

# First Bank Employee Benefits Guide 2024



# TABLE OF CONTENTS

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Welcome .....	<u>2</u>
Plan Information .....	<u>3</u>
Medical Plan Summaries .....	<u>4</u>
Pharmacy Benefits .....	<u>5-6</u>
Medical Plan Rates.....	<u>7</u>
Identity Theft Protection (Cigna) .....	<u>8</u>
Health Savings Account (HSA) .....	<u>9-10</u>
Flexible Spending Account (FSA) .....	<u>11</u>
Dental Plan .....	<u>12</u>
Vision Plan .....	<u>13</u>
Life and AD&D Plans .....	<u>14</u>
Accident/ Critical Illness Plan .....	<u>15</u>
Hospital Indemnity .....	<u>16</u>
Identity Theft Protection (LifeLock) .....	<u>17</u>
401k Plan .....	<u>18</u>
Company Holidays & Paid Time Off (PTO) .....	<u>19</u>
Employee Assistance Program .....	<u>20</u>
Wellness.....	<u>21</u>
Discount Site .....	<u>22</u>
Important Contacts .....	<u>23</u>

# WELCOME

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## Your Benefits

First Bank is committed to offering you a benefits package to protect you and your family. This booklet describes the benefits offerings that are designed to protect your health and your wealth. While this booklet describes our benefits in summary format, it does not include all details about the plans. If you have any questions, please contact the Human Resources department.

### Do I need to Enroll?

Yes, you will need to actively enroll if:

1. Your tobacco usage has changed – you will be required to select yes/no to the tobacco survey
2. Or, you wish to enroll for the first time
3. Or, you wish to authorize contributions to our Flexible Spending Accounts program or our Health Savings account program for the plan year beginning January 1, 2024
4. Or, you wish to pick up Critical Illness or Hospital Indemnity through CIGNA
- 5. Or, if you want medical coverage – due to important changes, you must enroll through ADP in order to have coverage for 2024.**

While you may have certain coverages elsewhere, it is always a good idea to review the benefit programs offered to determine if any are a good fit for you personally.

### Who is Eligible?

All regular employees who are hired to work a minimum of 30 hours per week are eligible for all of our benefits options. All part-time employees, scheduled to work 29 hours or less, are eligible for the 401(k) retirement plan.

Working spouses are not eligible to enroll in the First Bank medical coverage if they are eligible for coverage through their employer.

### Effective Dates

All elections made are effective until the end of the calendar year, as long as you remain an active full-time employee of First Bank. Once elections are made, they cannot be changed unless there is a qualifying “life-event” in 2024. Some examples of qualifying life events are marriage, divorce or spouse loses job and insurance coverage that came with the job.

### How Do I Complete Enrollment

You can enroll via our HR Self-Service portal. This site is available at work or at home. For many individuals, making benefit decisions is a family affair and our system allows you to complete this enrollment from the comfort of your home if you prefer. To access our enrollment portal while logged onto your PC/Laptop at work, go to FirstNet, Quick Links, HR Self-Service and the Benefits Option. If you prefer to complete enrollment at home, go to <http://myadp.com> and log in using your self-service user ID and password.

Scan the QR code to access  
**First Bank's Mobile App!**



**OR CLICK HERE**

## Two Medical Options

First Bank provides two medical plan options offered through Cigna. The plans look somewhat similar but work very differently. It is important to understand how the plans work so you can make sure you can make the best choice for you and your family.

Both plans feature a network of doctors, hospitals and other health care providers that have agreed to provide services to you at a discounted price. If you use in-network providers, you will pay less! When selecting a provider, make sure to find one that is in-network to take full advantage of those discounts!

Both plans cover preventive services at 100%, so you pay nothing out-of-pocket for these covered services. These include but are not limited to:

- Cholesterol and blood pressure screenings
- Immunizations and vaccines, including flu shots
- Mammograms for women over 40
- Annual wellness physicals
- Well-woman visits

### Cigna Access PPO Plan

First Bank offers a Preferred Provider Organization (PPO) medical plan which is a traditional health insurance option. This plan offers copays for some doctor's visits and prescriptions, as well as lower deductibles. This can be a good option for those who prefer a lower deductible. The family plan has an embedded deductible meaning if enrolled in the PPO plan as a family the max deductible for one individual is \$600 and the max out-of-pocket for an individual is \$6,500. To help pay the expenses associated with the PPO medical plan, you may also choose to participate in a Health Care Flexible Spending Account (FSA). You can read more about FSAs on [page 12](#).

