you need to treat a sinus infection or manage a chronic condition like high blood pressure or diabetes. You will pay the full cost of many prescription drugs until your deductible is met. The prescription drug costs are applied to the individual or family Medical Program deductible and out-of-pocket maximum to help you reach them faster.

If you need to take a preventive drug, your cost is shown in the chart below — even if you haven’t met your deductible. This is to encourage you to take these important medications. You can find a list of preventive drugs at bcidaho.com.

mail order drugs
If you take a maintenance medication, you may consider the mail order program. Through mail order, you can purchase a 90-day supply of your prescription and enjoy the convenience of direct home delivery. You can learn more about the mail order option in the Summary Plan Description Medical Program Document at SimplotBenefits.com and by visiting bcidaho.com.

<table>
<thead>
<tr>
<th>CLAIMS ADMINISTRATOR: IngenioRX</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN-NETWORK</td>
</tr>
</tbody>
</table>

**PREVENTIVE**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contraceptives, smoking cessation and others as required by the Affordable Care Act</strong></td>
<td>You pay $0</td>
</tr>
<tr>
<td></td>
<td>Simplot pays 100%</td>
</tr>
</tbody>
</table>

**PREVENTIVE**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Drugs other than those listed in previous row (for example, high blood pressure, high cholesterol)</strong></td>
<td>You pay $10 or cost of drug if less¹</td>
</tr>
<tr>
<td></td>
<td>Simplot pays Remainder</td>
</tr>
</tbody>
</table>

**GENERIC & PREFERRED BRAND**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Formulary</strong></td>
<td>You pay 20% after deductible</td>
</tr>
<tr>
<td></td>
<td>Simplot pays Remainder</td>
</tr>
</tbody>
</table>

**NON-PREFERRED BRAND**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay 30% after deductible</td>
<td></td>
</tr>
<tr>
<td>Simplot pays Remainder</td>
<td></td>
</tr>
</tbody>
</table>

¹ This copay will apply to the overall Simplot Medical Program deductible to help you reach it faster.
dental at a glance
Your mouth says a lot about your health. When you enroll in the Simplot Dental Program, you receive dental coverage that includes no-cost preventive exams with in-network providers. Like the Medical Program, the Dental Program allows you to receive care from in-network or out-of-network providers, but you receive the richest benefit when you stay in network. Find an in-network provider at bcidaho.com.

dental treatment plan
If your dentist recommends a treatment that is expected to cost more than $300, you should ask your provider to submit a Dental Treatment Plan to Blue Cross. This allows Blue Cross to confirm your coverage and estimate your expenses before treatment begins.

orthodontia
Orthodontia coverage is available for dependent children after they have been enrolled in dental coverage for 12 months. Orthodontia benefits are subject to a $1,500 lifetime maximum.

The summary below provides an overview of common dental benefits. You can find a comprehensive list of your dental benefits in the Summary Plan Description Dental Program Document at SimplotBenefits.com.

vision at a glance
You can see clearly when you participate in the Simplot Vision Program. Preventive vision exams are covered at 100 percent when you use VSP in-network providers.

You have a choice of which provider you use, but you receive a higher benefit with VSP in-network providers. You can locate VSP in-network providers at vsp.com. You may register an account or search as a guest by entering your ZIP code, and then searching under the “VSP Choice” network.

The summary below provides a high-level overview of your vision benefits. You can find a comprehensive list of your vision benefits in the Summary Plan Description Vision Program Document at SimplotBenefits.com.

dental CLAIMS ADMINISTRATOR: BLUE CROSS OF IDAHO

<table>
<thead>
<tr>
<th>DEDUCTIBLE</th>
<th>MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic and preventive procedures and orthodontia</td>
<td>$0</td>
</tr>
<tr>
<td>Individual basic and major procedures (combined) each calendar year</td>
<td>$50</td>
</tr>
<tr>
<td>Individual for all services (excluding orthodontia) each calendar year</td>
<td>$1,500</td>
</tr>
<tr>
<td>Individual orthodontia (dependent children only) lifetime maximum</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

