



PHEASANTS FOREVER, INC. EMPLOYEE BENEFIT SUMMARY 2026

1. Pheasants Forever, Inc. offers **group health insurance** through MEDICA participating in the United Healthcare network. Healthcare coverage is available to full-time employees working 30+ hours per week. Coverage is effective the first of the month following date of hire. Employees have the option of purchasing Single, Employee + Spouse, Employee + Children and Family plans on a pre-tax 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 H.S.A contribution 2:1 with annual limits for Single and 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. Coverage is effective the first of the month following date of hire. The premium is paid 100% by the employee on a pre-tax basis. Low or High plans are available to employees and dependents.
3. Pheasants Forever, Inc. offers voluntary **vision insurance**. Vision coverage is available to full-time employees working 30+ hours per week. Coverage is effective the first of the month following date of hire. The premium is paid 100% by the employee.
4. Pheasants Forever, Inc. maintains a Section 125 **Flexible Spending Account** option. Employees can save pre-tax dollars to pay for unreimbursed medical, dental, vision, and dependent care expenses. Enrollment is available the first of the month following date of hire. IRS Maximum guidelines are followed.
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, Inc. will match the first 5% of employee's gross wages. Employee contributions are always 100% vested. Employer funds are subject to a 6-year step-vesting schedule. Minimum participation age is 21.
6. Pheasants Forever, Inc. provides **Term Life Insurance and AD&D** benefits equal to 1X 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 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 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 **Critical Illness** through payroll deduction. The premium is paid 100% by the employee.
10. Pheasants Forever, Inc. provides the opportunity for employees to purchase voluntary **Accident** coverage through payroll deduction. 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 employees.
12. Pheasants Forever, Inc. provides the opportunity for full-time employees to enroll in **Pet Insurance** through Nationwide through payroll deductions. Coverage date is dependent on enrollment date. Premiums are paid for 100% by the employee.
13. Employees begin earning **vacation** immediately upon hire. Vacation is accrued per pay period and earned on a sliding scale based on years of employment.
14. Employees receive 6 days (48 hours) annually for **Bereavement/Family/Self Leave**. This time is to be used for funerals, personal time, appointments, or family care. It is available for use immediately upon hire.
15. The company observes **13 total company holidays**.

Important Note: this is intended to be a summary of 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.

Revised for 1.1.2026