



## **PHEASANTS FOREVER, INC. and QUAIL FOREVER EMPLOYEE BENEFIT SUMMARY 2025**

1. Pheasants Forever, Inc. offers group health insurance through Medica participating in the United Healthcare network. [Medica.com/price-transparency](https://www.medicare.com/price-transparency). Healthcare coverage is available to full time employees working 30+ hours per week. Enrollment is available the first of the month following date of hire. Employees have the option of purchasing Single, +1 or Family plans on a pretax basis. A traditional co-pay plan and a high deductible plan with a Health Savings Account (H S A) are available. Pheasants Forever, Inc. will match your annual HSA contribution 2:1 up to \$1,300 for single coverage and \$2,000 for family coverage on a per pay period basis.
2. Pheasants Forever, Inc. offers voluntary dental insurance. Dental coverage is available to full time employees working 30+ hours per week. Enrollment is available the first of the month following date of hire. The premium is paid 100% by the employee on a pretax basis. Low or High plans are available to employees and dependents.
3. Pheasants Forever, Inc. maintains a Section 125 Flexible Spending Account option. Employees can save pre-tax dollars to pay for unreimbursed medical, dental and vision and dependent care expenses. Enrollment is available the first of the month following date of hire. IRS maximum guidelines are followed.
4. Pheasants Forever, Inc. offers voluntary vision insurance. Vision insurance is available to full time employees working 30+ hours per week and their dependents. Enrollment is available the first of the month following date of hire. The premium is paid 100% by the employee.
5. Pheasants Forever, Inc. sponsors a 401(k) Retirement plan for eligible employees. Employees are eligible to begin making pre-tax and post-tax deferrals beginning on the first of the month following 60 days of employment. Pheasants Forever will match the first 5% of the employee's gross wages. Employee contributions are always 100% vested. Employer funds are subject to a 6-year step-vesting schedule (2 years = 20%, 4 years= 60%, 6 years = 100%). Minimum age for participation is 21.
6. Pheasants Forever, Inc. provides a Term Life Insurance and AD & D benefits equal to 1 times the employee's annual salary, capped at \$50,000. Pheasants Forever, Inc. also provides Long-term disability coverage to eligible employees, which provides 60% of the first \$16,667 of your pre-disability earnings after 90 days of disability. Maximum benefit is \$10,000. These policies are effective the first of the month following date of hire. All premiums on these policies are paid by Pheasants Forever, Inc.
7. Pheasants Forever, Inc. provides the opportunity for employees to purchase voluntary Short-Term Disability and Group Term Life Insurance through payroll deduction the first of the month following date of hire. The premium is paid 100% by the employee.
8. Pheasants Forever, Inc. provides the opportunity for employees to purchase voluntary Identity Theft Insurance with LifeLock through payroll deduction the first of the month following date of hire. The premium is paid 100% by the employee. Two levels of coverage are available to employees and dependents.
9. Pheasants Forever, Inc. provides the opportunity for employees to purchase voluntary Accident Insurance through payroll deduction the first of the month following date of hire. The premium is paid 100% by the employee.
10. Pheasants Forever, Inc. provides the opportunity for employees to purchase voluntary Critical Illness Insurance through payroll deduction the first of the month following date of hire. The premium is paid 100 % by the employee.
11. Pheasants Forever, Inc. provides the opportunity for full-time employees to enroll into Student Loan Assistance beginning the first of the month following 60 days of employment. Employees do not need to contribute to receive this benefit. This benefit is managed through TASC.
12. Employees begin earning vacation immediately upon hire. Vacation is accrued per pay period and earned on a sliding scale based on years of employment, beginning at 15 days (120 hours) per year for the first 3 years, and increasing thereafter as outlined in the employee handbook.
13. Employees receive 6 days (48 hours) annually for Bereavement/Family/Sick Leave. This time is to be used for funerals, personal sick time, appointments, or family care, and is available for use immediately upon hire.
14. The company observes eleven (11) Federal Holidays + The Day after Thanksgiving and Christmas Eve.

*Important Note: This is intended to be only a summary of the basic benefit programs that Pheasants Forever, Inc. offers. In the event of a conflict between the actual plan documents and this summary, the actual plan documents shall govern.*