Orthodontia care (for dependent children only, after your child completes 12 consecutive months of dental coverage) 50%

vision CLAIMS ADMINISTRATOR: VSP

<table>
<thead>
<tr>
<th>EYE EXAM</th>
<th>IN-NETWORK¹</th>
<th>OUT-OF-NETWORK¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid at 100%</td>
<td>$50 allowance</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LENSES</th>
<th>ALLOWANCE: Single vision $30 Bifocal or Progressive $50 Trifocal $65</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10 copay for all lens types</td>
<td></td>
</tr>
</tbody>
</table>

| FRAMES ALLOWANCE | $150 |
| CONTACT LENS ALLOWANCE | $150 |

1 Certain restrictions and other discounts may apply. Please review the Vision Program Document at SimplotBenefits.com for full details.

1 Out-of-network services are subject to a maximum allowance, which is the maximum dollar amount paid toward the cost of a dental service.

Remember
If you use an out-of-network provider, you may be required to pay the full cost of services and submit a claim to VSP for reimbursement.
get tax savings

with the Simplot Medical Program

You receive tax advantages when you enroll because your contributions are made with untaxed dollars, which means you pay fewer taxes each payday. You get even more tax advantages if you enroll in the Health Savings Account (HSA).

Health Savings Account (HSA)

When you enroll in the Simplot Medical Program and meet certain requirements, you may be eligible to participate in the HSA. Both you and Simplot can make contributions to this account to help you pay for health care expenses.

You don’t have to spend all the money in your HSA in one year — unused dollars continue to accumulate year over year until you need them. And, like a savings account at your bank, your HSA earns interest and is protected by the FDIC. You can also consider investing your unused HSA dollars for the potential to earn more on these savings.

Another important HSA feature — the money in the account belongs to you. You may continue to use it to pay for eligible expenses, even after you no longer work for Simplot.

triple-tax advantages

Enjoy triple-tax advantages with the HSA when you:

- Make untaxed payroll contributions to the HSA
- Earn untaxed interest on the account
- Use untaxed HSA funds to cover qualified health care expenses

HSA eligibility

You are eligible to participate in an HSA if you are not:

- Covered under another health plan that is not HSA-qualified (such as a spouse’s traditional PPO plan, a spouse’s Flexible Spending Account (FSA) plan, Medicare, Medicaid, TRICARE or Indian Health Services)
- Claimed as a dependent on another individual’s tax return

Special rules apply if you use VA health services. You also need to meet the requirements to open a bank account in the United States. Contact HealthEquity for questions about eligibility at 877-629-8234.

The information regarding the HSA is for educational purposes only. While Simplot may contribute to the HSA on behalf of its employees, the HSA is not sponsored by Simplot or part of the J.R. Simplot Company Group Health & Welfare Plan, and Simplot is not responsible for HealthEquity HSA administration. Questions regarding the administration of the HSA should be directed to HealthEquity at 877-629-8234.

1 Not all states allow for state payroll tax exemptions for HSA contributions or for exemptions on earnings from HSAs. This means your payroll contributions and any account earnings will be taxed at the state level if you live in California or New Jersey. However, contributions and earnings will not be taxed at the federal level in those states.

funding the HSA contributions from Simplot

When enrolled in the Simplot Medical Program, Simplot gives you an extra boost in your HSA — up to $750 (individual) and $950 (family) as outlined below:

- **$300 company contribution**: In early January, or when you enroll in the Medical Program and have an open HSA.
  - **$300 total**

- **$250 matching contribution**: Simplot matches your contributions dollar-for-dollar, up to $250.
  - **$550 total**

- **$200 wellness contribution (you)**: To receive, you must complete two wellness activities between Jan. 1 and Oct. 31, 2020.
  - **$400 total**

- **$200 wellness contribution (spouse)**: To receive, your enrolled spouse must complete two wellness activities between Jan. 1 and Oct. 31, 2020.
  - **$400 total**
spending and saving strategies

