





A GUIDE TO AG PARTNERS

2023-2024 Benefit Package

| MEDICAL  | | |
|--|---|---|
| BLUE CROSS BLUE SHIELD OF KANSAS 800-432-3990 WWW.BCBSKS.COM | | |
| IN-NETWORK PLAN INFORMATION | | |
| | BLUE PLAN (PPO) | RED PLAN (HDHP) |
| Employee Pays Individual +Spouse +Child(ren) Family (Per paycheck) | \$42.65 \$173.82 \$164.28 \$240.80 | \$30.95 \$121.83 \$110.47 \$169.59 |
| Deductible Individual Family | \$1,500 \$3,000 | \$3,000 \$6,000 |
| Coinsurance (After Deductible) Plan Member | 80% 20% | 100% 0% |
| Out-of-Pocket Maximum | \$6,350 \$12,700 | \$6,350 \$12,700 |
| Preventive Care | Plan pays 100% | Plan pays 100% |
| Office Visits Primary Specialist | \$35 Copay \$70 Copay | Subject to Deductible |
| Telemedicine (Amwell) | \$0 Copay | Subject to Deductible |
| Urgent Care Visits | \$35 Copay | Subject to Deductible |
| Emergency Room Visits | \$250 Copay, then subject to Deductible & Coinsurance | Subject to Deductible |

DENTAL 

| DELTA DENTAL OF KANSAS 800-243-3375 WWW.DELTADENTALKS.COM | |
|--|--|
| IN-NETWORK PLAN INFORMATION* | |
| Employee Pays Individual +Spouse +Child(ren) Family (Per paycheck) | \$13.39 \$26.58 \$27.04 \$45.57 |
| Deductible Individual Family | \$50 \$150 |
| Diagnostic & Preventive Services <i>Includes: Exams, Cleanings, X-rays</i> | Plan pays 100% No Deductible |
| Basic Services <i>Includes: Fillings, Simple Extractions, Root Canals</i> | Plan pays 50% After Deductible |
| Major Services <i>Includes: Crowns, Dentures and Bridges, Onlays</i> | Plan pays 50% After Deductible |
| Annual Maximum | \$1,500 |

| VISION PLAN 1  | |
|--|----------------------------|
| AMERITAS 800-659-2223 WWW.AMERITAS.COM | |
| IN-NETWORK PLAN INFORMATION* | |
| Employee Pays Individual +Spouse +Child(ren) (Per paycheck) | \$5.40 \$8.03 \$13.57 |
| Eye Exams | \$0 Copay |
| Standard Frames | \$130 Allowance |
| Lenses <i>Single, Bifocal, Trifocal, or Lenticular Lenses</i> | Covered in Full |
| Elective Contact Lenses | \$130 Allowance |

VISION PLAN 2 

| VISION CARE DIRECT 877-488-8900 WWW.VISIONCAREDIRECT.COM | | | |
|--|--|---------------------------------------|------------------------------------|
| | GOLD MATERIALS ONLY 130 | GOLD EXAM + MATERIALS 130 | SILVER EXAM + MATERIALS 130 |
| Employee Pays Individual +Spouse +Child(ren) Family (Per paycheck) | \$5.10 \$8.15 \$9.41 \$16.00 | \$6.99 \$11.18 \$12.90 \$21.93 | \$5.78 \$9.25 10.67 \$18.15 |
| Eye Exam | Not Included | \$15 Copay | \$15 Copay |
| Lenses <i>Single, Bifocal, Trifocal, or Lenticular Lenses</i> | \$15 copay then 100% covered | | |
| Contact Lenses | Note: Contact benefit can be chosen in lieu of Glasses. | | |
| Medically Necessary | Allowance of \$250 | | |
| Elective (Lenses Only) | Allowance of \$130 | Allowance of \$130 | Allowance of \$130 |
| Frames | Allowance of \$130 | Allowance of \$130 | Allowance of \$130 |

HSA/FSA 

| FURTHER 800-859-2144 WWW.HELLOFURTHER.COM | |
|---|---|
| HEALTH CARE FSA | DEPENDENT CARE FSA |
| You can use money set aside in your Health Care 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 care services of a taxable dependents living with you. |

HEALTH SAVINGS ACCOUNT

ONLY AVAILABLE WITH RED HEALTH PLAN (HDHP)
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.



COOP RETIREMENT AND 401(K)

UNITED BENEFITS GROUP
WWW.UNITEDBENEFITS.COM

401K RETIREMENT PLAN

- Eligible to participate after 3 months of service
- Ag Partners Coop provides up to a 1% match

LIFETIME INCOME RETIREMENT PLAN

- Mandatory participation after 1,000 hours of service
- Employee contributes 4% of gross wages
- Ag Partners Coop contributes 4.89% of gross wages

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**.

10 Plans Company Wide

Evaluations by Supervisors

“Coop Wins, You Win”

- Your performance matters
- Your department matters
- Company performance matters

DAVE RAMSEY - SMART DOLLAR

FREE Smart Dollar Account

Financial Coaching Videos

Mortgage, Investment, Net Worth Calculators

PAID TIME OFF AND HOLIDAYS

PAID TIME OFF

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 1.25 days per month for the first 5 years of employment.

CONTINUOUS EMPLOYMENT

FULL-TIME ACCRUAL

| | |
|-----------|------------------------------|
| 1-4 years | 15 workdays (1.25 day/month) |
| 5-9 years | 18 workdays (1.50 day/month) |
| 10+ years | 21 workdays (1.75 day/month) |

PTO can only be used in one-hour increments. Employees may accrue PTO leave up to a maximum of 78 days at anyone time. Unpaid time off requires supervisor approval.

PAID HOLIDAYS

Ag Partners Coop observes the following six (6) paid holidays each year for full-time employees.

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|--------------------|--------------------|
| • New Years Day | • Labor Day |
| • Memorial Day | • Thanksgiving Day |
| • Independence Day | • Christmas Day |

ADDITIONAL BENEFITS

WORKPLACE BENEFITS

785-766-0264

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

KANSAS CITY LIFE INSURANCE CO

800-247-6875 | WWW.KCLIFE.COM

GROUP LIFE PLAN

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.**

EMPLOYEE UNIFORMS AND DISCOUNTS

COMPANY UNIFORMS

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

EMPLOYEE DISCOUNTS

Ag Partners employees receive the following discounts

- 5¢ 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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