



Employee Benefits FAQ

(Effective January 2016)

The Company utilizes an internet based benefit system at www.mycaseys.com. This **Employee Benefits Center** gives employees access to benefit information from any computer with internet access at any time of the day and serves as a means for employees to enroll in benefit plans, make changes to existing benefits, report qualifying events and update personal information. The website outlines specifics about the cost of benefits per pay period, provides a personalized confirmation of benefits and also contains summaries of various benefit plans. As such, anytime this handout references the Employee Benefits Center, please refer to the above mentioned website address. After going to www.mycaseys.com, the Login: mycaseys

Full-time Benefits – Self Service Tools

Full-time Benefits Self-Service Tools

Online: Additional information regarding all benefits is outlined at Casey’s Employee Benefits Center at www.mycaseys.com, Company Login Code: mycaseys. When enrolling online, contact Casey’s Benefits Service Center via “live chat” or at the telephone number noted below.

Telephone: Questions regarding all Casey’s benefits can be directed to the Employee Benefits Service Center at (844) 318-3272 – available Monday through Friday from 7:30 a.m. to 5:00 p.m. CST. **Other Resources:** A brief summary of Casey’s benefits is also outlined in Casey’s Welcome Brochure provided to new employees at store level, and in the Employee Handbook.

Online Videos: A benefits video library is available at www.mycaseys.com. These 5-7 minute videos highlight the provisions of each plan and note key details to assist employees in making purchasing decisions.

HEALTH INSURANCE PLAN

Full-time Employee Group Health Insurance

Who is eligible to enroll in this plan? Employees who consistently work a minimum of 35 hours per week and who are classified as Full-time on a completed Conditions of Employment form received by Casey’s Payroll Department are offered enrollment in Casey’s Group Health Insurance Plan. Furthermore, those who previously declined coverage may elect to enroll as the result of a qualifying event triggering special enrollment rights. In addition, employees hired to work between 30 and 35 hours per week who are classified as “Limited Full-time” or who are identified as having averaged over 30 hours per week during a 12 month look-back, will be offered the full-time Group Health Plan.

What are the plan provisions? Casey’s offers a choice of three medical plan options. The plan with the richest benefits is referred to as the “Standard Plan.” A comparable plan with slightly higher deductibles and out-of-pocket maximum is the “Value Plan.” Under these plans, members have office visit copays and prescription drug copays. For most other charges, participants must satisfy a calendar year deductible before claims are processed and coinsurance is applied, up to an established out-of-pocket maximum. The third plan option is a Consumer Driven Health Plan (CDHP) which features lower monthly premiums in exchange for a higher deductible. Under the CDHP, participants must pay for medical expenses up to a higher deductible amount, with the exception of preventive, which is paid at 100%. There are no copays for the HDHP. Exact provisions for these plans vary from plan to plan and also differ between single and family coverage. Detailed information regarding the plan provisions is outlined online at Casey’s Employee Benefits Center and in the enrollment materials sent to eligible employees.

**Full-time
Employee
Group Health
Insurance
(Continued)**

What is the cost of this coverage? Casey's pays a significant percentage of the monthly premium for this coverage. The employee cost for this coverage is deducted from the employee's first and second paychecks each month on a pretax basis, unless otherwise requested. Employees may qualify for a **Nontobacco Incentive** upon enrollment in the plan and at each annual plan renewal period. Employees must disclose their tobacco status (and that of their covered family members) during the online benefit enrollment process. Changes to tobacco status can only be made during the annual enrollment period for a January 1, effective date. Exact cost information can be found at www.mycaseys.com

When can employees enroll in the plan? Coverage is effective the first day of the month following two months of employment. **Qualified employees must enroll online by their two month full-time employment anniversary with Casey's, or within 31 days of a qualifying event triggering special enrollment rights.**

What if an eligible employee does not enroll before their two month full-time employment anniversary? Employees who do not enroll when they are first eligible may enroll within 31 days of a qualifying event triggering special enrollment rights or during annual enrollment for a January 1st effective date.

Where can employees learn more about special enrollment rights? Please refer to page 13 of this handout, section IV of Casey's Employee Handbook, information at the Employee Benefits Center at www.mycaseys.com and in the materials provided at enrollment.

What if an employee does not receive the enrollment guide? Benefit Enrollment Guides are automatically sent to new full-time employees and those promoted to full-time approximately four to six weeks after full-time employment begins. If the Enrollment Guide is not received, employees may obtain and print the guide at www.mycaseys.com.