Carefully consider when it makes the most sense to use the money in your HSA. Perhaps you can pay for things like a $10 copay for generic prescription drugs out of your pocket. This allows your HSA money to be there for larger health care expenses in the future. The HSA can also help you pay for health care expenses in retirement.

discover how the HSA works

1 enroll
• Enroll in the Simplot Medical Program
• Open an HSA with HealthEquity during the enrollment process
• HealthEquity will send you more information after your account is opened
• Access your account at HealthEquity.com/Simplot

2 receive
• Simplot will automatically contribute $300 to the HSA in 2020
• Simplot will match your payroll contributions up to $250
• Simplot will add another $200 to your account (and an additional $200 for your enrolled spouse) if you both complete two wellness activities

3 choose
• You can choose to make contributions, up to the annual IRS limits, with untaxed payroll deductions
• You can also make after-tax contributions through the HealthEquity website

4 spend
• Pay toward a deductible or copay for a prescription drug from the HSA or out of your pocket
• Keep all of your itemized receipts in case the IRS asks to see them; for convenience, you can even upload them to the HealthEquity website
• Find a complete list of eligible expenses in Publication 502 at irs.gov

5 save
• When you save, your account grows over time, earning interest to help you pay for expenses in the future or in retirement
• You can also choose to invest a portion of your HSA balance and earn even more — tax free!
• The money in your account rolls over from year to year and is always yours — even if you leave Simplot or retire

2020 HSA contribution limits
The combined contributions you and Simplot make cannot exceed limits set by the IRS each year. The enrollment system limit does not account for the $200/$400 wellness contribution if you complete the wellness activities, so you need to calculate your personal limit when making a contribution election.

Without Wellness Contribution

<table>
<thead>
<tr>
<th>IRS Limit Less Company and Matching Contributions</th>
<th>IRS Limit Less Employee Only Wellness Contribution</th>
<th>IRS Limit Less Spouse Wellness Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDIVIDUAL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under age 55</td>
<td>$3,550</td>
<td>$2,800</td>
</tr>
<tr>
<td>Age 55 or older</td>
<td>$4,550</td>
<td>$3,800</td>
</tr>
<tr>
<td>FAMILY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under age 55</td>
<td>$7,100</td>
<td>$6,350</td>
</tr>
<tr>
<td>Age 55 or older</td>
<td>$8,100</td>
<td>$7,350</td>
</tr>
</tbody>
</table>

1 Not all states allow for state payroll tax exemptions for HSA contributions or for exemptions on earnings from HSAs. This means your payroll contributions and any account earnings will be taxed at the state level if you live in California or New Jersey. However, contributions and earnings will not be taxed at the federal level in those states.

1 Annual limits may be prorated if you are not eligible for an HSA for the full calendar year.

HealthEquity
The HSA is administered by HealthEquity. You can find tools and resources to help you get the most out of your account at HealthEquity.com/Simplot or by talking with one of their member service representatives who are available 24 hours a day at 877-629-8234.

HSA debit card
You will receive a debit card three to four weeks after opening the account. If you need to request additional cards, contact HealthEquity member services directly. You can have up to three cards at no charge.

If you cover adult children on the Simplot Medical Program
If your adult child is not a tax dependent, you cannot use HSA funds to pay their medical expenses. You can cover adult children to age 26 on the Simplot Medical Program, but if they’re not your tax dependent, they can open their own HSA at a bank or other institution and contribute up to the yearly family maximum — $7,100 in 2020.
DCRA
Dependent Care Reimbursement Account
A DCRA also offers tax savings by setting aside untaxed money for eligible child or adult daycare costs you expect to incur in the coming year. When you contribute untaxed dollars to a DCRA, it works for you two-fold:

1. You lower your taxable income
2. Your qualified expenses are tax-free

You can use your DCRA to pay for the following qualified expenses:

- Daycare expenses for dependents age 12 and under so you (and your spouse, if applicable) can work or attend school full time
- Care for a dependent age 13 and over who is physically or mentally incapable of self-care, can be claimed as an exemption on your tax return and meets residence requirements

DCRA claims
For a full list of eligible expenses, visit [irs.gov](http://irs.gov) and review Publication 503 for qualified dependent care expenses. You can find forms and tools to submit your reimbursement claims at [HealthEquity.com/Simplot](http://HealthEquity.com/Simplot).

an example of savings with a DCRA
The Smiths both work and need to put their two young children in daycare each week. For the two children, they pay $250 per week. Although their actual annual daycare costs are much higher, they take advantage of a DCRA and contribute the maximum amount of $5,000. Given their 25 percent tax rate, the Smiths’ DCRA contributions generate a tax savings of $1,250 per year. That’s like getting five free weeks of daycare every year!

