Exclusive offerings for Hy-Vee Part-Time employees

2018 elective benefits reference guide

Please keep this booklet and use throughout the year to understand all the elective benefits and offerings exclusively available to you as a Hy-Vee employee.

Presented by Midwest Heritage Insurance Services.
It's time for Part-Time employees to enroll in benefits!

Open Enrollment is here! That means you have the opportunity to sign-up for benefit plans via the all new Hy-Vee Part-Time Smart Choices™ Marketplace.

Provide added protection and peace of mind for you and your family.
Welcome

Hy-Vee is committed to offering you a comprehensive, cost-effective and competitive elective benefits package to help protect you and your family. The elective benefits featured in this guide, along with additional Midwest Heritage products and services, are exclusive to Part-Time Hy-Vee employees. If you’re ever needing more information, visit HVEB.com or to enroll visit hy-veePtenroll.com.

Looking forward to helping you balance it all!

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Eligibility and Enrollment

Part-Time employees, age 19 and older, expecting to average at least 15 hours per week. Dependent options are available on many of the benefit offerings. See plan details for specific plan eligibility.

There are three enrollment periods when you can elect benefits:

INITIAL ENROLLMENT applies to all eligible new hires.

Initial Enrollment is the 60 calendar days that you have beginning on your date of hire to enroll yourself and your dependents in benefits. If you don’t enroll within 60 days of becoming eligible, you’ll be required to wait until the next Open Enrollment to enroll in benefits.

New hires can enroll in most benefits without having to answer medical questions. However, if you choose to waive coverage during your initial enrollment opportunity and enroll at a later date you may be required to answer medical questions.

QUALIFYING EVENTS

If you have a qualified change in status throughout the year, you may have an opportunity to make changes to your election if done within 30 days of the qualified change. Some qualified changes in status include: marriage, divorce, birth or adoption of a child, change in child’s dependent status, death of spouse, child or other qualified dependent, change in spouse’s benefits or employment status, reduction in hours, etc.

For newborn children, be sure to enroll them within 30 days of their birth. Don’t wait on the Social Security number or birth certificate.
For further plan details, information on enrolling and rates, call Midwest Heritage Insurance Services, a Hy-Vee Company at 515-343-5047 or 800-622-0057.

2018 OPEN ENROLLMENT

<table>
<thead>
<tr>
<th>WHO</th>
<th>Part-Time employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>WHEN</td>
<td>November 20 - December 5, 2017</td>
</tr>
<tr>
<td></td>
<td>Benefit Advisors are available throughout the year to review your Elective Benefit elections.</td>
</tr>
<tr>
<td>EFFECTIVE</td>
<td>On January 1 of the following year.</td>
</tr>
<tr>
<td>ELIGIBILITY</td>
<td>All benefits are guarantee issue during Open Enrollment, unless otherwise noted.</td>
</tr>
<tr>
<td>CHANGES</td>
<td>All current Hy-Vee Elective Benefit elections will carry over to the upcoming plan year unless a change is made at hy-veeP Tennroll.com before the end of the Open Enrollment period.</td>
</tr>
</tbody>
</table>

During Open Enrollment, you can make changes to your benefit elections including enroll, waive benefits and add or remove dependents. Although some benefits can only be changed during Open Enrollment, there are a variety of benefit offerings available throughout the year. Visit with your store Benefits Advisor to find out more.

When logging in for the first time, have this information handy:
- Employer ID – ‘hyvee’
- Employee ID (If you don’t have an employee ID, instructions will be provided on the enrollment website)
- Valid email address
- Dates of birth for all eligible family members
- Social Security numbers for all eligible family members
- Beneficiary designation information

For further plan details, information on enrolling and rates, call Midwest Heritage Insurance Services, a Hy-Vee Company at 515-343-5047 or 800-622-0057.
Protect your health.

Going without insurance puts you at risk for having to pay the full cost of care if you get sick or injured. In addition, everyone is required to have health insurance of some kind. If you don’t have health insurance coverage, you risk having to pay a tax penalty.

What it is...

Individual health insurance is medical insurance that you choose and enroll in directly with the health insurance company. You have a range of options from different plans and carriers, so you have the flexibility to choose the carrier and level of coverage you prefer to best fit your needs. Individual health insurance meets the ACA definition of full health insurance, so you don’t have to worry about having to pay a tax penalty for not having insurance.

Visit hy-veePTenroll.com to understand the true cost of each health plan option by creating side-by-side comparisons from regional and national companies serving your area. You’ll also be able to review an Estimated Annual Cost Summary that is specific to your own family, to help you see how much your family would pay for services under that plan, in addition to the monthly premium.
What it covers...

