



Full-time Employee Benefits Guide

Effective January 1 – December 31, 2019

FT-EBG15C

FULL-TIME EMPLOYEE BENEFITS GUIDE

Contents

Page

Mission, Vision & Commitment Statements.....	3
Our employees are our most valuable asset.....	4
Contact Information.....	5
Retirement Plan - 401(k).....	6/7
Medical Insurance.....	7-10
Health Savings Account (HSA).....	11
Flexible Spending Account (FSA).....	12
Dental Reimbursement.....	13
Vision Plan.....	13/14
Disability Insurance.....	15
Basic Life and Accident Insurance.....	15/16
Voluntary Life and Accident Insurance.....	16-18
Other MetLife Value-added Benefits.....	18-20
Paid Time Off (PTO) and Holidays.....	21
Adoption & Infertility Treatment Assistance	22
FMSC Gear	22

“...and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday.”

– Isaiah 58:10



Mission, Vision & Commitment

Mission

Feeding God's starving children hungry in body and spirit.

Vision

Through God, Feed My Starving Children (FMSC) will strive to eliminate malnutrition and starvation in children throughout the world by helping to instill compassion in a generation that hears and responds to the cries of those in need, until all are fed.

Our commitment to excellence

We will provide for our employees a satisfying work environment that is based on trust, mutual respect and doing the right thing.

Human Resources mission statement

Strategically partnering in building FMSC's global operations by recruiting, developing, rewarding and retaining our national workforce and aligning it with our Christian mission and values.



OUR EMPLOYEES ARE OUR MOST VALUABLE ASSET.
THAT’S WHY FMSC IS COMMITTED TO PROVIDING EMPLOYEES WITH
A COMPREHENSIVE BENEFIT PROGRAM THAT SUPPORTS HEALTH AND
WELLNESS.

Stay healthy	Feel secure	Maintain work / life balance
<ul style="list-style-type: none">• Medical Insurance• Dental Reimbursement Plan• Health Savings Account• Flexible Spending Account• Vision Plan	<ul style="list-style-type: none">• 401(k) Retirement Plan• Short-term and Long-term Disability Insurance• Basic Life and Accident Insurance• Voluntary Life and Accident Insurance• Adoption and Infertility Treatment Assistance	<ul style="list-style-type: none">• Health and wellness discounts and resources (through HealthPartners and MetLife)• Paid Time Off and Holidays• FMSC gear

Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information, contact Human Resources at 763-267-6325.

Retirement Plan – 401(k)

Pentegra

866-633-4015

pentegra.com

Medical Insurance

HealthPartners

952-883-5000 or 800-883-2177

healthpartners.com

Health Savings Account

HR Simplified

888-318-7472

hrsimplified.com

Flexible Spending Account

HR Simplified

888-318-7472

hrsimplified.com

Dental Reimbursement

FMSC Human Resources

763-267-6325

Vision Plan

EyeMed

866-939-3633

eyemedvisioncare.com

Short-term and Long-term Disability

MetLife

FMSC Human Resources

763-267-6325

Life and Accident Insurance

MetLife

FMSC Human Resources

763-267-6325

Other MetLife Value-added Benefits

MetLife

FMSC Human Resources

763-267-6325

Paid Time Off and Holidays

FMSC Human Resources

763-404-7871

Adoption and Infertility Treatment Assistance

FMSC Human Resources

763-267-6325

FMSC Gear

FMSC MarketPlace

763-267-6314



Retirement Plan - 401(k)

Who is eligible and when:

All regular employees age 18 or older are eligible to enroll in the plan at any time after they have met the eligibility requirements as shown below. You can change or cancel the deferral election at any time.

New Hire

You have not previously been employed by FMSC

- You will be automatically enrolled in the plan at 1% of pay on the first of the month following a 1-month waiting period. You can change or cancel the deferral election at any time.

Rehire

You have previously been employed by FMSC

- If you were previously employed by FMSC for at least one month, you will be eligible to enroll on your 1st day of employment as administratively possible.

Newly Eligible

Your employment status changes from PT On-Demand/Casual to PT/FT Regular

- Once you have been an FMSC employee for at least one month, you are immediately eligible to enroll as administratively possible.

