





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 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)

PTO can only be used in one-hour increments. Employees may accrue PTO leave up to a maximum of 320 hours or 40 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.

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

PAID MATERNITY LEAVE

6 weeks of paid maternity leave will be granted to mothers who give birth. This leave begins immediately following the birth of a child and is intended to support the mother's physical recovery.

- Employee must be employed for 1 year to be eligible.

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 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¢ 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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785-336-6153 Ext. 216