Individual health insurance includes coverage for everything you’d expect such as preventive care, visits to the doctor, hospital care, tests, and prescription drug coverage. How much coverage you receive will depend on the specific plan that you choose. All plans provide some level of coverage for preventive services, and with many plans you may not have any costs for vaccinations and screenings.

Most health plans have a name with a metal type: Bronze, Silver, Gold, or Platinum. Those levels refer to the level of coverage each type of plan provides:

<table>
<thead>
<tr>
<th>BRONZE</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Insurance pays 60%, you pay 40%</strong></td>
<td><strong>Insurance pays 70%, you pay 30%</strong></td>
<td><strong>Insurance pays 80%, you pay 20%</strong></td>
<td><strong>Insurance pays 90%, you pay 10%</strong></td>
</tr>
<tr>
<td>Bronze plans usually have the lowest monthly premium, but you’ll pay a higher amount out-of-pocket when you use services and usually have a higher deductible.</td>
<td>If you qualify for a subsidy, silver plans may be your best value, and are the only plans where you can use cost-sharing.</td>
<td>With a gold plan, you’ll pay less out-of-pocket when you use services and have a lower deductible, but you’ll pay higher monthly premium amount.</td>
<td>You’ll have the lowest amount of out-of-pocket costs when you use care, but your monthly premium for a platinum plan will likely be higher than any of the other levels.</td>
</tr>
</tbody>
</table>

How do I enroll?

- During Open Enrollment or as a result of a Qualifying Event
- Review your plan options at hy-veePTenroll.com

Premiums

Your monthly cost for individual insurance will depend on your age, whether you use tobacco, which plan you choose, whether you are eligible for a tax-credit subsidy, and how many members of your family are enrolled.
Protection from medical expenses.

Hy-Vee now offers a way for Part-Time employees who do not have access to major medical coverage elsewhere to get basic medical coverage and avoid tax penalties. Hy-Vee’s Limited Medical Plan with Minimum Essential Coverage (MEC) gives you preventative services and first-dollar coverage for minor, everyday medical expenses.

“With all of the new rules about insurance, I found out the hard way that not having coverage is more expensive than just paying my doctor bills. I needed a way to avoid the penalty for not having coverage. My limited medical plan gave me some basic coverage... and better yet, it saved me hundreds of dollars in tax penalty fees.”

What it is...

Hy-Vee’s Limited Medical with MEC plans provide protection against basic medical expenses. You’ll have a doctor’s office pre-pay of just $10 before insurance benefits are applied to help with common medical expenses. In addition, the MEC plans offer the basic coverage required by the Affordable Care Act. This means you’ll avoid the tax penalties associated with not carrying coverage, which will potentially save you hundreds of dollars each year. See the tax penalty calculation on page 9 for details.
What it covers...

These plans provide first-dollar coverage for medical expenses like hospitalization, surgeries, doctor visits, ER sickness visits, lab and blood work, X-rays, MRIs, CT and PET scans, and prescriptions. You'll receive 100% coverage for 63 preventative and wellness services* and have access to free biometric screenings performed by a Hy-Vee dietician. You'll also get coverage for accidental death or dismemberment.**

Teledoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video, or mobile app visits. SupportLinc Employee Assistance Program offers unlimited telephonic access to behavioral health professionals to help individuals with a variety of life and mental health issues, as well as three in-person counselor visits.

IMPORTANT:

The Hy-Vee Limited Medical plan is limited medical coverage only. It's not intended to replace the need for a major medical plan.

How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at hy-veePTenroll.com

Weekly premiums

<table>
<thead>
<tr>
<th></th>
<th>BASIC</th>
<th>CHOICE</th>
<th>MAX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only:</td>
<td>$22.34</td>
<td>$30.94</td>
<td>$45.92</td>
</tr>
<tr>
<td>Employee &amp; Spouse:</td>
<td>$39.68</td>
<td>$56.73</td>
<td>$86.38</td>
</tr>
<tr>
<td>Employee &amp; Children:</td>
<td>$38.59</td>
<td>$51.84</td>
<td>$74.91</td>
</tr>
<tr>
<td>Family:</td>
<td>$54.95</td>
<td>$75.01</td>
<td>$109.90</td>
</tr>
</tbody>
</table>

Protection from tax penalties.

If you’re uninsured or under insured you could face a tax penalty. Penalties may adjust annually.

Tax Penalty Calculation***

2018 penalties are calculated in the following two ways and you’ll pay whichever is higher:
- $695 per adult and $347.50 per child under age 18, up to a maximum of $2,085.
- 2.5% of your annual household income up to a maximum of $13,100.

