Benefit Information Reference Sheet

Benefit Individuals may not be eligible for or enrolled in each program outlined below	Event: Military Leave of Absence

Simplot Medical Program (including prescription), Simplot Dental Program, Simplot Vision Program, EAP Program and associated Premium Payment Program	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs, plus three months USERRA coverage if elected. EAP services will continue for an additional 30 days following the end of the month in which event occurs. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.* **CONTINUATION OR CONVERSION:** Continued *USERRA/COBRA is available as described in the Summary Plan Description. USERRA coverage runs concurrently with COBRA coverage.* **REINSTATEMENT:** *Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.*
Hawaii Kaiser HMO Program (medical, prescription, dental and vision), EAP Program and associated Premium Payment Program	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs plus three months USERRA coverage if elected. EAP services will continue for an additional 30 days following the end of the month in which event occurs. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.* **CONTINUATION OR CONVERSION:** Continued *USERRA/COBRA is available as described in the HMO Group Service Agreement. USERRA coverage runs concurrently with COBRA coverage.* **REINSTATEMENT:** *Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.*
HMAA Program (medical, prescription, dental and vision), EAP Program and associated Premium Payment Program	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs plus three months USERRA coverage if elected. EAP services will continue for an additional 30 days following the end of the month in which event occurs. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.* **CONTINUATION OR CONVERSION:** Continued *USERRA/COBRA is available as described in the Description of Coverage. USERRA coverage runs concurrently with COBRA coverage.* **REINSTATEMENT:** *Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.*
International Welfare Benefit, EAP Program and associated Premium Payment Program	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs. EAP services will continue for an additional 30 days.* **CONTINUATION OR CONVERSION:** Continued USERRA/*COBRA is available as described in the Group Plan booklet or Summary Plan Description. USERRA coverage runs concurrently with COBRA coverage.* **REINSTATEMENT:** *Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.*

This reference sheet is intended to supplement the Summary Plan Description (SPD) booklets for the J. R. Simplot Company Group Health & Welfare Plan. It also provides general information on other benefit programs available to Simplot Company employees. If there is a difference between this sheet and the applicable SPD or insurance contract(s), the latter will prevail. This sheet may change to align with plan, program, policy, or contract changes. To receive a copy of the most recent document, please contact the Simplot Benefit Service Center. This document effective date is January 1,2027.

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Dependent Care Reimbursement Account	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs, plus three months USERRA coverage if elected, or if earlier, end of the calendar year. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions until the earlier of employee's return or the end of the calendar year in which the event occurs and withhold "catch-up" amounts upon the Employee's return.* **CONTINUATION OR CONVERSION:** *Not applicable.* **REINSTATEMENT:** *If coverage terminates during leave, the Employee may enroll effective the first of the month following return to work.*
Health Savings Account (HSA)	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs.* **CONTINUATION OR CONVERSION:** *Participation continues as an individual account and may be subject to administrative fees. If you no longer have coverage under an HSA eligible medical plan, proration of annual contribution limit may apply.* **REINSTATEMENT:** *Eligibility will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy and the employee is enrolled in the Simplot Medical Program.*
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs, plus an additional 3 months.* **CONVERSION:** *Conversion option may be available for Life coverage only, subject to the requirements described in the Certificate of Coverage. Apply within 31 days of coverage end date with New York Life.* **REINSTATEMENT:** *Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.*
Voluntary Life and AD&D Insurance	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs, plus an additional 3 months. Contributions will be made through normal payroll deductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.* **CONVERSION:** *Conversion option may be available for all life insurance for the Employee and Voluntary life insurance for the spouse and children, subject to the requirements described in the Certificate of Coverage. Apply within 31 days of coverage end date with New York Life.* **REINSTATEMENT:** *Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.*
Disability Pay	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *Date of event.* **CONTINUATION OR CONVERSION:** *Not applicable.* **REINSTATEMENT:** *Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.*
Long-Term Disability	**ACTIVE EMPLOYEE PARTICIPATION ENDS:** *End of the month in which event occurs plus an additional 3 months if elected. Contributions will be made through normal payroll deductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.* **CONTINUATION OR CONVERSION:** *Conversion option available if Employee has been enrolled for 12 consecutive months. Apply with New York Life within 62 days after coverage ends or within 31 days of the date notice is given to apply for a converted policy or certificate, whichever is later with New York Life.*

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	REINSTATEMENT: *Upon return to active work within 9 months, in a benefit eligible classification, coverage may be reinstated; otherwise, initial eligibility requirements apply.*
Retirement Savings Plans	**RETIREMENT SAVINGS PLAN:** *Employee contributions may be made-up upon return to work. Employer matching contributions will also be made up, but only to the extent that eligible Employee contributions are made up. Upon return, the Retirement Contribution provision (RCP), if applicable, will be made up at the appropriate percentage. The compensation used to determine this contribution will be calculated at the rate the Employee would have earned if not on leave. If the Employee has an outstanding loan from the Plan and is receiving supplemental pay while on Military Leave of Absence, the loan repayments will continue to be deducted. If employee is not receiving pay, then loan repayments will be suspended during period of Qualified Military Service. This suspension will not cause the loan to be deemed. When the Employee returns to work, the loan repayments will resume with the first check at the same repayment amount. If the loan was suspended, the loan period will be extended by adding the period of military service to the maturity date of the original loan. Please contact Simplot HR Solutions for more information.*

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