



**#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 2025**

# GROUP HEALTH INSURANCE

4Rivers HSA Contributions		
	Annually	Quarterly
Employee Only	\$750	\$187.50
Employee + Children	\$1,000	\$250
Employee + Spouse	\$1,000	\$250
Employee + Family	\$1,200	\$300
4RE contribution timing: frontloaded beginning of each quarter.		
The 2025 IRS maximum contribution limits to an HSA (includes employer contributions): <ul style="list-style-type: none"><li>• \$4,300 for employee only</li><li>• \$8,550 for an employ covering dependents</li></ul>		
Plan Attributes	Plan #1: FSA	Plan #2: HSA
2025 Annual Maximums	\$3,300 (\$660 Rollover)	Single: \$4,300/yr Family: 8,550/yr (includes employer contributions)
Access to annual contributions	Can use full amount any time in calendar year	Can use amount in account
Fund usage	Use-it-lose-it	Funds are yours to keep
Access to your account	Meritain.com	Inspira Financial (App)
Taxability	Contributions are pre-tax	Contributions are pre-tax

## FLEXIBLE SPENDING ACCOUNTS

### Requires Annual Enrollment Form

(Annual rollover: \$660)

#### Medical Reimbursement

Pre-tax \$ pays for eligible oiut-of-pocket expenses not reimbursed by health insurance.

- Co-pays
- Deductible
- Prescriptions
- Dental
- Vision
- Hearing
- Orthodontia



## MEDICAL PLANS 1 & 2

MEDICAL PREMIUMS			
2024 Employee BI-WEEKLY, Pre-Tax Deduction			
	PLAN #1 <i>Low Deductible</i>		PLAN #2 <i>Higher Deductible</i>
Employee Only	\$110.00		\$89.00
Employee + Child(ren)	\$190.00		\$150.00
Employee + Spouse	\$238.00		\$190.00
Employee + Family	\$333.00		\$270.00
PLAN OVERVIEW			
Plan 1 or 2	Plan #1 (in network)	Plan #1 (out of network)	Plan #2
Annual Deductible			
Single	\$1,100	\$2,200	\$3,500
Family	\$2,200	\$4,400	\$7,000
Out of Pocket Max			
Single	\$3,100	\$5,500	\$6,000
Family	\$6,200	\$11,400	\$12,000
Co-Insurance	20%	40%	20%
Preventative Care	No Charge	40% After Deductible	No Charge
Office Vistits			
Primary Care	\$30 Co-Pay	40% After Deductible	Deductible/Coins
Specialist	\$30 Co-Pay	40% After Deductible	Deductible/Coins

#### Dependent Care Reimbursement

Pre-tax \$ set aside for day care expenses for eligible children and adults.

- Children under age 13
- Older dependent unable to care for themselves
- Must regularly spend at least 8 hours in your home.

**FSA Direct Deposit highly recommended**

# #careforit



## DENTAL

### DENTAL COVERAGE

Annual Maximum	\$2,000.00
Annual Deductible	\$50/\$150
Preventative Services	0%
Basic Services	20%
Major Services	50%
Orthodontia (Ded. Waived)	50%
Orthodontia Annual Maximum	\$2,000

### DENTAL PREMIUMS

#### 2024 Employee BI-WEEKLY, Pre-Tax Deduction

Employee Only	\$18.00
Employee + Child(ren)	\$36.00
Employee + Spouse	\$48.00
Employee + Family	\$70.00



## VISION

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



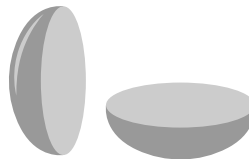
### FRAMES

\$150 ALLOWANCE  
20% BALANCE OVER \$150



### EXAMS

ONCE EVERY 12 MONTHS



### CONTACTS

\$150 ALLOWANCE

### VISION (VSP) COVERAGE

#### 2024 Employee BI-WEEKLY Pre-Tax Deduction

Employee Only	\$3.51
Employee + Family	\$9.31

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](http://WWW.VSP.COM)

**15% DISCOUNT ON MOST LASIK PROCEDURES**



## HEARING

TruHearing Discount Benefit

Hearing Aid Savings →

Product	Retail \$	TruHearing \$	Savings
TruHearing Premium	\$3,200	\$1,745	\$1,460
Signia Active	\$2,399	\$995	\$1,344
Octicon More 3	\$3,375	\$1,525	\$1,850
Widex Moment 110	\$1,458	\$795	\$663
ReSound Key 4	\$2,186	\$1,070	\$1,116
Starkey Picasso 2000	\$2,844	\$1,625	\$1,219
Phonak Audeo P-R70	\$3,100	\$1,725	\$1,375



Call TruHearing to learn  
more and schedule a hearing  
care appointment near you.

