

# 4RIVERS

EQUIPMENT

# #4RBENEFIT

YOUR WORKING PARTNER BEYOND THE JOB.



*It's your life, and we know that you work to enjoy the moments beyond the doors of 4Rivers Equipment.*

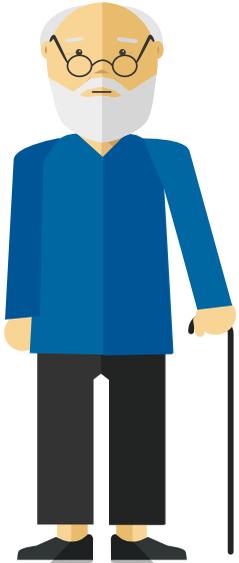
*The more you can rest easy about your health, family, and future*

# 4RIVERS EQUIPMENT

## BENEFITS 2024

# HEALTH INSURANCE

## MEDICAL AND DENTAL CARE



### GRANDFATHERED PLAN

As with all grandparents, this grandfather is special because it saves you money. We constantly strive to take care of our employees. 4Rivers Equipment maintains a **low deductible**, grandfathered status plan under the Affordable Care Act.

Why does this matter? It allows us to maintain the same great coverage at low costs as well as offer a consistent plan from year to year.

### PUT MONEY IN YOUR POCKET!



**4RIVERS EQUIPMENT PAYS APPROXIMATELY TWO-THIRDS OF ALL MEDICAL AND DENTAL PREMIUMS FOR EMPLOYEES, SPOUSES, AND CHILDREN.**

### GOLD PLUS RATING

4Rivers Equipment's health plan is rated a Gold Plus Plan by the Affordable Care Act.

What's that mean to you?  
More affordable health care!



**BRONZE**

You pay the most out of pocket, but have the lowest premium.



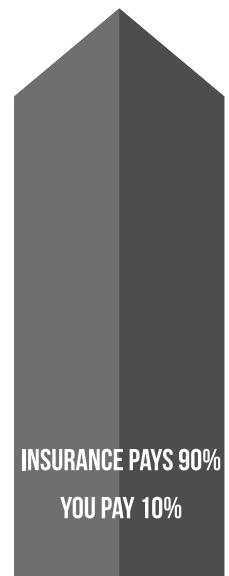
**SILVER**



**GOLD**



**GOLD**



**PLATINUM**

You pay the least out of pocket, but have the highest premium.

# #careforit

## WHAT DOES IT COST ME?

Let's break down the cost of health insurance. There are five main costs that make up your health care picture.

First is your per paycheck premium. This is the amount deducted from each paycheck to purchase health coverage. 4Rivers Equipment pays roughly 2/3 of the total premium.

Second is the annual deductible, which is the amount you pay for covered health care services before your insurance kicks in. The deductible is waived for certain routine services.

Third is the copay. This is the fixed amount you pay for covered health care service per visit.

Fourth, we have out of pocket maximum limit. This is the most you have to pay for covered services in a plan year.

Finally, there are costs for prescriptions. Check out the pink box on the next page for the resources 4Rivers offers to make this more affordable for employees.



## MEDICAL

Medical Coverage	PPO Benefit (in network)	Non PPO Benefit (out of network)
Annual Dollar Limit	Unlimited	
Calendar Year Deductible	\$1,100 Individual \$2,200 Family	\$2,200 Individual \$4,400 Family
Co-Insurance	80/20	60/40
Calendar Year Out-of-Pocket Maximum (excludes deductible)	\$3,100 Individual \$6,200 Family	\$5,500 Individual \$11,000 Family
<b>Note:</b> The Deductibles, Out-of-Pocket Limits, and all maximum amounts (Calendar Year or Lifetime) are combined for both PPO Providers and Non-PPO Providers.		
Chiropractic Care	\$30 Co-pay, then 100%, deductible waived	60% after deductible
Calendar Year Max Benefit	24 Visits	



## VISION

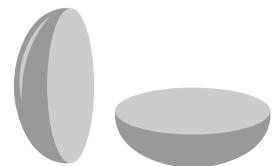
COPY: \$10/EXAM  
\$25/MATERIAL COPY (12 months)



**FRAMES**  
\$150 ALLOWANCE  
20% BALANCE OVER \$150



**EXAMS**  
ONCE EVERY 12 MONTHS



**CONTACTS**  
\$150 ALLOWANCE

**15% DISCOUNT  
ON MOST  
LASIK PROCEDURES**

TO VERIFY VISION ELIGIBILITY AND FIND THE LOCATION NEAREST YOU, OR TO TAKE ADVANTAGE OF THE MAIL-ORDER PROGRAM, CALL VSP AT 1-800-877-7195, OR LOG ON TO WWW.VSP.COM

# #careforit

## HOW CAN I MAKE THE MOST OF MY HEALTH INSURANCE?

4Rivers makes healthcare easy by providing multiple conveniences - making your healthcare world available at your fingertips.