What if an employee misses their deadline? It is the employee's responsibility to complete the enrollment process timely. If an eligible employee fails for whatever reason to enroll in the plan by their 2 month full-time employment anniversary or within 31 days of a qualifying event triggering special enrollment rights as described on page 13 of this document, the employee will not be eligible to enroll in the plan unless they do so within 31 days of another qualifying event or at the next annual enrollment.

Is there an annual enrollment period under Casey's Group Health Plan? Yes. Annual enrollment is held each November for a January 1st effective date.

When can a participant change plans? Each November, new plan and rate information is mailed to all current plan participants and an annual enrollment period is held. At that time, participants may choose the Medical Plan that will best meet their own personal and medical insurance needs. Employees may also change from one plan to another during annual enrollment or within 31 days of a qualifying event.

If an employee's spouse has coverage through their own employer, can they be added to the plan at a later time? Participants may elect to add their spouse and dependent children to their policy within 31 days of an event triggering special enrollment rights. **Employees will need to go online at www.mycaseys.com to add dependents to their plan due to a qualifying event.**

<p>Full-time Employee Group Health Insurance (Continued)</p>	<p><u>Can coverage be cancelled at any time?</u> Once an employee enrolls in the medical plan, coverage continues throughout the entire calendar year unless the individual’s employment terminates. If the employee’s status changes to part-time, the employee will have 31 days to contact the Benefit Service Center at (844) 318-3272 to cancel their insurance. Participants may NOT cancel medical coverage midyear unless a qualifying event occurs. Employees may, however, cancel coverage at the end of any plan year.</p> <p><u>When will coverage under the Group Health Plan end?</u> An employee’s coverage will end on the last day of the month during which employment ceases or the last day of the month following the request for termination for those employees who status changes to part-time. Coverage will terminate for an employee’s spouse in the event of a legal separation or divorce. Coverage will terminate for dependent children when they reach age 26 or become insured on another group health plan. Employees are required to make changes to their coverage by accessing Casey’s Employee Benefits Center at www.mycaseys.com of a change in their marital status or of dependent ineligibility within 31 days of the date the event occurs and takes action to update their benefits accordingly. All benefits will pend until proof of change (supporting documentation such as a marriage certificate, birth certificate, etc.) has been received by the Benefits Service Center. COBRA Continuation rights are forfeited if this timeframe is not met.</p> <p><u>Upon cancellation of coverage, can a participant continue the plan on their own?</u> Employees, covered spouses, and children are entitled to elect COBRA if coverage is lost under a group health plan because of a life event known as a COBRA Qualifying Event. Additional information regarding COBRA continuation is available in Casey’s Group Health Plan Summary Plan Description and in the Employee Handbook.</p>
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BASIC LIFE INSURANCE – COMPANY PAID

<p>Full-time Employee Basic Life Insurance</p>	<p><u>Who is eligible to enroll in this plan?</u> Full-time, active employees are automatically insured under Casey’s Group Life Insurance Plan effective the first day of the month following two months of full-time employment.</p> <p><u>What are the plan provisions?</u> Casey’s provides a \$10,000 Life & Accidental Death and Dismemberment (AD&D) policy to all full-time employees of the Company. If a covered employee dies due to natural causes, the employee’s beneficiary receives \$10,000 in proceeds under this policy. If an employee passes away due to an accident, the amount of proceeds available doubles to \$20,000.</p> <p><u>What is the cost of this coverage?</u> This coverage is paid for entirely by Casey’s General Stores.</p> <p><u>When does coverage under this plan begin?</u> Coverage is effective on the first day of the month following two months of continuous full-time employment.</p> <p><u>How are beneficiaries designated?</u> Employees must designate a beneficiary via Casey’s Employee Benefits Center at www.mycaseys.com when their coverage goes into effect. Employees may change beneficiary designations at any time by accessing their confidential online record.</p> <p><u>When will coverage under this plan end?</u> Group Term Life Insurance terminates at the earliest of:</p> <ol style="list-style-type: none"> 1. The last day of the month in which an individual’s employment ends.
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2. The last day of the month in which an individual changes to part-time status.
3. Termination of the Master Policy issued at Casey's General Stores, Inc.