You’re at risk for having to pay a penalty if you don’t have health insurance that meets Minimum Essential Coverage for more than two months of the year. Hy-Vee’s Limited Medical plan with MEC can help you avoid these substantial penalties while also getting medical coverage to help ease your healthcare burdens.

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* Benefits vary by plan type.
** Please see actual policy to determine exact plan coverage.
*** Based on projected calculations.
Financial protection for the unexpected.

Life is unpredictable. You can’t predict when you’ll die, whether from disease, accidental injury, or natural causes. But, you can purchase coverage to help provide cash benefits to help pay for funeral expenses, or additional expenses your family may have to face without a paycheck of a wage earner. Make sure money won’t be a concern for you or your family with our group voluntary term life plan available for all Part-Time employees.

What it is...

Everyone has the need for financial security, but the needs of each person can vary. That is where term life insurance can help. It provides cost effective coverage at economical group rates. Allstate term life coverage helps offer peace of mind during life-changing events. Final expenses and daily bills shouldn’t add to the stress. The cash benefit when a covered spouse or dependent dies can be used to pay off debts, provide for childcare or educational expenses, or replace income to continue the same standard of living.
What it covers...

Coverage provided is as follows.*

Guarantee issue amounts are based on employee age as of January 1, 2018.

19 – 59: $30,000
60 – 69: $20,000
70+: $10,000

Coverage available for employees only.

How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at hy-veePTenroll.com

Weekly premiums

<table>
<thead>
<tr>
<th>Maximum Employee Life Amount</th>
<th>Under 30</th>
<th>30-34</th>
<th>35-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>$0.69</td>
<td>$0.78</td>
<td>$1.04</td>
<td>$1.56</td>
<td>$2.42</td>
<td>$3.55</td>
<td>$5.97</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum Employee Life Amount</th>
<th>60-64</th>
<th>65-69</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20,000</td>
<td>$5.77</td>
<td>$9.58</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum Employee Life Amount</th>
<th>70-74</th>
<th>75-79</th>
<th>80+</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$7.53</td>
<td>$12.69</td>
<td>$21.63</td>
</tr>
</tbody>
</table>

* Please see actual policy to determine exact plan coverage.
CUSTOMIZED LIFE INSURANCE

Need additional life Insurance?

If $10,000, $20,000, or $30,000 of life insurance isn't enough or if you're interested in adding whole life, we've got you covered. As a Hy-Vee Part-Time employee you have access to an exclusive life insurance offer through EMC National Life. Our advisors can help you take care of your loved ones by customizing a life insurance plan to meet your needs and budget.

Here's what you need to know about this life insurance offer:
- Term and Whole Life coverage options available
- Up to $100,000 of coverage for employees with no health questions
- Maximum coverage amount of $250,000 for employees with limited health questions
- Coverage for spouse and children also available with no health questions
- Ability to lock in rates at your current age
- You own the policy and can take it with you if you should ever leave employment
- In most cases can be set up on payroll deduction

CUSTOMIZED LONG-TERM DISABILITY

Looking to supplement your Short-Term Disability plan?

What happens if you have Short-Term disability coverage and at the end of the 13 week benefit you're not able to go back to work? Our advisors can meet with you one-on-one to learn more about your personal situation and then discuss the various elimination periods and benefit durations available to help you find the Illinois Mutual disability solution that best fits your needs and budget. Benefit durations are available ranging from two years all the way up to age 67.

Please note, current Life and Long-Term Disability offerings may vary. Depending on the product and the coverage amount selected, guarantee issue may be available. If not, applicants may have to answer health questions or go through the full underwriting process.

How do I enroll?

- Contact Midwest Heritage Insurance Services at 800-622-0057 or csr@mhbanksins.com
- See your store Benefit Advisor throughout the year
SHORT-TERM DISABILITY

Protecting you when you can't work.

Your financial stability depends on your ability to work. If you had an illness or injury, how would you continue to pay your bills? Hy-Vee's Short-Term Disability coverage can help ease the burden if you become disabled.

How it works...

Ternian short-term disability pays you 60% of your monthly earnings (not to exceed $650) if an off-the-job illness or injury prevents you from working.* After a seven-day elimination period, you’ll receive benefits for up to 13 weeks.

“I wanted to take time off after I had my baby, but my job didn’t provide any paid time off. Luckily, I already had short-term disability. I was able to enjoy time with my newborn and not worry about paying my bills.”

