



BENEFITS FOR EMPLOYEES AT MOSA

EMPLOYEE FACT SHEET

QUICK FACTS

- All full-time employees can choose Cafeteria Plan Benefits.
- These benefits include 401k, FSA, HSA, Dental, Vision, Supplemental & Health Insurance.
- MOSA also offers Paid Time Off, Paid Holidays, Birthday Holiday, Wellness Reimbursement, Remote Work Flexibility, and other benefits.

MOSA'S BENEFIT PLAN INCLUDES:

- Health Insurance
- Dental Insurance
- Vision Insurance
- Supplemental Insurance
- Health Savings Account (HSA)
- Flex Spending Account (FSA)
- 401k Match
- Holidays (12)
- Birthday Floating Holiday
- Wellness Reimbursement
- Family Leave
- Sabbatical
- Caregiver Leave
- Remote Work Flexibility
- Hardship PTO Bank

CAFETERIA PLAN OPTIONS

Health Insurance: A national health insurance plan for full time employees and families. Monthly premiums will be deducted twice per month; MOSA covers 60% of your health insurance premium costs. Available the 1st day of month following 60 days employment.

HSA- Health Savings Account: A health savings account is available to employees enrolled in a high-deductible health plan. Funds contributed to this account are considered a pre-tax benefit and are not subject to federal income taxes. Available 1st day of the month following 60 days.

FSA- Flexible Spending Account: A pre-tax benefit to use towards eligible medical, dental, vision and dependent care expenses. Available 1st day of month following 60 days employment.

Dental Insurance: A dental Insurance plan to help pay for costs associated with dental care, MOSA covers 60% of your dental insurance premiums Available 1st day of month following 60 days.

Vision Insurance: A vision insurance plan to help cover costs associated with vision care expenses. Available 1st day of month following 60 days.

Supplemental Insurance: Supplemental insurance is extra or additional insurance that you can purchase to help you pay for services and out-of-pocket expenses that your regular insurance does not cover. Available 1st day of month following 60 days employment.

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BENEFITS COVERED 100% BY MOSA

Short Term Disability: A short-term disability insurance pays a percentage of your salary if you become temporarily disabled, or unable to work for a short period of time due to sickness or injury. MOSA covers the entire cost of this monthly premium. Available 1st day of month following 60 days employment.

Life Insurance: A life insurance policy of up to one year's salary. MOSA covers the entire cost of this monthly premium. Available 1st day of month following 60 days employment.

RETIREMENT PLAN

401k Match: A retirement savings plan where employees may make salary deferral contributions on a pretax basis. MOSA matches ½ of your bi-weekly contributions up to 3% of your gross salary. Available to enroll after 60 days employment, MOSA will match 401k contributions after 1 year of employment. MOSA works with local financial planner Cade Financial Services to manage our 401K retirement plans through T. Rowe Price.

ADDITIONAL BENEFITS

Wellness Reimbursement: An annual reimbursement for qualified wellness expenses: gym membership, CSA, exercise equipment etc. Available after 60 days employment.

PTO Hardship Bank: A staff donated PTO bank to be used during times of personal hardship. Available after 60 days employment.

Work from Home: MOSA encourages a healthy work-life balance and many positions at MOSA allow for it.

Reduced Gym Membership: All employees can join Anytime Fitness Gym with no joining fee and 10% off the annual membership fees.

Sabbatical: A leave of absence from work to re-energize and/or focus on self-development for up to 30 consecutive days. Available after 5 years of employment- unpaid and at 10 years of employment - paid.

Family Leave: A leave of absence at a rate of one week for every full year you have been employed with MOSA, up to four weeks. Available after one year of employment.

Bereavement Leave: MOSA has two types of paid time off to help employees during times of need: Bereavement Leave and Caregiver Leave. New employees must complete 60 days of employment to be eligible for both types of leave.

PAID TIME OFF

MOSA provides paid time off for illness, personal business, and vacation. Paid time off (PTO) accrues each pay period for full-time and part-time employees. Employees are eligible to use PTO after 60 days.

For any employees who want to use PTO but do not have sufficient PTO accrued, PTO may be borrowed with managerial approval, up to the maximum amount that will be earned in that year of employment.

PTO operates on a calendar year cycle. PTO accrues and is earned each pay period according to the schedules in the MOSA Employee Manual. Requests for planned time off are to be submitted to and approved by your manager.

PTO for regular full-time employees is based on 2080 hours of work per year; PTO for 80% full-time exempt and non exempt employees is based on 1664 hours of work per year; PTO for hourly non exempt part-time employees is prorated based on the number of hours worked per week.

HOLIDAYS

MOSA offers the following as paid holidays to all employees except those hired as seasonal:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Juneteenth
- Fourth of July
- Labor Day
- Veterans Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas
- New Year's Eve
- Birthday Floating Holiday