ADDITIONAL LIFE INSURANCE – EMPLOYEE PAID

**Full-time
Employee
Voluntary
Additional Life
Insurance**

How do employees enroll? All new full-time employees are automatically enrolled in this plan for \$20,000 of employee paid Voluntary Term Life insurance with a matching AD&D benefit effective the first of the month following two months of full-time status. The cost of this coverage is payroll deducted from the employee's paycheck.

What if I do not want the coverage? Employees who do not want to enroll in this plan are required to decline this coverage during the online enrollment process. If employees decline, payroll deductions will either not begin, or will cease (but will not be reimbursed) as soon as possible after the declination/enrollment is electronically submitted.

What are the plan provisions? Employees may elect to purchase additional life insurance coverage for themselves, their spouse and/or their children, the cost of which is based on the volume purchased and age of the insured. When first eligible, employees can purchase up to \$150,000 for themselves and \$25,000 for their spouse without being required to pass medical underwriting. Medical underwriting is required when enrolling as a late entrant during a subsequent annual enrollment period.

Is there an annual enrollment period? Full-time employees working 35 hours per week or more are eligible to participate in the Voluntary Life Insurance Plan or make changes to existing coverage during the annual enrollment period, for a January 1 effective date. During the annual enrollment period, current participants can increase their coverage volume by \$10,000 without medical underwriting. However, medical underwriting approval is required for all late entrants.

What is the cost of this coverage? The cost of this Voluntary Life Insurance is based on the volume elected, the age of the insured, etc. Appropriate premium costs are illustrated on Casey's Employee Benefits Center at www.mycaseys.com.

When can a participant make coverage changes or discontinue participation? Enrollees may elect to increase coverage, make changes, or cancel their existing coverage during the annual enrollment. In the event of marriage or birth of a child, participants of the plan may elect to purchase dependent/spouse coverage within 31 days of the qualifying event. Participants may elect to cancel coverage at any time by completing a cancellation form available at www.mycaseys.com, or the Manager's Workstation at store level. However, medical underwriting is required should the employee decline or cancel coverage and decide to re-enroll at a later time.

What is Medical Underwriting and when is it required? As designated in Casey's group contract, employees who elect coverage amounts which exceed the "guaranteed issue" amount are required to pass medical underwriting. In addition, individuals who decline to enroll in this plan when they are first offered the opportunity to do so, or who enroll and later cancel coverage, are subject to medical underwriting approval should they elect to enroll during a subsequent enrollment period. Medical underwriting involves answering a series of medical questions and meeting the approval of Casey's insurer before coverage will be in force. Employees are prompted to complete the medical underwriting process during the course of their online enrollment.

<p>Voluntary Additional Life Insurance (continued)</p>	<p><u>When will coverage under this plan end?</u> This Voluntary Additional Life Insurance will terminate on the last day of the month in which the employee’s hours are reduced to less than 35 per week, or the individual ceases to be employed with Casey’s General Stores.</p> <p><u>Can a participant continue this coverage after it ends?</u> Subject to provisions outlined in Casey’s group contract, individuals who lose coverage under this plan may be offered the opportunity to convert or port this coverage. Information pertaining to this option is mailed to the employee’s home shortly after coverage ends.</p>
<p>DENTAL INSURANCE PLAN</p>	
<p>Full-time Employee Dental Insurance Plan</p>	<p><u>Who is eligible for coverage?</u> All employees classified as full-time are eligible to enroll effective the first of the month following two months of full-time employment. In addition, employees are offered enrollment in this plan during an annual enrollment period held annually for a January 1 effective date. This coverage is optional and available to each qualified employee, spouse and dependent children under age 26. If dependent coverage is elected, ALL eligible dependents must be covered.</p> <p><u>What are the plan provisions?</u> Employees are given a choice of two dental plan options to enroll in. A complete description of the benefits available under these plans is outlined in the enrollment guide provided to eligible employees and at Casey’s Employee Benefits Center.</p> <p><u>What is the cost of this coverage?</u> The cost for this insurance coverage depends on which plan option is chosen and who is covered. There are separate rates for employee coverage, employee and spouse, employee and children, or full family contracts. Premium information can be found at Casey’s Employee Benefits Center at www.mycaseys.com.</p> <p><u>When can employees enroll in the plan?</u> New full-time employees or those promoted from part-time to full-time are eligible for coverage effective the first day of the month following two months of full-time employment. Qualified employees must enroll online by their two month full-time employment anniversary with Casey’s or within 31 days of a qualifying event triggering special enrollment rights.</p> <p><u>How do employees enroll?</u> Enrollment guides are mailed to the home address of all eligible employees. Employees are required to review the enrollment guide and enroll via Casey’s Employee Benefits Center at www.mycaseys.com before the annual enrollment deadline.</p> <p><u>When can participants change or cancel coverage?</u> Coverage changes and cancellation of coverage are only allowed during the annual enrollment period. Upon enrollment in this plan, coverage continues until December 31, unless termination of employment or a change to part-time status occurs. Qualifying events triggering special enrollment rights permit participants to make necessary changes to their current coverage within 31 days of the qualifying event.</p> <p><u>When does coverage end?</u> Coverage ends on the last day of the month during which employment ceases or a change to part-time status occurs. Individuals who lose coverage are offered 18 months of continued coverage under this plan through COBRA.</p> <p><u>What if an eligible employee does not enroll when first offered?</u> Employees who do not enroll when they are first eligible may enroll within 31 days of a qualifying event triggering special enrollment rights, or at the next annual enrollment period.</p>

