

Benefit Highlights for Salaried 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 on hire date if it falls on the 1st – 15th of the month. Otherwise coverage begins 1st of the month following hire date.
- 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 on hire date if it falls on the 1st – 15th of the month. Otherwise coverage begins 1st of the month following hire date.
- 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 on hire date if it falls on the 1st – 15th of the month. Otherwise coverage begins 1st of the month following hire date.
- 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—1.5 times base pay, maximum \$300,000.
- Dependent Life Insurance includes \$10,000 for spouse and \$6,000 per child (15 days old—25 years).
- Long Term Disability—Insure up to 60% of monthly income, maximum benefit is \$10,000 per month.
- Coverage begins on hire date if it falls on the 1st – 15th of the month. Otherwise coverage begins 1st of the month following hire date.
- Company pays 2/3 of cost and employee pays 1/3.

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 up to 30 days paid at 100%, the next 60 days at 80%.
- Educational assistance.
- Smith Scholarship.
- Direct Deposit.

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