

## Farm Credit Mid-America Supplemental Benefits – 2019

<b>Paid Time Off</b>	<p>Farm Credit provides you with paid time off for rest and relaxation, in recognition of national holidays and to provide you with continued income for sickness or injury.</p> <p><b>Vacation</b> Vacation will be earned per pay period with a maximum amount that can be earned based on length of service. Once the maximum amount is reached, employees will need to donate or use time to earn additional vacation hours.</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #cccccc;"> <th style="padding: 5px;">Length of Service</th> <th style="padding: 5px;">Amount of Vacation Hours</th> <th style="padding: 5px;">Hours earned/ pay period</th> <th style="padding: 5px;">Maximum Accrual</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">1-3 Years</td> <td style="padding: 5px;">120 hours</td> <td style="padding: 5px;">5.00</td> <td style="padding: 5px;">160 hours</td> </tr> <tr> <td style="padding: 5px;">4-6 Years</td> <td style="padding: 5px;">136 hours</td> <td style="padding: 5px;">5.666</td> <td style="padding: 5px;">176 hours</td> </tr> <tr> <td style="padding: 5px;">7-9 Years</td> <td style="padding: 5px;">152 hours</td> <td style="padding: 5px;">6.33</td> <td style="padding: 5px;">192 hours</td> </tr> <tr> <td style="padding: 5px;">10-15 Years</td> <td style="padding: 5px;">168 hours</td> <td style="padding: 5px;">7.00</td> <td style="padding: 5px;">208 hours</td> </tr> <tr> <td style="padding: 5px;">16-20 Years</td> <td style="padding: 5px;">184 hours</td> <td style="padding: 5px;">7.66</td> <td style="padding: 5px;">224 hours</td> </tr> <tr> <td style="padding: 5px;">21-24 Years</td> <td style="padding: 5px;">208 hours</td> <td style="padding: 5px;">8.66</td> <td style="padding: 5px;">248 hours</td> </tr> <tr> <td style="padding: 5px;">25 +</td> <td style="padding: 5px;">224 hours</td> <td style="padding: 5px;">9.33</td> <td style="padding: 5px;">264 hours</td> </tr> </tbody> </table> <p><b>Holidays</b> Farm Credit observes 9 holidays each year. Holidays are as follows:</p> <table style="margin-left: auto; margin-right: auto; border: none;"> <tr> <td style="padding: 5px;">New Year's Day</td> <td style="padding: 5px;">Thanksgiving Day</td> </tr> <tr> <td style="padding: 5px;">Martin Luther King Day</td> <td style="padding: 5px;">Day After Thanksgiving</td> </tr> <tr> <td style="padding: 5px;">Memorial Day</td> <td style="padding: 5px;">Christmas Eve</td> </tr> <tr> <td style="padding: 5px;">Independence Day</td> <td style="padding: 5px;">Christmas Day</td> </tr> <tr> <td style="padding: 5px;">Labor Day</td> <td></td> </tr> </table> <p><b>Sick</b> 15 days earned annually for all employees (5 hours per pay period)</p> <p>Employees hired 1/1/05 or after may accrue a maximum of 1440 hours of sick leave. 1440 hours (180 days) takes an employee to Long Term Disability pay.</p> <p>You may take sick leave when:</p> <ul style="list-style-type: none"> <li>▪ You cannot work because of personal illness or injury (including maternity-related disabilities);</li> <li>▪ You have been exposed to, or quarantined for, a contagious disease and your presence is dangerous to the health of other employees;</li> <li>▪ An appointment with a doctor, dentist, or other licensed practitioner cannot be scheduled outside working hours; or</li> <li>▪ You need to care (to attend to medical needs) for a spouse, parent, domestic partner, child (not necessarily a dependent child), step-parent, parent-in-law or members of their household.</li> <li>▪ You are on an approved Family Medical Leave (FMLA)</li> </ul>	Length of Service	Amount of Vacation Hours	Hours earned/ pay period	Maximum Accrual	1-3 Years	120 hours	5.00	160 hours	4-6 Years	136 hours	5.666	176 hours	7-9 Years	152 hours	6.33	192 hours	10-15 Years	168 hours	7.00	208 hours	16-20 Years	184 hours	7.66	224 hours	21-24 Years	208 hours	8.66	248 hours	25 +	224 hours	9.33	264 hours	New Year's Day	Thanksgiving Day	Martin Luther King Day	Day After Thanksgiving	Memorial Day	Christmas Eve	Independence Day	Christmas Day	Labor Day	
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<b>Short-Term Disability</b>	<p>Farm Credit provides Short-Term Disability (STD) benefits if you are unable to work due to your personal medical concern and all applicable paid leave options (sick, vacation, parental, etc.) have been exhausted. STD pays 50% of your base pay up to a maximum of 180 days. You are eligible for STD benefits after 90 days of employment.</p>																																										
<b>Employee Assistance Program</b>	<p>Farm Credit provides a free resource for support services and counseling to you and your household members. The Employee Assistance Program (EAP) can be used to help employees and their family members resolve difficult issues ranging from emotional problems to drug and alcohol abuse. Call LifeWorks EAP at <b>1-855-449-5562</b> for <i>confidential</i> information or <a href="http://www.lifeworks.com">www.lifeworks.com</a>. (User Name: farmcredit Password: lifeworks)</p>																																										