To the right are a few examples of how your healthcare will do the work for you.

## MERITAIN.COM

Download the app, order ID cards, & access group health information

01

02

**Flexible Spending Account**  
\$610 annual carry over for 2023. Pay yourself instead of Uncle Sam!

**Xpress Scripts**  
Get a 90 day supply of maintenance prescriptions for the cost of a 30 day supply.

## WELLNESS COUNTS

04

03

**New Employees** are covered with insurance on day 1 of employment! Most common practice is 1st day following 3 months of employment.

MAKING IT MOBILE:



ADP



PRINCIPAL



MERITAIN HEALTH

We know life gets busy, and sometimes you need healthcare information "right now." Our healthcare and benefits programs makes it easy for you to access your benefits information at the drop of a dime with convenient and easy to use apps.

# #secureit

## LIFE INSURANCE AFFORDABLE SECURITY FOR YOUR FAMILY



**AFLAC OPTIONS AVAILABLE!**

### 4RIVERS HAS YOU COVERED.

That's right, 4Rivers Equipment has you covered with up to 1 year of your annual salary, up to 50,000, of Life and Accidental Death and Dismemberment Insurance. Additional supplemental coverage options are available.

### WHO NEEDS SUPPLEMENTAL LIFE INSURANCE?

You do, single or married, buying your first home or preparing for retirement, raising children or sending them off to college; No matter where you are in life, insurance should be part of your financial plan.

### WHO NEEDS ACCIDENT INSURANCE?

You do. Accident insurance will assist with expenses if you are seriously injured or killed in a covered accident. This insurance can help you ensure that tragedy doesn't take both an emotional and a financial toll on your family.

Employee/ Spouse Age	Employee Monthly Cost per \$10,000 Unit	Spouse Monthly Cost per \$10,000 Unit
Under 35	\$0.70	\$0.70
35 to 39	1.10	1.10
40 to 44	1.45	1.45
45 to 49	3.00	3.00
50 to 54	5.30	5.30
55 to 59	8.80	8.80
60 to 64	11.70	11.70
65 to 69	18.30	18.30
70 to 74	32.10	--
70 & Over	42.60	--

**\$100,000**  
IN COVERAGE



Life insurance available from 4Rivers Equipment makes it affordable to cover your family. To the right is a simple example of how affordable it can be to cover you, your spouse, and your children.

Ex: Under Age 35 & Married

# AT YOUR FINGERTIPS

## WHAT CAN YOUR EMPLOYEE ASSISTANCE PROGRAM (EAP) DO FOR YOU?

Resources For Living

### YOUR EAP WEBSITE IS ALL ABOUT YOU AND YOUR EVERYDAY NEEDS.

Access to the website is free for you and your household members, and dependent children up to age 26.

You'll find a wide array of articles, videos, live and on-demand webinars, assessments and more. Anonymous support, and access to Subject Matter Experts in the following areas:



#### LIFE AND RELATIONSHIPS

- School search
- Child and eldercare provider searches
- Balancing work and family
- Pets
- Wellness assessments, resources

#### MENTAL HEALTH AND ADDICTIONS

- Depression
- Suicide Prevention
- Mental Health Awareness
- Mental well-being terms

#### CAREER AND WORKPLACE

- Grow your skill
- Manager newsletter
- Manager videos
- Critical incidents

#### RESOURCE CENTERS

- Stress
- Crisis and disaster
- Self-improvement
- Trauma, grief and loss

And check services and tools to learn more about your benefits and access our monthly newsletter, videos, webinars, awareness articles and more.

## YOU HAVE A WORLD OF PERSONAL GROWTH AND SOFT SKILL TRAINING AT YOUR FINGERTIPS. LOG ON TODAY.

Aetna Resources For Living<sup>SM</sup> is the brand name used for products and services offered through the Aetna group of subsidiary companies (Aetna). The EAP is administered by Aetna Behavioral Health, LLC. and in California for Knox-Keene plans, Aetna Health of California, Inc. and Health and Human Resources Center, Inc.

All EAP calls are confidential, except as required by law. For more information about Aetna plans, refer to [aetna.com](http://aetna.com).