Benefits you receive:

FMSC provides this benefit to help you save a portion of your income for retirement. To encourage saving for retirement, FMSC will contribute up to 4% matching contributions as shown below:

Contribution

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

Retirement Plan – 401(k) - Cont'd.

Plan features:

You may:

1. Roll over account balances from a prior employer's plan and/or IRA
2. Defer up to 90% of your eligible compensation
3. Elect to contribute pre-tax or post-tax (Roth) deferrals

Contributions:

1. Your contributions are 100% vested
2. Employer match contributions are 100% vested

Medical Insurance

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are eligible to enroll in this plan effective the first day of the month following their full-time hire date. Coverage is also available to spouses and eligible dependents under age 26 regardless of student or marital status.

There are three medical plan options to choose from for the 2019 plan year. All three utilize the Open Access network with access to HealthPartners' largest PPO network. A high-level overview of the plans is below. Please refer to the Certificate of Coverage for specific coverage levels and/or benefit exclusions.



Medical Plan Options:

		PLAN OPTION #1 \$1,000 – \$40	PLAN OPTION #2 \$1,500 – 75% THREE FOR FREE	PLAN OPTION #3 \$4,000 – 100% EMBEDDED HSA
Deductible	Individual	\$1,000	\$1,500	\$4,000
	Family	\$3,000	\$4,500	\$8,000
Co-Insurance		25%	25%	0%
Medical Out-of- Pocket	Individual	\$4,250	\$4,500	\$4,000
	Family	\$8,500	\$9,000	\$8,000
Preventive Care		No charge	No charge	No charge
Diagnostic Test (X-ray, blood work)		No charge	Deductible, then 25%	Deductible, then 0%
Imaging (CT/PET scans, MRIs)		Deductible, then 25%	Deductible, then 25%	Deductible, then 0%
Office Visits (For Illness or Injury)		\$40 copay	No charge for first 3 visits; then deductible and 25%	Deductible, then 0%
Urgent Care		\$40 copay		Deductible, then 0%
Convenience Care/Retail Health Clinic		\$20 copay		Deductible, then 0%
Virtuwell		No charge	No charge	Deductible, then 0%
Emergency Room		Deductible, then 25%	Deductible, then 25%	Deductible, then 0%
Ambulance Services		Deductible, then 25%	Deductible, then 25%	Deductible, then 0%
Outpatient Hospitalization		Deductible, then 25%	Deductible, then 25%	Deductible, then 0%
Inpatient Hospitalization		Deductible, then 25%	Deductible, then 25%	Deductible, then 0%
Prescription Drugs		\$15/\$50/\$100 25%; up to \$500 per Rx	\$15/\$50/\$100 25%; up to \$500 per Rx	Deductible, then 0% Non-formulary–Not Covered

Employee Medical Contributions:

Monthly employee contributions for each medical plan option are illustrated below. Medical plan premiums are deducted from your paycheck on a pre-tax basis. These rates are based on 26 per-pay-period deductions each year.

Plan Option #1: \$1,000 - \$40 Copay

	EMPLOYER Monthly Premium	EMPLOYEE Monthly Premium	EMPLOYEE Per Pay Period Premium
Employee Only	\$385.25	\$126.66	\$58.46
Employee + Spouse	\$712.20	\$478.01	\$220.62
Employee + Child(ren)	\$624.68	\$319.80	\$147.60
Family	\$889.69	\$543.66	\$250.92

Plan Option #2: \$1,500 - Three for Free

	EMPLOYER Monthly Premium	EMPLOYEE Monthly Premium	EMPLOYEE Per Pay Period Premium
Employee Only	\$392.24	\$84.57	\$39.03
Employee + Spouse	\$718.57	\$390	\$180
Employee + Child(ren)	\$629.91	\$249.80	\$115.29
Family	\$897.26	\$437.78	\$202.05

Plan Option #3: \$4,000 - 100% Embedded HSA

	EMPLOYER Monthly Premium	EMPLOYEE Monthly Premium	EMPLOYEE Per Pay Period Premium
Employee Only	\$384.23	\$33.78	\$15.59
Employee + Spouse	\$703.22	\$268.67	\$124
Employee + Child(ren)	\$618.60	\$152.64	\$70.45
Family	\$877.88	\$292.57	\$135.03

