



Farmers Cooperative

MyFarmersCoop.com



2025 Plan Year

WHO WE ARE

Farmers Cooperative is a full-service farmer-owned provider of ag services, advisors, and resources proudly serving the farmers of southeast Nebraska and northeast Kansas. With nearly 60 locations and 600 employees, Farmers Cooperative provides products and services in grain, agronomy, energy, and feed.

We're a cooperative made up of people just like you, and our success is the result of the hard-working employees and farmers we serve.

WHY FARMERS COOPERATIVE

We offer our employees excellent benefits, competitive wages, experience at a successful, growing company, and a family-friendly culture.

Employees of Farmers Cooperative...

- Have financial security with a lifetime income plan
- Have a no-wait insurance plan after the first month with flexible options to meet your needs and free dental care
- Receive a work apparel allowance, employee discount opportunities, and referral bonus opportunity
- Participate in a wellness program that results in contributions to your Health Savings Account, Lifestyle Spending Account and have a Flex Dependent Care Savings opportunity
- Begin earning paid time off on day one of employment, birthday leave opportunities, and paid holidays off
- Continue to learn, grow, and get better by increasing knowledge and skills with our comprehensive training and development programs



MyFarmersCoop.com

REFERRAL PROGRAM

Want to earn more cash? Refer someone to work at Farmers Cooperative! We offer two programs for both full and part-time employees. Make sure the referral lists your name on how they were referred to us on that portion of the application (not the references). If they do not list you here, you will not be eligible.

Full-Time: Earn up to \$1,000

Once the employee is hired and completes New Hire Orientation, you will receive \$500 in the corresponding paycheck. Once that employee has been here for a full year, you will receive an additional \$500 in the corresponding paycheck.

Part-Time: Earn up to \$250

Once the employee is hired and completes their first 30 days, you will receive \$250 in the corresponding paycheck.

**Re-hires are not eligible for referral bonus; must be an active employee to receive payment; direct supervisors to referred individuals are not eligible for the bonus; bonuses are subject to taxes*

To view our current openings, go to www.farmersco-operative.com/careers.

DIFFERENCE MAKER AWARDS

Many times, our employees demonstrate our core values and make a difference without blinking an eye. Farmers Cooperative truly has a dedicated employee base that takes pride in the work we do and the patrons and communities we serve. With so many employees and locations, these difference making acts don't always get recognized by our peers. This program recognizes employees who demonstrate any one of our core values and how they make a difference at work or in their communities.

How to Recognize an Employee:

Any employee can recognize the difference their fellow coworker makes by filling out the form at **farmersco-operative.com/difference-maker-award-nomination**. After the form is submitted and reviewed, the employee being nominated will be contacted for some basic information.

MEDICAL

We offer four HSA eligible High Deductible Health Plans (HDHP) through Blue Cross Blue Shield of Nebraska. The employee is responsible for claims/office visits until the deductible is met. Once the deductible is met, co-insurance pays 90% until reaching the out-of-pocket max. Premiums are deducted per paycheck on a bi-weekly basis.

DETAILS

- Farmers Cooperative’s medical year is from January 1st - December 31st. The deductible is ran through a calendar year (January 1st - December 31st).
- Premier Select BlueChoice and Blueprint Health utilize narrow networks. These narrow networks allow deeper discounts to the employees and health plan. Because of this, we can offer these plans at a cheaper price.
- Out-of-State Network Blue utilizes the same network as NNetworkBlue but is only available for employees living outside of Nebraska.
- There will be an additional \$3,050 out of pocket per person (\$6,100 max per family) for specialty drugs for all plans.
 - Access coupons and discounts at GoodRx.com (does not apply to deductible).
- Any emergency room visit will be charged as an in-network claim.
- The dental premium is included with the medical premium; however, you will receive a separate ID card for both.
- Spouse-only coverage is available. Contact HR for more information.

Eligible Wellness Discounts Per Paycheck		
	Employee	Spouse
Platinum	\$60.00	\$60.00
Gold	\$30.00	\$30.00
Silver	\$15.00	\$15.00
Bronze	\$0.00	\$0.00

- Employees and spouses are eligible to earn individual discounts based on our Wellness Program. It is easy to earn a discount, more information can be found on page 7 of our benefits book.
- New employees will automatically qualify for the GOLD discount on premium rates.
 - Example: Take the discount level total and subtract it from the premium rates listed on the next page.

	Premier Select BlueChoice	
	Per Pay Period	Monthly Premium
Single	\$105.00	\$227.50
EE + Child(ren)	\$135.00	\$292.50
EE + Spouse	\$200.00	\$433.33
Family	\$250.00	\$541.67
	In Network	Out of Network
Deductible - Single	\$1,800	\$6,000
Deductible - Family	\$3,600	\$12,000
Embedded Deductible	Not embedded	
% Paid After Deductible	90%	50%
Out of Pocket - Single	\$2,300	\$7,000
Out of Pocket - Family	\$4,600	\$14,000
Preventive Services	100%	Deductible/Coinsurance
Prescription Drugs (Brand)	Deductible	No Coverage
Prescription Drugs (Specialty)	Deductible + 50% Coinsurance	No Coverage
Specialty Prescription Drugs (Additional Out of Pocket)	\$3,050 (per person) \$6,100 (max family)	N/A