How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at hy-veePTenroll.com

Weekly premiums

<table>
<thead>
<tr>
<th>SHORT-TERM DISABILITY</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only:</td>
<td>$1.26</td>
</tr>
</tbody>
</table>

* Limitations apply. See policy for more information.
Dental health is an important part of your overall wellness. However, dental procedures can be costly and not covered under medical insurance. You could face enormous bills from even minor dental procedures. How will you keep your teeth and gums healthy without draining your savings?

Protecting your smile.

Dental health is an important part of your overall wellness. However, dental procedures can be costly and not covered under medical insurance. You could face enormous bills from even minor dental procedures. How will you keep your teeth and gums healthy without draining your savings?

“I thought the root canal was painful. Receiving the bill hurt worse.”

What it is...

Hy-Vee offers a choice of Ameritas dental plans for Part-Time employees at affordable rates.

This dental coverage saves you money in several ways:

- If enrolled in the Basic plan, receive money back for dental, periodontal and orthodontia procedures. You’ll be reimbursed a set amount depending on the type of dental care you receive.*
- The Premier plan provides 100% coverage for preventative services, 80% coverage for basic services, and 50% coverage for major restorative services.
- Save 25-50% on dental out-of-pocket bills when you choose an Ameritas dental network provider. The network includes more than 325,000 high-quality, nationwide providers.
What it covers...

- Preventative and diagnostic: oral exams, bitewings (per film), x-rays, sealants, space maintainers
- Major restorative: crowns, bridges, dentures
- Minor restorative: fillings, crown, bridge and denture repair, denture relining or rebasing
- Endodontics: root canals, root amputation, therapeutic pulpotomy, retrograde fillings, apexification, hemisection
- Periodontics: tissue grafts or bone graft surgery, gingivectomy, periodontal scaling and splinting, root planning, gingival curettage
- Oral surgery
- General anesthesia and IVs
- Orthodontia
- And more**

How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at hy-veePTenroll.com

Weekly premiums

<table>
<thead>
<tr>
<th>DENTAL</th>
<th>BASIC</th>
<th>PREMIER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only:</td>
<td>$4.86</td>
<td>$7.50</td>
</tr>
<tr>
<td>Employee &amp; Spouse:</td>
<td>$11.50</td>
<td>$17.84</td>
</tr>
<tr>
<td>Employee &amp; Children:</td>
<td>$9.57</td>
<td>$14.81</td>
</tr>
<tr>
<td>Family:</td>
<td>$15.54</td>
<td>$24.05</td>
</tr>
</tbody>
</table>

* Reimbursements vary by procedures. Yearly and lifetime plan limitations apply. Please consult your policy for plan limits and reimbursement amounts.

** This list is just an overview of coverage. Please see actual policy to determine exact coverage, reimbursement limits, yearly and lifetime maximums and waiting period restrictions.
Easing the burden of vision expenses.

Taking care of your vision can be costly. How will you afford to pay for the eye care your family needs? Hy-Vee’s Vision plan has you covered. We offer Ameritas EyeMed Vision Care so you have the access to in-network discounts and services to keep your vision expenses in check.

What it is...

Hy-Vee’s Vision plan helps you in many ways.

- For eye exams and lenses, you’ll only pay affordable copays.*
- For expenses like frames, follow up exams, optional lens coatings, and elective Lasik and PRK vision correction surgery procedures, you’ll receive allowances and percentage discounts to help reduce your out-of-pocket costs.**
- The plan is flexible and gives you access to a nationwide network of eye care providers.

“When I ordered my new glasses, I had sticker shock! I didn’t think it would cost so much. Luckily, my vision coverage cut my bill down to an amount I could afford. I was able to get the glasses I wanted without spending all of my savings!”
What it covers...

With the Ameritas EyeMed plan, you’ll get vision coverage where you need it most.***

