



FINANCIAL WELLBEING

401(K) RETIREMENT / ROTH

- Up to 6% match
- Eligibility, Vesture, and Match begin immediately
- 18 and older are eligible
- Administered by Empower

EMPLOYEE STOCK PURCHASE PROGRAM

- 15% discount off fair market value
- Shares purchased quarterly
- Quarterly enrollment periods

LIFE INSURANCE

- Administered by Guardian
- Basic company-paid Life offered at 2x annual comp up to \$800,000 for full-time (FT) and part-time (PT) associates
- Voluntary life coverage for associates and dependents available at additional cost

HEALTH SAVINGS ACCOUNT (HSA) & FLEXIBLE SPENDING ACCOUNT (FSA)

- HSA - available if enrolled in high deductible medical plan

- FSA - medical, dependent care accounts available through TASC
- Employer contribution is available to a HSA or a Health Reimbursement Account (HRA), contingent upon participation in the Wellness Program

CAROL SCHNEEBERGER FUND

- Provides assistance to employees who are facing financial hardship immediately after a natural disaster or an unforeseen personal hardship

ADDITIONAL PERKS

- Discounts on Peoples banking products
- Lands End discount for logo-wear
- Employee Referral program
- Discounted membership to Sam's Club



HEALTH

MEDICAL WITH PRESCRIPTION

(Begins Day 1 of Employment)

- Administered by United Healthcare
- 20% coinsurance in-network; 40% Out of Network (OON) after deductible

MEDICAL

- High deductible plan
- Preventative - 100% covered
- \$3,300 / \$6,600 deductible
- \$5,000 / \$10,000 Out of Pocket Maximum (OOP)

PRESCRIPTION

- Certain preventative - 100% covered
- Mail order is 10% coinsurance in-network; no OON benefit

DENTAL *(Begins Day 1 of Employment)*

- Administered by Guardian
- \$25 deductible; max of 3 charges per family

- Preventative - deductible waived for both in-network and OON
- Basic service covered 90% in-network; 80% OON after deductible. Major services covered 60% in-network; 50% OON

VISION *(Begins Day 1 of Employment)*

- Administered by Vision Service Plan (VSP)
- \$0 co-pay on annual exam
- \$20 co-pay for prescription glasses, up to \$150 allowance for frames; up to \$60 co-pay on contacts up to \$135
- \$20 co-pay on primary eye care

CRITICAL ILLNESS, ACCIDENT & HOSPITAL INDEMNITY

- Administered by Guardian; accident, critical illness, and hospital indemnity available at additional cost



EDUCATION

FORGIVENESS LOAN PROGRAM

- Finance tuition and fees for an associate's, bachelor's, or master's degree. Paid as: 1/3 by Bancorp, 1/3 by Forgiveness Loan, 1/3 by Associate

STUDENT LOAN PAYDOWN PLAN

- Administered by Gradifi
- Available to FT associates after 1 year of service
- \$200 a month applied to existing student loans

TUITION REFUND PROGRAM

- Reimbursement of up to 5 business classes not part of a degree program - at 100%

CHUCK SULERZYSKI SCHOLARS FUND

- Two different scholarship programs available to dependents of bank associates
- For individuals seeking a four-year degree or a two-year degree
- For individuals seeking a two-year degree or attending technical/vocational school



WELLBEING

EMPLOYEE ASSISTANCE PROGRAM

- EAP Administered by ComPsych
- Free confidential counseling services for topics including therapy, legal and financial consultations, day care/elder care solutions.

WELLNESS PROGRAM BY WELLWORKS

- Incentives available for participants in the medical plan who meet certain criteria
- Medical plan premium discounts & cash incentives into a HSA or HRA

FIT FOR LIFE PROGRAM

- Promotes healthier lifestyle through fitness related initiatives
- Reimbursements available for certain wellness-related expenses; 25% gym membership, 50% Weight Watchers, race registration reimbursements up to 5 per year

CAREGIVER WELLNESS RESOURCE

- Administered by Bloom
- Set of resources available to help support in the growth of kids' mental wellbeing

COMMITMENT TO COMMUNITY

- Volunteer hours
- Hunger Awareness / Denim Days
- United Way campaign



TIME AWAY FROM WORK

PAID TIME OFF (PTO)

- Minimum of 120 hours awarded in January of first full year of employment for FT associates; increases to a max of 216 hours based on years of service and level of position
- FT associates awarded prorated amount of PTO based on their hire date, up to max of 120 hours; PT associates awarded PTO based on formula

MATERNITY/PARENTAL LEAVE

- Maternity leave: 100% paid post delivery up to 6-8 weeks depending on type of delivery
- Parental leave: 100% paid parental leave available up to 2 weeks

DISABILITY INSURANCE

- Administered by Guardian
- Short Term: 66% of salary up to 26 weeks
- Long Term: 60% of salary up to normal Social Security retirement age
- Disability Insurance is company-paid



GIVING BACK