	Blueprint Health HDHP	
	Per Pay Period	Monthly Premium
Single	\$105.00	\$227.50
EE + Child(ren)	\$135.00	\$292.50
EE + Spouse	\$200.00	\$433.33
Family	\$250.00	\$541.67
	In Network	Out of Network
Deductible - Single	\$1,800	\$6,000
Deductible - Family	\$3,600	\$12,000
Embedded Deductible	Not embedded	
% Paid After Deductible	90%	50%
Out of Pocket - Single	\$2,300	\$7,000
Out of Pocket - Family	\$4,600	\$14,000
Preventive Services	100%	Deductible/Coinsurance
Prescription Drugs (Brand)	Deductible	No Coverage
Prescription Drugs (Specialty)	Deductible + 50% Coinsurance	No Coverage
Specialty Prescription Drugs (Additional Out of Pocket)	\$3,050 (per person) \$6,100 (max family)	N/A

	Network Blue HDHP	
	Per Pay Period	Monthly Premium
Single	\$150.00	\$325.00
EE + Child(ren)	\$250.00	\$541.67
EE + Spouse	\$315.00	\$682.50
Family	\$420.00	\$910.00
	In Network	Out of Network
Deductible - Single	\$4,000	\$8,000
Deductible - Family	\$8,000	\$16,000
Embedded Deductible	\$4,000	\$8,000
% Paid After Deductible	90%	50%
Out of Pocket - Single	\$5,000	\$10,000
Out of Pocket - Family	\$10,000	\$20,000
Preventive Services	100%	Deductible/Coinsurance
Prescription Drugs (Brand)	Deductible	No Coverage
Prescription Drugs (Specialty)	Deductible + 50% Coinsurance	No Coverage
Specialty Prescription Drugs (Additional Out of Pocket)	\$3,050 (per person) \$6,100 (max family)	N/A

	Out-of-State Network Blue HDHP	
	Per Pay Period	Monthly Premium
Single	\$125.00	\$270.83
EE + Child(ren)	\$185.00	\$400.83
EE + Spouse	\$250.00	\$541.67
Family	\$300.00	\$650.00
	In Network	Out of Network
Deductible - Single	\$3,300	\$6,000
Deductible - Family	\$6,600	\$12,000
Embedded Deductible	\$3,300	\$6,000
% Paid After Deductible	90%	50%
Out of Pocket - Single	\$4,000	\$7,000
Out of Pocket - Family	\$8,000	\$14,000
Preventive Services	100%	Deductible/Coinsurance
Prescription Drugs (Brand)	Deductible	No Coverage
Prescription Drugs (Specialty)	Deductible + 50% Coinsurance	No Coverage
Specialty Prescription Drugs (Additional Out of Pocket)	\$3,050 (per person) \$6,100 (max family)	N/A

WELLNESS PROGRAM

Program Benefits

Our voluntary wellness program (provided at no cost to you by Farmers Cooperative) provides an individualized approach to your health and gives you the opportunity to save money.

Premium Discount

Successfully completing the biometric screening means you will receive a substantial discount on your health insurance premium through our company. Discounts will be based on several factors taken from your biometrics. Both the employee and spouse will be able to earn the discounts.

As a new insurance enrollee, you will receive the Gold wellness discount until you are eligible to participate in the wellness plan the following medical plan year.

- **Any new insurance enrollee after October 1st will automatically qualify for the Gold discount for the next year.**

HSA Contributions

Employees who participate in the wellness program and complete the activities on Vitality will have the opportunity to earn HSA contributions.

Contributions will be put into the employee's HSA account in January of the next year.

Vitality

Wellness app to help you reach your wellness goals.

- Access your personalized journey based on your current health status and preferences
- Link a health tracker to sync your activity
- Create and track goals on a variety of health topics
- Access health content and educational tools
- Stay motivated and get rewarded by earning points and achieving a status



Lifestyle Spending Account (LSA)

Employees enrolled in Farmers Cooperative medical insurance will be enrolled in a Lifestyle Spending Account through HSA Bank. Farmers Cooperative will contribute \$50 per month into this account, and these dollars can be spent on eligible wellness expenses. Employees submit the receipt to HSA Bank to be reimbursed for dollars spent on eligible expenses. Reimbursed dollars are taxable to the employee. These funds will need to be used by the end of the year or they will expire.

Eligible expenses include gym and health club memberships, fitness and exercise classes, personal training, nutrition or weight loss counseling, smoking cessation, addiction counseling, and more.

**Additional assistance is available for tobacco users to help quit. Contact Human Resources for more information.*

WELLNESS PROGRAM

Below is the Wellness Point Structure. Participants will be able to earn points based off of the factors below. The total number of these points will then determine what tier they fall in. Each tier will have a different discount.

The employee and spouse can fall into different tiers. The total between the two tiers earned by the employee and spouse will be the total wellness discount given.

Example: Employee earns 7 points and falls into the Gold wellness tier, earning a discount of \$30.00 per paycheck. Their spouse earns 9 points and falls into the Platinum wellness tier, earning a discount of \$60.00 per paycheck. Their total wellness discount will be \$90.00 per paycheck.