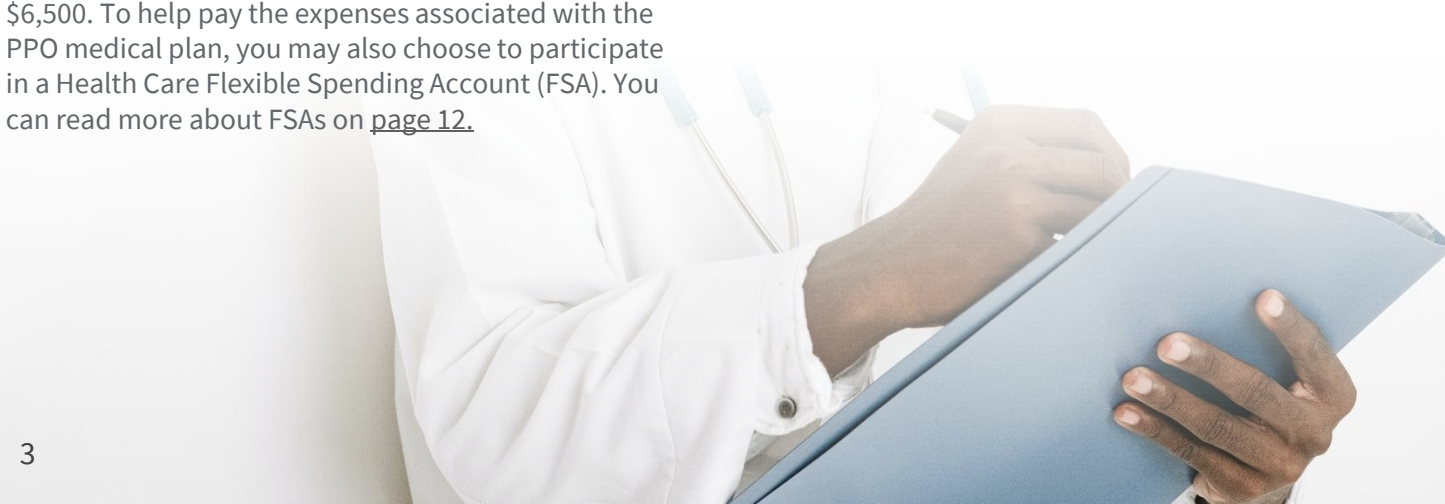
### Cigna HDHP Plan

The High Deductible Health Plan is a different approach to how you pay for today's health care and save for your future. It is a lower premium, high-deductible health insurance plan, which means you pay less out of your paycheck for premiums and more out of pocket at the point of care – before the plan pays for services that are not considered preventive. If you enroll in this option, you can open a Health Savings Account (HSA) that lets you set aside tax-free dollars to pay your deductible and other out-of-pocket costs.

First Bank also contributes up to \$400 for Employee Only coverage and \$800 for Employee + Dependent coverage into the HSA!

### Cigna One Guide Support

Your Cigna One Guide representative can help you choose one of the plans above with the personalized and useful guidance. Your guide will help you understand the basics of health coverage, check if your providers are in-network to help avoid unnecessary costs and get answers on any other questions you may have. After enrollment, your support continues, and a representative will be there to guide you through the complexities of the healthcare system. Speak to a One Guide representative now: [888-806-5042](tel:888-806-5042).



# CIGNA MEDICAL – PLAN SUMMARIES



First Bank offers a choice of medical plan options so you can choose the plan that best meets your needs – and those of your family. Choose from an HSA-eligible High Deductible Health Plans (HDHP) or a Preferred Provider Organization (PPO). The HDHP has a true family deductible, meaning that plan benefits do not begin to pay for any family member until the family deductible has been paid. Each plan includes comprehensive health care benefits and prescription drug coverage, including free preventive care.

