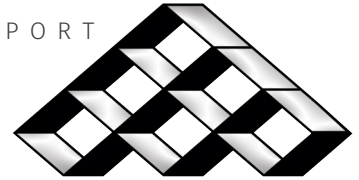


COASTAL-FMC CURRENTS

NEWS AND HAPPENINGS FOR COASTAL & FMC TRANSPORT

ISSUE 71



Katie Montgomery, Editor | October 2023 | www.coastal-fmc.com

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ANNUAL UPDATE: PLANNING IS KEY TO RETIREMENT

FROM ERIK MONTGOMERY | ERIK@COASTAL-FMC.COM

We recently had our annual meeting with our financial advisors – Eleven Point Financial & The Standard, our 401(k) plan holder.

We have continued this relationship, as we believe this to be our best financial advisor for this plan going forward. I wanted to give you some feedback and information so you know we are reviewing, watching, and ensuring we are working daily for your personal plan.

2022 was a rough year for all financial markets, including our company. Many of your retirement plans suffered in 2022 due to the economic impacts we all were faced with. 2023 through mid-year is looking much better and everyone should be seeing increases in their plan enrichment. Everyone will differ some, as many factors play into of our retirement plans and how we have worked with The Standard program. Age, aggressiveness or lack thereof, and if you are in the MainSpring or work on your plan individually, all play major factors in your retirement plan.

We are finally seeing more team members contributing to the 401(k) plan. Currently, 83% of us contribute to the plan. This rate is up over 2022 by 3%, and we want to encourage everyone to participate. For those who aren't contributing and if you have questions, please let us know and make time to visit with The Standard and Eleven Point Financial just across the street from our office. This is a very important part of the benefits we offer as a company.

As mentioned earlier, there are two options for contributing and managing within the program The Standard



Team members have two options for contributing and managing retirement funds within The Standard's program.

PLEASE SEE NEXT PAGE

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offers. I want to remind you of the MainSpring Managed accounts, which basically allows them to do everything for you. You do, however, need to answer some of their questions to ensure they know who you are and what you plan to do in the future. The other option allows you, the team member, to select and choose all your retirement plans yourself.



At the end of this year, you will be mailed a letter from The Standard suggesting an auto increase in your retirement contributions. This is a needed reminder that we want you to do more and have a good retirement. We are pleased to let you know that of all the participants (81% of the company) did the auto increase of their plan at the end of 2022!

We want to encourage you to visit The Standard, use their services, and call them. Make your plan better! Visit them at www.standard.com

Also, please make the point to make an appointment with Eleven Point Financial advisors for all your investing needs. They offer all kinds of plans to help ensure you are saving properly and work daily to make your investments better. Some of their services include estate planning, risk management or insurance planning, and all your investment needs. Visit them at www.elevenpointfinancialadvisors.com or call them at 417-252-2115. Ask for Miles James, Carla Norris, or Becky Martin.

Moving forward to other topics, we need to once again review our transportation units. As every professional driver is aware, these units continue to increase in cost and all repairs are the same. Trucking is a tough business! We are seeing a number of units once again arrive to the yards or upon inspection being completely dirty inside – some drivers are just not taking care of the company units. We want to stress that we are reviewing and watching. Some team members have been talked to recently; however, we are seeing this often enough we will be working on policies. These types of incidents will affect your bonus and performance compensation. Please keep your units clean!

Also in need of mention is that all FMC team members need to review their equipment as they leave for the day or leave any location. We have seen a large number of trailers with brakes locked up and FMC drivers dragging trailers, thus ruining complete sets of tires. Some of these tires are brand new and have even be put on in the last month, yet we are just throwing them away with no miles. Please be vigilant on your equipment. These issues will come out of the performance area on compensation.

FLU SHOTS AVAILABLE

Flu season is just around the corner, but Coastal-FMC family members have options available for a flu shot.

Lakeland Pharmacy in Willow Springs will provide flu shots to local employees. A flu shot clinic will be held at the main office on Friday, Oct. 13, from 10 a.m. to 2 p.m. Individuals also may go to Lakeland Pharmacy or any in-network pharmacy



for the vaccination. For more information, contact Patty Spitsner at patty@coastal-fmc.com or 417.469.4849.

