

## Benefit Highlights for Hourly Employees

### Healthcare

- Healthcare is provided by Cigna.
- Health Savings Account offers employer contribution with optional employee contribution.
- Company pays approximately 2/3 the cost for employee only and up to 1/2 the cost for dependent coverage.
- Coverage begins the first of the pay period following eight week introduction period.
- Preventive care is covered 100%, deductible does not apply.
- \$1,500 individual deductible and \$3,000 family deductible per policy year.
- Employee pays 20% of allowable charges for medical and prescription costs after the deductible is met for covered services.

### Dental

- Dental is provided by Delta Dental.
- Company pays approximately 2/3 the cost for employee only and up to 1/2 the cost for dependent coverage.
- Coverage begins the first of the pay period following eight week introduction period.
- Preventative and diagnostic care is covered 100%, deductible does not apply.
- Annual deductible is \$50 for an individual and \$150 for family coverage.
- Employee pays 20% of allowable charges for basic dental care after the deductible is met for covered services and 50% for major dental and orthodontic care. Benefit plan maximums apply.

### Vision

- Vision is provided by Eyemed.
- Employee pays 100% of the cost.
- Coverage begins the first of the pay period following eight week introduction period.
- Yearly exam and lenses are covered by a copay, while an allowance is given for frames and contacts.

## Retirement

- 401(k) and Profit Sharing Plan — six month waiting period for eligibility.
- Employer provided 3% grant to 401k for employees with immediate vesting.
- Annual profit sharing contributions discretionary with six year graduated vesting.
- Self-directed and professionally managed investment options available for 401(k).

## Income Replacement

- Life Insurance/AD&D— \$50,000 Company paid. Coverage begins the first of the pay period following eight week introduction period.
- Dependent Life Insurance — Company paid \$10,000 for spouse and \$6,000 per child (15 days old—25 years).
- Short Term Disability — 7 day waiting period, 26 week maximum, weekly benefit 66-2/3%, \$500 weekly maximum. Company pays 2/3 of cost and employee pays 1/3.
- Coverage begins the first of the pay period following eight week introduction period.

## Other Benefits

- Holiday, personal, bereavement, jury duty, and military pay.
- Vacation pay is 5 days during first year of employment, 2nd to 4th year is 10 days, 5th to 19th year is 15 days, and 20 + years is 20 days.
- Sick pay is 0 days during first year of employment, 1<sup>st</sup> through 5<sup>th</sup> year is 2 days, 6<sup>th</sup> through 9<sup>th</sup> year is 3 days, 10<sup>th</sup> through 19<sup>th</sup> year is 4 days, and 20+ years is 5 days (max accrual is 20 days).
- Educational assistance.
- Smith College Scholarship.
- Direct Deposit.

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P.O. Box 3588 (22604-2586)  
151 Valpro Drive  
Winchester, VA 22603  
☎ 540.877.2590  
☎ 540.877.3215  
valleyproteins.com

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