	Cigna Access PPO Medical Plan		Cigna HDHP Medical Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Calendar Year Deductible</b>			True Family Deductible	
Employee Only	\$600	\$1,200	\$1,750	\$3,500
Family*	\$1,200	\$2,400	\$3,500	\$7,000
<b>Out-of-Pocket Maximum</b>				
Employee	\$6,500	\$13,000	\$6,500	\$13,000
Family	\$13,000	\$26,000	\$13,000 <small>(No more than \$9,450 per individual within family coverage)</small>	\$26,000 <small>(No more than \$18,900 per individual within family coverage)</small>
<b>Coinsurance</b>	20% or 30%	50%	20%	50%
<b>Office Visits</b>				
Doctors Office Visit	\$20	50% Coinsurance	20% Coinsurance	50% Coinsurance
Specialist Office Visit	\$40	50% Coinsurance	20% Coinsurance	50% Coinsurance
Preventive Care	100%	100%	100%	100%
Behavioral Health	10% and 20% Coinsurance	50% Coinsurance	20% Coinsurance	50% Coinsurance
<b>Emergency Room</b>	\$400 Copay + 20% Coinsurance	\$400 Copay + 20% Coinsurance	20% Coinsurance	20% Coinsurance
<b>Urgent Care</b>	\$40	50% Coinsurance	20% Coinsurance	50% Coinsurance
<b>HSA Employer Annual Contributions</b>				
Employee Only	N/A		\$400	
Family	N/A		\$800	
<b>Express Scripts Pharmacy Plan - Drug Cost</b>				
<b>Generic</b>	\$6	50% Coinsurance	Plan pays 90% after deductible	Plan pays 90% after deductible
<b>Preferred Brand</b>	Member pays 30%, \$30 min, \$90 max	50% Coinsurance	Plan pays 75% after deductible	Plan pays 75% after deductible
<b>Non-Preferred Brand</b>	Member pays 75%	50% Coinsurance	Plan pays 50% after deductible	Plan pays 50% after deductible
<b>Specialty Drug</b>	N/A	50% Coinsurance	N/A	N/A
<b>Mail Order Drugs (90-day supply)</b>				
<b>Generic</b>	\$15	N/A	Plan pays 90% after deductible	N/A
<b>Preferred Brand</b>	Member pays 30%, 75% min, \$225 max	N/A	Plan pays 75% after deductible	N/A
<b>Non-Preferred Brand</b>	Member pays 75%	N/A	Plan pays 50% after deductible	N/A

\* The PPO plan has an embedded deductible. Meaning that one individual in the family has a max deductible expense of \$600 and a max out-of-pocket expenses of \$6,500.

## Kaiser Permanente HMO Plan

Instead of choosing the Cigna options, if you work in the state of California, you may choose medical coverage through Kaiser Permanente. All services must be received in-network from Kaiser-affiliated physicians and providers.

<b>Kaiser Permanente HMO Plan</b>		
<b>In-Network</b>		
Annual Deductible (Individual/Family)	\$0 / \$0	
Out-of-Pocket Maximum <i>Includes Deductible</i>	\$1,500 / \$3,000	
Preventive Care	100%	
Primary Physician Office Visit	\$20 Copay	
Specialist Office Visit	\$30 Copay	
Emergency Room	\$100 Copay	
Urgent Care	\$20 Copay	
<b>Pharmacy</b>	<b>Retail (30 Days)</b>	<b>Mail Order (100 Days)</b>
Generic	\$15	\$30
Brand	\$35	\$70

## 5 Steps to Take Before Your New Plan Starts

Get excited – Cigna is thrilled to be managing your pharmacy benefits and look forward to helping First Bank employees with your health and prescription medication needs. They want to help make the move to Cigna as smooth as possible, so here are five important steps you can take now, so you're ready when your new plan starts. These steps require no ID card and will help you avoid any surprises at the pharmacy.

### 1 Refill your prescription(s) before your current plan ends.

This will help make sure you have enough medication at home while you're moving to your new Cigna pharmacy plan.

### 2 See how your medication will be covered under your Cigna pharmacy plan.

To view your new drug list before your Cigna plan starts, go to <https://www.Cigna.com/druglist> (Under Select a Drug List, choose "National Preferred Formulary 3 Tier".) There, you can see if your medication is covered, what tier it's covered on, and if there are any extra requirements before your plan will cover it. For example, if your medication has a PA (prior authorization) or ST (Step Therapy) next to it, your medication will need approval from Cigna before it can be covered. If it has a QL (quantity limit) or AGE (age requirement) next to it, your medication may need approval.

