

2027 EMPLOYEE BENEFITS SUMMARY

AURORA FEED MILL UNION EMPLOYEES

Medical Plan Details & Premiums

2027 Medical Plan	In-Network	Out-of-Network
Calendar Year Deductible	$1,500 Individual; $4,500 Family	$1,500 Individual; $4,500 Family
Coinsurance (amount you pay after deductible)	20%	50%
Out-of-Pocket Maximum	$6,500 Individual; $15,000 Family	$6,500 Individual; $15,000 Family
Preventive Care Services	Covered 100%	50% after deductible
Physician Office Visit	$30 Copay	50% after deductible
Specialist Office Visit	$50 Copay	50% after deductible
Virtual Visit (Teladoc)	$20 copay	n/a
Inpatient Hospital Services	20% after deductible	50% after deductible
Outpatient Hospital Services	20% after deductible	50% after deductible
Urgent Care Visit or Walk-In Clinic	$75 Copay	50% after deductible
Emergency Room Visit	$150 copay, plus 20% after in-network deductible	
Ambulance (ground and air)	20% after in-network deductible	
Chiropractic Visit (unlimited visits)	20% after deductible	50% after deductible
Occupational, Physical, Aquatic, and Speech Therapy (unlimited visits)	20% after deductible	50% after deductible

2027 Weekly Medical Premiums – Aurora Union Rates	
Employee Only	$34.45
Employee + Spouse	$112.42
Employee + Child(ren)	$90.45
Family	$151.88

MFA INCORPORATED

Corporate Office
MFA Incorporated, 201 Ray Young Drive | Columbia, MO 65201
Phone: (573) 874-5111 ask for "Employee Benefits"

©2026 Piper Jordan Health & Benefits Partners, LLC ("Piper Jordan"). All Rights Reserved.