SHORT-TERM DISABILITY

Full-time Employee Voluntary Short-Term Disability

Who is eligible for this coverage? All employees classified as full-time are eligible to enroll effective the first of the month following two months of full-time employment. In addition, employees are offered enrollment in this plan during an annual enrollment period held in November for a January 1 effective date. However, additional waiting periods may apply for individuals who previously declined coverage.

What are the plan provisions? This Voluntary Short-Term Disability (STD) coverage is designed to replace a significant portion of an individual’s income should the individual become disabled because of a non- occupational illness or injury. If a participant of the plan becomes disabled, the participant will be paid 60% of his/her current salary, up to a maximum of \$1,000 per week.

What is the cost of this coverage? The cost of this coverage is based on the employee’s income and age. Appropriate premium costs are provided in the enrollment guide and at Casey’s Employee Benefits Center at www.mycaseys.com.

How do employees enroll? Enrollment guides are mailed to the homes of all eligible employees. Employees must enroll online at Casey’s Employee Benefits Center at www.mycaseys.com.

Can an employee who declines originally, enroll during another annual enrollment period? Employees who waive the option to enroll during any annual enrollment period may enroll during the next annual enrollment period. However, as a late entrant, the employee is subject to a 60 day wait for any illness related disability for the first year of coverage.

How long must a participant be off work before benefits start? Depending on the plan chosen at enrollment, benefits will begin the later of the 8th day or 15th day following a non-occupational qualifying disability, or the exhaustion of all accumulated medical leave time. Employees must exhaust all available medical leave time before disability payments will begin. After the employee begins receiving disability benefits, accumulated vacation pay may be used at the employee’s discretion.

How many weeks of pay does a participant receive when disabled? Individuals may receive benefits under the STD plan for a period not to exceed 13 weeks.

What is the definition of a Disability? During the benefit period, individuals are considered disabled if, as a result of physical disease, injury, pregnancy, or mental disorder, they are unable to perform with reasonable continuity the material duties of their own occupation, and they suffer a loss of at least 20% of their pre-disability earnings when working in their own occupation.

What is the cost of this coverage? The premiums for this coverage are deducted 24 times per year from a participant’s payroll check on an “after tax” basis. This allows the disability income to be tax free. The premiums for this plan are structured based on a person’s age and income. Therefore, the premium cost will likely change at each plan anniversary in January.