<table>
<thead>
<tr>
<th></th>
<th>EYEMED ACCESS NETWORK PAYS</th>
<th>OUT-OF-NETWORK PAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EXAMS</strong> — once every 12 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam with Dilation as Necessary</td>
<td>Covered in full after a $15 copay</td>
<td>Up to $45</td>
</tr>
<tr>
<td>Standard Contact Lens Fit and Follow-Up</td>
<td>Up to $55</td>
<td>N/A</td>
</tr>
<tr>
<td>Premium Contact Lens Fit and Follow-Up</td>
<td>10% off retail</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>LENSES</strong> — once every 12 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single vision</td>
<td>Covered in full after a $10 copay</td>
<td>Up to $45</td>
</tr>
<tr>
<td>Bifocal</td>
<td>Covered in full after a $10 copay</td>
<td>Up to $65</td>
</tr>
<tr>
<td>Trifocal</td>
<td>Covered in full after a $10 copay</td>
<td>Up to $85</td>
</tr>
<tr>
<td>Lenticular</td>
<td>Covered in full after a $10 copay</td>
<td>Up to $85</td>
</tr>
<tr>
<td>Standard Progressive</td>
<td>$75</td>
<td>Up to $47</td>
</tr>
<tr>
<td>Premium Progressive</td>
<td>$75; 80% of charge less $120 allowance</td>
<td>Up to $47</td>
</tr>
<tr>
<td>Elective Contact Lens</td>
<td>$0 copay, up to $130 allowance</td>
<td>Up to $105</td>
</tr>
<tr>
<td>Medically necessary Contact Lens</td>
<td>Covered in full</td>
<td>Up to $210</td>
</tr>
<tr>
<td><strong>FRAMES</strong> — once every 24 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>$0 copay, $130 allowance; 20% off balance over $130</td>
<td>Up to $47</td>
</tr>
</tbody>
</table>

How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at hy-veePTenroll.com

VISION

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only:</strong></td>
<td>$1.96</td>
</tr>
<tr>
<td><strong>Employee + 1 Dependent:</strong></td>
<td>$2.90</td>
</tr>
<tr>
<td><strong>Employee + 2 or More Dependents:</strong></td>
<td>$5.22</td>
</tr>
</tbody>
</table>

* Subject to frequency limits per service year and calendar year based on services used. Please consult policy brochures for more information.
** Discounts vary by services.
*** This is an overview of plan benefits. For details on each benefit, refer to policy.
ACCIDENT INSURANCE

Protection from life's accidents.

Accidents. They come from out of nowhere. When you or a family member is involved in an accident, you seek immediate medical care, but that’s just the beginning of the story. Accidents affect our entire lives. They interrupt our work schedules and often lead to follow up appointments, trips to the store for supplies, and additional need for childcare. You could face tremendous unplanned expenses not covered by your medical insurance.

How will you pay your bills?
Hy-Vee's Accident plan can help! This plan can help you minimize the effects of those sudden out-of-pocket expenses. You can plan for life's unforeseen circumstances and protect your finances.

What it is...
The Allstate accident plans pick up where other coverage leaves off. The benefits you receive from the accident plan can help you pay for:

- Unpaid time off
- Travel expenses
- Deductibles, copays, maximum out-of-pocket expenses
- Other medical and nonmedical bills associated with the accident
- And more

You decide how your money is spent.
Benefits from your accident insurance plan are paid directly to you. After seeking treatment for an accident, you simply submit a claim. When it's approved, you’ll receive a benefit check. Benefit amounts vary by claim and by plan type.*
What it covers...

- Medical expenses from emergency room or doctor's office treatments
- X-rays
- Ambulance
- Hospital confinement
- Accidental death or dismemberment
- Dislocation and fractures
- Burns
- Brain injuries
- And many more**

Our accident coverage helps offer peace of mind when an accidental injury occurs. Below is an example of how coverage is paid for a fractured ankle.

<table>
<thead>
<tr>
<th>Allstate Benefit</th>
<th>LOW</th>
<th>HIGH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Room</td>
<td>$300</td>
<td>$400</td>
</tr>
<tr>
<td>Physicians Treatment</td>
<td>$150</td>
<td>$200</td>
</tr>
<tr>
<td>X-ray</td>
<td>$300</td>
<td>$400</td>
</tr>
<tr>
<td>Ambulance (ground)</td>
<td>$300</td>
<td>$400</td>
</tr>
<tr>
<td>Fractured Ankle</td>
<td>$1,600</td>
<td>$3,200</td>
</tr>
<tr>
<td>Appliance, Crutches</td>
<td>$375</td>
<td>$500</td>
</tr>
<tr>
<td>Follow-Up Visit</td>
<td>$150</td>
<td>$200</td>
</tr>
<tr>
<td>Physical Therapy (2 visits)</td>
<td>$180</td>
<td>$240</td>
</tr>
<tr>
<td>Aspirin</td>
<td>$15</td>
<td>$20</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$3,370</td>
<td>$5,560</td>
</tr>
</tbody>
</table>

The example shown above is for illustrative purposes only. Refer to plan certificate for details.

How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at [hy-veePTenroll.com](http://hy-veePTenroll.com)

<table>
<thead>
<tr>
<th>ACCIDENT</th>
<th>LOW</th>
<th>HIGH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only:</td>
<td>$3.70</td>
<td>$4.93</td>
</tr>
<tr>
<td>Employee &amp; Spouse:</td>
<td>$6.40</td>
<td>$8.53</td>
</tr>
<tr>
<td>Employee &amp; Children:</td>
<td>$8.05</td>
<td>$10.73</td>
</tr>
<tr>
<td>Family:</td>
<td>$9.99</td>
<td>$13.31</td>
</tr>
</tbody>
</table>

* Limitations apply.