<table>
<thead>
<tr>
<th>DCRA EXAMPLE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MAXIMUM CONTRIBUTION</td>
<td>$5,000</td>
</tr>
<tr>
<td>TAX RATE</td>
<td>25%</td>
</tr>
<tr>
<td>SAVINGS</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

7 things you should know about the DCRA

1. You can only use funds for eligible child care or elder daycare expenses.
2. You can contribute an annual maximum of $5,000 ($2,500 if you and your spouse file taxes separately).
3. You must re-enroll in the DCRA every year. Your enrollment does not carry over from year to year.
4. You must use all of the funds you set aside by December 31 of each year — or you lose them.
5. You need to submit your expenses in a timely manner for reimbursement. All expenses must be submitted for reimbursement by March 15 following the end of each plan year, or you will forfeit those funds.
6. You should keep all of your receipts. You may be asked by HealthEquity, Simplot’s DCRA administrator, or the IRS to show your receipts to prove what you filed was an eligible expense.
7. You can have your dependent care reimbursements directly deposited into your bank account. Sign up on [HealthEquity.com/Simplot](http://HealthEquity.com/Simplot).
EAP
Employee Assistance Program
Life is full of surprises. If you could use some help balancing your responsibilities, the EAP offers professional, confidential support whenever you need it — at no cost to you.

10 Counseling Sessions a Year
You and each of your eligible dependents can receive up to 10 confidential counseling sessions a year. The EAP is there to support you with family relationships, stress management, child or elder care issues, quitting tobacco, drug or alcohol abuse, and much more.

Legal Assistance
Receive access to qualified legal advice and counsel, either by phone or in person. Half-hour initial consultation with an attorney qualified to handle your issue is offered at no cost to you. You may receive a discount if additional time with an attorney is required.

Identity Theft Consultation Services
Minimize the impact and recover from a breach of your identity. Victims of identity theft receive a 30-minute consultation with an identity recovery professional who will assess the situation and develop a plan to undo the damage identity theft can cause.

Financial Assistance
Free phone consultation with a financial professional on common topics such as budgeting, buying a home, managing credit, saving for special purchases or dealing with life events.

Contact the EAP
In-Person Options
Certain services offer in-person options to meet your needs.

Video Visit Options
You can also take advantage of video visit options for certain services, so you can receive support without leaving the comfort of your home.

By Phone
Experienced counselors
CALL 888-272-0456
24/7 access

Online
VISIT BPAHEALTH.COM
Receive training, view webinars, search for providers and read or download hundreds of articles. You can also download useful forms, planning calculators and tip sheets.
life and AD&D

financial protection for you & your family

Life and Accidental Death & Dismemberment (AD&D) insurance, along with disability benefits, provide financial assistance to your family in case of unexpected events.

Simplot’s Life and AD&D insurance pays a benefit to your beneficiary upon your death or if you are dismembered or experience a loss of sight or hearing. All benefit-eligible employees will receive Basic Life and AD&D coverage at 2x your Annual Earnings. The coverage premium is paid entirely by Simplot.

Simplot also provides disability benefits. These benefits are designed to provide some income replacement when you’re unable to work due to illness or injury. More information is available on SimplotBenefits.com and on The Source.

voluntary life and AD&D insurance

If you would like to have more life insurance than is provided and paid for by Simplot, you have the option of adding to your coverage or purchasing coverage for your spouse or children. Coverage is available in $10,000 increments to a set maximum, described in the table below. When you choose to purchase coverage through Simplot’s voluntary program, you receive a group discount on your rates. The coverage is also portable, which means you can take it with you if you leave the Company.

