

401(k)

Is available to all employees immediately and includes an auto enrollment feature. Administration costs are paid for by the company. Employees may make a Pre-Tax 401(k) Deferral or a Roth Post-Tax 401(k) deferral. Administered by Milliman.

ESOP

An Employee Stock Ownership Plan is the company's way of contributing to the employee's retirement plan. The ESOP has an eligibility requirement of one year and a minimum of 1,000 hours of service. There is a 3% contribution to the plan on a per paycheck basis once an employee enters the plan. This contribution is 100% vested. There is an additional matching contribution potential of up to 4% on a per paycheck basis. This contribution is vested 25% each year starting with the 2nd year.

Other Benefits

- Medical Flexible Spending Account
- Dependent Flexible Spending Account
- Education Assistance
- Community Organization Dues
- Fitness Memberships
- Employee Assistance Program
- Aflac Supplemental Insurance Policies
- Banking Services



Platte Valley Companies

**Platte Valley Bank
Mountain Valley Bank
J.G. Elliott Insurance Center
C.H. Brown Co., LLC**

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Benefits and Employment Information



**At Platte Valley
Companies, we work
for YOU!**



Platte Valley Companies

Platte Valley Bank • J.G. Elliott Insurance Center • PV Mortgage Company
Mountain Valley Bank • Platte Valley Ag Credit Co.
Platte Valley Investment Center, Inc. • C.H. Brown Co., LLC.

Benefits Summary

Paid Time Off

PTO will accrue for employees in the same year that it is used and accrues on a per paycheck basis. New employees will begin accruing PTO immediately and may begin using it after 60 days of service. PTO will accrue as follows:

Grade 16 and below	16 days (128 hrs)
Grade 17-22	21 days (168 hrs)
Grade 23 and above	26 days (208 hrs)

All full-time employees completing 3 and 7 full years of service will be awarded 5 additional days (40 hrs) to a max of 26 days (208 hrs).

Holidays

Employees will receive ten (10) paid holidays as follows:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Christmas Day

Some locations receive floating holidays in place of actual holidays.

Health Insurance

Employees are eligible for individual, employee & spouse, employee & child(ren) or family health insurance the first of the following month after their start date. The employee pays 30% of the cost; the company pays 70%. The rates are employee age banded. This is a High Deductible Health Plan (HDHP) with a preventative care benefit. Provided by Blue Cross/Blue Shield of Nebraska.

Health Savings Account (HSA)

Partially funded by the company and can be partially funded by employee.

Dental Insurance

Preventative dental services are paid at 100% with no deductible. Basic dental services are paid at 80% and major dental services at 50% after a plan deductible of \$50. Annual plan maximum is \$1,500. The employee pays 1/3 of the cost; the Company pays 2/3. Provided by Companion Life Insurance.

Vision Insurance

Our vision plan offers benefits of an annual eye exam, lenses, frames and contacts. Other benefits include: 20% off non-covered glasses, special pricing on lens options, and an average of 15% off Lasik surgery. VSP is the provider.

Basic Life Insurance with AD&D

Full-time employees receive twice their annual base rate with maximum limits. Companion Life Insurance is the carrier and it is paid for by the company.

Voluntary Life Insurance

Full-time employees can purchase Voluntary Life Insurance on themselves, spouses and dependents. Rates are based on age and amounts purchased. Companion Life Insurance is the carrier.

Voluntary Life Insurance with AD&D

Available in the amount of \$20,000 for the employee, \$2,500 for spouse and \$2,000 per child. Voluntary life is mandatory if the employee signs up for health insurance. NBA-VEBA is the provider and it is paid for by the employee.

Long Term Disability

LTD has a waiting period of 180 days and pays 66 2/3%. NBA-VEBA is the provider and it is paid for by the company.

Short Term Disability

This policy covers day 15 through day 180 and pays 66 2/3%. Employees are eligible for this policy after 12 months of service. This is a benefit paid for by the company.