Find a HealthPartners Network Provider:

- To find participating providers in the Open Access network: healthpartners.com/openaccess
- To find participating pharmacies in the Open Access network: healthpartners.com/pharmacy
- To determine prescription drug coverage: healthpartners.com/genericsadvantagerx

Additional services offered by HealthPartners:

Member Services:

Contact HealthPartners Member Services when you have questions about your coverage, claims, account balances, finding a doctor or specialist and additional health plan services. They can also connect you with the Nurse, Pharmacy or Behavioral Health Navigator programs to help you further understand your benefits and find the care you need. Member Services can be reached Monday-Friday, 7 a.m. to 7 p.m. CST, by calling the number on the back of your ID card: 952-883-5000 or 800-883-2177.

CareLine:

Members are able to make a free call to a registered nurse who will help answer your questions about whether you should see a doctor, home remedies and medicines you are taking. They are available 24 hours a day and can be reached at 612-339-3663 or 800-551-0859.

BabyLine:

The BabyLine is a great resource for questions about your pregnancy or new baby. This line is available 24 hours a day at 612-333-2229 or 800-845-9297.

Frequent Fitness Program:

HealthPartners provides covered members up to a \$20 credit toward their health club membership dues when they work out 12 times or more per month at a participating health club. The household savings maximum is \$40. Participating health clubs include Anytime Fitness, Curves, LA Fitness, Life Time Fitness, Snap Fitness, YMCA, YWCA, local community centers and many more!

Healthy Discounts:

Show your HealthPartners Member ID card to participating retailers to receive Healthy Discounts on pet insurance, exercise equipment, fitness classes, diapers and kids items, healthy eating services, eyewear, spa treatments and more! Find additional discounts at healthpartners.com/discounts.



Health Savings Account (HSA)

Who is eligible and when:

Employees who enroll in the \$4,000 High Deductible Health Plan (HDHP) can set up a Health Savings Account (HSA) if they:

- Are not covered under another medical plan that is not a HDHP, including a Flexible Spending Account, unless it is a Limited Purpose account which can only be used for dental and vision expenses
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

An HSA can be effective as early as the HDHP's effective date if the employee enrolls within that month. If the employee doesn't enroll in the HSA within the month that the HDHP is first effective, then the HSA would be effective as soon as the employee's HSA enrollment form has been processed and the account opened.

Benefits you receive:

The HSA is a tax-favored account that can be set up to pay for current and future medical expenses. The benefits of an HSA include:

- Tax-Deductible – Money contributed to the account is tax -deductible
- Tax-Free – Money and interest in the account is tax-free for qualified expenses
- Tax-Deferred – Leftover accumulated money can grow tax deferred to help fund retirement
- Yours to Keep – Contributions to your account are yours to keep forever, until you choose to use them

Employees can change contributions to their account at any time. The 2019 annual contribution maximums are \$3,500 for single coverage or \$7,000 for family coverage. Employees age 55 or older may make an additional \$1,000 catch-up contribution.

The money in the account can be used to pay for any "qualified medical expense" permitted under federal tax law for you, your spouse and/or dependent(s), even if your spouse and/or dependent(s) are not covered by the HDHP. Qualified expenses include most medical care and services, dental care and vision care. For a complete list of eligible expenses, please visit [irs.gov](https://www.irs.gov).

Flexible Spending Account (FSA)

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are eligible to enroll in this plan effective the first day of the month following their date of hire.

Benefits you receive:

A Flexible Spending Account provides you with an important tax advantage that can help you pay for eligible health care and dependent care expenses on a pre-tax basis. By paying for certain expenses on a pre-tax basis, you lower your taxable income and increase your take-home pay.