LONG-TERM DISABILITY	
Voluntary Long Term Disability Plan	<p><u>Who is eligible for this coverage?</u> Full-time employees at the Area Supervisor level and above are offered enrollment in this plan effective the first day of the month following two months of full-time employment. In addition, individuals employed full-time in qualified positions are offered enrollment in this plan during an annual enrollment period held in November for a January 1 effective date. However, medical underwriting will apply if the individual previously declined.</p> <p><u>What are the plan provisions?</u> In the event of a disability and upon completion of either a 90 or 180 day elimination period, participants receive 60 percent of their pay up to a maximum of \$5,000 per month.</p> <p><u>Can an employee who declines originally, enroll during another annual enrollment period?</u> Yes, but medical underwriting approval is required for all late entrants.</p> <p><u>What is the cost of this coverage?</u> The premium, based on an employee’s age and salary, is deducted on an “after tax” basis (which allows the benefits to be tax free) 24 times per year from the employee’s paycheck.</p>
FLEXIBLE SPENDING PLAN	
Full-time Employee Flexible Spending Plan	<p><u>Who is eligible to enroll in this plan?</u> All employees classified as full-time are eligible to enroll effective the first of the month following two months of full-time employment. In addition, employees are offered enrollment in this plan during an annual enrollment period for a January 1 effective date. Individuals deemed as Key Employees are not eligible to enroll in the Dependent Care FSA.</p> <p><u>What are the plan provisions?</u> This plan operates on a calendar year basis, allowing employees to allocate a certain amount of dollars per year to be deducted "pretax" from their wages for various types of expenses such as childcare, medical, dental or vision expenses. This pretax deduction reduces a participant’s gross taxable income, resulting in potential tax savings. As allowable expenses are incurred, participants file for reimbursement and receive funds from their established spending account.</p> <p><u>When can employees enroll in the plan?</u> New full-time employees or those promoted from part-time to full-time are eligible for coverage effective the first day of the month following two months of full-time employment. Qualified employees must enroll online by their two month full-time employment anniversary with Casey’s, or within 31 days of a qualifying event triggering special enrollment rights.</p> <p><u>Can participants change their election midyear?</u> Midyear enrollment or changes to a previous allocation are only allowed under this plan if a change in the election is made within 31 days of a qualifying event triggering special enrollment rights as defined in the plan guidelines. Employees should contact Human Resources to enroll or make changes midyear.</p> <p><u>How is reimbursement handled?</u> Participants may only be reimbursed for expenses which are incurred during the plan year. However, participants may submit expenses within the 90 day grace period following the end of the plan year. Participants are required to complete a reimbursement form, provide proof of their expense, and send this information to Casey’s</p>

plan administrator for processing.

What happens to money in a FSA account if an employee leaves Casey's? If an individual's employment with Casey's ends, the participant may file claims for reimbursement incurred through the day in which employment ceases. Participants who fail to collect their total annual allocation within the grace period specified will forfeit unused dollars in their account. Although the pretax benefit would not be utilized, individuals may continue to participate in the medical expense portion of this plan upon termination or reduction of hours below the minimum required to participate by electing COBRA.

HEALTH SAVINGS ACCOUNT

Health Savings Account (HSA)

What is an HSA? Combined with a CDHP, an HSA can be used to pay for any expenses towards meeting your deductible. Maximum contribution for single coverage is \$3,350 and for family coverage the maximum contribution is \$6,750. Individuals age 55 or older can contribute an additional \$1,000 in "catch-up contributions." Detailed information regarding the plan provisions is outlined at Casey's Employee Benefits Center.

What are the plan provisions? This plan operates on a calendar year basis, allowing employees to allocate a certain amount of dollars per year to be deducted "pretax" from their wages to pay for various types of qualified expenses such as medical, dental or vision expenses. HSAs are unique in that contributions you make to the account are not taxed, earnings you realize from investments grow tax free, and withdrawals are not taxed as long as the money is used for qualified health care expenses. **How does an HSA differ from a FSA?** There is no "use it or lose it". This is an individual account you take with you if your employment ends. You cannot participate in both an HSA and a medical FSA for your medical expenses.

What distributions can be used from HSA? As the owner of a Health Savings Account (HSA), it is up to you to determine what medical expenses are eligible for a qualified distribution from your HSA. Keep good records of your health care expenses in case the IRS ever needs to review your use of HSA funds. When distributions from a Health Savings Account (HSA) are used to pay for qualified medical expenses of the account owner, his or her spouse, or dependents, the distributions are excluded from taxable gross income; even if the individual is not currently eligible to make HSA contributions.

When can employees enroll in the plan? Annual enrollment is held annually for a January 1 effective date. Employees can enroll in HSA only if they are electing the HDHP as their insurance coverage. Employees are required to enroll online at Casey's Employee Benefits Center at www.mycaseys.com. Individuals may also elect to enroll within 31 days of a qualifying event triggering special enrollment rights, but only if the HDHP is also elected.

CRITICAL ILLNESS PLAN

Critical Illness Plan

Who is eligible for coverage? All employees classified as full-time are eligible to enroll effective the first of the month following two months of full-time employment. In addition, employees are offered enrollment in this plan during an annual enrollment period held in November for a January 1 effective date.