### If your medication needs approval, here's what you need to do:

- 1. Make sure you have your new ID card.** Your doctor's office will need the information listed on the card.
- 2. Call your doctor's office.** Have your new Cigna ID card handy when you call.
  - Let your doctor's office know you've switched to Cigna and give them your new information.
  - Then, let them know your current medication needs approval from Cigna before it can be covered.
  - Ask them to contact Cigna as soon as possible so we can start the coverage review process. They know how the review process works and will take care of everything for you. In case your doctor's office asks, they can download a request form from Cigna's provider portal at <https://cignaforhcp.cigna.com/app/login>. Cigna will review information your doctor provides to make sure your medication meets coverage guidelines. We'll send you and your doctor a letter with next steps. It can take between 1–5 business days to hear from us. You can always check with your doctor's office to find out if a decision's been made.

## 3 See if your retail pharmacy is in your plan's new network.

Before your new plan starts: Go to Cigna.com and click on "Find a Doctor" to see if your current pharmacy is in Cigna's network.

- 4
- Once your Cigna plan starts: Log in to the myCigna® App<sup>1</sup> or <https://my.cigna.com><sup>®</sup>. Click on the Prescriptions tab, and then choose Price a Medication from the dropdown menu to see which pharmacies are in your plan's new network – and which ones offer the best price.<sup>2</sup> You can also use our home delivery pharmacy to fill your prescriptions.

## Create a myCigna account – It provides 24/7 access to your plan's coverage info.

As soon as your new plan starts, you can go to myCigna.com and/or download the myCigna mobile App to create an account.

- See which medications your plan covers.
- Use the Price a Medication tool to find out how
- much your medication costs, and view lower-cost
- alternatives (if available).<sup>2</sup>
- Find an in-network pharmacy.
- Ask a pharmacist a question.
- See your pharmacy claims and coverage details.
- Manage, track, order, and pay for your home delivery prescription orders online.

## 5 Consider using Express Scripts® Pharmacy, our home delivery pharmacy

Home delivery is a convenient option when you're taking a medication on a regular basis to treat an ongoing health condition. It's simple and safe – and saves you trips to the pharmacy. To learn more, go to:

<https://cigna.com/homedelivery>.

- Easily order, manage and track your medications on your phone or online.
- Standard shipping at no extra cost.<sup>3</sup>
- Fill up to a 90-day supply at one time.
- Helpful pharmacists available 24/7.
- Automatic refills or refill reminders so you don't miss a dose.
- Flexible payment options if you need help paying for your medications.

## Questions?

**Call the number on your Cigna ID card, 24/7/365 or go to <https://my.cigna.com> – Click the link to Chat Monday–Friday 9:00 am–8:00 pm EST.**

1.The downloading and use of the myCigna App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Actual App features available may vary depending on your plan and individual security profile. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

3. Standard shipping costs are included as part of your prescription plan.

4. Express Scripts® Pharmacy can automatically refill certain medications.

Log in to the myCigna App or website, or call 800.835.3784, to sign up. Para obtener ayuda en español llame al número en su tarjeta de Cigna. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative. Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Express Scripts, Inc., ESI Mail Pharmacy Service, Inc., Express Scripts Pharmacy, Inc., or their affiliates. "Express Scripts Pharmacy" refers to ESI Mail Pharmacy Service, Inc. and Express Scripts Pharmacy, Inc. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

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# MEDICAL - PREMIUMS AND SURCHARGES

Employee Premium Per Paycheck	Cigna PPO	Cigna HDHP	Kaiser Permanente
<b>Annual Base Pay Under \$40,000</b>			
Employee Only	\$86.56	\$55.77	\$78.31
Employee + Spouse	\$242.77	\$168.09	\$220.96
Employee + Child(ren)	\$189.50	\$136.85	\$182.36
Family	\$321.70	\$230.70	\$333.78
<b>Annual Base Pay under \$42,999</b>			
Employee Only	\$92.35	\$59.35	\$83.50
Employee + Spouse	\$258.35	\$178.73	\$235.70
Employee + Child(ren)	\$202.16	\$145.73	\$194.50
Family	\$342.69	\$245.47	\$327.13
<b>Annual Base Pay over \$42,999</b>			
Employee Only	\$115.43	\$73.67	\$104.38
Employee + Spouse	\$320.67	\$221.23	\$294.62
Employee + Child(ren)	\$252.69	\$181.23	\$243.13
Family	\$426.99	\$305.47	\$408.91

## Tobacco Surcharge

If you, and/or your enrolled dependent, use tobacco or vapor products and have not completed a tobacco cessation program, effective January 1, 2024, a \$60.00 per month surcharge (\$30 per pay period) will be added to your pretax medical plan contribution. During the enrollment process, you will be asked to verify if you are a tobacco user. Your verification is on the honor system.