Health Care Reimbursement FSA

This allows you to pay with pre-tax dollars for certain IRS-approved medical care expenses not covered by your insurance. The annual maximum amount you can elect to contribute to the plan is \$2,700 (minimum contribution is \$100). Expenses can be incurred by you, your spouse or eligible dependents. Examples include:

- The medical plan's co-pays, deductible and coinsurance
- Medical supplies such as hearing aids, crutches and orthopedic shoes
- Vision services, including contact lenses, contact lens solution, eye examinations, eyeglasses and laser eye surgery
- Dental services and orthodontia (contact Human Resources if you use the plan for orthodontia)
- Chiropractic services
- Acupuncture
- Please note: Over-the-counter drugs are not eligible unless prescribed by a doctor

Dependent Care FSA

The Dependent Care FSA allows you to use pre-tax dollars to pay for qualified dependent care expenses such as caring for children under 13 years old or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per plan year (minimum contribution is \$100).

Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools

Dental Reimbursement

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are enrolled in this plan effective the first day of the month following their date of hire.

Benefits you receive:

FMSC will reimburse each benefit-eligible employee up to \$1,200 per year for dental expenses, orthodontia expenses or premiums paid to obtain individual dental insurance for the employee, spouse and/or dependents. Employees hired after January 1 are eligible for a pro-rated amount. To receive this reimbursement, the employee must complete a reimbursement form, attach the receipt and submit the form to Human Resources for processing.

Vision Plan

Who is eligible and when:

Regular employees are eligible to enroll in this plan effective the first day of the month following their date of hire.

Benefits you receive:

Reduce your out of pocket expenses for eyeglasses and contact lenses by enrolling in this plan. This is a materials-only plan, meaning that exams are not covered. An exam may be covered under your medical insurance. A snapshot of your in-network vision benefits is shown on the following page.



Vision Plan - Cont'd.

	In-Network Benefits
Exam	Not covered
Frames	\$0 copay; \$130 allowance, 20% discount over \$130
Lenses: Single Vision, Bi-Focal, Tri-Focal, Lenticular	\$25 copay
Lenses: Progressive (standard) Progressive (premium) Tier 1 Tier 2 Tier 3 Tier 4	\$90 copay \$110 copay \$120 copay \$135 copay \$90 copay, 20% off charge less \$120 allowance
Contact Lenses: Conventional Disposable	\$0 copay; \$130 allowance, 15% discount over \$130 \$0 copay, \$130 allowance, plus balance over \$130
Benefit Frequency Lenses or Contact Lenses Frames	12 months 24 months

Employee Vision contributions:

Vision plan premiums are deducted from your paycheck on a pre-tax basis. These rates are based on 26 per-pay-period deductions each year.

Tier of Coverage	Employee Per Pay Period Premium	Employee Annual Premium
Employee only	\$2.09	\$54.36
Employee + Spouse	\$3.97	\$103.32
Employee + Child(ren)	\$4.18	\$108.72
Family	\$6.15	\$159.84

Disability Insurance

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are enrolled in these plans effective the first day of the month following their date of hire.

Benefits you receive:

Employees who become disabled will be provided with short-term and long-term disability income benefits. FMSC pays the entire cost of coverage. Any disability benefit received will be taxable to the employee.

	Short-Term Disability	Long-Term Disability
Income replacement	60% of your pre-disability earnings	60% of your pre-disability earnings
Maximum benefit	\$1,200 per week	\$5,000 per month
Benefits begin	Accident - First day of disability Illness or Childbirth - Eighth day of disability	91st day of disability
Maximum benefit duration	Accident - 13 weeks Illness - 12 weeks	To Social Security Normal Retirement Age

Basic Life and Accident Insurance

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are enrolled in these plans effective the first day of the month following their date of hire.

Benefits you receive:

FMSC provides \$50,000 of basic life insurance and \$50,000 of basic accident insurance for benefit-eligible employees. FMSC pays 100% of the cost of this coverage.

The basic life and accident benefits reduce according to the following schedule:

Employee Age	Benefit Reduction
Age 65	Reduces to 65% of original face amount
Age 70	Reduces to 45% of original face amount
Age 75	Reduces to 30% of original face amount
Age 80	Reduces to 20% of original face amount

Additionally, all regular full-time employees receive the following MetLife services at no cost as part of their basic life and accident insurance:

- Employee assistance program
- Grief counseling
- VisionAccess discount program
- WillsCenter.com access
- Funeral planning services

See “Other MetLife Value-Added Benefits” section below for more information.

Voluntary Life and Accident Insurance

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are enrolled in these plans effective the first day of the month following their date of hire.