# 401K INVESTMENT

TAKE OWNERSHIP OF YOUR FUTURE

# #saveit

Retirement...the fact is it will be here before you know it!  
4Rivers Equipment has a robust 401K program that makes  
what may sound like a far fetched goal, a reality.

**THINK ABOUT IT**



The average 25 year old will need a monthly income of \$9000 to retire at age 65.



Employees are auto-enrolled in a 401K program after 3 months of continuous employment.



4Rivers Equipment has a competitive employer match that makes your contributions grow faster.

4R EMPLOYEE ALREADY? LOG IN @

**PRINCIPAL.COM**

# ASSET INVESTMENT

TAKE OWNERSHIP OF YOUR JOB

# #OWNIT

At 4Rivers Equipment, our mantra, "Your Working Partner" applies to our employees as well as our customers. We take this thought to the extreme by offering every employee the opportunity to become a partner at 4Rivers Equipment. Take ownership of your career, and see the benefits of working as a team.

IN 2024 INVEST UP TO

**\$12,000**

AND CASH IN ON YOUR HARD WORK!

ANNUAL AVERAGE  
**DOUBLE DIGIT**  
RETURNS (%)

**0%  
RISK**

ON YOUR INVESTMENT

How often do you get a chance to invest in a company and have total confidence that you will receive back what you invested? With the Asset Investment Program at 4Rivers Equipment, not only will you get your investment back, but you also have the ability to ask for the funds you've invested at anytime.

We look at our employees as business partners.

ANNUAL RETURN AVERAGE

**13+%**

# TIME OFF

WORK. LIFE. BALANCE.

*#enjoyit*

## PAID TIME OFF:



**YEAR 1** = 80 HOURS



**YEAR 2-4** = 120 HOURS



**YEAR 5-9** = 160 HOURS



**YEAR 10+** = 200

## OTHER TIME OFF:

**JURY DUTY**

1ST 3 DAYS PAID BY 4RIVERS



**VOLUNTEER TIME OFF**

4RIVERS IS PROUD TO OFFER OUR EMPLOYEES  
8 HOURS OF PAID VOLUNTEER TIME OFF PER YEAR.



MATERNITY  
LEAVE

**6**

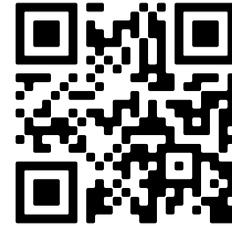
WEEKS

# SPECIAL SAVINGS

LIFEMART COUPONS AND DISCOUNTS

# #saveit

Take advantage of major discounts on everything from childcare to travel and dining! With the Lifemart portal, you have access to \$1000's in savings.



Scan the QR code,  
or using your ADP account visit  
<https://lm.lifemart.com/group/lifemart/home>



## DINING DEALS



## SHOPPING DISCOUNTS



## TRAVEL SAVINGS

**4RIVERS**  
EQUIPMENT

## EMPLOYEE DISCOUNT

Shopping around one of our stores? As a 4Rivers Employee, check out at any of our 4Rivers stores with at-cost pricing!

# CAREER GROWTH

CONTINUOUS EDUCATION OPPORTUNITIES

# #growit

## WHAT IS GROWTH?

The reality is that over the course of your career, you will need to change and adapt to a continuously evolving business landscape.

4Rivers Equipment envisions career growth as improving skills, exploring new departments, and learning the latest technology for the health of your career and the success of the team.

Hone your skills and control your career by taking advantage of available education opportunities. You will learn new skills to advance your career.

With job openings in multiple locations, 4Rivers Equipment always provides opportunities to learn and advance your career.

“YOUR CAREER HEALTH IS AS IMPORTANT AS YOUR PHYSICAL AND MENTAL WELL-BEING.”

-LORI SNIDER, 4RIVERS, HR DIRECTOR



### ● JOHN DEERE UNIVERSITY

When you start a career with 4Rivers you will be assigned a learning path at JDU. From there, your opportunities are customized to your career goals!

### ● TUITION REIMBURSEMENT

Interested in gaining job related knowledge? 4Rivers will reimburse you up to \$1,500 a year for your tuition fees!

### ● DIESEL TECH PROGRAM

Get started on your Diesel Tech Degree while solidifying your career at 4Rivers Equipment. With this program, we will sponsor your tuition at any of our partner schools in return for you coming to work for 4Rivers Equipment. Be sure to ask for more details!

### ● EMPLOYEE ASSISTANCE PROGRAM

A world of personal growth and soft skill training from a wide array of articles, videos, live and on-demand webinars, anonymous support, and access to Subject Matter Experts.

