

# BENEFITS SUMMARY

## Medical Rx

In-network plan information	Blue Plan (PPO)	Red Plan (HDHP)
Employee pays (biweekly)		
Employee only	\$47.34	\$30.95
Employee + spouse	\$207.57	\$129.75
Employee + child(ren)	\$182.35	\$110.47
Family	\$302.99	\$186.55
Deductible		
Individual   Family	\$1,500   \$3,000	\$3,300   \$6,600
Coinsurance (you pay after deductible)	20%	0%
Out-of-pocket maximum		
Individual   Family	\$6,350   \$12,700	\$6,350   \$12,700
Preventive care	You pay 0%	You pay 0%
Office visit copay		Subject to deductible
Primary   Specialist	\$25   \$50	
Telemedicine (Amwell)	\$0 copay	Subject to deductible
Urgent care visits	Up to \$50 copay	Subject to deductible
Emergency room visits	\$250 copay, then subject to deductible and coinsurance	Subject to deductible

## HSA/FSA

Healthcare FSA	Dependent care FSA
You can use money set aside in your healthcare FSA for eligible medical, dental, and vision expenses incurred by you, your spouse, or your taxable dependents.	You can use money set aside in your dependent care FSA to assist in payment of eligible daycare services for a tax-dependent household member.
<b>Health savings account</b> <b>Only available with Red health plan (HDHP)</b>	

You can use money in this account to pay for eligible medical, prescription, dental, and vision expenses. Ag Partners will contribute \$500 annually for those enrolled in the Employee Only tier and \$1,000 annually for those enrolled in the Employee + Spouse, Employee + Children, and Employee + Family tiers.

## Dental

In-network plan information	Dental plan
Employee pays (biweekly)	
Employee only	\$12.79
Employee + spouse	\$25.39
Employee + child(ren)	\$25.84
Family	\$43.53
Deductible	
Individual   Family	\$50   \$150
Diagnostic and preventive services	You pay 0%
Exams, cleanings, and x-rays	No deductible
Basic services	You pay 50%
Fillings, simple extractions, root canals	after deductible
Major services	You pay 50%
Crowns, dentures and bridges, onlays	after deductible
Annual maximum	\$1,500

# 2025-2026



## Vision Plan 1

In-network plan information	Ameritas Vision Plan
Employee pays (biweekly)	
Employee only	\$5.40
Employee + spouse	\$8.03
Employee + child(ren)	\$13.57
Family	N/A
Eye exams	\$0 copay
Standard frames	\$130 allowance
Lenses	
Single, bifocal, trifocal, or lenticular	Covered in full
Elective contact lenses	\$130 allowance

## Vision Plan 2

In-network plan information	Gold Materials Only 130	Gold Exam + Materials 130	Silver Exam + Materials 130
Employee pays (biweekly)			
Employee only	\$5.10	\$6.99	\$5.78
Employee + spouse	\$8.15	\$11.18	\$9.25
Employee + child(ren)	\$9.41	\$12.90	\$10.67
Family	\$16.00	\$21.93	\$18.15
Eye exams	Not included	\$15 copay	\$15 copay
Standard frames	\$130 allowance	\$130 allowance	\$130 allowance
Lenses			
Single, bifocal, trifocal, or lenticular	\$15 copay then 100% covered		
Contact lenses	Note: contact benefit is chosen in lieu of glasses		
Medically necessary	\$250 allowance		
Elective (lenses only)	\$130 allowance	\$130 allowance	\$130 allowance

## Coop Retirement & 401(k)

### 401(K) RETIREMENT PLAN

- Eligible to participate after 3 months of service
- Ag Partners Coop provides up to a 2% match

Employee must be 18 years old to be eligible for participation in the 401(k) plan

### RETIREMINT PLAN

- Mandatory participation after 1,000 hours of service
- Employee contributes 4% of gross wages
- Ag Partners Coop contributes 3.55% of gross wages

Employee must be 21 years old to be eligible for participation in the RetireMint plan

# Incentive Plans

## PURPOSE

To **recognize and reward** employees, align **individual efforts** with **business strategies**, provide a variable component of total pay that is **market competitive**, and motivate and reward **total company results**.

- 4 plans company-wide, position specific
- Evaluations by supervisors annually in September

## Dave Ramsey – Smart Dollar

- FREE Smart Dollar account with mortgage, investment, and net worth calculators
- Financial coaching videos

## Paid Time Off & Holidays

All full-time employees shall be entitled to the number of PTO days as outlined below.

Beginning on the first day of the month following 30 days of continuous service, an employee will begin accruing the following hours/days per month.

Continuous employment	Full-time accrual
1-4 years	18 workdays (12 hours/month)
5-9 years	21 workdays (14 hours/month)
10+ years	30 workdays (20 hours/month)

Employees may accrue PTO leave up to a maximum of 40 days or 320 hours at any one time. Unpaid time off requires supervisor approval.

## HOLIDAY PAY

Ag Partners observes the following 6 paid holidays each year for full-time employees:

- New Year’s Day
- Labor Day
- Memorial Day
- Thanksgiving Day
- Independence Day
- Christmas Day

## PAID MATERNITY LEAVE

- 6 weeks of paid maternity leave to mothers giving birth, immediately following birth.
- Eligibility begins at 1 year of employment.

## Additional Benefits

### VOLUNTARY SHORT-TERM DISABILITY

Short-term disability replaces a portion of an employee’s income if that employee is unable to work due to an accident or illness. This plan covers 60% of your weekly income for up to 13 weeks.

## ACCIDENT INSURANCE

Accident insurance is a benefit that pays you directly in the case of an accident resulting in injury.

## CRITICAL ILLNESS INSURANCE

Critical illness insurance pays a lump sum benefit upon diagnosis of certain specified illnesses, conditions and procedures.

## Life Insurance

### GROUP BASIC LIFE

Ag Partners Coop provides employees with basic life and AD&D Insurance. **This coverage is entirely company paid and requires no contribution on your part.**

- Employee Life Insurance – 1x Annual Salary

### VOLUNTARY LIFE AND AD&D PLAN

Ag Partners Coop offers employees the opportunity to purchase voluntary life and AD&D Insurance. **These coverages are entirely employee paid.**

## Ground & Air Ambulance Coverage

- Emergency ambulance coverage: Out-of-pocket expense coverage for emergency ground and air transition to a medical facility.
- Hospital-to-hospital ambulance coverage: Out-of-pocket expense coverage for medically appropriate transfers between medical facilities.

## Employee Uniforms & Discounts

### COMPANY UNIFORM & BOOT PROGRAM

Employees receive a \$270 per calendar year allowance for Ag Partners branded apparel or boots ordered online through our company clothing website.

### EMPLOYEE DISCOUNTS

Ag Partners employees receive the following discounts:

- 5 cent discount/gallon on fuel at cardtrols with a Coop gas card (for personal use only)
- Discounts on multiple services at Mr. Tire Service Center in Seneca

## QUESTIONS?

If you have any questions, please contact:

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