If you are new to Simplot or newly eligible to enroll in the voluntary program, you are guaranteed to receive a coverage amount of the lesser of five times your salary or $500,000. In addition, your spouse is guaranteed to receive up to $30,000 of coverage, and your children are each guaranteed $10,000 of coverage, but only if you enroll within 31 days of becoming eligible for the program. See your guaranteed and maximum coverage amounts below.

<table>
<thead>
<tr>
<th></th>
<th>GUARANTEED COVERAGE</th>
<th>MAXIMUM COVERAGE AVAILABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE</td>
<td>Lesser of 5x annual salary or $500,000</td>
<td>Lesser of 5x annual salary or $1.5 million</td>
</tr>
<tr>
<td>SPOUSE</td>
<td>$30,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>CHILD</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

It is important to enroll within your 31-day eligibility window. You will be required to provide Evidence of Insurability (EOI) in order to increase your or your spouse’s coverage, or to enroll in any coverage outside the initial 31-day eligibility window. Your request to enroll later or add to your coverage will be either approved or denied based on insurance company underwriting guidelines.

Visit SimplotBenefits.com to find your individual premium rates for Voluntary Life and AD&D insurance and Voluntary Long-Term Disability. These rates are based on your age, salary, coverage amount selected and/or tobacco use.

retirement

Company-paid

Simplot contributes to a retirement plan for all eligible employees. Depending on where you work, you may participate in the Retirement Contribution Provision (RCP) of the Simplot Retirement Savings Plan or a union pension plan. Regardless of which plan you participate in, Simplot pays 100 percent of this retirement benefit.

your opportunity to save

Simplot Retirement Savings Plan — 401(k) provision

Savings for retirement is important. Many financial experts recommend you save between 15 and 20 percent of your current earnings to maintain your lifestyle in retirement. This percentage includes the money you are saving plus any contributions Simplot makes on your behalf.

The Simplot Retirement Savings Plan is a defined contribution savings plan. It provides you with a tax-advantaged Roth option as well as a way to save tax-deferred dollars from your paycheck for your retirement. You can change your contribution at any time.

Contributions are subject to certain IRS-regulated maximum amounts. Simplot will make a matching contribution as well. You can find more information about the Simplot Retirement Savings Plan at rps.troweprice.com.

benefits of tax-deferred savings

The Simplot Retirement Savings Plan allows you to accumulate tax-deferred savings as plan contributions are deducted from your income before you are taxed. This reduces your taxable income each pay period. In addition, you do not pay taxes on your savings until withdrawal, typically at retirement, at which point you may be in a lower tax bracket.
### Investment Basics

Whether you actively participate in the Simplot Retirement Savings Plan by contributing to the 401(k) Savings Provision and/or you receive contributions under the Retirement Contribution Provision (RCP) from Simplot, or both, you are responsible for managing the funds. Consider the following important items about contributing to a savings plan and managing investment accounts.

**Save Regularly**

Developing a savings routine is one of the best ways to prepare for your financial future. By automatically investing in the plan each time you’re paid, you literally “pay yourself first.” Over time, even small amounts of money invested regularly can grow into significant retirement savings. In addition, saving regularly means you don’t have to worry about timing your purchases — that is, trying to buy low and sell high.

**Automatically Increase Your Contributions**

Sign up for Auto Increase on the T. Rowe Price website. It’s a voluntary service that automatically increases your contribution rate at the same time each year. Increasing your contribution by just a small percentage each year can make a big difference in your retirement account over the long term. You may not be ready to save the recommended 15 to 20 percent today, but Auto Increase is an easy step toward that goal.

**Understand Your Investment Options**

The Simplot Retirement Savings Plan allows you to choose from a variety of investment funds to help you invest according to your tolerance for risk, length of time before retirement and the desire you have to manage your account.