Wellness Point Structure		
Category	Normal Range	Points Possible
Blood Pressure	<130 mm/85h g	1
HDL (Good) Cholesterol	Men > 40 mg/dl Women > 50 mg/dl	1
Glucose (Blood Sugar)	Fasting: 70-99 mg/dl Non-Fasting: ≤ 139 mg/dl	1
Triglycerides	< 150 mg/dl	1
Waist Circumference	Men < 40 Women < 35	2
Tobacco Status	Non-tobacco user	3
Biometric Screening	Complete biometric screening	1

Wellness Tiers	
Category	Total Points Needed
Platinum	9-10
Gold	5-8
Silver	1-4
Bronze	0

Wellness Discounts Per Paycheck		
	Employee	Spouse
Platinum	\$60.00	\$60.00
Gold	\$30.00	\$30.00
Silver	\$15.00	\$15.00
Bronze	\$0.00	\$0.00

FINDING THE RIGHT NETWORK FOR YOU

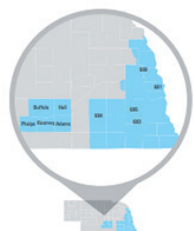


Premier Select BlueChoice

Our Premier Select BlueChoice network features Nebraska Methodist Hospital System and Nebraska Medicine. This regional network is available to groups headquartered in Omaha, Lincoln, and surrounding communities in ZIP codes starting with 680, 681, 683, 684, and 685. All other Nebraska providers are out-of-network.

Some of the key hospitals and health care providers include:

- Methodist Hospital System
- Nebraska Medicine
- Bryan Health
- Boys Town National Research Hospital
- Children's Hospital & Medical Center



Blueprint Health

Our Blueprint Health network features CHI Health and other providers and facilities in Nebraska and contiguous counties in Iowa. This regional network is available to groups headquartered in Omaha, Lincoln, and the surrounding communities in ZIP codes starting with 680, 681, 683, 684 and 685, as well as Adams, Buffalo, Hall, Kearney, and Phelps counties. All other Nebraska providers are out of network.

Some of the key hospitals and health care providers include:

- CHI Health
- Creighton University System
- Nebraska Spine Hospital, LLC
- Boys Town National Research Hospital
- Children's Hospital & Medical Center



Network BLUE

Network BLUE is our statewide network, made up of 96% of Nebraska's doctors and 99% of the state's non-governmental acute health care hospitals.

Network BLUE provides access to:

- Hospitals and clinics across Nebraska
- Primary and specialty care providers
- Heart, cancer and trauma centers
- Children's care
- Behavioral health network



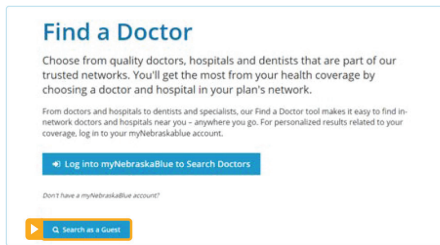
Out-of-State Networks

BCBSNE members have access to a national network called the BlueCard® Program. If Blue members live or travel outside of Nebraska, they may take their health care benefits with them. The BlueCard Program gives members access to doctors and hospitals almost everywhere within the United States, including both urban and rural areas.

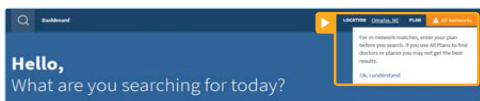
Outside of the United States, members have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global® Core Program.

HOW TO FIND IN-NETWORK PROVIDERS

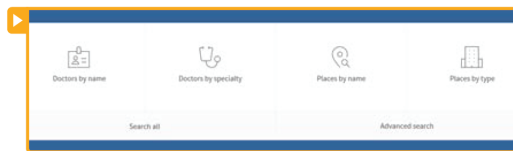
1 Go to NebraskaBlue.com/Find-A-Doctor and select **Search as a Guest**.



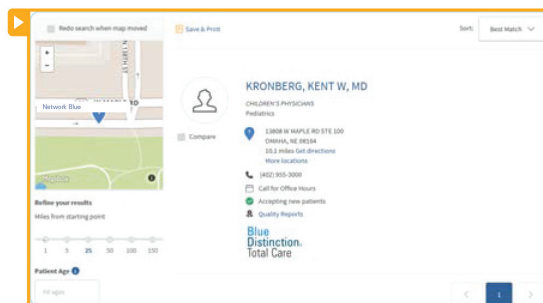
2 Enter the network name* by selecting **All Networks > Find a different network > Browse a list of networks**. Then, select the network from the **Available networks** list and confirm your selection. The network name will appear in the top right corner of your screen.



3 Select **Doctors by name**, **Doctors by specialty**, **Places by name** or **Places by type** and enter **what you're searching for**. (You may expand or fine-tune your search by selecting **Search all** or **Advanced search**.)



4 Your search results will look similar to the below.



*You can also call BCBSNE's Member Service department at **(888) 592-8961**.

HEALTH SAVINGS ACCOUNT

Farmers Cooperative will provide employees who are enrolled in the health plan an opportunity to enroll in a health savings account (HSA). An HSA is a unique tax-advantaged account that can be used to pay for current or future IRS-qualified medical expenses.

With an HSA, you will have:

- A tax-advantaged savings account that can be used to pay for IRS-qualified medical expenses, as well as deductibles, coinsurances, prescriptions, vision, and dental care.
- Unused funds will roll over year-to-year. There is no "use it or lose it" penalty.
- At age 65, funds can be withdrawn for any purpose without penalty.
 - You may be subject to regular income tax on these non-qualified expenses.
- For new account holders, Farmers Cooperative will match \$500 after employee contributes \$500 into their own HSA through payroll deductions.

How much can I contribute annually to an HSA?

