

## **Eligibility and Participation**

You are eligible to participate in these programs if you are a full-time salaried or non-union hourly employee or a part-time employee regularly scheduled to work 20 or more hours per week. Your coverage generally begins on the first day of the month following one month of employment if you enroll promptly, although some begin earlier. Your dependent's coverage begins the same day your coverage begins.

### **Medical Coverage** AETNA (Blue Cross for Green River, Wyoming employees) ***The 1<sup>st</sup> of the month following a full month of employment***

You have a choice of three medical coverage options:

- A \$500 Deductible Plan that pays 90% of network charges after you satisfy the annual deductible;
- A High Deductible Health Plan with a Health Savings Account (HSA) that pays 85% of network charges after you satisfy a \$1,500 deductible for individual coverage or a \$3,000 deductible for family coverage. You can contribute to the HSA on a pre-tax basis to help pay your deductible and coinsurance on a tax-advantaged basis. FMC also contributes to your HSA; or
- A HMO plan.

All plans provide comprehensive care and cover the same services including hospital care, surgery, doctors' visits, diagnostic tests and x-rays, mental health services and annual preventive care. The medical options differ by deductibles, co-insurance, out-of-pocket maximums and payroll deductions. The highest benefits are paid if network providers are used; benefit payments are significantly reduced if non-network providers are used. (There is no out-of-network benefit for HMOs)

All medical options offer prescription drug coverage. You can obtain your prescriptions through a national network of retail pharmacies or through Home Delivery (for up to a 90 day supply of maintenance type medications). Medco administers this benefit for FMC.

You and FMC share the plan cost.

### **Dental Coverage** AETNA ***The 1<sup>st</sup> of the month following a full month of employment***

You have a choice of the following three dental coverage options. All the options cover the same services but differ in the amount reimbursed and the amount of your payroll deduction.

- \$100 Deductible Option: 80% coverage for preventive services (no deductible for preventive services); 70% coverage; 40% coverage for major services; Annual maximum benefit per person: \$1,000; Child Orthodontia (<age 19) – 50% up to \$1,500 (lifetime max).
- \$50 Deductible Option: 100% coverage for preventive services (no deductible for preventive services) ; 80% coverage for basic services; 50% coverage for major services; Annual maximum benefit per person: \$1,200; Child Orthodontia (<age 19) – 50% up to \$1,500 (lifetime max).
- DMO Option (if available in your area): 100% coverage for preventive services; 100% coverage for basic services; 60% coverage for major services; Annual maximum benefit per person: varies by state; Child Orthodontia- 60% to a maximum that varies by state (lifetime max).

You incur lower out-of-pocket costs by using dentists in Aetna's network. You must be enrolled in a dental coverage option for six (6) months before major services are available. You and FMC share the plan cost.

**Life Insurance Coverage** AETNA for Life Insurance; CHUBB for AD&D  
*The 1<sup>st</sup> of the month following a full month of employment*

**Basic Life Insurance** - FMC provides Company-paid life and accidental death and dismemberment (AD&D) insurance equal to one times your salary.

**Supplemental Life Insurance** – You can purchase additional life and AD&D insurance coverage up to 6 times your salary. The cost of your optional coverage is based on your age.

**Dependent Life Insurance (Spouse and Dependent Child coverage)** – You can purchase life and AD&D coverage for your spouse and dependent children. The cost of your spouse’s life insurance is based on your spouse’s age. The amount of AD&D coverage for your dependents is a percentage of your AD&D coverage.

**Business Travel Accident Insurance (ZURICH)** - This Company-provided plan provides benefits if you accidentally die or sustain certain serious injury while traveling on Company business.

**Disability Benefits**

*The 1<sup>st</sup> of the month after a full month of employment*

**Short-Term Disability** - Short-Term Disability coverage is provided by FMC at no cost to you. STD provides up to 26 weeks of full or partial pay when you are unable to work due to an illness or injury.

**Long-Term Disability** CIGNA – You can purchase Long-Term disability coverage which provides a source of income if you are disabled and cannot work as a result of an illness or injury for more than 180 days. You have a choice of two coverage options – a 50% option or a 60% option with a monthly maximum of \$5,600 and \$6,850 respectively. After the 180-day elimination period, benefits are paid for the length of your disability or to age 65 whichever occurs first provided your claim is approved. Since you pay the full cost of LTD coverage, the LTD benefits you receive are not taxable.

