

# Benefits Overview

Effective January - December 2025

## Support for your health, finances and life.

### Benefits Eligibility

You are eligible for benefits as a full-time employee working at least **30 hours** per week. Coverage begins on the date of hire.

You can also cover your spouse and children to age 26.

### Medical coverage

NAB offers full-time employees working at least 30 hours/week and their eligible dependents three medical plans through UHC. NAB pays 70-85% of the premium, depending on the plan; employees are responsible for the remaining portion of the premium, taken as a pre-tax payroll deduction. The Choice EPO plan offers in-network coverage only so you should make sure your providers participate in the Choice network before enrolling. If you enroll in the Choice Plus POS or HSA Plan you will have out-of-network benefits. No matter which plan you choose, you should always try to visit a network provider to save money.

	Choice EPO	Choice Plus POS	Choice Plus HSA
<b>Annual deductible</b>	N/A	<b>\$500</b> individual <b>\$1,000</b> w/ family	<b>\$1,750</b> individual <b>\$3,500</b> w/ family
<b>Out-of-pocket maximum</b>	<b>\$1,800</b> individual <b>\$3,600</b> family	<b>\$2,500</b> individual <b>\$5,000</b> family	<b>\$3,500</b> individual <b>\$7,000</b> family
<b>Doctor visits</b>	<b>\$20</b> PCP; <b>\$40</b> specialist	<b>\$20</b> PCP; <b>\$40</b> specialist	<b>\$10</b> PCP; <b>\$20</b> specialist
<b>Emergency Room</b>	<b>\$250</b> copay per visit	<b>\$250</b> copay per visit	<b>\$100</b> copay, after deductible

### Dental coverage

NAB offers full-time employees and their eligible dependents one plan option through United Concordia. NAB covers 70% of the premium; employees are responsible for the remaining 30% of the premium, taken as a pre-tax payroll deduction.

### Vision coverage

NAB offers full-time employees and their eligible dependents one plan option through UHC. Employees are responsible for 100% of the premium, taken as a pre-tax payroll deduction.

### Retirement savings

Plan now for the life you'll want in retirement; NAB will help you get there with a company match.

Choose either traditional (pre-tax) or Roth (post-tax) and NAB will match 50% of the first 8% you contribute.

When you contribute:	NAB matches:
6%	3%
7%	3.5%
8% or more	4%

# Wherever you are in your life, we're here to support you.

## Pre-tax accounts

NAB believes in helping you take advantage of pre-tax savings for eligible expenses.

### Health Savings Account (HSA)

If you enroll in one of the HDHP plans and meet IRS eligibility requirements, **NAB will make semi-annual contributions to your HSA.** You can keep this money for retirement and/or use it for health expenses - the choice is yours!

	If you cover yourself only	If you cover dependents
NAB contributes up to:	\$750	\$1,500

### Flexible Spending Accounts (FSAs)

Pay for eligible health, dependent care and/or transit expenses with pre-tax money, up to the annual or monthly IRS limit.

*If you're contributing to a Health Savings Account, pay for dental and vision expenses with a Limited Purpose FSA.*

## Life and AD&D coverage

NAB offers full-time employees under the age of 70 group term life and accidental death and dismemberment (AD&D) insurance through UNUM, effective on the first of the month following the first full month of employment. The benefit is equal to two times the employee's salary to a maximum of \$1,000,000. A completed Evidence of Insurability form is required for approval of coverage above \$600,000. NAB covers 100% of the premium.

## Short and long term disability coverage

NAB offers full-time employees short and long term disability insurance through UNUM. Short term disability has a 14-day elimination (waiting) period and pays at 100% for up to 24 weeks. Long term disability begins on the 180th day of total disability and pays at 60%. NAB covers 100% of the premium.

## Mental health is health care

Our **no-cost, confidential** Employee Assistance Program (EAP) provides up to six face-to-face or virtual visits per issue each year with a licensed counselor. Just need some guidance? You can also access financial and legal resources, family and community support and so much more. Confidentially, and at **no cost to you.**

## Time away from work

You do your best work when you can be your best self. NAB provides time away to relax, recharge and take care of your life outside of work.

- **Vacation Leave** - Employees are eligible for vacation leave, which is accrued each pay period at a rate of 15 days per calendar year. After the completion of 10 years of employment, employees accrue vacation at a rate of 20 days per calendar year.
- **Sick Leave** - Employees receive 10 sick days each calendar year.
- **Personal Days** - Employees are eligible to take two personal days each calendar year.
- **Holidays** - NAB follows the federal holiday schedule.
- **Community Service Leave** - Employees are eligible to take up to 24 hours of paid leave each calendar year for qualifying community service activities.
- **Parental Leave** - Employees are eligible for up to 20 weeks of parental leave (12 weeks at 100%, eight weeks of any combination of vacation, sick, personal or unpaid leave) to full-time employees who welcome a child or foster child. Benefits are subject to length of service requirements.

## Additional benefits

NAB prioritizes employee happiness by offering a range of benefits that enhance your quality of life. NAB provides full-time employees with additional voluntary benefits such as long-term care insurance and pet insurance.

## Questions?

Don't hesitate to reach out to [mjackson@nab.org](mailto:mjackson@nab.org).

We're a vibrant, diverse community devoted to excellence and innovation. Have an idea? We're all ears! Something bothering you? Speak up - we want to make it better. Our team members' unique perspectives to work each day make us a stronger team and a more successful organization. We recognize, appreciate and celebrate the differences in our people.

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.