How do employees enroll? Enrollment guides are mailed to the homes of all eligible employees. Employees must enroll online at Casey's Employee Benefits Center at

<p>Critical Illness Plan (Continued)</p>	<p>www.mycaseys.com.</p> <p><u>Can an employee who declines originally, enroll during another annual enrollment period?</u> Employees who waive the option to enroll during any annual enrollment period may enroll during the next annual enrollment period. However, medical underwriting is required for all late entrants.</p> <p><u>What is the cost of this coverage?</u> The cost of this coverage is based on the employee’s age. Appropriate premium costs are provided in the enrollment guide and at Casey’s Employee Benefits Center at www.mycaseys.com. There are separate rates for employee coverage, employee and spouse, employee and children, or full family contracts.</p> <p><u>What are the plan provisions?</u> This Critical Illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness. The basic benefit maximum per insured is \$10,000 for employees and up to \$5,000 for the insured spouse and each dependent, but coverage amounts vary depending on the type of critical illness. Detailed information regarding the plan provisions is outlined at Casey’s Employee Benefits Center.</p> <p><u>When does coverage end?</u> Your coverage under the policy ends when: the policy is canceled; you stop paying your premium; last day of active employment; you are no longer eligible; a false claim is filed; or when all critical illness benefits have been paid.</p> <p><u>Can a participant continue this coverage after it ends?</u> Subject to provisions outlined in Casey’s group contract, individuals who lose coverage under this plan may be offered the opportunity to convert this coverage. Information pertaining to this option is mailed to the employee’s home shortly after coverage ends.</p>
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ACCIDENT COVERAGE

<p>Accident Coverage</p>	<p><u>Who is eligible for coverage?</u> All employees classified as full-time are eligible to enroll effective the first of the month following two months of full-time employment. In addition, employees are offered enrollment in this plan during an annual enrollment period held in November for a January 1 effective date.</p> <p><u>What are the plan provisions?</u> This plan pays cash benefits for expenses associated with an accidental injury. Off-the-job accidental injuries include hospitalization, emergency treatment, fractures, plus more. There is a set schedule of benefits for each type of medical service provided and benefits are paid directly to you, unless you assign them to someone else. To gain a full understanding of the reimbursement amount for each type of coverage, review the detailed information outlined at Casey’s Employee Benefits Center.</p> <p><u>What is the cost of this coverage?</u> There are separate rates for employee coverage, employee and spouse, employee and children, or full family contracts. Premium information can be found at Casey’s Employee Benefits Center at www.mycaseys.com.</p> <p><u>How do employees enroll?</u> Enrollment guides are mailed to the home address of all eligible employees. Employees may enroll via Casey’s Employee Benefits Center.</p> <p><u>Can an employee who declines originally, enroll during another annual enrollment period?</u> Employees who waive the option to enroll during any annual enrollment period may enroll during the next annual enrollment period. In addition, employees who do not enroll when</p>
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they are first eligible may enroll within 31 days of a qualifying event triggering special enrollment rights.

Can a participant continue this coverage after it ends? Subject to provisions outlined in Casey’s group contract, individuals who lose coverage under this plan may be offered the opportunity to convert this coverage. Information pertaining to this option is mailed to the employee’s home shortly after coverage ends.

Benefits Available for Both Full-time & Part-time Employees

401K PLAN

Retirement Savings 401(k) Plan

Who is eligible for this plan? Casey’s employees age 21 or over, working 1000 hours within the first year of employment, are eligible to defer money into the 401(k) plan effective the first calendar quarter following the individual’s first year of employment.

What percentage of a person’s pay can be deferred to a 401(k) plan? Employees may defer from 1% to 50% of their gross pay. The percentage of pay designated to go toward the 401(k) plan is deducted from each paycheck and invested accordingly in the investment options chosen by the participant.

What happens when a person receives a payroll increase? If an individual receives an increase in pay during the Plan Year, the percentage deferred to the 401(k) will remain the same, but the dollar amount of the deferral will increase based on the percentage elected.

Does Casey’s contribute to this plan? Beginning the first calendar quarter following the completion of one year of service, Casey’s will match 100% of the first 6% an employee contributes to the plan. All Company contributions are matched in Casey’s General Stores Common Stock. The Company also pays for all of the Plan’s expenses, allowing participant’s deferrals to earn tax deferred interest.

What are the investment choices? Participants decide how to invest their salary deferrals. Participants may split the money any way they want among several investment choices. These investment options are outlined in the enrollment materials. All Company contributions are invested in Casey’s General Stores, Inc., Common Stock.

Can Casey’s stock be deferred into other investment choices? Participants are allowed to transfer up to 100% of the total value of Casey’s stock to other investments after completing two years of vesting service. Participants may change their own personal salary deferral amount and investment choices at any time.

