



**CENTRAL  
VALLEY AG**

# IOWA ONLY OPTIONS

**2024 Plan Year: January 1, 2024 – December 31, 2024**

There are 26 pay periods per year.

Since these are only Blue Access plans, there are limitations on providers. Providers need to be within an HMO network, and you must be reside in the state of Iowa. Mayo Clinic is accepted with this plan.

## Blue Access Health Insurance Plan Options

### High Deductible Plans - HMO (HSA Eligible)

This coverage starts on the first day of the month following date of hire.

- 1 Combined Deductible for Health and Prescription
- Children covered to age 26

Iowa HMO HD Plan #1	In Network	Out-of-Network
Single   Deductible	\$1,600	\$1,600
Family   Deductible	\$3,200	\$3,200
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$3,200 max	\$3,200
Family   Out-of-pocket	\$6,400 max	\$6,400
Office Visits	Deductible plus 20% Co-ins	Deductible plus 30% Co-ins
Emergency Services	Deductible plus 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins
Prescription Deductible	Deductible then co-pay	

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$120.84	\$97.76
Employee+1	\$282.80	\$236.64
Family	\$285.14	\$238.98

#### HIGHER DEDUCTIBLE - SAME PREMIUM

Iowa HMO HD Plan #2	In Network	Out-of-Network
Single   Deductible	\$3,200	\$3,200
Family   Deductible	\$5,000	\$5,000
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$5,000 max	\$5,000
Family   Out-of-pocket	\$10,000 max	\$10,000
Office Visits	Deductible plus 20% Co-ins	Deductible plus 30% Co-ins
Emergency Services	Deductible plus 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins
Prescription Deductible	Deductible then co-pay	

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$111.74	\$88.66
Employee+1	\$260.52	\$214.36
Family	\$262.44	\$216.28

#### HIGHER DEDUCTIBLE - SAME PREMIUM

### Blue Access Plans (HMO)

This coverage starts on the first day of the month following date of hire.

- Separate Deductibles for Health and Prescription
- Children covered to age 26

Iowa HMO Plan #1	In Network	Out-of-Network
Single   Health Deductible	\$1,000	\$1,000
Family   Health Deductible	\$2,000	\$2,000
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$3,000	\$3,000
Family   Out-of-pocket	\$6,000	\$6,000
Office Visits	\$25 plus 20% Co-ins	Deductible /\$25 plus 30% Co-ins
Emergency Services	\$100 Co-pay + 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$166.60	\$143.52
Employee+1	\$367.67	\$321.51
Family	\$425.82	\$379.66

#### SAME DEDUCTIBLE - SAME PREMIUM

Iowa HMO Plan #2	In Network	Out-of-Network
Single   Health Deductible	\$2,000	\$2,000
Family   Health Deductible	\$4,000	\$4,000
% Coinsurance	80/20	70/30
Single   Out-of-pocket	\$4,000	\$4,000
Family   Out-of-pocket	\$8,000	\$8,000
Office Visits	\$25 plus 20% Co-ins	Deductible /\$25 plus 30% Co-ins
Emergency Services	\$100 Co-pay + 20% Co-ins	
Chiropractic Care (20 visits per year, per person)	Deductible, 20% Co-ins	Deductible, 30% Co-ins

Premium (Bi-weekly)	Non-Wellness	Wellness
Single	\$158.70	\$135.62
Employee+1	\$347.03	\$300.87
Family	\$403.79	\$357.63

#### SAME DEDUCTIBLE - SAME PREMIUM

### Health Savings Account - "HSA"

- Pre-tax savings for medical, dental and vision expenses with High Deductible Plan only
- HSA only available if you choose a High Deductible Plan
- CVA will contribute between \$500-\$1,500 per year based on HDHP chosen
- HSA Maximum contributions:
  - \$4,150 | Single
  - \$8,300 EE+1/Family

Premium Level	Previous CVA Contributions to HSA Accounts	High Deductible Plan #1	High Deductible Plan #2
Single	\$0	\$500 / Year	\$750 / Year
EE + 1	\$0	\$750 / Year	\$1,000 / Year
Family	\$0	\$1,000 / Year	\$1,500 / Year

### Life Insurance

- Administered by The Standard
- Paid by CVA at 100% with no cost to employee
- Coverage of 2.5 times your annual salary for the term policy on an employee | \$10,000 on spouse | \$5,000 on each dependent child, birth up to age 26.