There is support if you, or a family member, is interested in trying to quit using tobacco. Tobacco cessation programs are provided through Cigna and Kaiser Permanente and are available at no cost.

If you have chosen coverage through Cigna, you can take the first step and call [855-246-1873](tel:855-246-1873) or visit <https://my.cigna.com> If you have chosen the Kaiser Permanente plan, you can take the first step and call [866-862-4295](tel:866-862-4295) or visit <https://healthy.kaiserpermanente.org>.

To comply with federal requirements, there are alternatives to help you and your family members with your wellbeing journey and avoid this tobacco surcharge. For example:

- Verify completion of one of the tobacco cessation programs through Cigna or Kaiser Permanente.
- Complete an online coaching program through Cigna or Kaiser Permanente, for nutrition, physical activity, or emotional health.
- Provide a recommended alternative, or waiver, from your physician.





# IDENTITY THEFT PROTECTION

## Why Now?

Our identities have become more than just a name, birthdate and social security number. Today our identities include voice signatures and fingerprints, personal property records, health records, and even social media data. All of these details can be capitalized on by criminals to commit identity fraud, whether used directly in forms of synthetic identity theft, or used in social engineering attempts to extract money or personal details that provide additional opportunities for identity crimes.

## How to Enroll

1. Visit <https://cigna.identityforce.com>
2. Call **833-580-2523**
3. Employees who are new to the Cigna Medical Plan who have provided their email addresses on myCigna.com will receive a registration link via email from Identity Force.

Plan Features	Ultra Secure ID
<b>Privacy &amp; Security</b>	
Password Manager	✓
Bank and Credit Card Activity Alerts	✓
Identity Vault and Secure Storage	✓
Auto On Monitoring	✓
Advanced Fraud Monitoring (Instant Inquiry Alerts)	✓
Change of Address Monitoring	✓
Court Records Monitoring	✓
Fraud Alert Reminders	✓
Dark Web Monitoring	✓
Compromised Credentials Alerts	✓
Sex Offender Notification	✓
Social Media Activity Alerts (Adult and Child)	✓
Data Breach Notification	✓
Identity Threat Alerts	✓
Junk Mail Opt Out	✓
Smart SSN Tracker (SSN Monitoring)	✓
Medical ID Fraud Protection	✓
Mobile App (iOS and Android)	✓
Two Factor Authentication	✓
Lost Wallet Assistance	✓
Child Monitoring (SSN and Dark Web)	✓
401(k), HSA & Investment Account Activity Alerts	✓
<b>Credit Monitoring</b>	
Credit Report Assistance	✓
Credit Freeze and Lock Assistance (Adult and Child)	✓
Credit Report Monitoring (Daily)	✓
Credit Report and Score (Quarterly)	1 Credit Bureau
Credit Score Simulator	1 Credit Bureau
Credit Score Tracker (Monthly)	✓
<b>Restorations Services</b>	
White Glove Restoration	✓
Pre-existing Identity Theft Restoration	✓
Decreased Family member Fraud Remediation	✓
Identity Theft Replacement	\$1,000,000
Stolen Funds Replacement	✓
Any Financial Account Covered	✓



# HEALTH SAVINGS ACCOUNT

## What is an HSA?

An HSA is a savings account for participants in the HDHP medical plan. Our HSA plans must be set up with Health Equity. You can make pre-tax payroll contributions to your account, and First Bank will contribute to your account too.

How Much Can You Contribute	2024 IRS Contribution Limit	First Bank Contribution	Your Maximum Contribution Amount
Employee Only	\$4,150	\$400	\$3,750
Family	\$8,300	\$800	\$7,500

## Why Would I Want an HSA?

You can build up funds in your HSA to cover your out-of-pocket medical expenses now and in the future. These funds can help you meet your deductible and pay your share of coinsurance during the plan year. HSA contributions from First Bank are deposited at the beginning of the year, which gives employees access to the funds up front for HSA eligible services. The money in your account (even the funds that First Bank contributes) and the account itself are yours to keep and use as you choose for qualified health care expenses. You don't have to spend all the money each year, and the balance can grow and earn interest over time. You can even use the funds later when you retire or leave First Bank.

