

Welcome!

FMSC Employee Benefits

Our employees are our most valuable asset. That’s why we’re committed to providing employees with a comprehensive benefit program that supports health and wellness.

Who is Eligible for Benefits?

If you are a Full-Time employee working at least 30 hours per week, you are eligible to participate in the Feed My Starving Children benefit program. Most benefits begin on the first of the month following your hire date. You may also cover eligible dependents under many of Feed My Starving Children’s benefit plans.

Medical Benefits

Feed My Starving Children offers comprehensive medical coverage through HealthPartners. The chart below is a brief outline of coverage. Please refer to the summary plan description (SPD) for plan details, limitations and exclusions.

	Plan Option #1 \$1,500-\$45	Plan Option #2 \$3,400-100% HSA*	Plan Option #3 \$5,000-100% HSA*
Annual Deductible			
Individual	\$1,500	\$3,400	\$5,000
Family	\$4,500	\$6,800	\$10,000
Out-of-Pocket Max			
Individual	\$5,000	\$3,400	\$5,000
Family	\$10,000	\$6,800	\$10,000
Preventive Care			
Adult Exam	100%	100%	100%
Well Child Care	100%	100%	100%
Diagnostic Services			
X-ray & Lab Tests	100% after deductible - Lab; 25% after deductible - X-ray	0% after deductible	0% after deductible
Complex Radiology	75% after deductible	0% after deductible	0% after deductible
Urgent Care	\$45 copay	0% after deductible	0% after deductible
Emergency Room	25% after deductible	0% after deductible	0% after deductible
Inpatient Facility	25% after deductible	0% after deductible	0% after deductible
Outpatient Facility	25% after deductible	0% after deductible	0% after deductible
Retail Pharmacy (30 Day Supply)			
Generic	\$5-\$150 copay	0% after deductible	0% after deductible
Formulary	\$60 copay	0% after deductible	0% after deductible
Non-formulary	\$150 copay	0% after deductible	0% after deductible
Specialty	25%; up to \$500 per Rx	0% after deductible	0% after deductible
Employee Biweekly Premiums			
Employee	\$102.46	\$65.54	\$28.15
Employee & Spouse	\$447.69	\$277.85	\$197.08
Employee & Child(ren)	\$325.38	\$191.54	\$130.62
Family	\$493.85	\$290.77	\$197.54

*High-Deductible Health Plan (HDHP) and qualifies for HSA contributions.

Health Savings Account

A Health Savings Account (HSA) is a bank account in your name funded with pre-tax dollars if you are enrolled in the Qualified High-Deductible Health Plan (plan option 2 or 3). You can use the funds in your HSA to help pay your medical deductible and coinsurance, plus other eligible medical, dental and vision expenses. Any funds in the account you don’t spend will roll over to the next year and remain available to you. The maximum that can be deposited into an HSA in 2026 if you have single medical plan coverage is \$4,400 and up to \$8,750 if you have dependents enrolled. Employees age 55 or older before the end of the 2026 calendar year may deposit an additional \$1,000 catch-up contribution.

Dental Benefits

Feed My Starving Children offers a competitive dental plan through Guardian. Please refer to the summary plan description (SPD) for plan details, limitations and exclusions.

	Guardian Dental PPO
Annual Deductible	
Individual / Family	\$50/\$150
Annual Maximum	
Per Person	\$1,250
Dental Benefits	
Preventive	100%
Basic	80%
Major	50%
Orthodontia Services	
Benefit Percentage	50%
Lifetime Maximum	\$1,000
Employee Biweekly Premiums	
Employee	\$2.28
Employee & Spouse	\$14.21
Employee & Child(ren)	\$18.63
Family	\$25.17

Vision Benefits

Feed My Starving Children provides vision coverage to eligible employees and dependents. To access a list of in-network providers, please visit www.eyemedvisioncare.com.

	Vision Plan
Eye Exam	Not covered
Lenses	\$25 copay
Frames	20% off balance over \$130 allowance
Employee Biweekly Premiums	
Employee	\$2.09
Employee & Spouse	\$3.97
Employee & Child(ren)	\$4.18
Family	\$6.15

Basic Life with AD&D

Feed My Starving Children provides all eligible employees, at no cost, with a basic Life and Accidental Death and Dismemberment benefit through Guardian. Employee Benefit: \$50,000

Voluntary Life with AD&D

Since everyone has different needs when it comes to life insurance, Feed My Starving Children provides you with the opportunity to apply for and purchase Voluntary Life Insurance for you and your eligible dependents. The voluntary coverage is 100% employee-paid via payroll deductions. Plan details and cost can be found in the Guardian Enrollment kit.

Short Term Disability

Feed My Starving Children provides eligible employees, at no cost, with Short Term Disability coverage through Guardian should you become disabled with a non-work-related illness or injury. After being disabled for 7 days due to an accident or sickness, you may be eligible for up to 60% of your weekly income up to a maximum \$1,200.