#### Option 1: Retirement Target Date Funds

Retirement Target Date Funds are designed to simplify saving and investing for retirement. Target funds operate on what is known as a “glide path.” This means the fund evolves or “glides” over time from a more aggressive approach (mostly stocks) when you are younger to a more conservative approach as you near retirement (a mix of stocks, bonds and other investments). This strategy is intended to reduce your exposure to big shifts in the market as you get closer to retirement.

#### Option 2: Manage Your Own Investments

Choose among the plan’s other investment options to create your own diversified investment portfolio. You can find more information about the investment options offered through the Simplot Retirement Savings Plan on the T. Rowe Price website: [rps.troweprice.com](http://rps.troweprice.com).

### Retirement Planning

The Simplot Retirement Savings Plan gives you control in building your retirement savings, from deciding how much you want to save to determining the investment funds that best meet your tolerance for risk. With this control also comes a greater responsibility to prepare. Simplot wants to ensure you have the tools you need to plan for your retirement.

That’s why we partner with T. Rowe Price to provide helpful resources including educational materials and savings calculators.

#### Online

**Visit** [RPS.TROWEPRICE.COM](http://rps.troweprice.com)

**First-time registration**

- You must have your Social Security number and either your birthdate and ZIP code or the personal identification number (PIN) sent to you by T. Rowe Price
- Choose “Register” and follow the prompts to create a User Name and Password
- Call 800-922-9945 for assistance

**On the site, you can:**

- Monitor your account
- Download forms
- Make transactions
- Review plan features and investments
- Use helpful planning tools like the Retirement Income Manager or Paycheck Impact Calculator

### On the Phone

**Call 800-922-9945**

Business days from 5 a.m. to 8 p.m. MT

**Talk to a T. Rowe Price representative**

- Check your account balance
- Make transactions
- Request a prospectus
- Get investment and market information
- Register for a Confidence Check-In® conversation

**By Phone**

**Call 800-922-9945**

Business days from 5 a.m. to 8 p.m. MT

**Talk to a T. Rowe Price representative**

- Check your account balance
- Make transactions
- Request a prospectus
- Get investment and market information
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### Benefits of Compounding

Compounding means your investment earnings are reinvested, helping you generate future earnings. This gives an added boost to your savings over the long term.
the downside
of withdrawing funds

While employed at Simplot, there are certain circumstances where you can withdraw funds from the Simplot Retirement Savings Plan before you are age 59 1/2, but there can be a significant impact on your retirement security.

loans
You can take a loan from your Simplot Retirement Savings Plan, but there are major drawbacks, including the loss of compound earnings and paying taxes twice on your loan repayments:

• Once when you are making payments to your 401(k) loan
• And again, when you eventually withdraw that money from the plan

hardship withdrawals
Under a very limited set of circumstances, you can take a withdrawal from your account that you will not need to pay back. Hardship withdrawals are only allowed for certain unexpected financial needs such as paying medical expenses or preventing foreclosure on your primary residence. But there are costs associated with withdrawals that are greater than the amount of the money you’ve taken out of the account.

• If you make a hardship withdrawal, all of your contributions to your account will be suspended for six months.
• You will be required to pay ordinary federal income tax (and any state tax) on the taxable portion of your withdrawal. If you are under age 59 1/2 at the time of withdrawal, you may also have to pay the Internal Revenue Service an additional 10 percent early withdrawal penalty tax on the amount of your withdrawal.

the bottom line
Taking a loan or hardship withdrawal can be detrimental to your future financial security. Of course, the option is there in case of an emergency, but you should carefully review the negative consequences before deciding to use your Simplot Retirement Savings Plan funds prior to retirement. Other withdrawals are available for participants who are over age 59 1/2. You can read more about those options in the Simplot Retirement Savings Plan Summary Plan Description, available at rps.troweprice.com.

SmartDollar
Simplot offers a free program to help you manage your finances, so you can save more. SmartDollar is a proven personal finance program that helps you set financial goals and develop the habits to achieve them. You can learn from renowned personal finance speakers, including Dave Ramsey. Online budgeting tools and other resources empower you to manage your money. And you can stay motivated by earning SmartDollar points. The average participant pays off $3,300 in debt and saves $5,000 in the first six months.