Benefits you receive:

Employees who want to supplement their basic group life and accident insurance benefits have the opportunity to purchase additional coverage for themselves and/or their eligible dependents. Voluntary life and accident insurance must be elected together and in matching amounts.

Voluntary Life and Accident Options	Benefit Amount	Guarantee Issue Level*
Employee	Increments of \$10,000; maximum is the lesser of 5x your basic annual earnings or \$500,000	\$100,000 for newly-eligible employees
Spouse**	Increments of \$5,000 up to \$100,000; not to exceed 50% of employee amount	\$25,000 for newly-eligible spouses
Child(ren)** < 19 years old < 26 years old (if a full-time student)	Available as \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 of coverage. Maximum benefit for children 15 days to 6 months of age is \$500.	\$10,000

* New hires qualify for the guaranteed issue level; to take advantage of this, the application for coverage must be received by Human Resources within 31 days of being eligible for the benefit (your new hire eligibility period) or by the end of the calendar year. If you elect up to the guaranteed issue amount after your new hire eligibility period (and before the end of the calendar year) and do not want to go through the medical review process, you will pay premiums back to your benefit eligibility date.

**In order to elect voluntary life insurance coverage for your spouse and/or your children, you must elect coverage for yourself.

Additionally, employees enrolled in voluntary life & accident insurance receive the following MetLife services at no cost as part of their coverage:

- Will preparation
- Estate resolution services
- Travel assistance

See “Other MetLife Value-Added Benefits” section below for more information.

Employee Voluntary Life and Voluntary Accident Insurance Monthly Contributions:

Voluntary life and accident insurance is paid for by the employee via payroll deduction. For voluntary life insurance, employee and spouse premiums are calculated based on the age of the employee. The monthly costs are as follows:

Voluntary Life and Accident Insurance- Cont'd.

Employee's Age	Employee/Spouse Monthly Cost per \$1,000 of benefit
Age <35	\$0.086
35-39	\$.106
40-44	\$.152
45-49	\$.229
50-54	\$.363
55-59	\$.584
60-64	\$.896
65-69	\$1.642
70+	\$3.349
70+	\$3.349

Voluntary Life

Child(ren)	\$0.24 (one premium will insure all covered children)
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Voluntary Accident	Monthly Cost per \$1,000 of benefit
Employee	\$.017
Spouse	\$.017
Child(ren)	\$.051

Other MetLife Value-added Benefits

Employee Assistance Program

Available to all regular full-time employees, the Employee Assistance Program (EAP) provides you with free, easy-to-use services to help with the everyday challenges of life. Access up to 5 in-person, phone or video consultations (per issue per calendar year) with the Program's experienced counselors to talk about something that's going on in your life, including:

- Family: Caring for an elderly family member, returning to work after having a baby or going through a divorce
- Work: Building relationships with coworkers and managers, navigating through changes
- Money: Budgeting, financial guidance, retirement planning, buying or selling a home, personal tax issues
- Legal Services: Issues relating to civil, personal and family law, real estate and estate planning
- Identity Theft Recovery: ID theft prevention tips and help from a financial counselor if you are victimized
- Health: Coping with anxiety or depression, how to kick a challenging habit like smoking, etc.
- Everyday life: Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

Call 888-319-7819 anytime to speak with a counselor or schedule an appointment. Select “Employee Assistance Program” when prompted. Go to metlifeeap.lifeworks.com and enter the login information below to access other resources or schedule an appointment.

Username: metlifeeap

Password: eap

Grief Counseling:

Available to all regular full-time employees as part of their basic life and accident insurance coverage, Face-to-Face Grief Counseling provides you and your dependents up to five private counseling sessions per event with a professional grief counselor to help cope with a loss, no matter the circumstances, whether it’s a death, an illness or divorce. Sessions may also be held over the phone. Call LifeWorks, US Inc. 24 hours a day, 7 days a week at 888-319-7819 or go to metlifegc.lifeworks.com.

Username: metlifeassist

Password: support

VisionAccess Discount Program

Available to all regular full-time employees as part of their basic life and accident insurance, MetLife VisionAccess is a discount program that helps you save and stay on top of your eyecare. You and your family receive substantial discounts on many services including eye exams, lenses, lens options and frames by visiting one of the thousands of participating private practice ophthalmologists and optometrists. To locate a MetLife VisionAccess provider 24 hours a day, seven days a week, visit metlife.com/mybenefits and select “Find a Vision Provider” or call MetLife Vision at 800-ASK-4MET.



