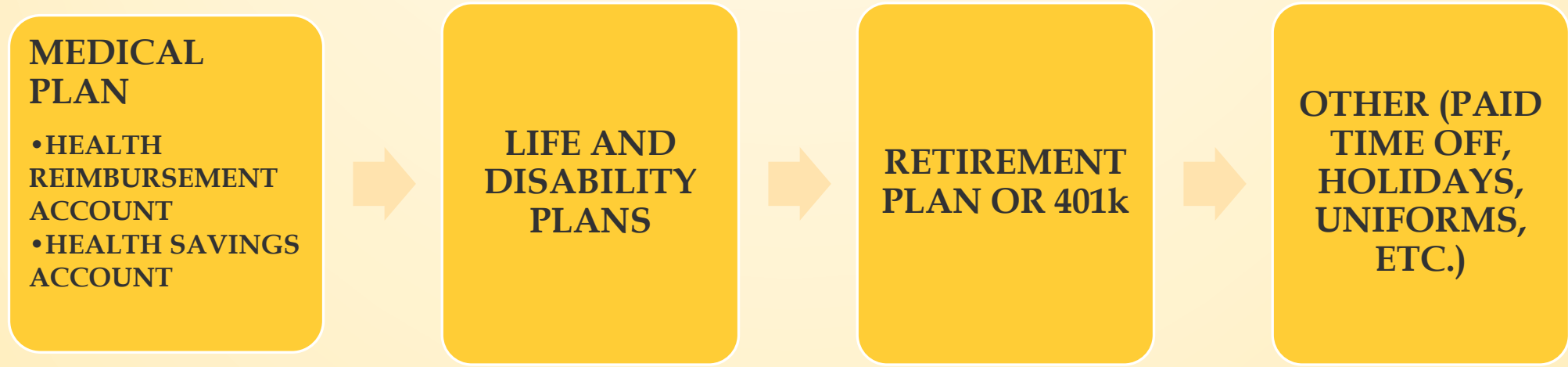


**FEED COMMODITIES INTERNATIONAL, INC.**



**BENEFITS INFORMATION**

# FCI EMPLOYEE BENEFITS



# PLAN RULES

- FULL TIME WORKING AT LEAST 30 HOURS A WEEK
- PLAN YEAR (JANUARY 1 - DECEMBER 31)
- ELIGIBILITY DATE
  - LIFE AND DISABILITY INSURANCE - 1<sup>ST</sup> DAY
  - HEALTH PLAN - 90th DAY
    - QUALIFIED DEPENDENTS
    - QUALIFYING EVENTS
    - OPEN ENROLLMENT
  - RETIREMENT PLAN - 180<sup>TH</sup> DAY (AND AGE 21)
    - ROLLOVER
  - PAID TIME OFF AND HOLIDAY PAY - 91<sup>ST</sup> DAY



# HEALTH PLAN



<u>PLAN OPTIONS</u>	<u>MEDICAL DEDUCTIBLE</u>	<u>PHARMACY DEDUCTIBLE</u>	<u>SEMI-MONTHLY PREMIUM*</u>
SINGLE	\$6,750	\$1,350	\$67.95
TWO-PERSON	\$13,500	\$2,700	\$123.45
FAMILY	\$13,500	\$2,700	\$180.90

- FCI PAYS 70% OF PREMIUM; \*EE PAYS 30% OF PREMIUM
- PREVENTIVE CARE - **NO OUT-OF-POCKET EXPENSE**
- PRESCRIPTION DRUG & MEDICAL DEDUCTIBLE OR OUT-OF- POCKET LIMITS ARE SEPARATE



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# FUNDING OPTIONS

- **HEALTH SAVINGS ACCOUNT (H.S.A.)**
  - TAX-FREE, EMPLOYEE OWNED
  - FUNDED BY EMPLOYEE AND FCI
  - TAKE ADVANTAGE OF FCI MATCH UP TO \$600
  - MAXIMUM CONTRIBUTION BY EMPLOYEE AND FCI (\$3,500 SINGLE; \$7,000 WITH DEPENDENTS; 55 OR OLDER, +\$1,000); No minimum
- **HEALTH REIMBURSEMENT ACCOUNT (H.R.A.)**
  - TAX-FREE, FUNDED BY FCI
  - EE INITIALLY PAYS \$2,000 (SINGLE) OR \$4,858 (FAMILY)
  - 70% PAID BY HRA AFTER \$2,000 OR \$4,858