<b>Life Event Benefits</b>	The Life Event Benefits is a service that will help employees work through a variety of issues we face every day. These issues range from financial counseling to trying to find the right daycare for your child or finding help caring for an elderly parent. Call Lifeworks at 1-855-449-5562.
<b>Tuition Reimbursement</b>	Farm Credit provides educational assistance to full-time employees pursuing additional education and training that improves job performance or prepares the employee for future advancement. Employees seeking education advancement in an undergraduate and graduate program can be reimbursed up to \$5250.00 per calendar year.
<b>Dependent Educational Assistance Program</b>	Benefited employees are eligible for up to \$2,000 post high school assistance annually for each dependent 25 and under. A \$10,000 maximum lifetime benefit per dependent applies.
<b>Fitness Incentive Program</b>	Farm Credit will subsidize employee and or family membership to any club or program that promotes physical fitness for benefited employees. Equipment where the intended use is to improve/maintain a fit and healthy lifestyle. The reimbursement covers 50 percent of the fitness expenses, up to \$700. Maximum payout is \$350.00 per year.
<b>First Home Purchase</b>	Farm Credit will reimburse an eligible employee for expenses associated with the purchase of their first home. The maximum payment for expenses associated with the purchase of a new home is \$1,000.
<b>Maternity/ Paternity/ Adoption Leave</b>	Full-time employees are eligible to receive 240 hours of parental leave for birth mothers or 160 hours of parental leave for other parents upon birth or adoption of a child. Parental leave must be taken within three months of birth or adoption and may be taken either as a lump sum or intermittently with leader approval.
<b>Pre-Retirement Workshop</b>	Annually, Farm Credit offers benefited employees who are nearing retirement age and meet retirement requirements, and their spouse, a Pre-Retirement Workshop to: <ul style="list-style-type: none"> <li>• Review district benefits;</li> <li>• Explain Retirement Plan benefits and administration of these benefits;</li> <li>• Provide one on one discussion of available options;</li> </ul>
<b>Service Awards Program</b>	The Service Awards Program recognizes and rewards your service with the Farm Credit System. In recognition of your length of service, the Association rewards you for every five years of continuous credited service. The program begins on your fifth anniversary date and is tied to your Credited Service date.
<b>Employee Referral Incentive</b>	Our policy is to recruit, employ, and retain the best and most qualified employees. Farm Credit management considers current employees as an immediate and fundamental candidate resource. The Employee Referral Program provides an incentive for association employees to refer top candidates for open positions.  For each applicant referred and hired, the referring employee will receive an incentive of \$1,000 <i>net after taxes</i> . The referral incentive will be paidout on the referred employees start date. See policy for program specifics.
<b>Funeral Leave</b>	Employees are eligible for funeral leave pay of up to three (3) days at the time of death of immediate family members and up to one (1) day for other family members. See Employee Handbook for definition of “immediate” and “other” family members.

*Complete program particulars can be found in the Employee Handbook located on the Intranet Home page.*