



# BENEFITS AT A GLANCE - FSO - 2026



## My Benefits

Coverage is available on day 61 of employment. Vision coverage is available on the first of the month after 60 days. Employees may pick and choose which plans they prefer.

### Medical

- » Four medical plans to choose from, including savings and reimbursement account options
- » Deductible ranges from \$1,800 – \$2,800 for employee only coverage or \$3,600 – \$5,600 for family coverage
- » Telemedicine provided by Teladoc – a 24/7 service that provides access to doctors by mobile app, online video or telephone

### Prescription Coverage

- » All medical plans include prescription coverage
- » Includes mail order pharmacy

### Virtual Primary Care & Mental Wellness

- » Virtual Primary Care: Exclusive access to convenient, high-quality care for McKee Foods medical plan members.
- » Mental Wellness – Treat conditions such as trauma, anxiety, depression, stress, addiction, relationship conflicts, eating disorders, post-traumatic stress disorder (PTSD), panic disorder and more.
- » \$30 for Virtual Primary Care & Mental Wellness visits, \$6 after deductible is met.

### Health Savings and Reimbursement Account Options

- » Health Reimbursement Arrangement (HRA)
- » Health Savings Account (HSA)
- » Both include a debit card for easy access to funds and payment for services

### Centers of Excellence (COE) Musculoskeletal and Surgery Benefits Program

- » Provides care from muscle pain to orthopedic, spine and neurological surgeries
- » Provides McKee Foods medical plan members access to top surgeons at reduced costs

### Dental

- » Routine preventive covered at 100% with no deductible
- » Orthodontic & TMJ benefit included

### Vision

- » Two plans to choose from, Essential or Enhanced benefit
- » Zero co-pay for annual exams

### Supplemental Insurance Plans

- » Critical Illness, to help cover events such as a heart attack, stroke or cancer
- » Accident Insurance, to help cover events due to an accidental injury
- » Hospital Indemnity, to help cover in-patient hospital stays

### Life and Accidental Death and Dismemberment (AD&D)

- » Employee Basic Life Insurance is \$45,000, \$3,000 for dependents (Full-time only)
- » Supplemental Life Insurance available for employee and dependents. Employee amounts from \$25,000 to \$500,000. Spouse amounts from \$10,000 to \$50,000. Children amount is \$10,000 (Full-time only)
- » Coverage amounts for AD&D range from \$25,000 to \$300,000 for employee and spouse and 10% of employee amount for children (Full/Part-time)

### Short-Term (STD) & Long Term Disability (LTD)

- » Core disability plans offered at no-cost to the employee. (Full-time only). 60 day waiting period before eligible for coverage
- » STD: 60% of base pay up to \$1,820 per week for 12 weeks, after 1 week elimination period
- » LTD: 50% of base pay up to \$10,000 per month, begins after STD expires
- » LTD Buy-up: Buy-up additional percentage of base pay

### Employee Assistance Program

- » Personal counseling sessions, travel assistance, and more

### Smoking Cessation Program

- » Tobacco cessation and nicotine replacement program

## My Wellness

### Wellness Programs

- » McKeeFIT: Includes TeleCoaching, on-site group exercise classes, lifestyle and move programs, Diabetes management, personal training, and nutrition counseling. Some programs require enrollment in a McKee medical plan

### Sweet Rewards Incentive Program

- » Earn up to \$650 in incentive dollars for both you and a covered spouse each calendar year towards your HRA or HSA account. Must be enrolled in a McKee Foods medical plan.
- » A one-time, no-cost activity tracker is included as part of the program.

## My Money

### 401(k) and Roth 401(k) Retirement Savings

- » Employer match \$0.50 per dollar for first 6%
- » Free will prep, healthcare power of attorney, HIPAA authorization, durable power of attorney, plus more legal documents
- » Free financial well-being resources
- » Free educational resources to help with college debt, including scholarship resources

### Profit Sharing Bonus

- » Portion of profits paid out to employees in a cash bonus (every year since 1962)
- » Company contributes an annual lump-sum into eligible employee retirement accounts, known as deferred profit sharing

### Flexible Paid Time Off Package

- » Full-time employees earn 19 days first year & 23 days second year. Part-time earn half this rate

### Holiday Bonuses and Gifts

- » Christmas cash bonus and gift
- » Anniversary and service gifts/awards

### Tuition reimbursement and Continued Education

- » Tuition assistance reimbursement up to \$4k/year to support job-related continued education

### Employee Discount Program (TicketsatWork)

- » Discounts on vacations, car rentals, hotels, concerts, and more through TicketsatWork