IRS Maximum Allowable Contribution Limits	
	2025
Individual	\$4,300
Family	\$8,550

*Catch-up contributions of \$1,000 allowed for employees 55 or older

DENTAL (DELTA DENTAL)

The dental premium is **included** with the medical premium; however, you will receive a separate ID card for both. You may choose dental only coverage with the rates listed below.

Premiums (Dental Only)		
	Monthly Premium	Per Pay Period Premium
Single	\$14.00	\$6.46
Employee + 1	\$32.00	\$14.77
Family	\$75.00	\$34.62

Deductible (Calendar Year)		
Individual	Family	Amount Maximum
\$50.00	\$150.00	\$1,500.00

Services Covered			
	% Paid	Applies to Deductible?	Applies to Annual Maximum?
Class A - Preventive	100%	No	Yes
Class B - Basic	80%	Yes	Yes
Class C - Major	50%	Yes	Yes

Two Networks, More Choices

Delta Dental offers two networks to give you the opportunity to choose from a broader selection of dentists. You will not have to choose a network when signing up for dental. Instead, you will get the opportunity to choose anytime you need to have a procedure.

Find a Dentist

1. Go to **DeltaDentalNE.org** and click on the "Find a Dentist" link.
2. Select if you would like to find an in-network dentist or find a new dentist. You can then search by name, location, or network.
3. Filter results to refine your search.
4. You may also call Customer Service at **(866) 827-3319**.

VISION (VSP)

Our vision insurance is an optional enrollment through VSP. VSP does not provide ID cards. VSP uses an online network, so if you go to your vision provider, just let them know you have VSP and they will look you up in the system.

Premiums		
	Monthly Premium	Per Pay Period Premium
Single	\$7.99	\$3.69
Employee + 1	\$14.49	\$6.69
Employee + Child(ren)	\$14.12	\$6.52
Family	\$22.77	\$10.51

Allowances		
	Description	Copay
Vision Exam	Once every 12 months	\$10.00
Frames	\$130 allowance once every 24 months	\$25.00
Lenses	Single vision, lined bifocal/trifocal once every 12 months	None
Contacts	\$130 allowance once every 12 months (instead of glasses)	None
Contact Exam	Includes fitting and evaluation	Up to \$60

TRUHEARING

VSP Vision Care members can save up to 60% on the latest brand-name hearing aids. Dependents and even extended family members are eligible for savings, too.

TruHearing also provides members with:

- Three provider visits for fitting and adjustments; a 45-day trial; three-year manufacturer warranty for repairs and one-time loss and damage replacement; 48 free batteries per hearing aid.

Plus, members get:

- Access to a national network of more than 38,900 hearing healthcare providers.
- Straight-forward, nationally fixed pricing on a wide selection of brand-name hearing aids.
- Deep discounts on batteries shipped directly to their door.

Members and their family can call TruHearing at **(877) 396-7194** and mention VSP.

FLEXIBLE SPENDING ACCOUNT

Dependent Care Reimbursement Plan

The dependent care reimbursement plan allows employees to use pre-tax earnings to pay for certain dependent care expenses, including daycare, preschool, and other dependent care expenses. If you do not use the funds within a specified time frame, you will lose those contributions.

IRS Maximum Allowable Contribution Limits - Dependent Account	
Married, Filing Jointly	\$5,000
Married, Filing Separately	\$2,500
Single	\$2,500

Medical Reimbursement Plan

The medical reimbursement plan is used to pay for eligible medical, dental, and vision care expenses not covered by your health care plan. If you sign up for this plan, you cannot have an HSA account.

IRS Maximum Allowable Contribution Limits - Medical Account	
Individual & Family Max	\$2,850

Limited Purpose Plan

The limited purpose plan allows participants to contribute to both an HSA and this FSA plan. The limited purpose plan covers non-medical expenses that are not covered by any other coverages such as dental and vision. This plan does not cover any medical expenses. This plan will work with your HSA and will use the limited purpose funds for any qualified expenses.

IRS Maximum Allowable Contribution Limits - Limited Purpose Account	
Individual & Family Max	\$2,850

Important

If you sign up for FSA plans, you cannot change the deduction amount until the next open enrollment period. FSA contributions cannot be returned in cash. You are not eligible to enroll in the Medical Reimbursement Plan if you are contributing to a Health Savings Account. Participants have 90 days to submit claims that occurred during the plan year.

ALLSTATE

Farmers Cooperative is working with Allstate Insurance Company to offer you voluntary supplemental benefits that provide you the ability to:

- Offset the out-of-pocket expenses from your current health plan.
- Protect your income and assets if an injury, illness, or disability occurs.
- Pay premiums through payroll deduction.
- Take the coverage with you at the same cost if you change jobs or retire.
- Have cash paid directly to you regardless of any health insurance you may have.

Cancer Insurance

- Helps pay out-of-pocket expenses not covered by major medical plans.
- Coverage includes, but is not limited to: initial diagnosis, treatment, inpatient care, transportation and lodging, and experimental treatment.
- Wellness benefit included for screening exams.

Accidental Insurance

- Helps pay unexpected medical expenses from lacerations, fractures, and other injuries.
- Helps pay major medical deductibles and co-pays if you're confined to a hospital from a covered accident.
- Covers you 24/7 on and off the job. A wellness benefit is included and pays for all who are covered.

Critical Illness

- If diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.
- Benefits paid regardless of any other medical or disability plan coverage.
- You can choose how to use the cash benefits.