Get started by texting Simplot to 33789 or scan the QR code with your smartphone.
total rewards
other elements
Simplot’s total rewards are designed to benefit you. Whether it’s through better health, financial security, or growth and development opportunities, we are committed to building a partnership with our employees to achieve success. The programs and opportunities listed here are some examples of the compensation and additional benefits Simplot provides to recognize your contribution to the Company’s success.

cash compensation
One of the most prominent features of your total rewards is your pay. Simplot annually reviews its pay structures and makes adjustments to remain competitive and provide its employees fair compensation.

incentive plans
Many Simplot employees are eligible for incentive plans in addition to their regular pay. Your local Human Resource representative will provide information about any plans you may be eligible for.

leaves of absence
Simplot understands there may be times when you need to take some additional time away from work. Our Leave of Absence policy is designed to comply with complex federal and state laws governing the leave process. If you need to inquire about a leave of absence, contact your local Human Resource representative. Some leaves of absence may be eligible for pay through either Simplot’s Company-provided disability program or other disability programs. Simplot’s Leave and Disability administrator can assist you in understanding your options.

paid time off
Simplot offers paid time off when you need to beat the flu bug or enjoy a vacation with your family. You can obtain more information about your paid time off from your local Human Resource representative. Simplot also offers additional paid time off for:

- Bereavement pay
  In many of our locations, Simplot provides paid time away from work in the event of the death of an immediate family member.

- Differential pay
  In many of our locations, employees who are called to active military duty or who are asked to serve on a jury are eligible to be paid the difference between their Simplot wages and compensation received from the military or jury duty service.

college scholarships
Simplot knows that the well-educated workforce of tomorrow depends on accessible education today. Each year, Simplot awards Company-sponsored college scholarships to children of employees. You can find detailed information about the application process on the Simplot intranet.

career development
Simplot recognizes that the knowledge and skills of its employees will lead our organization to greater success in an ever-changing global business environment. The Company strives to ensure employees have access to opportunities to learn and grow their careers through both education assistance and personal development programs.

education assistance
The Education Assistance Program encourages personal development through formal education so you can maintain and improve job-related skills or enhance your ability to compete for other positions within the Company. You can find more information about eligibility, as well as how to apply for the program, on the Company intranet, The Source.

personal development
Employees may grow their professional skills through personal development opportunities, including work assignments, developmental tasks, seminars and workshops. Work with your supervisor and your local Human Resource representative to learn more about these opportunities.

important plan documents
Simplot’s commitment to sustainability
Simplot is required at certain times to provide you copies of legal documents about the Company’s benefit plans. This includes the Summary Plan Description for the J.R. Simplot Company Group Health & Welfare Plan.

As part of our continuing commitment to sustainability, you will be able to view these documents electronically at SimplotBenefits.com. When we print fewer copies, we use less paper and spend less money to mail them.

You still have the option of receiving this information in a paper format if you choose. To do so, please contact the Simplot Benefits Service Center at 855-270-1549 or email us at SimplotBenefits@adp.com. A paper copy will be delivered to you through the U.S. Postal Service.

When you use SimplotBenefits.com to view these materials electronically:

- You will reference the most current versions of our plan designs, policies and processes
- You don’t have to remember where you filed large paper documents — they are always accessible to you online

Of course, there are times you may still receive mail at your home from the Plan, Simplot Benefits Service Center or our benefit partners. And you can always reach out to the Simplot Benefits Service Center at SimplotBenefits@adp.com or by calling 855-270-1549 for assistance.
Notice of privacy practices
Your information. Your rights. Our responsibilities.
This notice describes how medical information about you that is created or received by the Plan may be used and disclosed and how you can get access to this information. Please review it carefully.
The Plan is a “hybrid entity,” which means that it has both health care and non-health care components. Only the health care components of the Plan are subject to the requirements described in this notice.

Your rights
When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of your health & claims records
You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this. We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health & claims records
You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this. We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications
You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address. We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share
You can ask us not to use or share certain health information for treatment, payment, or our operations. We are not required to agree to your request, and we may say “no” if it would affect your care.

