

JBS United, Inc.

Company Time Off

Company Holidays

- New Years Day
- Memorial Day
- Independence Day
- One Company-Designated Holiday
- Thanksgiving Day
- Christmas Day
- Labor Day

Annual Vacation Accrual Schedule

All vacation accrual rates are based on years of service.

0-2 years	80 hours
2-5 years	104 hours
5-10 years	120 hours
10-15 years	136 hours
15+ years	160 hours

- An employee's annual vacation allowance accrues at a rate of 1/26th per pay period (26 pays per year).
- An employee can rollover up to 40 hours of unused vacation from one calendar year to the next.
- Vacation accrual rates will change beginning the pay period following an employee's anniversary date.
- Full time employees may purchase up to 40 hours of additional vacation annually.

Qualifying Events

Changes to your medical, dental, vision and flexible spending plans may be only made when there is a qualifying event (birth of child, marriage, divorce, etc) or during the open enrollment period.

Notification must be made to Human Resources within 30 days of the qualifying event in order to make changes to your plans.

Dedicated to the JBS United Team

A company's work culture reflects the shared values, practices, and behaviors of the leadership of the company and its employees. It is how the company expresses its personality.

We believe that our mission can best be achieved through devotion to the professional development of our people and attention to their personal well-being. We place importance on employee empowerment, plus the freedom to think creatively and problem solve. We value the tangible and intangible gifts that each employee offers and we treat one another with mutual respect, kindness, and fairness. YOU are valued!



JBS United, Inc.
Human Resources Department
322 South Main Street
Sheridan, Indiana 46069
toll-free: (800) 503-6288
fax: (317) 758-2680
email: HR@JBSUnited.com
www.JBSUnited.com



Questions or Concerns:

Contact Human Resources to clarify any concern you may have regarding the JBS United Benefit Package.



2016 | Benefits Summary

Benefit eligibility begins the first day of the month following date of hire unless otherwise noted.

Medical Insurance

Cost to Employees (per pay):

Traditional Plan	Non-Wellness	Wellness*
Employee Only	\$81.00	\$67.00
Employee / Children	\$121.00	\$105.00
Employee / Spouse**	\$157.00	\$134.00
Family Coverage	\$230.00	\$195.00

Deductibles: \$1,000 individual / \$2,000 family (in-network)

Coinsurance: 90% network / 60% non-network

Max. Out of Pocket:

- In-network: \$4,000 individual / \$8,000 family
- Non-network: \$5,500 individual / \$11,000 family

High Deductible Plan	Non-Wellness	Wellness*
Employee Only	\$54.00	\$47.00
Employee / Children	\$84.00	\$73.00
Employee / Spouse**	\$109.00	\$93.00
Family Coverage	\$171.00	\$137.00

Deductibles: \$3,000 individual / \$6,000 family (in-network)

Coinsurance: 90% network / 60% non-network

Max. Out of Pocket:

- In-network: \$4,500 individual / \$9,000 family
- Non-network: \$9,000 individual / \$18,000 family

Dependent children may be eligible for medical coverage up to age 26.

* Both employee and covered spouse must meet wellness criteria.

** A working spouse is required to utilize his/her company's healthcare plan, if available.

Prescription

Traditional Plan

- **Local Pharmacy Cost:** 30% of the cost of medication
Generic co-pay: \$5 min/\$60 max (30-day supply)
Brand Name co-pay: 100% of difference between generic and brand
- **Mail Order Cost:** 25% of the cost of medication
Generic co-pay: \$10 min/\$120 max (90-day supply)
Brand Name co-pay: 100% of difference between generic and brand
- Out of pocket max for Rx = \$3,000 / \$6,000

High Deductible Plan

- Employee pays 100% of cost of medication, but it counts towards overall medical deductible. Once deductible is met, medication is free for rest of calendar year

Flexible Spending Accounts - Healthcare or Dependent Care Expenses:

Annual Limits:

- Healthcare: \$2,550
- Dependent Care: \$5,000

Health Savings Account

Eligibility: Employees who enroll in the High Deductible Medical Plan only.

Can contribute up to \$3,350 (Employee only) / \$6,750 (Family), minus company contributions of \$300 / \$600 / \$900, in a tax-free account to use for out-of-pocket medical expenses.

Dental Coverage

Cost to Employees (per pay):

	Basic	Deluxe
Employee Only	\$14.00	\$23.00
Employee / Children	\$30.00	\$51.00
Employee / Spouse	\$28.00	\$46.00
Family Coverage	\$44.00	\$77.00

Deductibles: \$50 individual / \$150 family

Coverages:

- Preventative (deductible waived):
100% Basic and Deluxe
- Minor restorative (after deductible):
50% Basic / 80% Deluxe
- Major restorative (after deductible):
25% Basic / 50% Deluxe
- Orthodontics:
50% up to \$1,500 for dependents up to age 19 (Deluxe only)

Maximum Annual Benefit Per Family Member:

- \$1,250 Basic
- \$2,000 Deluxe

Vision Coverage

Cost to Employees (per pay):

Employee Only	\$5.00
Employee / Children	\$9.00
Employee / Spouse	\$10.00
Family Coverage	\$13.00

Exam: 1 per 12 month period; \$10 co-pay
\$20 co-pay for lens plus frames (1 per 24 months)
Frame Coverage: Up to \$120
Contact Lenses: Up to \$105

Medical Concierge

JBS United has partnered with Compass as your personal medical concierge company. They can help you understand insurance benefits, compare costs, select doctors and act as your advocate.

Compass Contact Information:
<http://compassphs.com> or 800-513-1667 x460
Bryanna.Foote@compassphs.com

Short-Term Disability

Cost to Employee: Company provided

Benefits Begin: Standard benefits will begin after the 5th consecutive work day of disability.

Compensation: 100% of base wages for first 26 weeks.

Long-Term Disability

Cost to Employee: Company provided

Exclusion / Waiting Period: 6 months

Compensation: 66 2/3 % of wages (up to age 65)

Life Insurance

Cost to Employee: Company provided

Amount of Coverage: \$40,000 term life

Voluntary Benefits

Additional benefits available at a cost to employee:

- Supplemental term life insurance through Symetra
- Off the job accident insurance with UNUM
- Critical illness insurance with UNUM

Accidental Death & Dismemberment

Cost to Employee: Company provided

Accidental Death Coverage: \$40,000

Dismemberment Coverage: Prorated based on extent

401k

Cost to Employee: Based on employee election

Auto Enrollment: 5% upon hire

Employer Match: 3% for the employee's first 1%, and then 1%-for-1% for the next 4%

Options: Pre-tax or Roth (post-tax)

Wellness Program

- Wellness Exam covered 100%
- Fitness club subsidy (up to \$120 / year)
- Weight control program subsidy (up to \$125 / year)
- Tobacco cessation program
- Contests with incentives
- Employee Assistance Program