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# H.R.A. & H.S.A. TABLE

<u>PLAN OPTIONS</u>	<u>H.S.A. FCI SHARE</u>	<u>EMPLOYEE OUT OF POCKET PRIOR TO H.R.A.</u>	<u>H.R.A. EMPLOYEE SHARE (30%) up to:</u>	<u>H.R.A. FCI SHARE (70%) up to:</u>	<u>TOTAL COMBINED DEDUCTIBLE</u>
SINGLE	\$600	\$2000	\$1425	\$3325	\$6750
TWO-PERSON	\$600	\$4858	\$2592	\$6050	\$13500
FAMILY	\$600	\$4858	\$2592	\$6050	\$13500



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# Who Pays What?

<b>Single Plan</b>		
\$6751 to unlimited	100% BCBS	
\$2001 - \$6750	70% HRA FCI (\$3325)	30% Employee (\$1425)
\$1201 - \$2000	All Employee	
\$0 - \$1200	All Employee; or Up to \$600 Employee HSA and \$600 FCI Match	



<b>2-Person or Family Plan</b>		
\$13501 to unlimited	100% BCBS	
\$4859 - \$13500	70% HRA FCI (\$6050)	30% Employee (\$2592)
\$1201 - \$4858	All Employee	
\$0 - \$1200	All Employee; or Up to \$600 Employee HSA and \$600 FCI Match	



# FORMS TO FILL OUT:

- BCBS ENROLLMENT FORM (IN VT, PHYSICIAN NAME REQUIRED)
- HEALTH REIMBURSEMENT (HRA) ACCOUNT FORM
- HEALTH SAVINGS ACCOUNT (HSA) FORMS
- WAIVER OF COVERAGE , if not enrolling
- DECLARATION OF HEALTH COVERAGE FOR VT



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# LIFE & DISABILITY PLANS



- LIFE INSURANCE -\$50,000 - FCI FUNDED
  - SUBMIT YOUR BENEFICIARY FORM
- SHORT TERM DISABILITY -FCI FUNDED
  - UP TO 26 WEEKS OF PAY (DEPENDING ON CONDITION); 66.66% OF WEEKLY PRE-TAX EARNINGS; NO MORE THAN 1,000 WEEKLY; 14 DAY WAITING PERIOD
- ADDITIONAL LIFE INSURANCE - EMPLOYEE FUNDED
  - FOR EMPLOYEE, SPOUSE AND CHILDREN; PAYROLL DEDUCTION; EVIDENCE OF INSURABILITY IF LATE ENROLLEE
- LONG TERM DISABILITY - EMPLOYEE FUNDED
  - 60% OF MONTHLY PRE-TAX EARNINGS; NO MORE THAN \$10,000 MONTHLY; STARTS AFTER STD ENDS; PAYROLL DEDUCTION



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# VOLUNTARY BENEFITS



It is not major medical insurance! FULLY FUNDED BY THE EMPLOYEE. NOVEMBER enrollment

**Accident Plan** – This plan pays for expenses **NOT** covered by Health Insurance

- X-rays added; \$120-200 for initial doctor visit for any Accident or Injury; \$35-12,500 for injuries needing treatment (in addition to initial visit)
- \$40,000-\$150,000 Accidental Death Life Insurance.
- Cost: \$6.24 single/week \$8.08 Couples/week \$9.50 1-parent/week \$11.28 family/week.

**Cancer Policy** - Pays \$4000 for initial diagnosis-plus many other benefits NOT covered by medical

- Pays out \$75.00 per family member for annual Cancer Screening – Cost \$8.88/week single

**Life Insurance** - term insurance and whole life plans; No medical exam needed and benefits range from \$10,000 to \$500,000; From \$2.00 per week

**OTHER AFLAC plans: Cancer/Heart protection; Hospitalization ; Dental ; Vision**

*Meet with Aflac Consultant*



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# RETIREMENT PLAN/401k

*John Hancock*

- PRE-TAX CONTRIBUTION
- 6 MONTHS WAITING PERIOD; 21 YEARS OLD
- FCI MATCH - DOLLAR 4 DOLLAR UP 4%!
- VESTING PERIOD
- MAXIMUM DEFERRAL (\$18,500)
- CATH UP CONTRIBUTION (\$6,000) -OVER 50 YEARS OLD
- ARRANGE YOUR MEETING WITH INVESTMENT CONSULTANT



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# OTHER BENEFITS

- PAID TIME OFF
- HOLIDAY PAY

**NEW YEAR'S DAY, MEMORIAL DAY, LABOR DAY, INDEPENDENCE DAY, THANKSGIVING, and CHRISTMAS**

- BEREAVEMENT LEAVE
- UNIFORMS
- WELLNESS PROGRAM
- YEAR-END DISCRETIONARY BONUS
- FUN PLACE TO WORK!