Get a list of those with whom we’ve shared information
You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why. We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but we will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice
You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you
If you have given someone medical power of attorney, or if someone is your legal guardian, that person can exercise your rights and make choices about your health information. We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated
You can complain if you feel we have violated your rights by contacting us using the information below.

• You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints.

• We will not retaliate against you for filing a complaint.

Contact the Privacy Officer
The Privacy Officer is the Simplot Total Rewards Administrator. The Privacy Officer can be reached by mail at:

• PO Box 27
Boise, ID 83707-0027

• Or by telephone at 208-336-2110

• Or by email to privacy.officer@simplot.com

Your choices
For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

• Share information with your family, close friends, or others involved in payment for your care

• Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

We never share your information for:

• Marketing purposes

• Sale of your information
Our uses & disclosures

How do we typically use or share your health information? We typically use or share your health information in the following ways.

Help manage the health care treatment you receive
We can use your health information and share it with professionals who are treating you.

• Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Operate our plan
We can use and disclose your information to run our plan and contact you when necessary.

• Example: We use health information about you to develop better services for plan participants. Company employees who administer the plan have access to the plan’s information as needed to operate the plan. We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.

Pay for your health services
We can use and disclose your health information as we pay for your health services.

• Example: We share information with your spouse’s plan to coordinate payment for your health care.

Administer your plan
We may use your health information to make claims and appeals decisions.

• Example: We (or a claims administrator) decide appeals under the health plan.

How else can we use or share your health information?

We are allowed or required to share your information in other ways — usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Help with public health and safety issues
We can share health information about you for certain situations such as:

• Preventing disease
• Helping with product recalls
• Reporting adverse reactions to medications
• Reporting suspected abuse, neglect or domestic violence
• Preventing or reducing a serious threat to anyone’s health or safety

Do research
We can use or share your information for health research.

Comply with the law
We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we’re complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director
We can share health information about you with organ procurement organizations.

We can share health information with a coroner, medical examiner or funeral director when an individual dies.

Address workers’ compensation, law enforcement and other government requests
We can use or share health information about you:

• For workers’ compensation claims
• For law enforcement purposes or with a law enforcement official
• With health oversight agencies for activities authorized by law
• For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions
We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our responsibilities

We are required by law to maintain the privacy and security of your protected health information.

We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

We must follow the duties and privacy practices described in this notice and give you a copy of it.

We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

Changes to the Terms of This Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our website, and we will mail a copy to you.

EFFECTIVE DATE: August 2017
**Need help?**

**Contact the Simplot Benefits Service Center.**
When you have questions about eligibility, enrollment navigation, phone enrollment, enrollment deadlines and general benefits information.

**EMAIL** SIMPLOTBENEFITS@ADP.COM  
**CALL** 855-270-1549

Monday–Friday: 8:00 a.m. to 6:00 p.m. MT  
Saturday 6:00 a.m.–3:00 p.m. MT

**Go to SimplotBenefits.com.**  
Find a link to enroll and other benefits-related documents and resources.

**Ready to Enroll?**  
Go to employee.simplot.com.

**Contact the Global IT Service Desk.**  
The Global IT Service Desk is available to assist you with Employee Space login credentials and support.

**EMAIL** IT SUPPORT@SIMPLOT.COM  
**CALL** 208-780-3330  
800-443-5783

**¿Habla Español?**
Si tiene alguna dificultad entendiendo la información presentada en esta guía, por favor llame a su departamento de Recursos Humanos en su localidad o el Centro de Servicios Benéficos de Simplot al teléfono 855-270-1549 de lunes a sábado.

This Guide represents a general overview of the benefits that may be available to you as an eligible employee of the J.R. Simplot Company. Every effort has been made to provide an accurate overview of the terms of the plans. To the extent there is a conflict between the information in this Guide and the official plan documents, the plan documents will govern in all cases. This Guide is for informational purposes only, and information contained herein may include programs that are not applicable to all employees. Receipt of this Guide does not constitute a waiver of any applicable eligibility requirements nor does it constitute any employment promise or contract.