## Am I Eligible for an HSA?

In order to open a Health Savings Account and make contributions, you must meet the following requirements:

- You must enroll in the HDHP medical plan
- You cannot be covered by a Health Care Flexible Spending Account (FSA) even if it's your spouse's plan
- You cannot have secondary insurance coverage, through a spouse or other source, unless the plan also meets the requirements of a qualified high deductible health plan
- You cannot be claimed as a dependent on someone else's tax return

## How do HSA's Lower Tax Burden, Earn Interest, and Other Benefits?

Tax Benefit: When you contribute to an HSA, there is a triple tax advantage:

- Money goes into your account "pre-tax" – It comes out of your pay before it is taxed, which lowers your taxable income (and therefore lowers your taxes owed when you file your tax return)
- You won't pay taxes on the interest your money earns over time
- You won't pay taxes on the money withdrawn for eligible health care expenses
- Your account can earn interest when you invest your balance in mutual funds
- It covers a wide variety of medical expenses not typically covered by traditional insurance
- Unused funds build year-to-year. There is no "use it or lose it" rule like there is with an FSA
- You can use the money in your account to pay for healthcare expenses for your spouse and dependents, even if they are not covered by your high deductible medical plan.
- The account and funds are portable, meaning you can take your HSA and the funds with you if you leave the company or retire (you can even transfer the balance to a new HSA if desired)

# HEALTH SAVINGS ACCOUNT

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## Benefits of an HSA (cont.)

- Once covered by Medicare, you can no longer contribute to your HSA, but you can continue to withdraw your funds from your HSA and use them to cover your costs not paid by Medicare
- At age 65 you can use your HSA funds however you choose. If you use them for anything except qualified health care expenses, they're counted as income and taxed as such, but there's no additional 20% tax penalty.
- You can name beneficiaries to your account, so remaining funds can go to your dependents if you pass away.
- Team members are recommended to keep receipts used on HSA in case of IRS auditing purposes.

## What are Eligible Expenses?

Expenses can be reimbursed from your HSA for the diagnosis, cure, mitigation, treatment or prevention of diseases and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Expenses solely for cosmetic reasons generally are not expenses for medical care. Also, expenses that are merely beneficial to your general health are not eligible.

## Examples of Eligible Expenses

- Acupuncture
- Chiropractor fees
- Psychiatric Care
- Hospital Services
- Operations
- Diagnostic Fees
- Psychoanalysis
- Immunization fees
- Eyeglasses
- Artificial Limbs
- Osteopathic physicians
- Psychologist visits
- Insulin
- Contact lenses
- Eye Exams
- Artificial Teeth
- Hearing Aids
- Sterilization medication
- Lab Fees
- Guide Dog
- Birth control
- X-ray
- Contact lens solution
- Transplants (organs)
- Oxygen
- Medical Services
- Crutches
- Wheelchair
- Braces
- Prescription drugs
- Hearing aid batteries
- Nursing services
- Dental Fees



## What is an FSA?

First Bank offers you the option to contribute to a flexible spending account (FSA), which helps lower your taxable income. FSA contributions are exempt from federal income tax, Social Security taxes (FICA/FUTA) and, in most cases, state income tax. By contributing a portion of your check on a pre-tax basis, you can save money on the cost of eligible health and dependent care expenses. Our FSA Plans are administered by Health Equity, which provides debit cards for the Health Care spending account as well as an easy-to-use website for all FSA needs.

## Healthcare Reimbursement Account

For 2024, you can defer up to \$3,200 (or the applicable IRS maximum) in pre-tax payroll deductions to be used for eligible medical, dental and vision expenses during the plan year. As mentioned above, you will be issued a debit card that can be used in medical and dental offices, hospitals, health care clinics, pharmacies and online pharmacies to purchase eligible items. See the sidebar for examples of eligible items. In addition, you can utilize your entire deferral amount prior to deferring it. For example, if you defer \$2,000 in 2024 and need to pay for orthodontic care in January 2024, you can use your card to pay the entire \$2,000 up front.

Please note that you cannot enroll in the FSA Healthcare Reimbursement account if you are in the HDHP.

## Dependent Care Reimbursement Account

A dependent care reimbursement allows you to defer pre-tax dollars to pay for dependent care expenses such as day care. Unlike Healthcare Reimbursement Dependent Care Reimbursement will accrue on your card each pay period. For 2024, you can contribute as much as \$5,000 into a dependent care account (\$2,500 if you are married filing jointly). Eligible dependent care expenses include care at licensed nursery schools, childcare centers and eldercare facilities. If you are uncertain about whether a dependent care expense qualifies for reimbursement, you determine its eligibility before incurring the expense.