How can employees access their account information? Participants receive a report from the Principal Financial Group showing the activity in their account on a quarterly basis. To check an account balance, participants can call Tele-Touch at 1-800-547-7754. Participants may also visit www.principal.com to access their account information and redirect their investments into different accounts or link to this information from Casey’s Employee Benefits center at www.mycaseys.com.

Does Casey’s plan have a loan provision? If approved, participants may borrow up to 50% of their own contribution. The minimum amount of any loan granted to a member is \$1,000. To apply, participants may go to www.principal.com, access their account information and make a loan request. Once the request is made, the information is forwarded to Casey’s Payroll Department to begin withholding the necessary loan repayment amount.

STOCK PURCHASE PLAN	
Dividend Reinvestment and Stock Purchase Plan	<p><u>Who is eligible for this plan?</u> Casey’s full-time and part-time employees are eligible to purchase shares of the Company’s Common Stock through a payroll deduction process. There are no waiting periods under this plan or annual enrollment periods. Employees may elect to participate at any time.</p> <p><u>What are the eligibility requirements?</u> Employees may elect to have a minimum of \$50 per month deducted from each payroll check to purchase Company stock. No brokerage commissions, fees or service charges are charged for this service.</p> <p><u>How do employees begin the payroll deduction?</u> To initiate payroll deduction, an employee wishing to participate in this plan must complete, sign, and return a Direct Purchase Form to the Human Resources Department. Employees may obtain a Direct Purchase Packet by contacting the Human Resources Department.</p> <p><u>How are participants informed of their stock account balance?</u> Participants receive a quarterly statement from Casey’s plan administrator, Computershare.</p>
Part-time Employee Benefits	
Part-time Employee Benefits Plan	<p><u>Who is eligible to enroll in this plan?</u> All new part-time employees (working up to 34 hours per week) are offered enrollment in Casey’s Group Part-time Benefits Plan.</p> <p><u>What are the plan provisions?</u> Casey’s Part-time Employee Benefits Plan is a group limited-pay medical plan, plus dental, accident and critical illness, life, vision, and hospital confinement benefits.</p> <p><u>What is the cost of this coverage?</u> The cost of this coverage depends on the plans chosen and if single or family coverage is elected and our outlined in the enrollment materials.</p> <p><u>When can employees enroll in the plan?</u> An enrollment brochure is sent to the individual’s home address shortly after employment begins. Eligible employees have 60 days from their employment start date to enroll in the plans. Employees who change from full-time to part-time are also offered enrollment in the plan.</p> <p><u>When does coverage begin?</u> If the employee follows the appropriate enrollment guidelines, his or her coverage will go into effect on the date in which the first payroll deduction occurs. Employees have 60 days from their part-time employment start date to enroll.</p> <p><u>How do employees enroll?</u> Enrollment in this plan is handled telephonically or through online enrollment at www.TheAmericanWorker.com. Upon receipt of the enrollment brochure, employees should review all the enrollment information. Once employee has reviewed the enrollment instructions, the employee can contact American Worker at 866-866-3424 or enroll online at www.TheAmericanWorker.com.</p> <p><u>What if an enrollment kit is not received by the employee?</u> Due to the tight timeframe in which an employee has to enroll, it is the ultimate responsibility of the employee to obtain the enrollment materials. Individuals may dial (866) 866-3424 to speak with an American Worker Plan representative.</p> <p><u>When will a participant receive plan information and ID cards?</u> After coverage begins, a</p>

