

Benefits Overview

Effective January - December 2026

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 first of the month following or coinciding with your

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

Medical coverage

NAB offers full-time employees 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
Annual deductible	\$500 individual \$1,000 w/ family	\$750 individual \$1,500 w/ family	\$1,750 individual \$3,500 w/ family
Out-of-pocket maximum	\$2,000 individual \$4,000 family	\$3,000 individual \$6,000 family	\$3,500 individual \$7,000 family
Doctor visits	\$20 PCP; \$40 specialist	\$20 PCP; \$40 specialist	After Deductible: \$20 PCP; \$40 Spec
Emergency Room	\$250 copay, after deductible	\$250 copay, after deductible	\$250 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 the UHC Choice Plus HSA plan 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/AD&D coverage

NAB offers full-time employees Basic Life/AD&D insurance through UNUM. The benefit is equal to two times the employee's salary to a maximum of \$1,000,000. Evidence of Insurability (EOI) is required for coverage above \$600,000. NAB covers 100% of the premium. You also have the option of purchasing additional Voluntary Life/AD&D coverage through Unum for yourself and your eligible dependents. Voluntary Life/AD&D is 100% employee-paid.

Short and Long Term Disability coverage

NAB offers full-time employees disability insurance through UNUM. STD has a 14-day elimination period and pays at 100% for up to 24 weeks. LTD begins on the 180th day of total disability and pays at 60%. NAB covers 100% of the premium. The cost of LTD coverage is included in your taxable income.

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 Pet Insurance and Critical Illness insurance.

Questions?

Don't hesitate to reach out to 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.