A FEW REMINDERS ABOUT HEALTH INSURANCE

FROM PHILIP CHAFIN | PHILIP@COASTAL-FMC.COM



ello, everyone, and welcome to another addition of Southern Fried Health News! Well, that does not sound very healthy. I guess we will call it Southern Baked Health News!

Ha!

We are two months into our new health insurance year and are having no huge problems currently. There have been a few problems with using our insurance and I wanted to give everyone some reminders to help save you and the company money.

Green Imaging (GI)

Some doctors or hospitals will tell you they don't like or can't use these imaging services. We have seen where they will attempt to scare you into thinking they have to use their imaging department.

Believe me, they can use GI and will. They do not make the big bucks when you use someone else, and it will all go to your deductible and co-insurance. Remember when using GI, you will not pay anything, and the company gets a huge discount. Their phone number is on your health insurance card. With GI, everyone wins!

Quest/LabCorp

This is another contract-provided service that some health providers may not like you using for your lab work, but it will cost you nothing if you use these labs. My daughter had some lab work done at Cox in Willow Springs and they wanted to send it to someone other than Quest.

We were finally able to get them to send to Quest and save the out-of-pocket expense. The important thing to remember with lab work is to make sure they bill the insurance directly. If they bill the provider and then the provider bills you, the facility will get the discount and you will be out the deductible/co-insurance. This is also a big saving for you and the company.

Cox EPO

Last but not least is to remember you save the most money with Cox (EPO). Your total out of pocket is \$2,000 cheaper with our EPO Cox. You can go to anyone in the PPO First Health, but it will be more expensive. Please remember if you are looking for a facility, you should look on My First Health to find out if it is in network. If you are looking and have trouble, give me a call 417-469-4891 or 417-252-4357.

I will be glad to help you. If you go out of network, your deductible jumps to \$5,000 and out of pocket goes to \$8,150. Also, on out of network, you will not have any help on Balance Bills if the facility does not like the amount paid to it by the insurance. The extra cost will be yours to pay. With this said, please call me if you need help.

Confucius Says: He who learns but does not think is lost! He who thinks but does not learn is in great danger.

Stay Healthy, Philip



October is Breast Cancer Awareness Month

Schedule your mammogram today. Preventive care exams are covered under the Coastal-FMC insurance plan.

For more information about insurance coverage, check with Philip Chafin at philip@coastal-fmc.com or 417.469.4891.

NEW HIRE: JASEN JOHNSTON

POSITION: IT OPERATIONS DEVELOPER

LOCATION: WILLOW SPRINGS



resident of West Plains, Jasen recently joined the Coastal-FMC family in the IT department as an IT operations developer.

Jasen's work history includes many types of employment: Gameplay programmer, graphical asset creator, cowboy, dish washer, sandwich artist, electrician, soldier, aircraft structural repairman, IT support technician, web developer, systems administrator, backend developer, and computer technology specialist.

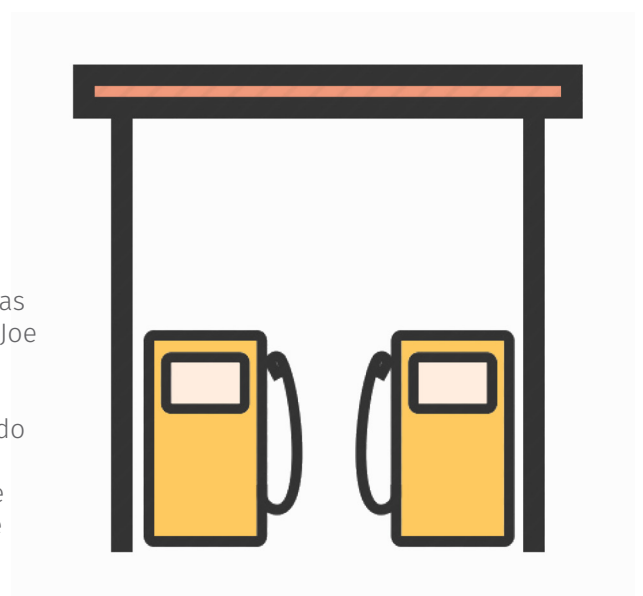
He is interested in his family's genealogy, studying it in great length back to before King James V.