Funeral Discount and Planning Assistance:

Available to all regular full-time employees as part of their basic life and accident insurance, this service is designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life, from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

Call Dignity Memorial 24 hours a day at 866-853-0954 or visit finalwishesplanning.com.

WillsCenter.com:

Available to all regular full-time employees as part of their basic life and accident insurance, WillsCenter.com helps you or your spouse prepare a will, living will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week. Visit willscenter.com and register as a new user. Follow the simple instructions to create your online document.

Will Preparation:

Available to employees who enroll in voluntary life insurance, Will Preparation Services offers you and your spouse unlimited face-to-face or over-the-phone meetings with an attorney from Hyatt Legal Plans' network (over 14,000 participating attorneys) to prepare or update a will, living will and Power of Attorney. Call Hyatt Legal Plans at 800-821-6400, Monday – Friday, 8 a.m. to 7 p.m. ET.

Estate Resolution Services:

If enrolled in voluntary life insurance through MetLife, you, your spouse/domestic partner and/or beneficiaries have access to legal resources through Hyatt Legal Plans to assist in settling your spouse/domestic partner's estate or your own. Meet with plan attorneys through face-to-face sessions or phone consultations and take advantage of other covered services at no cost to you. Call 800-821-6400.

Travel Assistance w/Identity Theft Solutions:

If enrolled in voluntary accident insurance, you have access to Travel Assistance services. This service offers you and your dependents medical, travel and concierge services while traveling internationally or domestically, as well as identity theft solutions.

Visit webcorp.axa-assistance.com.

Username: axa

Password: travelassist



Paid Time Off (PTO)

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are immediately eligible upon date of hire.

Benefits you receive:

FMSC provides a flexible PTO program that combines vacation, sick and personal time into one bank of time.

A new full-time employee expected to work on average 40 hours per week over a 12-month period accrues 16 days of PTO during the first 12 months of employment. The employee's PTO accrual increases by one day each year for the first 10 years of employment, to a maximum of 26 days per year.

A new full-time employee expected to work on average less than 40 hours per week over a 12-month period accrues 12 days of PTO during the first 12 months of employment. The employee's PTO accrual increases by $\frac{3}{4}$ of a day each year for the first 10 years of employment, to a maximum of 19.5 days per year.

PTO does not expire, but there is a cap on the amount of accrued unused PTO an employee may have in his/her bank.

See policy in the Employee Handbook for more information.

Floating and Paid Holidays

Who is eligible and when:

Full-time employees regularly scheduled at least 30 hours per week or expected to average at least 30 hours per week over a 12-month period are immediately eligible upon date of hire.

Floating Holidays:

On an employee's full-time hire date and then on each subsequent anniversary, they receive three floating holidays to be used on days of their choosing within the next 12 months.

Paid Holidays:

FMSC recognizes the following paid holidays:

- › New Year's Day
- › Good Friday
- › Memorial Day
- › Independence Day
- › Labor Day
- › Thanksgiving
- › Day after Thanksgiving
- › Christmas Eve
- › Christmas Day

Adoption & Infertility Treatment Assistance

Who is eligible and when:

Regular full-time employees with at least one year of continuous service in a regular full-time position at FMSC are eligible for this benefit.

Benefits you receive:

FMSC will reimburse you up to \$2,500 per calendar year, with a lifetime maximum of \$5,000, for expenses incurred towards adoption and/or infertility treatment.

FMSC Gear

Who is eligible and when:

All employees are immediately eligible upon date of hire.

Benefits you receive:

Employees receive 50% off FMSC T-shirts and \$15 off FMSC sweatshirts sold in our MarketPlace.*

**The Donation T-shirt and online purchases are not included.*

This document is a brief summary and is not intended as policy or a complete description of benefits. This document is not a guarantee of benefits and is subject to change at any time. Details of each plan are contained in the plan documents which legally govern the operation of the programs. If there is any conflict between this document and any of the plan documents, the plan documents will always govern.