For an overview of the supplemental benefits, please call (888) 598-2040.

LIFE INSURANCE

Farmers Cooperative pays the premium on the group term life insurance policy. However, employees pay taxes based on the IRS age-based formula each pay period.

- This benefit is 2.5 times the employee's annual earnings, with a maximum of \$500,000.
- Includes an Accidental Death and Dismemberment Policy with a benefit of 2 times the life coverage amount.

SHORT-TERM & LONG-TERM DISABILITY INSURANCE

Cost

- Short-term disability (STD): paid for by employer
- Long-term disability (LTD): based off of your W2 wages and formula below

How to Calculate Cost:

- $(\text{Salary} / 100) \times .324$

Example Calculation (\$40,000 Salary)

$$\begin{aligned} \$40,000 / 100 &= 400 \\ 400 \times .324 &= \$129.60 \text{ per year} \\ \$129.60 / 26 &= \$4.99 \text{ per pay period} \end{aligned}$$

Short-Term Disability

- Pays after 14 continuous days off the job, for a total of 11 weeks
- Pays 70% of weekly earnings, with a maximum of \$1,250 per week

Long-Term Disability

- Pays after a 90-day elimination period and is payable until Social Security age
- Pays 60% of monthly earnings, with a maximum of \$10,000 per month

DETAILS

- STD and LTD are not paid through payroll, so no Co-op Retirement, 401(k), or any medical deductions will be taken out.
- If you are planning on going out on disability or you have been disabled, it is critical you contact Human Resources as soon as possible. Payments for disability can't be paid until all of the paperwork is submitted.
- For maternity leave, Lincoln Financial follows the standard maternity leave of 6 weeks for STD, which includes a two-week elimination period. This may be extended only due to a medical professional diagnosis and documentation.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Farmers Cooperative provides all employees an Employee Assistance Program (EAP) at no cost to you. These programs are through Lincoln Financial Group and can be used by you or your family.

EmployeeConnect

EmployeeConnect offers professional, confidential services to help you and your loved ones improve your quality of life. All counselors are experienced and credentialed. This assistance program is confidential and 24 hours a day, seven days a week. Get help with family, parenting, addictions, emotional, legal, financial, relationships, and stress.

In-Person Guidance

- In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute session per legal issue, and 25% off subsequent meetings

Unlimited 24/7 Assistance

- Information and referrals on family matters and financial planning
- Legal information and referrals for family law, estate planning, consumer, and civil law
- Financial guidance on budgeting and short and long-term planning

LifeKeys

LifeKeys is a service that will help with important life matters, protection against identity theft, online will preparation, and guidance and support for your beneficiaries. These services are available for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, legal, or financial information and unlimited phone counseling.

TravelConnect

TravelConnect services offer help, comfort, and reassurance - helping make travel less stressful. These services are 24/7 with support when you are far from home or if there is an emergency.

Emergency Situations

- Arranging travel if you're injured and need medical evaluation to a medical facility
- Planning and paying for a safe evacuation of a natural disaster, or a political or security threat
- Arranging transportation of a deceased traveler

Support Far From Home

- Medical record requests; medical, dental, and pharmacy referrals; legal consultation; recovering lost or stolen documents or luggage; ID recovery assistance

EmployeeConnect	LifeKeys	TravelConnect
(888) 628-4824 GuidanceResources.com Username: LFGSupport Password: LFGSupport1	(855) 891-3684 GuidanceResources.com Web ID: LifeKeys	mysearchlightportal.com Group ID: LFGTravel123

LIFETIME INCOME PLAN



All employees will enter RetireMint approximately seven months following the day of hire (employees are given 190 hours of credit for each month worked). Employees must be 21 years old to participate. Employees will contribute 3% of their paycheck and Farmers Cooperative will contribute a percentage to the plan.

How Benefits are Calculated

Average of the Highest 4 Years of the Last 10 Years' Salary	x	2.00%	x	# of Years in the Plan
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RetireMint is a defined-benefit plan that gives you a protected lifetime retirement benefit based on your salary and service. Importantly, this benefit is not affected by the performance of the financial markets. You will receive the benefit calculated by the plan's formula regardless of how the markets are behaving. Because the benefit is paid for life, you never have to worry about running out of money for retirement.

RetireMint also offers features not found in 401(k) plans, such as subsidized early retirement benefits including the "Rule of 85", which allows for immediate unreduced retirement if your age plus years of service equals 85. Additionally, the plan contains a disability retirement feature for those who become totally disabled.

Most importantly, RetireMint has always been a well-funded plan, and that means it can deliver on the benefit promises it makes to you throughout your career. RetireMint is one of the greatest success stories in the history of the cooperative movement, and as it enters its eighth decade, it is stronger than ever. The plan is one of 33 pension plans that receive favorable regulatory treatment due to the unique multiple employer structure.

HOW TO REGISTER YOUR ACCOUNT

1. Visit www.ubgretire.com and click "Register Now"
2. Fill out the form and click "Register"

Register Now

Is United Benefits Group managing your benefit plan? Register to gain access to a wealth of resources as well as direct access to your benefit plan information.

[READ MORE](#)

Log in to your account to use the retirement calculator and see the true value of a lifelong pension plan.