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# ADDITIONAL INFORMATION

- AFFORDABLE CARE ACT
- COBRA CONTINUATION OF COVERAGE
- CONTACT

IRMA HIGGINS

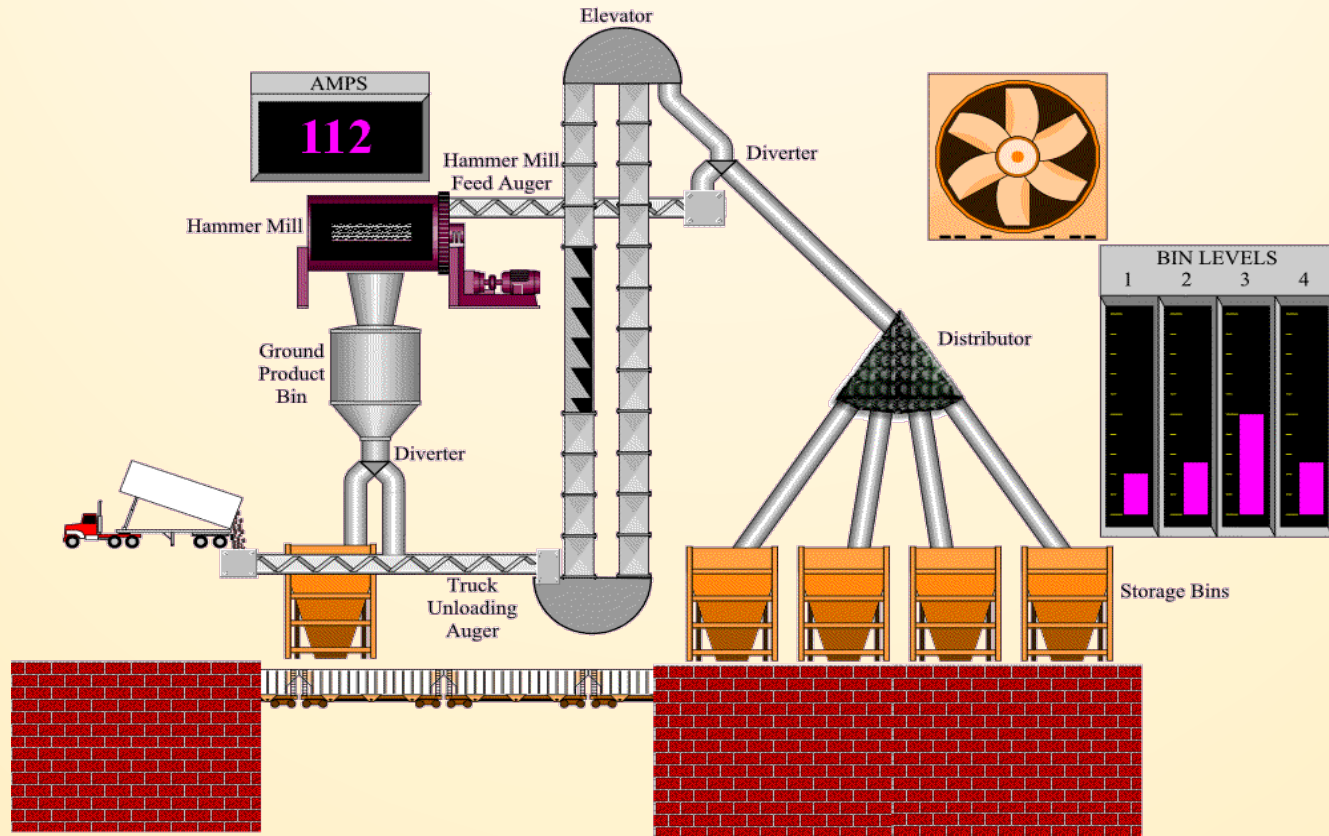
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# THANK YOU!



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