** This list is an overview of coverage. Please see actual policy to determine exact plan coverage.
CRITICAL ILLNESS INSURANCE

Protecting you from unexpected illnesses.

Your financial security relies on your ability to remain healthy. If you or a family member develops a critical illness such as Parkinson’s or Alzheimer’s disease, or are struck by a sudden illness like a heart attack or stroke, how will you continue to pay your bills? You can plan for the unplanned with Hy-Vee’s group Critical Illness Insurance from Allstate.

What it covers...

- Heart attack
- Stroke
- Invasive cancer
- Coronary artery bypass surgery
- End stage renal failure
- Carcinoma in situ
- Advanced Alzheimer’s disease
- Advanced Parkinson’s disease
- Benign brain tumor
- Complete blindness
- Complete hearing loss
- Paralysis
- And more**

Note: A percentage of the basic benefit amount is payable for each covered person for coronary artery bypass surgery, carcinoma in situ, and advanced Alzheimer’s disease.

“My heart attack hit me suddenly. I had always worried about having it happen to me. My father and grandfather both had heart attacks, and both faced mountains of debt after they recovered. With my family history, I knew I had to plan ahead. Because I had critical illness coverage, I was able to keep paying my bills while I recovered.”

What it is...

A major illness like a heart attack or an invasive cancer could prevent you from working. It can result in unforeseen bills and leave you buried under out-of-pocket expenses you haven’t planned for. Critical Illness Insurance fills in the gaps so you can focus on recovery. Critical Illness Insurance is not traditional medical insurance. It pays you, not your doctors and hospitals so you decide how to use benefit dollars.

Critical Illness coverage works in two ways. First, you receive cash benefits when a covered critical illness occurs. Second, it helps keep you healthy before a critical illness strikes by paying for a wellness screening once annually for each person on your plan. You can choose how much coverage you want because we offer plans at the $10,000 and $20,000 benefit levels. Covered dependents will receive 50% of the employee benefit levels.
How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at hy-veePTenroll.com

### CRITICAL ILLNESS

**LOW PLAN - $10,000 BASIC BENEFIT AMOUNT**

<table>
<thead>
<tr>
<th>Ages</th>
<th>Non-Tobacco</th>
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<td>EE EE+SP EE+CH F</td>
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<td>$14.25 $21.57 $14.25 $21.57</td>
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**HIGH PLAN - $20,000 BASIC BENEFIT AMOUNT**

<table>
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<tr>
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<tbody>
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<td>EE EE+SP EE+CH F</td>
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<tr>
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<td>50-59</td>
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<td>$21.39 $32.28 $21.39 $32.28</td>
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<td>64+</td>
<td>$28.09 $42.33 $28.09 $42.33</td>
<td>$48.59 $73.08 $48.59 $73.08</td>
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</table>

* Limitations apply.
** This list is just an overview of coverage. Please see actual policy to determine exact plan coverage.
Protection from hospital expenses.

It’s a fact. Hospital stays are expensive. Even short stays can lead to large bills, and major medical coverage only takes care of part of this. While you may have major medical coverage through Hy-Vee or elsewhere, you’ll incur out-of-pocket expenses not paid by your medical plan. Having the right coverage in place to help when a sickness or injury occurs can help eliminate your financial concerns and provide support at a time when it’s needed most. These expenses can eat away at your bank account or HSA and they may cause you to delay needed medical care.

You need to protect yourself so going to the hospital doesn’t cause extra financial stress. Your focus should be on healing not on how you’ll pay for your stay. Hy-Vee’s hospital indemnity coverage from Allstate can help minimize the effects of hospital expenses.

What it is...

Allstate’s Hospital Indemnity coverage pays you directly when you or a covered family member has a hospital stay. It’s your money so you decide how it’s spent. After a covered hospital stay, you simply submit a claim. When it’s approved, you’ll receive a benefit check. Benefit amounts vary by claim and by plan type.

What it covers...

This plan provides the following coverage*

- Lump sum benefit for the first day you’re confined to a hospital
- Daily benefit for additional days thereafter
- Daily Intensive Care Unit Benefit
How it works...

