



PHEASANTS FOREVER, INC. EMPLOYEE BENEFIT SUMMARY

1. Pheasants Forever, Inc. currently offers group health insurance through Medica. Health coverage is available to full time employees working 30+ hours per week. The plan is available the first of the month following 60 days of employment. The employee has the option of purchasing the Single +1 or Family plan on a pretax basis. A co-pay plan and a high deductible plan with a Health Savings Account are available. Pheasants Forever, Inc will match your H S A contribution 2:1 up to \$1000 for single coverage and \$1400 for family coverage on a per pay period basis.
2. Pheasants Forever, Inc currently offers voluntary dental insurance. Dental coverage is available to full time employees working 30+ hours per week. The plan is available the first of the month following 60 day of employment. The premium is paid for 100% by the employee on a pretax basis. Low or High plans are available.
3. Pheasants Forever, Inc. maintains a Section 125 Flexible Spending Account option where employees can put away pre-tax dollars to pay for un-reimbursed medical and dental expenses (expenses not covered by the employees health or dental policy, co-pays, prescriptions, eye glasses and exams, etc), as well as dependent care expenses (child care expenses). This is also available the first of the month following 60 days of employment.
4. Pheasants Forever, Inc. sponsors a 401(k) Retirement plan for eligible employees. Employees are eligible to begin making pre-tax and post-tax deferrals after 60 days of employment. Pheasants Forever will match the first 5% of the employee's gross wages. Employee contributions are always 100% vested. Employer funds are subject to a 6-year step-vesting schedule (2 years = 20%, 4 years= 80%, 6 years = 100%). Minimum age for participation is 21.
5. Pheasants Forever, Inc. provides a Term Life Insurance benefit equal to 1 times the employee's annual salary, capped at \$50,000. Pheasants Forever, Inc. also provides Long-term disability coverage to eligible employees, which provides 60% of the first \$16,667 of your pre-disability earnings after 90 days of disability. Maximum benefit is \$10,000. These policies are effective the first of the month following 60 days of employment. All premiums on these policies are paid by Pheasants Forever, Inc.
6. Pheasants Forever, Inc provides the opportunity for employees to purchase voluntary Short-Term Disability and Group Term Life Insurance through payroll deduction the first of the month following 60 days of employment. The premium is paid 100% by the employee.
7. Pheasants Forever, Inc provides the opportunity for employees to purchase voluntary Identity Theft Insurance with LifeLock through payroll deduction the first of the month following 60 days of employment. The premium is paid 100% by the employee.
8. Pheasants Forever, Inc. provides the opportunity for employees to purchase voluntary Accident Insurance through payroll deduction the first of the month following 60 days of employment. The premium is paid 100% by the employee.

9. Pheasants Forever, Inc. provides the opportunity for employees to purchase voluntary Critical Illness Insurance through payroll deduction the first of the month following 60 days of employment. The premium is paid 100 % by the employee.
10. Employees begin earning vacation immediately upon hire. Vacation is earned on a sliding scale based on years of employment, beginning at 15 days (120 hours) per year for the first 3 years, and increasing thereafter as outlined in the employee handbook.
11. Employees receive 6 days (48 hours) annually for Bereavement/Family/Sick Leave. This time is to be used for funerals, personal sick time, appointments, or family care.
12. The company observes the ten (11) Federal Holidays + The Day after Thanksgiving and Christmas Eve.

Important Note: This is intended to be only a summary of the basic benefit programs that Pheasants Forever, Inc. offers. In the event of a conflict between the actual plan documents and this summary, the actual plan documents shall govern.

For a complete summary and benefit enrollment log onto <https://workforcenow.adp.com>

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