Long Term Disability

Feed My Starving Children provides eligible employees, at no cost, with Long Term Disability coverage through Guardian should you become disabled with a non-work-related illness or injury. After being disabled for 90 days, if you are unable to perform your own occupation and upon claim approval, the Long Term Disability plan may pay 60% of your eligible pre-disability earnings to a maximum of \$5,000 per month up to Social Security normal retirement age. If disabled from any occupation and upon claim approval, the plan may pay benefits up to age 65.

Employee Assistance Program (EAP)

Feed My Starving Children provides all employees and their family members, at no cost, access to a confidential Employee Assistance Program (EAP) through HealthPartners.

Flexible Spending Account (FSA)

A flexible spending account allows you to set aside pre-tax dollars to pay for eligible health care and dependent care expenses. Feed My Starving Children offers a medical FSA, dependent care FSA and Limited Purpose FSA. If you are contributing to an HSA, you may also contribute to a Limited Purpose FSA for dental and vision expenses only. All FSA plans are subject to the “use-it or lose-it” rules. The 2026 contribution limits are:

Medical FSA	Dependent Care FSA	Limited Purpose FSA
\$3,400	\$7,500	\$3,400

Nice Healthcare

An additional plan feature Feed My Starving Children is pleased to offer Nice Healthcare. Nice provides primary care, including labs and x-rays, up to 550 different prescription drugs, virtual mental health therapy and physical therapy at no cost to you! It is available to employees and dependents enrolled in one of FMSC’s medical plans and who live within the Nice service area (currently AZ & MN employees).

Supplemental and Voluntary Plans

Additional voluntary supplemental plans such as Accident & Critical Illness are available through: Guardian.

Other Benefits

Paid Time Off (starting accrual is 13-16 days per year), 9 Paid Holidays, 3 Floating Holidays, Paid Bereavement Leave, Paid Parental Leave, Adoption & Infertility Treatment Assistance Program, and FMSC MarketPlace Clothing Discounts.

Making Election Changes During the Year

In most cases, your benefit elections remain in effect for the plan year. You are not able to make any plan changes unless you experience a Qualifying Life Even (QLE) such as marriage, divorce, birth of a child, death, change in employment status, loss of or significant change to your current coverage, enrollment or ceasing to be enrolled in Medicare, Medicaid or CHIP.

All changes must be made within 30 days of the event. You will be required to provide written documentation of the event (ex. a marriage license or birth certificate).

401(k) Retirement Plan

To help you meet your retirement goals, FMSC will contribute up to 4% matching contributions as shown below. Your contributions and FMSC’s employer match contributions are 100% vested immediately. Employees are eligible the first of the month following a 2-month waiting period and will be automatically enrolled at 1%. Employees may change their contribution rate at any time. Choose to contribute either pre-tax or post-tax (Roth) deferrals.

Employee Contribution	Employer Match	Total
1%	1%	2%
2%	2%	4%
3%	3%	6%
4%	3.5%	7.5%
5%	4%	9%
>5%	4%	>9%

Benefit Resource Center

Feed My Starving Children is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. The Benefit Specialists at the BRC are experienced professionals and their primary responsibility is to assist you.

The BRC is open from Monday through Friday 8:00am to 5:00pm Mountain and Central Time at 855-874-0742 or via email at BRCMT@usi.com. If you need assistance outside of regular business hours, please leave a message and a Benefit Specialist will return your call or email by the end of the following business day.

Important Contacts

Benefit Type	Carrier	Contact Information
Medical	HealthPartners	800-883-2177 Healthpartners.com
Dental	Guardian	888-482-7342 Guardianlife.com
Vision	EyeMed	866-939-3633 Eyemedvisioncare.com
Health Savings Account	Chard Snyder	888-982-7715 Chard-snyder.com
Life with AD&D Voluntary Life with AD&D	Guardian	888-482-7342 Guardianlife.com
Short Term Disability (STD) Long Term Disability (LTD)	Guardian	888-482-7342 Guardianlife.com
Employee Assistance Program (EAP)	HealthPartners	866-326-7194 Hpeap.com
Flexible Spending Account	Chard Snyder	888-982-7715 Chard-snyder.com
401(k) Retirement Plan	The Standard	800-858-5420 Standard.com
FMSC Human Resources		763-267-6325 hr@fmsc.org

This brochure summarizes the benefit plans that are available to Feed My Starving Children eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.





2026 Benefits

Full-Time Employee

CONFIDENTIAL AND PROPRIETARY: This document and the information contained herein is confidential and proprietary information of USI Insurance Services, LLC ("USI"). Recipient agrees not to copy, reproduce or distribute this document, in whole or in part, without the prior written consent of USI. Estimates are illustrative given data limitation, may not be cumulative and are subject to change based on carrier underwriting. © 2025 USI Insurance Services. All rights reserved.