



Take Care of Your Physical and Mental Health

MEDICAL

NAB offers full-time employees working at least 30 hours/week and their eligible dependents three plan options through United Healthcare (UHC), effective the first of the month on or after the employee's hire date. 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.

DENTAL

NAB offers full-time employees and their eligible dependents one plan option through Guardian, effective the first of the month on or after the employee's hire date. NAB covers 70% of the premium; employees are responsible for the remaining 30% of the premium, taken as a pre-tax payroll deduction.

VISION

NAB offers full-time employees and their eligible dependents one plan option through United Healthcare (UHC), effective the first of the month on or after the employee's hire date. Employees are responsible for 100% of the premium, taken as a pre-tax payroll deduction.

EMPLOYEE ASSISTANCE PROGRAM

NAB offers counseling, health advocacy and online resources through Health Advocate. NAB covers 100% of the cost of this service.

WELLNESS PROGRAM

NAB offers robust wellness offerings and an annual incentive program that includes the opportunity to earn a cash reward or extra personal day.

TIME OFF

- **Vacation Leave** – Employees are eligible for vacation leave, which is accrued each pay period at a rate of 10 days per calendar year. After the completion of three years of employment, employees accrue vacation 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.

Protect You and Your Family

GROUP TERM LIFE AND AD&D INSURANCE

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 \$575,000. NAB covers 100% of the premium.

VOLUNTARY UNIVERSAL LIFE INSURANCE

NAB offers full-time employees voluntary universal life insurance through Principal. The benefit is up to five times the employee's annual salary and may cover eligible dependents. Employees are responsible for 100% of the premium.

VOLUNTARY AD&D INSURANCE

NAB offers full-time employees voluntary AD&D insurance through Zurich. The benefit is up to \$300,000 and may cover eligible dependents. Employees are responsible for 100% of the premium.

SHORT AND LONG TERM DISABILITY

NAB offers full-time employees short and long term disability insurance through UNUM, effective on the first of the month following six months of employment. 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.

LONG TERM CARE INSURANCE

NAB offers full-time employees long term care insurance through UNUM. The benefit is equal to \$1,000 facility monthly benefit up to three years. NAB covers 100% of the premium.

VOLUNTARY LONG TERM CARE INSURANCE

NAB offers full-time employees voluntary long term care insurance through UNUM. The benefit may cover eligible dependents. Employees are responsible for 100% of the premium.

VOLUNTARY PET DISCOUNT PROGRAM

NAB offers full-time employees voluntary pet discounts through Pet Benefit Solutions. The benefit may cover one or more pets. Employees are responsible for 100% of the premium.

Lower Your Tax Liability

HEALTH SAVINGS ACCOUNT

Employees who elect the high-deductible health insurance plan are eligible to contribute pre-tax dollars to a health savings account, effective the first of the month on or after the employee's hire date. In addition, NAB provides an annual employer contribution of up to \$750 for individuals and \$1,500 for families, prorated based on start date. Employees may use pre-tax dollars and/or employer contributions for qualified out-of-pocket expenses.

FLEXIBLE SPENDING ACCOUNTS

NAB offers employees medical, limited purpose, dependent care, transit and parking flexible spending accounts through WageWorks, effective the first of the month on or after the employee's hire date. Employees contribute to their flexible spending account(s) through a pre-tax payroll deduction and may use pre-tax dollars for qualified out-of-pocket expenses.

Prepare For The Future

401(K) PLAN

NAB offers employees a 401(k) plan through Charles Schwab, effective the first of the month after the employee's hire date. Employees are auto-enrolled in the plan with an 8% pre-tax payroll deduction but have the option to change their contribution and are eligible to contribute pre-tax, Roth or post-tax dollars. NAB matches 50% of the first 8% of employee contributions up to the annual IRS limit. Employer contributions vest over a five-year period.

PARENTAL LEAVE

NAB provides 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.

TUITION REIMBURSEMENT

NAB provides up to \$5,000/year in tuition reimbursement for qualifying courses/programs. Benefit is subject to length of service requirements.

VOLUNTARY 529 PLAN

NAB offers employees a voluntary 529 savings plan through LEAF/SoFi, which allows employees to contribute via payroll deductions.

Please contact the HR department if you have any benefits-related questions. Benefits are subject to change at any time.