**Flexible Spending Accounts**

*The 1<sup>st</sup> of the month following a full month of employment*

**Health Care Spending Account** - A Health Care Spending Account allows you to pay for unreimbursed eligible health care expenses such as deductibles, co-payments, co-insurance payments and other expenses not covered by your or your spouse’s health care plan on a tax-advantaged basis. You can contribute through payroll deductions on a pre-tax basis up to \$5,000 in this account. Participation is limited if you elect the High Deductible Health Plan plus HSA.

**Dependent Day Care Account** - A Dependent Day Care Account allows you to pay for certain day care expenses for a child under the age of 13 or a dependent adult so that you or your spouse, if you are married, can work. You can contribute through payroll deductions on a pre-tax up to \$5,000 in this account or \$2,500 if you are married and file separate federal tax returns.

**Retirement Plans** Fidelity  
***Immediate eligibility***

**Savings & Investment Plan** – The FMC Corporation Savings and Investment Plan is a 401(k) plan that lets you save a portion of your pay for retirement. You can save as little as 2% and as much as 50% of your pay on a pre-tax or after-tax basis. FMC matches \$0.80 on the dollar of your first 5% of your contributions. If you do not enroll in the plan within 60 days of your date of hire, or opt out if you do not wish to contribute, you will be automatically enrolled at a contribution rate of 3% of your pretax eligible earnings.

You become 100% vested in FMC matching contributions and the investment earnings on those matching contributions over a five year period or at age 55 (provided you are still employed by FMC) whichever is earlier. The Plan offers 26 investment options covering a diversified mix of stock, bond, money market funds and FMC stock. The Plan accepts rollovers from a previous employer’s qualified plan.

**FMC Defined Contribution Plan** – This is a retirement plan for employees hired or rehired after July 1, 2007. FMC will contribute 5% annually of your eligible pay. This contribution goes into your **Savings & Investment Plan** account and will be invested in the same investment options that you have elected for your 401(k) account. If investment elections have not been made, the amounts will default to the lifecycle fund that has a target retirement date closest to the year you reach age 65. You become 100% vested in these contributions and their earnings over a 5 year period or at age 55 (provided you are still employed), whichever is earlier.

**Other Programs**

**Vacations** - The amount of your vacation entitlement is based on your years of service. Vacation is generally available in the calendar year after it is earned.

Up to 5 years of service	2 weeks
5 years of service	3 weeks
10 years of service	4 weeks
20 or more years of service	5 weeks

**Holidays** - FMC generally observes 11 paid holidays a year. The actual holidays observed may vary by location.

**Educational Assistance Plan** - The Educational Assistance Plan reimburses 100% of the cost of tuition, registration fees, lab costs and textbooks for approved courses with a grade of “C” or better. Full time status and an application form signed by your local HR Manager is required prior to enrolling in classes.

**Legal Services Plan** – You can choose to enroll in the Legal Services Plan and have access to a law firm in your state to assist you with legal services such as: telephone consultations, preparation and annual review of an employee’s will, contract or legal document reviews (i.e. buying/selling a home, renting an apartment, buying or leasing a car), uncontested adoptions, uncontested separations or divorce, motor vehicle related benefits including representation for moving violations, IRS audit Protection Services. Pre-paid Legal Services is the benefit provider. You pay for this coverage.

**Employee Assistance Plan (EAP)** - The FMC EAP offers assessment, short-term counseling and referrals to professional resources when you or an eligible dependent is experiencing personal problems. Highly trained counselors and specialists including licensed psychologists, clinical social workers, marriage and family therapists, certified alcohol and drug counselors, and attorneys, as well as financial, child care, adult care, academic, adoption and personal care consultants are available to help you overcome personal, lifestyle and work-related challenges.

**Transportation Assistance** – Through this program you can contribute on a pre-tax basis to help pay for mass transit commuting and parking expenses.

This brochure contains a general description of the benefits available to regular, full-time employees. The benefits described are subject to all the terms, conditions, limitations and exclusions in the plan document. In the event there appears to be a contradiction between the benefits described in this brochure and those provided in the Plan documents, the Plan Documents shall prevail.

Questions? Write to us at:

FMC Corporation  
1735 Market Street  
Philadelphia, PA 19103  
Tel. 215-299-6000