
















Koch Trucking and YOU!

Your paycheck is important...it is probably the most important piece of paper to you and your family. It allows you to pay for food, shelter, clothing, entertainment, etc. There is no day quite like payday.

But what about the extra benefits that we so often take for granted? How much vacation can we receive? Who pays for my medical insurance? Who helps my future become fore secure with unseen dollars?

BENEFIT	WHO PAYS?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
PAID TIME OFF		Immediately	Accrual based on years of service: 0-1 Years: 1.08 hours/week (7 days/year) 1-3 Years: 1.54 hours/week (10 days/year) 4-9 Years: 2.31 hours/week (15 days/year) 10+ Years: 3.08 hours/week (20 days/year)
FLOATING HOLIDAYS		After 90 days of employment	Up to 3 floating holidays per calendar year. Prorated based on hire date.
MEDICAL PLAN		1 st of the month following 30 days of employment	\$2,500, \$4,000, or \$4,500 deductible plans to choose from. See handout for additional details.
HEALTH SAVINGS ACCOUNT		1 st of the month following 30 days of employment	Ability to set aside part of your pre-tax earnings to pay for un-reimbursed medical, dental or vision expenses. Must be enrolled in the \$4,500 HDHP. Weekly, Koch will match up to \$30 for single plan or \$40 for employee + 1 or more dependents.
DENTAL PLAN		1 st of the month following 30 days of employment	You have two plans to choose from: Base Plan: Routine Care – 100% coverage and annual max benefit \$750 Base Plan: Routine Care – 100% coverage and annual max benefit \$2,000
VISION PLANS	YOU	1 st of the month following 30 days of employment	Two plans to choose from: EyeMed or XP Health See benefits guide for additional details
FIRST STOP HEALTH		Immediately	Access to telemedicine and mental health resources at NO cost to you.
ROLLING STRONG		Immediately	Driver developed wellness program that includes an app to track health and fitness. DOT physical assistance, 1-1 wellness counseling, Health smart competitions and more all at NO cost to you.
GOOD HEALTH GATEWAY		1 st of the month following 30 days of employment	Diabetes care program – If you are enrolled in one of Koch's medical plans, you can get personalized help/guidance with diabetic help at NO cost to you.
CATAPULT HEALTH SERVICES		1 st of the month following 30 days of employment	Virtual check up in a box. This is an easy experience to do your annual checkup in the convenience of your own home (or wherever you choose) as long as you are enrolled in one of Koch's medical plans at NO cost to you.

BENEFIT	WHO PAYS?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
BASIC LIFE AND AD&D INSURANCE (Accidental Death & Dismemberment)		1 st of the month following 30 days of employment	\$10,000 Life coverage \$10,000 AD&D coverage
VOLUNTARY LIFE INSURANCE	YOU	1 st of the month following 30 days of employment	Guarantee issue up to \$200,000 for employee and \$30,000 for spouse. Spouse is eligible for 50% of employee's coverage up to \$250,000. Child(ren) coverage is \$10,000. Employee must be enrolled to have spouse or children coverage.
VOLUNTARY AD&D	YOU	1 st of the month following 30 days of employment	Supplemental employee AD&D must equal the employee life insurance amount. Not available to spouse or children.
HOSPITAL ACCIDENT CRITICAL ILLNESS	YOU	1 st of the month following 30 days of employment	Hospital, Accident and Critical Illness (CI) is voluntary. Hospital coverage pays cash amounts if hospital admission occurs. Accident coverage pays for accident-related expenses. CI coverage is available in \$10,000, \$20,000 or \$30,000 increments.
401K RETIREMENT PLAN	 & YOU	Immediately	You can contribute weekly up to 60% of your earnings either pre-tax or post-tax. Koch will match up to 2% if you contribute 8% of your weekly earnings. (see the schedule)
SHORT-TERM DISABILITY	YOU	1 st of the month following 30 days of employment	STD is an income replacement plan should you be disabled for a short period of time. STD will pay 60% of you weekly salary. Your initial wait period is 14 days with a maximum benefit of \$2,000 per week.
LONG-TERM DISABILITY		1 st of the month following 30 days of employment	LTD is an income replacement plan should you be disabled for more than 6 months. This plan has a wait period of 180 days and pays 50% of you monthly earnings.
FLEXIBLE SPENDING ACCOUNT	YOU	1 st of the month following 12 months of employment	FSA Allows you to set aside pre-tax dollars for un-reimbursed medical, dental or vision expenses as well as a day care account. This is a use-it-or-lose-it plan. Unused funds are forfeited at the end of the year. Contact Benefits.
MENTAL HEALTH		1 st of the month following 30 days of employment	Learn to Live is an online program for employees and their families struggling with stress, depression, social anxiety, insomnia, substance use, or panic, and helps build resilience.
WORKERS' COMPENSATION		Immediately	You are protected against financial loss for on-the-job injuries.
UNEMPLOYMENT INSURANCE		Immediately	Koch pays into both the state and federal employment fund that provides benefits to you in case you become unemployed for reasons beyond your control.