AT-A-GLANCE Benefits

Medical Insurance

Full-time employees working at least 30 hours per week and their eligible dependents may elect to participate in our group medical plan through United Healthcare. Employees are eligible for coverage the first of the month following sixty (60) days of employment.

United Healthcare	Monthly Premium Costs	
	Option 1 (HRA)	Option 2 (PPO)
Employee	$331.67	$236.48
Employee + Spouse*	$746.05	$584.78
Employee + Child(ren)	$622.84	$472.94
Family*	$1090.04	$810.11

Surest Plan – United Healthcare	Monthly Premium Costs
Employee	$212.91
Employee + Spouse*	$526.50
Employee + Child(ren)	$425.82
Family*	$729.38

**Spousal surcharge of $80 per month may apply to any coverage that includes a working spouse*

Medical Deductible	HRA Plan In-Network	PPO Plan In-Network
Deductible		
Employee only	$3,000 ($1,000 employee then HRA)	$5,000
Family	$6,000 ($2,000 employee then HRA)	$10,000

HRA Benefits

- $3,000 individual and $6,000 family
- You pay the first $1,000 for an individual or $2,000 for a family then the plan will pick up the second $2,000/$4,000

Dental Insurance

Dental insurance is provided through Delta Dental of Illinois. Full-time employees who work at least 30 hours per week are eligible for coverage the first of the month following sixty (60) days of employment.

Dental	Monthly Premium Costs
Employee Only	$7.92
Employee + 1	$16.48
Family	$31.55

Vision Insurance

Vision insurance is provided by VSP. Full-time employees who work at least 30 hours per week are eligible for coverage the first of the month following sixty (60) days of employment.

Vision	Monthly Premium Costs
Employee Only	$5.72
Employee + Spouse	$9.16
Employee+ Child(ren)	$9.35
Family	$15.07

Flexible Spending Accounts

Full-time employees working at least 30 hours per week are eligible to participate in flexible spending the first of the month following sixty (60) days of employment. The annual amount elected will be divided by the number of remaining pays in the year.

Medical Care Employees can set aside pre-tax funds to be used to help pay for eligible medical, dental and vision expenses. The limit for 2027 is $3,500.00.

Dependent Care Employees can also contribute pre-tax dollars for dependent care. This includes children under age 13 or adult dependents who are physically or mentally incapable of self-care. The limit for 2027 is $7,500.

**IRS regulations require you to use the money in your FSA accounts prior to the end of each year or lose any remaining

1st MidAmerica Credit Union

Disability Insurance/ Leave Management Services

Managed by Guardian Life Insurance

- FMLA
- Long Term Disability
- Short Term Disability

Additional Benefits

1. Life & Accidental Death and Dismemberment Insurance
2. Voluntary Life Insurance
3. Dependent Life Insurance
4. Paid Time Off (PTO)
5. IL & MO Paid Leave Time Off
6. Paid Holidays
7. Employee Assistance Program
8. Fitness Reimbursement Program
   (Up to $150 per calendar year)
9. Education Assistance Program
   (Up to $5,000 per calendar year)

401(k) Plan

You can begin contributing to the 401(k) plan at the beginning of any month, after attaining 21 years of age. For 2027, employees can contribute up to $25,500 per year in the plan. Employees who are age 50 and older may make "catch-up" contributions up to an additional $8,500 per year, and employees age 60-63 can make "catch-up" contributions up to an additional $11,750. 1st MidAmerica will begin making contributions to your 401(k) plan one year from your date of hire (and working at least 1,000 hours). 1st MidAmerica Credit Union will contribute a total of **10% of your total annual compensation** to the plan. The credit union makes these contributions each pay period. Employees are fully vested after completing 6 years of employment.







This information is provided as a summary of benefits only. Please refer to the plan document of each benefit for more detailed explanations. In the event of a discrepancy between the summary and the plan document, the plan document will govern. 1st MidAmerica Credit Union Reserves the right to change these benefits at any time with or without notice.

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