[RESOURCESFORLIVING.COM](http://RESOURCESFORLIVING.COM)

# EMPLOYEE REFERRAL

SHARE WITH YOUR FRIENDS AND FAMILY

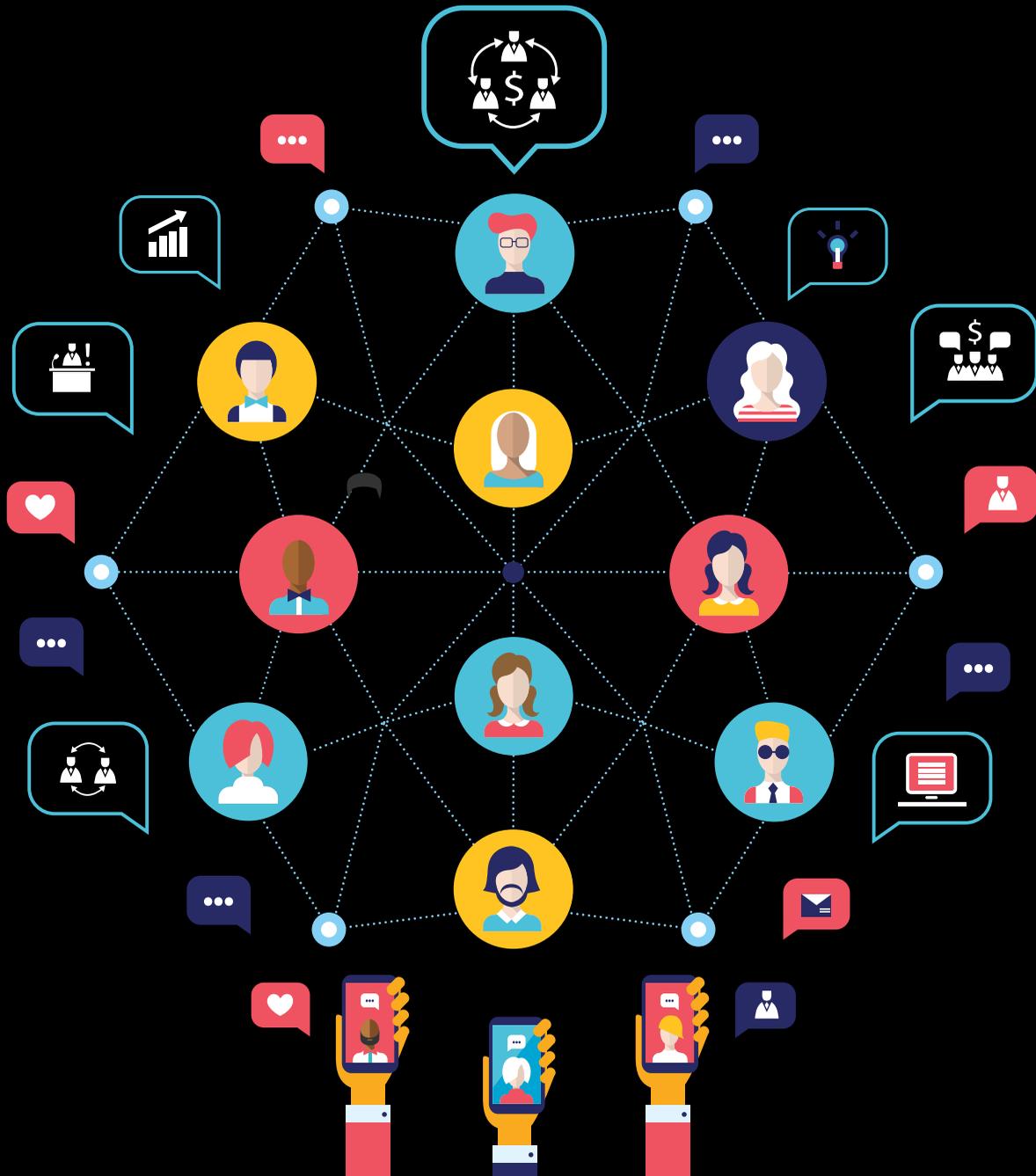
# #shareit

Refer a friend to join the 4Rivers team! With our Employee Referral program, earn big bonuses for recruiting.

## \$1000 BONUS FOR SERVICE TECHS

## \$500 BONUS FOR ALL OTHER POSITIONS\*

*\*Some restrictions apply*





**CHECK OUT OPEN POSITIONS AVAILABLE**  
[www.4RIVERSEQUIPMENT.com/CAREERS](http://www.4RIVERSEQUIPMENT.com/CAREERS)