**1-888-929-9938**

TTY: 711

**Hours:**  
8am-8pm, Monday-Friday

# #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

**New Employees** are covered with insurance on day 1 of employment! Most U.S. employees wait until 1st day following 3 months of employment.



01



02

**Plan #1: Flexible Spending Account**  
\$660 annual carry over for 2025. Pay yourself instead of Uncle Sam!

## WELLNESS COUNTS

**CVS Pharmacy**  
Get a 90 day supply of maintenance prescriptions for the cost of a 30 day supply.



04

03



**Plan #2: HSA**  
Health Savings Account with easy online managements  
**Inspira Financial**

## MERITAIN.COM ACCESS

- View your coverage info
- View claims and EOB's
- View annual deductible status and out-of-pocket expenses
- FSA and HSA claims
- Request an ID card
- Request letter of coverage
- Update your info (change address, dependent info, etc.)



ADP



PRINCIPAL



MERITAIN HEALTH



INSPIRA FINANCIAL

Register with the 10-digit Member ID on the front of your Meritain card.  
Group #12245

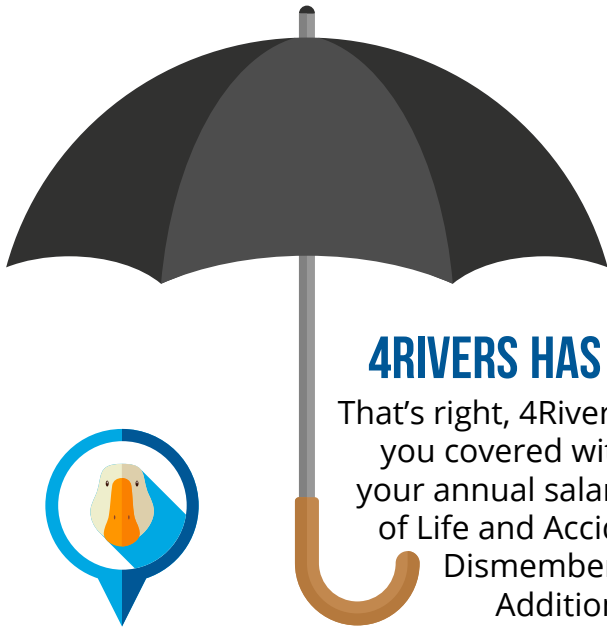
We know life gets busy, and sometimes you need healthcare information "right now." Our healthcare and benefits programs makes it easy for you to access your benefits information at the drop of a dime with convenient and easy to use apps.



# #secureit

## LIFE INSURANCE

AFFORDABLE SECURITY  
FOR YOUR FAMILY



### 4RIVERS HAS YOU COVERED.

That's right, 4Rivers Equipment has you covered with up to 1 year of your annual salary, up to 100,000, of Life and Accidental Death and Dismemberment Insurance. Additional supplemental coverage options are available.

**AFLAC OPTIONS  
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

**E.A.P.**  
EMPLOYEE ASSISTANCE PROGRAM

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

[www.ResourcesForLiving.com](http://www.ResourcesForLiving.com)

Username: 4Rivers Password: EAP

### 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 the  
401K program on the  
1st day of the month  
following 90 days of  
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 2025 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

**15+%**



# 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:



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

UP  
TO

**6**

WEEKS  
PAID

# SPECIAL SAVINGS

LIFEMART COUPONS AND DISCOUNTS

# #saveit

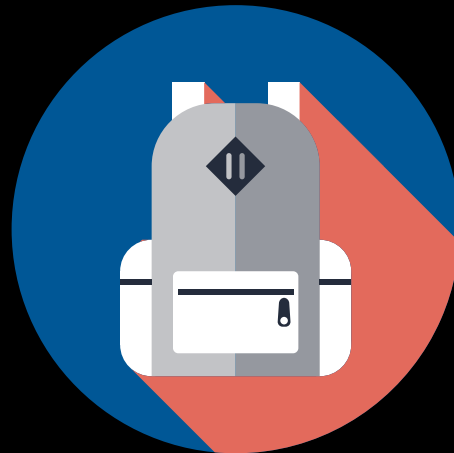
Take advantage of major discounts on everything from childcare to travel and dining! With the Lifemart portal, you have access to \$1000's in savings.



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!

### ● RIVERS LEARNING (LMS)

**Learning Management System**

The LMS offers a blended learning program that includes training using a variety of methods empowering students to find their path forward.

# 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.4RIVERSEQUIMENT.com/CAREERS](http://www.4RIVERSEQUIMENT.com/CAREERS)