Get Started with Your UBG Account

Registration form fields:

- Plan ID* (dropdown menu)
- Social Security Number* (text input)
- Date of Birth* (calendar icon)
- Email Address* (text input)
- User name (Must be all lowercase with no blank spaces)* (text input)
- Password* (text input)
- Retype Password* (text input)
- Register button

*Required information

401(K) PLAN

The 401(k) is optional for employees and all employees are eligible once they meet the eligibility requirements. To participate, you must be 18 years old, and you can join the 401(k) plan the month following your hire date.

- Employees can invest 1-50% of gross pay, before taxes.
- We also offer a Roth 401(k) - the Roth is taken after taxes are deducted, but will be tax-free when you take out the distributions in retirement.
- Farmers Cooperative will match 50% of employee's contribution, up to 2%.

The UBG 401(k) offers professionally managed model portfolios, target date funds, and a full portfolio of low-cost funds designed with the RetireMint participant in mind. Your 401(k) and your pension working together gives you the opportunity to retire comfortably and with confidence! The UBG 401(k) provides access to financial advisors to you at no charge.

Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Additional plan details, including when you become eligible to enroll, are available in the plan's summary plan description and/or plan documents on the website.

Begin Your Journey Now
www.empowermyretirement.com

For first-time access:

- Log on and select *Register*
- Choose the *I do not have a PIN* tab
- Follow the prompts to create your username and password

CONTACT

For 401(k) questions, contact Empower Retirement at **(855) 756-4738**.

For 401(k) advice, contact Intellicents at **(877) 680-4015**.

PAID TIME OFF

	Accrual Rate	# of Hours
During 1st Year of Employment	3.70 hours/biweekly	96
After 1 Year Anniversary	5.39 hours/biweekly	140
After 6 Year Anniversary	6.93 hours/biweekly	180

*Accrual will stop once the 280-hour maximum limit is reached.

BIRTHDAY LEAVE

Full-time employees will accrue 8 hours of birthday leave each January 1st. Birthday leave can be used for any absence, but will be lost if you do not use it by the end of the year. You must use all 8 hours at once.

PAID HOLIDAYS

Full-time employees will be paid for the following holidays per year:

- New Year's Eve (4 hours)
- New Year's Day (8 hours)
- Memorial Day (8 hours)
- Independence Day (8 hours)
- Labor Day (8 hours)
- Thanksgiving (8 hours)
- Christmas Eve (4 hours)
- Christmas Day (8 hours)

SMART DOLLAR

Smart Dollar is an online platform to help reach your financial goals. Smart Dollar is a Dave Ramsey product, and it offers online tools accessible 24/7 to help get out of debt, invest, build wealth, and give generously. This platform is free for employees to sign up for.

To sign up, visit smardollar.com/start and enter the keyword: farmerscooperative9191



EMPLOYEE DISCOUNTS

Feed	No discounts except 10% off retail price on dog/cat food only
Fuel at the Pump	\$0.04 per gallon discount from posted price on gas or diesel purchased at the pump when using a Farmers Cooperative propriety card only. For a gas card, please call 402-223-3221.
Propane Bottles	\$5.00 off retail price
Lubricants	\$3.00 off per case on full cases (12) quarts only
Oil Changes	\$5.00 off per oil change on passenger or light truck vehicles, excluding during advertised specials that offer the same discount
Tires, Batteries & Automotive Parts	10% discount from retail price on passenger or light truck vehicles only
Labor	\$20.00 off Farmers Cooperative's hourly rate. No discounts on service calls.

DETAILS

- If product or service is not listed above, employees will pay full retail price.
- New employees must pass a credit check to open an account at Farmers Cooperative.
- Submit a credit application to our credit department.
- Please call **(402) 223-3221** to get a fuel card.

CREDIT UNION

Farmers Cooperative is part of the Nebraska Cooperatives program that is a part of Four Points Credit Union. This means you and your immediate family members can open Four Points accounts. "Immediate family members" includes spouses, children, siblings, parents, grandparents, and grandchildren.

Please go to www.fourpointscu.org or call **(402) 431-5180** for more information.

CLOTHING PROGRAM

All regular full-time employees will be able to participate in our clothing program. Farmers Cooperative will provide employees up to \$250 annually for the purchase of work-related uniforms and outerwear, based on fiscal year (September 1st - August 31st). Funds expire at the end of the fiscal year and cannot be carried over to the next. All shirts and outerwear must be purchased through the Farmers Cooperative website and must bear the company logo.

Part-time employees who work over a certain number of hours in the prior fiscal year will be eligible for a reduced clothing allowance of the next fiscal year. Part-time employees who worked over 500 hours will be eligible for \$100 and those who work over 1,000 hours will be eligible for \$150 to their clothing allowance. This allowance is good for the fiscal year and will then need to be met with the same qualifications the next year.

INSTRUCTIONS FOR ORDERING CLOTHING ONLINE

1. If you have not yet registered, you will need to go to your email and verify the email sent to you from noreply@mybrightsites.com. You **must** verify your email before you can use your clothing balance
2. Once you verify the account, you can continue to create an account by clicking "Register".
3. Fill in all the information and click "Create Account". You will need to use the email that your ADP account is associated with.
4. Go to farmerscooperative.mybrightsites.com
5. You can now go into the website and add items you would like to order.
6. When you are finished shopping, click "Checkout". You can now view the total in your cart.
7. Select the shipping location and enter your phone number. Hit "Continue" when finished.
8. If you ordered a hat, put in the promo code found on the home page.
9. Click the box **"Use My Account Balance"** to use the money on your account.
10. If you spent more than your allowance, you will have to pay for the remainder with a credit card. Please enter that information and hit continue.
11. You will then need to fill in the billing address. This should be your home address.
12. After hitting "Continue", you will now be at the final stage of checkout. Please make sure everything is correct and if it is, you can hit "Place Order Now".
13. Once it is ordered, you will receive an email and the website will say it was processed.