## Comparing FSA and HSA

	Flexible Spending Account (FSA)	Health Savings Account (HSA)
Who contributes?	You	You and First Bank
How Much?	You decide how much to contribute, up to IRS maximum	You decide how much to contribute for the year – up to \$3,750 for self-only and \$7,500 for Family (plus another \$1,000 if you are age 55 or older)
What's Eligible?	Current eligible medical, prescription drug, dental and vision expenses	Current and future eligible medical, prescription drug, dental, and vision expenses
Do I have to enroll?	Yes, you must enroll in the FSA medical plan and designate how much you want to contribute each year.	Yes, you must enroll in the HSA medical plan and designate how much you want to contribute each year
Do I get a debit card?	Yes	Yes
Does money rollover?	No	Yes
Ability to access 100% of annual deferral on day one?	Yes	No
Can I keep unused money?	No, you need to use the money in your FSA each year	Yes, unused money rolls over from year to year

## Dental Coverage

We offer coverage through Delta Dental’s PPO network, which is the largest dental network in the US. Both plans are PPO plans, which mean that you may obtain services outside the PPO network; however, copayments outside of the PPO network will be greater. Please note that services received from providers in the Delta Dental Premier network who are not members of the Delta Dental PPO network are considered out-of-network services under this plan. Visit <http://deltadental.com> to view a list of dentists in the Delta network.

### Plan A

This option provides a higher level of coverage and requires a larger contribution each pay period; however, there is coverage for major services (e.g., crowns), as well as child and adult orthodontia.

### Plan B

This option carries a lower per pay period cost but covers basic and restorative services only.

	Plan A		Plan B	
	PPO Network	PREMIER NETWORK (and other non-participating providers)	PPO Network	PREMIER NETWORK (and other non-participating providers)
<b>Calendar Year Maximum</b>	\$1,500	\$1,500	\$1,000	\$1,000
<b>Calendar Year Deductible</b>	\$50	\$150	\$50	\$150
<b>Employee Only</b>	\$50	\$50	\$50	\$50
<b>Family</b>	\$150	\$150	\$150	\$150
<b>Preventive Services</b>	100%	100%	100%	100%
<b>Basic Services</b>	85%	80%	80%	50%
<b>Major Services</b>	60%	50%	Not Covered	Not Covered
<b>Orthodontia</b>	40%	40%	Not Covered	Not Covered
<b>Lifetime Maximum</b>	\$1,000	\$1,000	Not Covered	Not Covered

Dental Plan Rates per Paycheck		
	Plan A	Plan B
<b>Employee Only</b>	\$17.12	\$7.02
<b>Employee + Spouse</b>	\$31.57	\$15.46
<b>Employee + Child(ren)</b>	\$47.60	\$26.11
<b>Family</b>	\$64.58	\$36.75



## Vision Coverage

Our vision coverage is offered through the VSP Signature Choice plan. Participants receive discounts on an array of eye care services. Because some benefits are provided on an every-other-year basis, you are required to participate on a two-year schedule once you enroll. Visit <http://vsp.com> to view doctors in the VSP network.

Vision Plan Rates per Paycheck	
Employee Only	\$4.57
Employee + Spouse	\$8.49
Employee + Child(ren)	\$8.33
Family	\$12.73

Services	In Network	Out-of-Network
Well Vision Exam	\$10 copay	Up to \$43
Prescription Glasses	\$25 Copay	Single – Up to \$34 Bifocal – Up to \$51 Trifocal – Up to \$68 Lenticular – Up to \$100
Lenses (every 12 months)	Single, Bifocal, and Trifocal; Polycarbonate for dependent children	Single, Bifocal, Trifocal, and Lenticular
Frames (every 24 months)	\$150 allowance on frame of choice; 20% discount on amount over allowance	Up to \$40
Contact Lenses (every 12 months)	\$150 allowance on contact lenses and contact lens exam	Elective – up to \$100 Medically Necessary – up to \$210
Other Discounts	20% off lens options such as: progressives, scratch resistant and anti-reflective coatings; 15% off regular price of laser vision correction services	N/A



## Basic Life and AD&D Insurance\*

Employees are covered for one (1) times annual earnings up to your annual salary. Accidental Death and Dismemberment (AD&D) pays an additional one times the life value, or a portion of the life value should an accident cause the loss of a limb.

