

2027

EMPLOYEE BENEFITS SUMMARY

ST. JOE 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 – St. Joe Union Rates	
Employee Only	$17.64
Employee + Spouse	$88.48
Employee + Child(ren)	$64.77
Family	$136.87

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Dental Plan Details & Premiums

2027 Dental Plan	
Individual/Family Annual Deductible	$50 Individual; $150 Family
Annual Maximum	$1,500/covered person
Preventive Care	No charge
Basic Services	You pay 20% after deductible
Major Services	You pay 50% after deductible
Orthodontic Services	Not covered
Orthodontic Maximum	N/A

2027 Weekly Dental Premiums	
Employee Only	$6.65
Employee + Spouse	$13.41
Employee + Child(ren)	$12.33
Family	$18.85

Vision Plan Details & Premiums

2027 Vision Plan	
Eye Exam Copay	$20 copay
Single Vision Lenses	$20 copay
Bifocal, Trifocal, Lenticular	$20 copay
Frames Allowance	$130 allowance then 20% off balance
Elective Contacts	Conventional: $130 allowance then 15% off balance | Elective: $130 allowance

2027 Weekly Vision Premiums	
Employee Only	$1.35
Employee + Spouse	$2.36
Employee + Child(ren)	$2.56
Family	$3.91

Full plan details and plan information can be found by visiting the **MFA Benefits Hub at mymfabenefits.com**, the **MyMFA Intranet**, or reaching out to **Employee Benefits**.

MFA INCORPORATED

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

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