If you have any issues with the website or with your login information, please contact our rep **Amanda Ricenbaw** at amanda@abantemarketing.com or **(402) 817-0167**.

ADP

ADP is where you will find your pay history, paid time off, benefits enrollment, and much more. There are two ways employees can access ADP. The first option is through **workforcenow.adp.com**, or you can use the ADP Mobile Solutions app. If you need help getting into your account, please contact a Human Resources representative.



HOW TO ENROLL IN FC INSURANCE BENEFITS

To enroll in benefits, you must complete the open enrollment on ADP within the first 14 days of employment or during open enrollment. This process will walk you through all the enrollment options and you will be able to see all the insurance benefits Farmers Cooperative has to offer.

Please follow the instructions below on how to enroll/decline in benefits:

1. Log into www.workforcenow.adp.com or the ADP Mobile Solutions app
2. Select Benefits
3. Go to Dependents and Beneficiaries and add all of your dependents
4. Once those are added, go to the New Hire Enrollment and select Enroll Now
5. Review the Enrollment Notes, answer any questions, and continue when you are ready
6. Work through each medical plan and select the ones you would like to enroll in. Once you are enrolled, please also select the dependents you would like to add.
 - If you enroll in medical insurance, dental is included - do not enroll in dental as well
 - If you have the Wellness Plan option, please enroll in this plan - this will give you the Wellness Plan discount
 - Disability is a required enrollment, so you will need to enroll in this as well
 - Life insurance is paid for by the company, so please enroll and select your beneficiary
7. Once all of those are added, review your enrollment summary. When you are done, you can submit your enrollment. You will be able to save and come back to your enrollments at any time within the first 14 days.

If you have any questions on the enrollments, please contact our call center at **(888) 598-2040** or contact Taylor Cerveny in the Human Resources department.

IMPORTANT CONTACTS

General HR Questions

(402) 946-2211
careers@farmersco-operative.com

Blue Cross Blue Shield of Nebraska Health Insurance

Group #: 305341-01
<https://members.nebraskablue.com>
(855) 849-2201

Delta Dental Dental Insurance

Client Code: 000467
<https://deltadentalne.org>
(866) 827-3319

VSP Vision Insurance

<https://www.vsp.com>
(800) 877-7195

Lincoln Financial Group Life Insurance, Short & Long Term Disability

<https://www.lincolffinancial.com>
(800) 423-2765

HSA Bank Health Savings Account Flexible Savings Account Lifestyle Spending Account

<https://www.hsabank.com>
(800) 357-6246

UBG Pension Questions

<https://www.ubgretire.com>
(800) 816-5535

Empower Retirement 401(k) Questions

<https://www.empowermyretirement.com>
(855) 756-4738

Intelligents 401(k) Advice

<https://www.intelligents.com>
(877) 680-4015

Medical Call Center - Allstate Enrolling in Insurance Allstate Questions

<https://awd.benselect.com>
(888) 598-2040

GMS Benefits Medicare Questions

(402) 884-6677

EmployeeConnect Employee Assistance Program

(888) 628-4824
www.guidanceresources.com
Username: LFGSupport
Password: LFGSupport1

Vitality Vitality

(877) 224-7117
wellness@powerofvitality.com

TAYLOR COLLINS

Senior Vice President of Talent
tcollins@farmersco-operative.com

TAYLOR CERVENY

Payroll & Benefits Manager
tcerveny@farmersco-operative.com

MISSION

Investing in our Owners' Success; delivering service and solutions to exceed customer expectations.

VISION

To be the best; providing solutions to achieve employee and customer success.

CORE VALUES



INTEGRITY

Do what we say, deliver what we promise, and fix what we don't



EMPLOYEES

We invest in the development and success of our employees



SAFETY

Provide a caring safety environment for our employees, customers, and communities



