

2027 EMPLOYEE BENEFITS SUMMARY

PALMYRA PLANT FOODS UNION EMPLOYEES

Medical Plan Details & Premiums

2027 Palmyra Union Medical Plan (Plan 003)		
	In-Network	Out-of-Network
Calendar Year Deductible	$250 Individual; $500 Family	$250 Individual; $500 Family
Coinsurance (amount you pay after deductible)	10%	20%
Out-of-Pocket Maximum	$500 Individual; $1,250 Family	$500 Individual; $1,250 Family
Preventive Care Services	Covered 100%	20% after deductible
Physician Office Visit	10% after deductible	20% after deductible
Specialist Office Visit	10% after deductible	20% after deductible
Inpatient Hospital Services	10% after deductible	20% after deductible
Outpatient Hospital Services	10% after deductible	20% after deductible
Urgent Care Visit or Walk-In Clinic	10% after deductible	20% after deductible
Emergency Room Visit	10% after deductible (in- and out-of-network)	
Ambulance (ground and air)	10% after deductible (in- and out-of-network)	
Occupational, Physical, Aquatic, and Speech Therapy (unlimited visits)	10% after deductible	20% after deductible

2027 Weekly Medical Premiums – Palmyra Union Rates	
Employee Only	$26.87
Employee + Spouse	$79.24
Employee + Child(ren)	$68.90
Family	$117.13

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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

New for 2027: Enhanced Basic Life and AD&D Coverage

For Palmyra Plant Foods union employees, Basic Life and Basic AD&D coverage has been enhanced to 1x your base annual salary for 2027 — at no cost to you for this added coverage.

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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