He also appreciates double-meanings for words like "hobby." "A hobby is a fairly small, very swift falcon with long, narrow wings. They specialize in being superb aerialists. Although they take prey on the ground if the opportunity presents itself, most prey is caught on the wing; insects are often caught by hawking, and many different birds are caught in flight, where even the quick maneuvering swifts and swallows cannot escape a hobby."

FMC TRANSPORT PREFERRED FUEL STOPS

Each month, we will feature a list of preferred fueling location as we work to negotiate better fuel savings with various fuel stops. We are working on additional fuel stops that can better suit some of the drivers in KS and AR. More updates in 2023.

1. Sapp Brothers – Harrisonville, MO
2. Loves Travel Center – Willow Springs, MO
3. Loves Travel Centers – all other locations
4. FMC Transport Fuel Island – Miller, MO: This location has DEF and Winter Treatment. If you have questions, call Joe or Allen.
5. Lamar Travel Center
6. Casey's Locations: This is not our best option, but we do have some discounts offered.
7. FMC Transport Fuel Island – Willow Springs, MO: Please only use if you are unable to use the Loves across the street.



DON'T FORGET!

**Remember to schedule your PTO
before the end of the year.
Company policy allows employees
to carry only 40 hours
of PTO forward into the
next calendar year.
Don't lose yours!**

WORK ON THE ROAD



Joe Blankenship addressed the Missouri Trucking Association at the annual convention held September 20-21 at Chateau on the Lake in Branson. Blankenship is the chairman of MOTA's technology and maintenance council.



COASTAL-FMC FAMILY

Scott Grant's family welcomed a new grandbaby on August 22. Amos William Manning was born at 7:48 p.m., weighing in at 7 pounds, 4 ounces. He was 19.75 inches long.

Family news? Bagged the big buck?
Send photos for the newsletter to kim.r@coastal-fmc.com

COASTAL-FMC FAMILY



At right, Norm Drew enjoyed spending time with his grandson during a recent visit.



At left, Scott Grant is pictured with his grandson and farm helper.

CELEBRATING 26 YEARS



Brian Bailey and his wife, Kathy, recently celebrated their 26th wedding anniversary.



CELEBRATING TECHNICAN WEEK



Above, Joe Blankenship, Allen Eggert, and Gary Picard grilled burgers and bratwursts at the FMC shop for a cookout in honor of National Technician Appreciation Week, held September 24-30. The week is designed to celebrate technicians and the vital work they do for the trucking industry. Pictured below, Blankenship, Scott North, Zachary Wick, PJ Lovan, Eggert, Norm Drew, Bryan Holycross, Gary Roberts, and Tommy Havens.



★ HAPPY ★ BIRTHDAY!

SEPTEMBER BIRTHDAYS

September 1 – Bruce Batesel

September 3 – Victoria Bledsoe,
Kurt Maggard

September 6 – Michael Goatcher

September 10 – Matthew Alcorn

September 17 – Isaac Wrigley

September 20 – Zachary Kohls

September 24 – Brenda Montgomery

September 26 – Tony Craig

September 27 – Jasen Johnston

September 29 – John Patton

OCTOBER BIRTHDAYS

October 5 – Roger Blevins

October 6 – Martin Beljean,
Jimmy Whitehead

October 9 – Bill Joslin

October 14 – Brenden Ferguson

October 16 – David Metcalf

October 17 – Daren Rust

October 24 – Mark Wise

October 30 – Karson McDaniel

October 31 – Debbie Malkowski,
Matthew Shields

NOVEMBER BIRTHDAYS

November 1 – Joe Blankenship

November 6 – Emily Scarbrough

November 11 – Kim Rich

November 14 – Bruce Ervin

November 16 – Tyler Jones

November 17 – Alex Martin

November 18 – Robert Hill

November 21 – Jacob Prewett

November 22 – Rodney Thompson

November 23 – Hayden Newberry

November 24 – Michael Dunn

November 26 – Phillip Lovan

November 27 – Justin Robertson