<p>Part-time Employee Benefits Plan (Continued)</p>	<p>Summary Plan Description Booklet and ID cards are mailed to the participant’s home.</p> <p><u>What if a part-time employee does not enroll during the 60 day window?</u> Individuals can enroll in the plan during the annual enrollment period held in December for a January effective date. In addition, individuals may enroll within 31 days of a qualifying event triggering special enrollment rights.</p> <p><u>Can a participant cancel this coverage at any time?</u> Participants can cancel this coverage if they choose to do so by completing a Part-time Benefits Cancellation Form located on the Store Manager’s Workstation. This form should be completed by using an electronic signature.</p> <p><u>When can a participant make changes to their coverage?</u> Individuals can make coverage changes during the annual enrollment period held December for a January effective date. In addition, participants may make coverage changes within 31 days of a qualifying event triggering special enrollment rights.</p> <p><u>How do participants make changes to their coverage?</u> To make changes to their existing coverage, employees may contact The American Worker plan directly at (866) 866-3424 to request a change to their coverage.</p> <p><u>Who is eligible for coverage?</u> All employees classified as part-time are eligible to enroll within the employee’s first 60 days of employment. In addition, employees are offered enrollment in this plan during an annual enrollment period held in December for a January effective date.</p> <p><u>How do employees enroll?</u> Enrollment guides are mailed to the homes of all eligible employees. Employees can enroll telephonically by calling American Worker at 866-866-3424 or enroll online at www.TheAmericanWorker.com</p> <p><u>Can an employee who declines originally, enroll during another annual enrollment period?</u> Employees who waive the option to enroll during any annual enrollment period may enroll during the next annual enrollment period</p>
<p>COBRA Information</p>	
<p>COBRA Qualifying Events</p>	<p>The following are considered COBRA Qualifying Events applicable for Casey’s full-time benefit plans including health, dental, and medical flexible spending, and Casey’s part-time benefits plan:</p> <ul style="list-style-type: none"> A. An employee will have a Qualifying Event and may elect to continue coverage if his/her employment ends (for reasons other than gross misconduct) or if his/her hours are reduced so that he/she is no longer eligible for coverage under this Plan. B. An employee’s spouse and dependent children will have a Qualifying Event and may each elect continued coverage if their coverage ends because the employee’s employment ends or the employee’s hours have been reduced. C. The employee’s spouse and dependent children will also have a Qualifying Event and may each elect to continue coverage if they would otherwise lose coverage because of the employee’s death, divorce or legal separation, eligibility for Medicare or a dependent ceasing to be a dependent child. <p>Also, a child born to the employee, adopted by the employee or placed for adoption with the</p>

employee during a period of COBRA continuation coverage may elect continued coverage.

Special Enrollment Rights

HIPAA Special Enrollment Rights

Employees who experience a Special Enrollment Event, are required to contact the Benefits Service Center at (844) 318-3272 to enroll or make changes to their benefits. This action must be taken within 31 days of any **Special Enrollment or Section 125 event** listed below. Failure to meet this 31 day requirement will result in loss of eligibility.

1. MARITAL STATUS CHANGE:

- Marriage
- Death of spouse
- Divorce or annulment
- Legal separation

2. NUMBER OF DEPENDENTS CHANGE:

- Birth
- Adoption or placement for adoption
- Death of dependent child
- Newly eligible dependents due to plan design change

3. LOSS OF COVERAGE:

- If the employee loses other coverage (e.g. spouse’s health plan coverage terminates, or Medicare/Medicaid or Children’s Health Insurance Program (CHIP) eligibility ends)

4. DEPENDENT STATUS CHANGE:

- Dependent no longer satisfies rule for eligibility as a dependent due to attainment of age

5. EMPLOYMENT STATUS:

- Commencement or termination of employment
- Commencement of, or return from, leave of absence
- Change from part-time to full-time status, or vice versa
- Strike or lockout

6. JUDGMENT, DECREE OR ORDER REQUIRING COVERAGE:

- QMCSO – Qualified Medical Child Support Order

Insurance Company Contact Information	
Medical	Wellmark/Blue Cross Blue Shield 800-895-2420 www.wellmark.com
Dental	Delta Dental of Iowa 800-544-0718 www.deltadentalia.com
Vision	Avesis Vision 800-828-9341 www.avesis.com
Vision Discount Program	(For participants of Casey's Dental Plan only) Eye Med Vision Discount Program 866-246-9041 www.deltadentalia.com/employer/visiondiscount
Flexible Spending Account (FSA)	Kabel Business Services 866-610-2669 www.kabelbiz.com
Critical Illness	Allstate 866-828-8501 www.allstateatwork.com/mybenefits
Accident	Allstate 866-828-8501 www.allstateatwork.com/mybenefits
HSA Bank	HSA Bank (800) 357-6246 www.hsabank.com
Life Insurance	Standard Insurance Company 800-628-8600 www.standard.com
Disability	Standard Insurance Company 855-290-9477 www.standard.com
401(k)	Principal Financial Group 800-547-7754 www.principal.com
EAP	Standard/Bensigner, DuPont & Associates 888-293-6948 www.eapbda.com Login ID: standard -- Password eap4u
Benefits for Part-time Employees	The American Worker Plan 866-866-3424 www.TheAmericanWorker.com