Below is an example of how benefits might be paid in the event that you or a covered family member is hospitalized.**

Jane suffers bruising and swelling of her head and left leg after a cycling accident. She is admitted to intensive care for trauma to her head and remains in intensive care for two days. Jane is then moved to a regular hospital room to undergo surgery on her foot. She stays in the hospital for an additional three days for recovery.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
<th>Plan 4</th>
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<tbody>
<tr>
<td>1st Day Confinement</td>
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<td>$1,200</td>
<td>$1,700</td>
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<td>Daily Hospital Confinement</td>
<td>$300</td>
<td>$600</td>
<td>$600</td>
<td>$900</td>
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<tr>
<td>Hospital Intensive Care</td>
<td>$200</td>
<td>$400</td>
<td>$400</td>
<td>$600</td>
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<tr>
<td>TOTAL BENEFIT:</td>
<td>$1,100</td>
<td>$2,200</td>
<td>$2,700</td>
<td>$3,800</td>
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How do I enroll?

- First 60 days of employment and each year during Open Enrollment
- Enroll online at hy-veePTenroll.com

Weekly premiums

<table>
<thead>
<tr>
<th>HOSPITAL INDEMNITY</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
<th>Plan 4</th>
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<tbody>
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<td>Employee &amp; Spouse</td>
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<tr>
<td>Employee &amp; Children</td>
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<tr>
<td>Family</td>
<td>$4.89</td>
<td>$9.81</td>
<td>$12.63</td>
<td>$17.52</td>
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</tbody>
</table>

* This list is just an overview of coverage. Please see actual policy to determine exact plan coverage.
** The example shown above is for illustrative purposes only. Refer to plan certificate for details.
Home and Auto Insurance

Peace of mind is a beautiful thing

Midwest Heritage partners with a variety of top insurance carriers to get you the coverage you deserve at a competitive rate. Let us help you protect all the things you’ve worked so hard for.

Hy-Vee employees save approximately $300 per year on their home and auto insurance when they switch to Midwest Heritage!

Home

Protect your most valuable asset with the proper coverage. From fires or natural disasters, to accidents on your property, things happen. Our experienced agents will make sure you have adequate coverage and understand your policy.

TIP: Home improvement projects such as kitchen and bath remodels, room additions or finishing the basement increase the value of your home. Let us help ensure your policy provides sufficient coverage for the value of your home.

Auto

When it comes to auto insurance, we can guide you through all of your options. We’ll help you identify what your policy covers so you can make a sound decision.

It’s smart to review your insurance when you:
• Buy a car
• Get married
• Move
• Teach a child to drive
• Send a child to college
• Retire

Your Midwest Heritage agent will help you take advantage of all eligible discounts including:
• Safe driver
• Student driver
• Multi-vehicle
• New car
• Eco car
• Multi policy

Products offered by Midwest Heritage Insurance Services are not insured by the FDIC or any other Federal Government Agency, are not a deposit or obligation of, or guaranteed by Midwest Heritage, may involve investment risks, including possible loss of principal amount invested, and may lose value.
Farm & Ranch

A farm operation includes many unique exposures and assets, so it's critical farm and ranch owners have the proper protection. Our team of insurance experts are here to assist you and structure a policy that is in the best interests of your farm family. Midwest Heritage partners with the leading farm and ranch insurance companies in the nation providing coverage across eight Midwest states. We offer many options with robust coverage and competitive rates. Our niche includes, but is not limited to:

- Cow/Calf Operations
- Row Crop
- Hobby Farms
- Agritourism
- Greenhouse Nurseries
- Wineries/Vineyards

Recreational Vehicles

Specialty vehicles require their own insurance coverage. We offer a variety of specialized insurance plans with plenty of options to meet your needs. We provide coverage for:

- Motorcycles
- Boats
- Motor Homes
- ATVs
- Trailers
- Golf Carts

Umbrella

When the unexpected happens and damage exceeds the liability coverage of your standard policies, an umbrella liability policy can help fill the gap...

- Accidental injuries on your property
- Accidents involving a recreational vehicle
- Vehicle accidents
- Slander or libel

Contact us today for a free quote!
866-768-6713 • info@mhbanks.com • mhbanks.com/hy-vee
Investments

Dream big and plan smart

Are you ready to send your kids to college or buy a vacation home? Maybe you’re dreaming of retirement — from touring Europe or living a simple, debt-free life in a tiny house. As you move through the journey of life and realize your dreams, we’ll help you stay focused on your financial goals.

Midwest Heritage is a full service financial center offering investments, insurance and financial planning to individuals and businesses.

