



Today's Technology Yesterdays Values

EMPLOYEE BENEFITS

2023-2024

Central Prairie Co-op

Agri-Business Benefit Group, Inc.

MEDICAL AND RX	
Employee Pays Individual +Spouse +Child(ren) Family	(Per paycheck) \$0.00 \$122.76 \$109.54 \$215.64
Deductible Individual Family	\$1,000 \$2,000
Coinsurance Individual Family	(20% up out-of-pocket max after deductible is met.) \$1,000 \$2,000
Total Deductible & Coinsurance Individual Family	(Copays do not apply to the coinsurance amount.) \$2,000 \$4,000
Annual Out-of-Pocket Max. Individual Family	(includes copays, deductibles, and coinsurance) \$6,350 \$12,700
Lifetime Maximum	Unlimited
Doctor Visits	\$25 copay
Emergency Room Visit	\$100 copay
Preventive Care Services	In network 100% coverage
Accidental Injury Service	Pays 100% up to \$300 per person each benefit period, then subject to deductible/coinsurance
Prescription Drugs	BlueRx Card \$15/\$40/\$60/\$40/\$60 with Mail order is 2 ½ x copay with ResultsRx formulary
Eligible dependents	Covered to age 26
Hearing Aids	Subject to deductible/coinsurance, \$2,500 max per ear, per member, every three (3) benefit periods. Four (4) added ear molds per benefit period up to age three (3).
DENTAL	
Employee Pays Individual +Spouse +Child(ren) Family	(Per paycheck) \$0.00 \$5.95 \$4.92 \$11.34
Annual Maximum	\$2,000
Preventive Services	No Deductible - 100% payment
Primary Services	No Deductible – Plan pays 80%
Major Services	No Deductible – Plan pays 50%
OTHER HEALTH BENEFITS OFFERED	
Health Care FSA Individual, Spouse, and your taxable dependents	Set aside up to \$3050 pretax dollars for eligible medical, dental, and vision expensed.
Dependent Care FSA Taxable dependents living with you	Set aside up to \$5,000 pretax dollars for eligible care services.
Aflac	100% Employee Paid
Vision Care Direct	100% Employee Paid

Mutual of Omaha

LIFE AND DISABILITY INSURANCE	
Group Life & AD&D Employee	Full-time employees receive twice their annual wage. 100% Employer paid.
Dependent Life Insurance Spouse and Dependents under the age of 26	Spouse \$10,000 coverage Dependents \$5,000 coverage Employee funded \$2.22 per pay period.
Voluntary Life Insurance Individual Eligible Dependents	Employee funded: Based on Age 5x annual salary to \$100,000 Spouse 100% of employees benefit to \$30,000. Eligible Dependents 100% of employees benefit to \$10,000.
Short Term Disability Employee	After 30 days you will be paid 60% of your average wage for a maximum of 9 weeks. 100% Employer paid.
Long Term Disability Employee	After 90 days you will receive 60% of your average wage. If you become disabled prior to age 62 you will receive the benefit until you reach age 65. 100% Employer paid.

United Benefit Group

COOP RETIREMENT AND 401(K)	
Lifetime Income Retirement Plan Employee Mandatory after 1,000 hrs of service and age 21	Employees contribute 3% of gross wage. Employer contributes 4.65% of gross wage.
401(K) Retirement Plans Employee Eligible after 90 days	Able to contribute up to \$22,500 age 50 or older may contribute an additional \$7,500. 100% funded by the Employee.

Other Benefits

OTHER BENEFITS FOR FULL TIME EMPLOYEES	
Vacation Can be used in 4-hour increments and can roll 44 hrs forward.	1-4 yrs of service 88 hrs 6-9 yrs of service 108 hrs 10-14 yrs of service 132 hrs 15+ yrs of service 176 hrs
Sick Leave 1-hr increments 300 hrs max	After 90 days of service, you will accrue 2 hrs per pay period.
Sick Bank 1-hr increments 300 hrs max	After 90 days of service, you will accrue 2 hrs per pay period.
Personal Leave Can be used in 1-hours increments. No hrs carry.	After 90 days of service, you will earn 24 hrs. 24 hrs will be earned at the Employees Anniversary date.
Bereavement Leave	24 hrs for immediate family.
Profit Sharing Plan	Based on Income from Local Operations and % of Gross Salary.
Employee Uniforms	Reimbursed half the cost of clothing (stitching 100% paid by company), reimbursed up to \$100 on composite toed boots.
Holiday Pay	New Year's Day Memorial Day 4 th of July Labor Day Thanksgiving Christmas Christmas Eve (½ day)