### Long Term Disability Insurance

- Administered by The Standard
- 100% Paid by CVA with no cost to employee
- Starts after 26 weeks of illness or injury
- 60% of wages with max of \$8,500/month (subject to base pay)
- Full-time status only

### Short Term Disability Insurance

- Administered by The Standard
- Voluntary participation
  - 100% paid by employee
- Starts after 14 days of illness or injury
- Max of 24 weeks of disability
- Full-time status only

Tier	Benefit	Payroll WH
Plan 1	\$400/wk	\$6.68
Plan 2	\$500/wk	\$8.35
Plan 3	\$600/wk	\$10.02
Plan 4	\$700/wk	\$11.69
Plan 5	\$800/wk	\$13.36
Plan 6	\$900/wk	\$15.03
Plan 7	\$1000/wk	\$16.70

### Accidental/Critical Illness

Accident, Critical Illness/Specified Disease, and Hospital Indemnity insurance are type of supplemental insurance provided by The Standard. These plans can help you pay bills that medical insurance does not cover. They pay a cash benefit directly to you for covered treatments or conditions.

- Voluntary participation - 100% paid by employee
- Pays you directly
- Goes with you if you leave your employer
- Provides coverage without answering any medical questions
- Covers children at 50% of your benefit amount at no additional cost
- Gives you the option to cover your spouse

### Paid Time Off (PTO) Full-time Employees

Completed years of service	Annual hours that can be earned	Equivalent # of days	Accrued hours/pay period	Maximum hour accrual cap
0 to 1 Year	80	10	3.08	80
1+ to 6 years	144	18	5.54	224
6+ to 11 Years	168	21	6.46	248
11+ Years	192	24	7.39	272

### Observed Holidays

- New Year's Day
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving
- Christmas Day

\* 1 Personal Day (Personal Day resets on January 1)

### Flexible Spending Account - "FSA"

- Pre-tax Health and Dependent Care
- Available to Full-time employees not participating in CVA, or other High Deductible Plan.
- Maximum carryover is projected \$640. Any funds remaining are forfeited.
- IRS Annual maximum contributions apply:
  - \$3,200 (projected) - Health Care
  - \$5,000 - Dependent Care, Filing as Married
  - \$5,000 - Dependent Care, Filing as Married Filing Separately

### Dental Insurance - Delta Dental

This coverage starts on the first day of the month following date of hire. Children covered to age 26.

- Diagnostic and preventative paid at 100% (deductible waived)
- Basic services paid at 80% after deductible
- Major services paid at 50%
- Calendar year deductible \$50/\$150
- Rates per pay period (\*) are:
  - \$5.15 | Employee
  - \$7.97 | Employee + One
  - \$11.83 | Family
- Maximum dental benefit per year: \$1,000 per person
- Orthodontia-dependent children only - Lifetime Max \$750

### Vision Insurance - VSP

This coverage starts on the first day of the month following date of hire. Children covered to age 26.

- Rates per pay period (\*) are:
  - \$0.87 | Employee
  - \$1.25 | Employee + One
  - \$2.19 | Family
- \$130 every 24 months for frames/contacts
- **Prescription Safety Glasses Plan** To participate employee must be enrolled in CVA vision insurance.

### Retirement Pension | Co-op Retirement

- Administered by United Benefits Group
- Defined Benefit Plan
- Mandatory participation after 1,000 hours of employment (approximately 6 months)
- Employee currently contributes 3% of annual salary; CVA currently contributes 4.65% + .50% Admin fee = 5.15% ER total.
- 1.50 Accrual Rate
- 5 year vesting schedule

### Retirement Savings | 401K

- 2023 Max Employee Contributions \$23,000
- 2023 Max Catch-up Limit \$7,500 for employees age 50 and above.
- Administered by Milliman Inc.
- 401K pre-tax with Employer Match
- Roth post-tax with Employer Match
- CVA currently matches up to 5% of employee investment at \$0.25/dollar
- 6 year vesting schedule pro-rated
- Full-time employees eligible 1st day of month following 30 consecutive days of employment or with rollover
- Part-time/seasonal employees eligible 1st day of month following 180 consecutive days of employment

### Employee Assistance Plan - EAP

- Paid by CVA at 100% with no cost to employees or immediate family members
- Available through BestCare: [www.BestCareEAP.org](http://www.BestCareEAP.org) | 1.800.801.4182
- Provides three confidential, counseling sessions per year, per family member

For additional benefits & employee perks, visit [cvacoop.com/benefits](http://cvacoop.com/benefits).