COMMUNITIES

We are committed to making a difference in the communities we serve



CUSTOMERS

We are committed to meeting the ever-changing needs of our customers



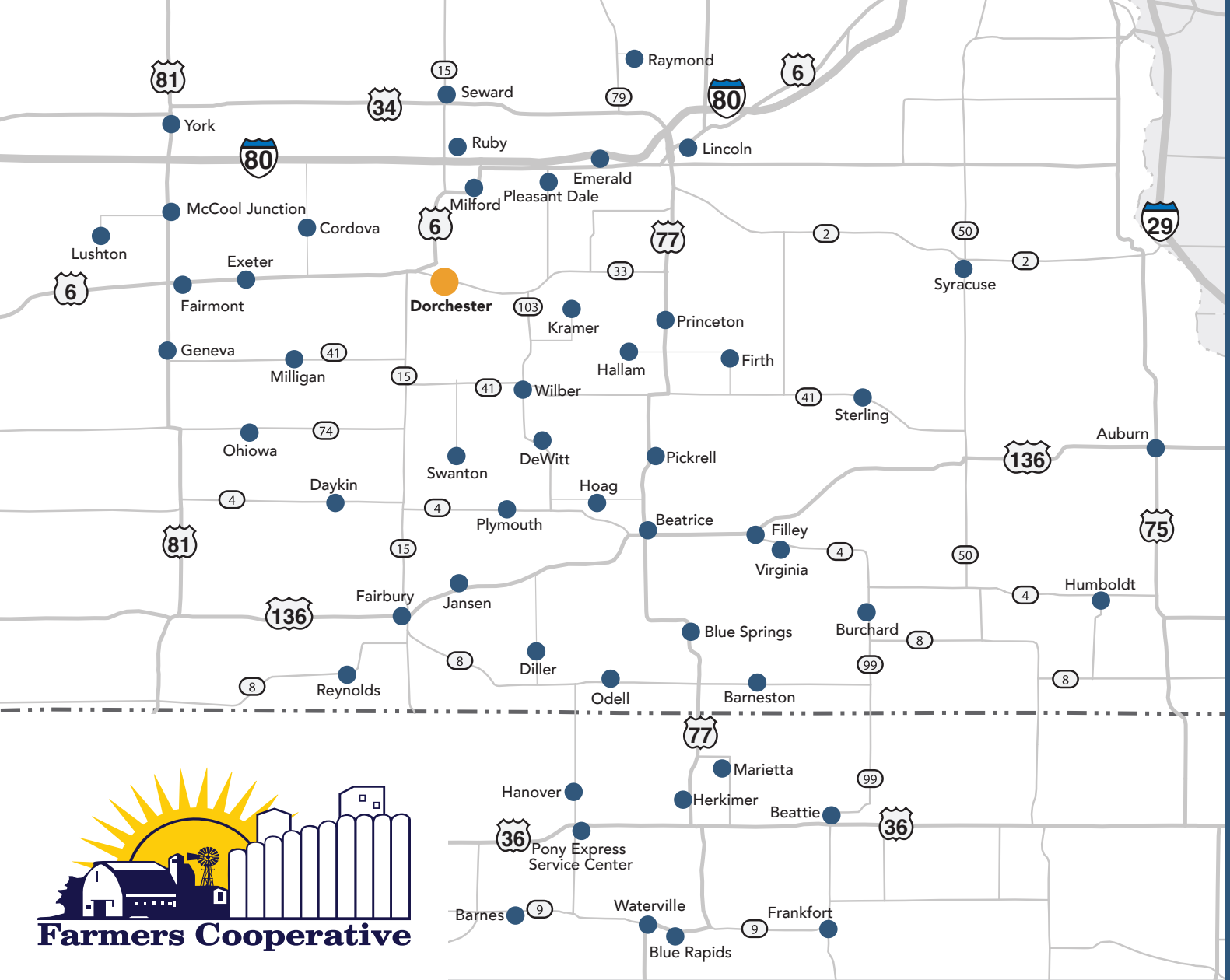
SUCCESS

We honor the legacy of our past and are committed to long-term financial success



Farmers Cooperative

MyFarmersCoop.com



Auburn	402-274-4080	Fairbury Agronomy	402-729-2330	Milligan	402-629-4275
Barnes	785-268-0075	Fairbury Tire	402-729-6147	Odell	402-766-4145
Barneston	402-674-3121	Filley Agronomy	402-662-3885	Ohiowa	402-295-2219
Beatrice Energy North	402-223-3221	Firth	402-791-5837	Pickrell	402-673-3280
Beatrice Feedmill	402-228-4224	Firth Tire	402-791-5862	Pleasant Dale	402-795-3370
Beatrice Grain	402-228-3458	Frankfort Agronomy	785-292-6199	Plymouth	402-656-3615
Beattie	785-353-2237	Frankfort Shuttle	785-292-6200	Plymouth Agronomy	402-656-3231
Blue Rapids	785-363-7731	Frankfort South	785-292-4403	Plymouth C-Store	402-656-3905
Blue Springs	402-645-3356	Geneva	402-759-4782	Plymouth Tire	402-656-4000
Burchard	402-865-4595	Hallam Agronomy	402-787-0218	Pony Express Tire	785-337-2900
Burchard Tire	402-865-5445	Hallam Grain	402-787-3290	Princeton	402-798-7340
Cordova	402-576-3241	Hanover	785-337-2222	Raymond Agronomy	402-783-2355
Cortland	402-798-2170	Hanover Agronomy	785-337-8949	Raymond Grain	402-783-2321
Daykin	402-446-7285	Herkimer	785-744-3226	Reynolds	402-324-3168
Daykin C-Store	402-446-7292	Hoag	402-223-5100	Ruby	402-643-4501
DeWitt Tire	402-683-2375	Jansen	402-424-2230	Seward	402-643-2946
Diller	402-793-5321	Jansen Feedmill	402-424-2230	Sterling	402-866-4661
Dorchester Office	402-946-2211	Kramer	402-826-5291	Swanton	402-448-2040
Dorchester Agronomy	402-946-3421	Lincoln	402-423-8977	Syracuse	402-269-3476
Dorchester Feedmill	402-946-4631	Lushton	402-724-2495	Virginia	402-688-4252
Dorchester Tire	402-946-2341	Marietta	785-744-3216	Waterville	785-363-2555
Emerald	402-474-6631	McCool Junction	402-724-2241	Wilber	402-821-2351
Exeter	402-266-5951	Milford Agronomy	402-761-2126	Wilber Tire	402-821-2378
Exeter Agronomy	402-266-4851	Milford Tire	402-761-2226	York Tire	402-362-5544