We take a comprehensive approach to financial planning and help you make smart decisions each step of the way. We won’t force the newest product or hot new stock pick into your portfolio. We work with you individually to understand what you want to accomplish, help prioritize your goals and establish a clear vision for your financial portfolio. We then find the right products and pricing methods that best fit your unique needs.
Investment, insurance & retirement planning
Tax and estate planning strategies
College funding
IRAs (Traditional and Roth)
Wealth transfer
Legacy protection
Low cost term life insurance
Disability insurance
Long term care insurance
Annuities and income planning

Registered representatives offer securities through Securities America, Inc. Member FINRA/SIPC. Financial advisors offer advisory services through Securities America Advisors, Inc. Midwest Heritage Financial Services and Securities America are separate entities. NOT FDIC INSURED. MAY LOSE VALUE. NO BANK GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY GOVERNMENT AGENCY.
Loans

Finance with confidence

You’ll love our easy application process, competitive rates, flexible payment options and quick responses to all requests. Let’s find the right loan for you.

Auto Loans
Spend your time finding the perfect car and less time worrying about your loan. We offer new, used or refinance vehicle loans with competitive rates and flexible payment options. Use our loan calculators to estimate your monthly payment, then get pre-approved and go shopping.

Mortgages
Home is where life happens. It’s one of the largest purchases you’ll ever make, so let us help you finance your home with confidence. From application to closing, our experienced loan officers will be with you every step of the way. Expect quick decisions and a high level of personal service! Whether you’re looking to buy your first home, build a new home or refinance your existing home, we can help.

- Construction loans
- Conventional
- VA (Veterans Affairs)
- USDA (Rural Development)
- FHA (Federal Housing Administration)
**Home Equity Loans**

Planning for a wedding, vacation or home improvement project? Using the equity in your home to finance life’s milestones might be an affordable choice.

- Competitive fixed rates
- Up to 95% LTV
- Flexible payment options

**Home Equity Line of Credit (HELOC)**

- Up to 89% LTV
- Low monthly payments
- Flexibility to use your funds at your convenience

**Credit Card**

Whether you’re a student, consumer or business, Midwest Heritage has a credit card for you. Enjoy a low variable APR (Annual Percentage Rate), no annual fee and earn reward points for every dollar spent on purchases and on balance transfers.

- More rewards choices include cash, travel or merchandise
- 0% for the first 60 days on all balance transfers
- No annual fee
- Competitive rates

Apply today!

800-782-0521 • cservice@mhbank.com • mhbank.com/hy-vee
Balance it all with 24/7 banking. Our customers with Midwest Heritage checking accounts have access to the best technology through convenient, innovative channels.

Find your zen with Mobile Banking

Whether you’re busy at home cooking dinner or in line at the grocery store, mobile banking gives you access to your accounts anytime, from anywhere. Keeping a close eye on your finances empowers you to make smart financial solutions, helping you achieve your financial goals. You can manage your money while you’re on the go!

With the MHBank2Go mobile app you can...
- View account balance
- Search recent account activity
- Transfer funds
- Pay bills
- Deposit checks
Life is easy breezy with Online Banking

Imagine finding the gift of time in your day. Make fewer trips to the bank, write less checks, address fewer envelopes, and save postage with online banking and bill payment services. Bank anytime from anywhere and always have access to your account information. Account balances immediately reflect any check that’s cleared, ATM withdrawals, electronic bill payments initiated, or transfers you requested. Schedule automatic transfers from your checking to savings account and watch your savings grow.

Checking and savings accounts designed just for you

<table>
<thead>
<tr>
<th>HY-VEE E-CHECKING</th>
<th>HY-VEE E-SAVINGS</th>
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<tbody>
<tr>
<td>Opening Balance</td>
<td>$0 with Direct Deposit or $100</td>
</tr>
<tr>
<td>Daily Minimum Balance</td>
<td>$0</td>
</tr>
<tr>
<td>Monthly Service Charge</td>
<td>No monthly service charge when you choose E-Statements. (A $5.00 fee will be assessed for paper statements.)</td>
</tr>
</tbody>
</table>

Features
- Free VISA Debit Card
- Online/Mobile Banking
- Bill Pay
- E-Statements
- Remote Deposit Capture (allows you to deposit checks by simply taking a picture with your phone and uploading the image through our mobile banking application)

Features
- Three debits per month; $.50 each thereafter
- Direct Deposit
- Payroll Deduct
- Online/Mobile Banking
- Bill Pay
- E-Statements
- Remote Deposit Capture
- Overdraft tool for any checking account*

A $5.00 monthly fee will be assessed for paper statements.
*Transfers will count towards 3 allotted monthly withdrawals

Get started today!
800-782-0521 • cservice@mhbank.com • mhbank.com/hy-vee
Benefits designed exclusively for you.