

## USA BENEFITS AT-A-GLANCE 2010

USA Employee Benefits Program is designed with both today and tomorrow in mind: Helps you defray the cost of medical, dental and child care expenses **today** and offers protection from the financial consequences of illness, injury or death, and provides you retirement income resources for **tomorrow** toward a more financially secure future. This is only a summary of available benefits. For complete details please see each of these benefits located on the Share Drive <S:\Human Resources\Employee Benefits>

### **Eligibility for Benefits Plans**

In general, U.S.-based NCBA, CDF & DotCoop employees who are regularly scheduled to work at least 30 hours a week are eligible to participate in the USA benefits plans.

### **Medical Insurance**

Enrolled employees are eligible for coverage the first of the month following date of hire. Domestic partner coverage is available. Coverage is provided by CareFirst Blue Cross Blue Shield (CFS). Go to <http://www.carefirst.com/> "Member & Visitors" to find a doctor, register for My Account, locate forms, and more.

You may choose to enroll in either the Open Access Plan or the PPO Plan.

**Open Access (Blue Choice)** – Insurance premium cost is shared by you and by NCBA. See rate sheet for details.

- There is no annual deductible.
- No referrals for specialists necessary; specialists must be within the CFS Open Access Network of Providers.

**PPO (Blue Preferred)** – Blue Preferred offers freedom to choose any covered provider with no deductible for In-Network Providers.

Both medical insurance options offer these highlighted Benefits:

- **Prescription Drug Plan**
  - No annual deductible
  - Prescriptions can be filled by a participating pharmacy
  - Gives you mail order option for your long-term medications.
- **"Extra" Services** – Discount on eyeglasses and contact lenses from participating optometrists.

### **Dental Insurance**

Every year, you and your covered dependents each have up to a maximum benefit of \$1,500 per year. Insurance premium cost is shared by you and NCBA. See rate sheet for details. [www.carefirst.com](http://www.carefirst.com)

### **Section 125 Cafeteria Plan**

Employees contribute to these optional accounts with pre-tax income to pay certain expenses with tax-free dollars. You actually pay less in taxes and increase your take-home pay. To set up MyTASC Account with your TASC ID go to <https://www.tasconline.com/> Click on First Time Users.

- Medical (Out-of Pocket) Expenses – maximum \$10,000
- Dependent care - maximum \$5,000
- Non- Employer Sponsored Insurance Premiums – no maximum
- Employer Sponsored Insurance Premiums -
- Public Transportation Program in coordination with [www.wmata.com](http://www.wmata.com) – maximum \$4,020

### **Income Protection** <http://www.unum.com/>

This coverage is provided at no cost to employees.

- Short Term Disability (STD) Insurance provides financial protection for you by paying a portion of your income while you are disabled. Upon physician certification the plan pays 66.6667% of weekly earnings to a maximum benefit of \$2500 per week. This is effective after a 30-day (elimination) waiting period.
- Long Term Disability (LTD) Insurance provides financial protection for you by paying a portion of your income while you are disabled. Upon certification the plan pays 60% of monthly earnings to a maximum of \$10,000 per month. This is effective after a 90-day (elimination) waiting period or after STD payments end.
- Life Insurance provides financial protection for your beneficiary (ies) by paying a benefit in the event of your death. The amount of coverage is 1½ times annual earnings for full-time employees to a maximum of \$100,000.
- Accidental Death & Dismemberment (AD&D) Insurance provides financial protection for your beneficiary (ies) by paying a benefit in the event of your accidental death or dismemberment. The amount of coverage is 1½ times annual salary, with a maximum of \$100,000.
- CIGNA Travel Accident Accidental Death & Dismemberment (CIGNA AD&D) Blanket Policy is

provided for active, full-time, exempt employees who regularly work a minimum of 37.5 hours per week. Coverage is up to \$75,000. [http://www.cigna.com/our\\_plans/accident/business/for\\_you.html](http://www.cigna.com/our_plans/accident/business/for_you.html)

#### **Emergency Travel Assistance around the World**

<http://www.unum.com/> Worldwide emergency travel assistance services with one phone call. When traveling for business or pleasure, in a foreign country or just 100 miles from home, you and your family (covered dependents) can count on getting help in the event of a medical emergency.

#### **MEDEX Medical Evacuation Coverage**

[www.medexassist.com](http://www.medexassist.com) The **MEDEXPlus** medical evacuation program covers all traveling employees and consultants of NCBA when traveling outside of the U.S. \*Expatriate dependents are covered when accompanying the employee or consultant. This coverage is NOT medical insurance.

#### **Work-life Balance Employee Assistance Program**

<http://www.unum.com> NCBA's work-life balance employee assistance program is a benefit that can help you find solutions for everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being.

#### **Retirement Plan**

<http://www.alerusretirementsolutions.com/>

**Employee Contributions** – Employees may contribute up to IRS Maximum of \$16,500 in 2010. Catch-up is \$5,500.

**Employer Contributions** -- NCBA will start contributing after 3 months of your credited service. We'll make a safe harbor matching contribution equal to 100% of the first 3% of compensation that you contribute plus 50% of the next 2% of compensation that you contribute and 2% of your compensation each pay period.

**Vesting Schedule** -- Employee contributions are always 100% vested; Employer contributions are also 100% vested immediately.

#### **Paid Time Off (PTO)**

NCBA's PTO policy is designed to provide employees with flexibility and assistance in balancing work life and personal life. The amount of PTO is determined

by the employee's position and the length of continuous employment beginning on the date of hire. PTO begins accruing from the date you begin work, and is available for use after the 90 day waiting period.

#### **Holidays**

Employees receive 11 paid holidays and 1 paid floating holiday per calendar year.

#### **Tuition Reimbursement Plan**

Regular full-time employees are eligible to apply for tuition reimbursement for college or university classes up to \$2,000 per year.

#### **Credit Unions**

NCBA is a member of the Agriculture Federal Credit Union (AFCU) <https://www.agriculturefcu.org/> and the Signal Financial Federal Credit Union <https://www.sfonline.org/>. All employees are eligible to apply for membership.

#### **Cooperative Healthy Savings Program *New!***

The Cooperative Healthy Savings (CHS) Program allows NCBA to provide a pharmacy discount card to employees—it is not insurance. CHS provides pharmacy discounts that make getting prescriptions simple and more affordable; however, if you are currently using NCBA's medical plan, you may find that your insurance offers a better price. We encourage employees to present their CHS card and their insurance card at the point of sale to determine the better rate. There is no cost to you to register for a card. Your CHS card can:

- Save you between 10% to 60% on prescriptions at participating pharmacies,
- Get used at many local pharmacy chain stores including CVS, Walgreens, Wal-Mart, Target among others,
- Give you a mail order option for your long-term medications.

#### **Employee Perks *New!***

Employee Perks is an on-line marketplace where you can log-in and take advantage of tons of special offers for many name brands like Sephora and Sony. To get started log-in at <http://bizunite.corporateperks.com>. Click on Register. Now, fill in your information and use "bizunite" for the Company Code.