## Voluntary Life Insurance\*

Supplemental coverage is available in increments of \$10,000 with a \$20,000 minimum, up to a \$500,000 maximum. Maximum coverage amount you are allowed to purchase is 5 times your annual base salary. Costs are based on your age and amount you elect.

Through the First Bank plan, employees are guaranteed up to \$150,000 in coverage without completing Evidence of Insurability documents if you enroll when you are first eligible. If you enroll after your initial eligibility or have previously dropped your coverage, you will be required to complete evidence of insurability documents. For life insurance coverage more than \$150,000, evidence of insurability must be completed, and coverage approved by Cigna before it can become effective. You may also cover spouses at exactly one-half the dollar amount of coverage purchased for your own coverage. For example, if you pick up coverage of \$200,000, you may cover your spouse at \$100,000. Please note that evidence of insurability rules apply for spouses also. Any coverage of \$75,000 or greater for a spouse requires evidence of insurability. Eligible children may be covered in \$2,500 increments from \$2,500 to \$10,000.

## Voluntary Stand-Alone AD&D Insurance\*

In addition to the AD&D coverage, which comes with the basic life insurance above, you may also purchase a “stand-alone” AD&D insurance policy through Cigna Insurance. You may purchase in increments of \$25,000, up to a maximum of \$500,000 for yourself and lesser amounts on your spouse and eligible children. This coverage is for accidents only and does not pay benefits for loss due to sickness or disease.

## Short-Term Disability (STD)

Short-term disability insurance is provided to all eligible, full-time employees of the Bank. In the event you meet CIGNA’s disability requirements, STD insurance will pay 60% of your monthly income to a maximum of \$1,500 per week. The benefit has a 14-day waiting period for injury and illness. So, after 14-days, the benefit will kick in for up to 11 weeks. As an added benefit, First Bank adds the cost of the STD premium to your paycheck; then, the Bank immediately deducts the cost of this premium as an after-tax deduction. Because this is shown as an after-tax deduction on your paycheck, should you ever receive STD benefits, they will be paid to you on a tax-free basis – making your income significantly closer to your normal take-home pay. California employees are not eligible for this benefit as you already have state disability insurance coverage.

## Long Term Disability (LTD)\*

Long-term disability insurance is provided to all eligible, full-time employees of the Bank. In the event you are disabled for more than 90 days, LTD insurance will pay 60% of your monthly income to a maximum of \$15,000 per month. As an added benefit, First Bank adds the cost of the LTD premium to your paycheck; then, the Bank immediately deducts the cost of this premium as an after-tax deduction. Because this is shown as an after-tax deduction on your paycheck, should you ever receive LTD benefits, they will be paid to you on a tax-free basis – making your income significantly closer to your normal take-home pay.

\*Benefit reductions begin at age 65, please see plan documents for more details.

# ACCIDENT PLAN



## Covered Accidents

In the event of a covered accident, Cigna’s Accidental Injury insurance pays benefits directly to you or anyone you assign. How you use the money is up to you. It can help you pay out-of-pocket medical costs (coinsurance and deductibles) or expenses that may not be covered by medical insurance, such as rehabilitation, transportation and childcare. For employees enrolled in the high deductible health plan, this coverage will be provided to you at no additional charge! If you wish to include your dependents onto the plan or are enrolled in the PPO plan and are interested in enrolling, please refer to the rate chart at the end of this guide for contribution information. Examples of covered accidents include:

Benefit Type	Benefit Amount
<b>Emergency Care Treatment</b> Limited to 1 per accident, 1 accident per month	\$100
<b>Physician Office Visit</b> Limited to 1 per accident	\$50
<b>Diagnostic Exam (x-ray or lab)</b> Limited 1 per accident, 1 accident per month	\$10
<b>Ground / Water Ambulance</b> To nearest hospital	\$300
<b>Air Ambulance</b> Limited 1 per accident, 1 accident per month	\$1,200

Accident Plan Rates per Paycheck	
<b>Class 1: Employees Enrolled in HDHP</b>	
Employee Only	\$0.00
Employee + Spouse	\$1.37
Employee + Child(ren)	\$2.55
Family	\$4.09
<b>Class 2: Employees Enrolled in PPO</b>	
Employee Only	\$3.00
Employee + Spouse	\$4.37
Employee + Child(ren)	\$5.55
Family	\$7.09

# CRITICAL ILLNESS PLAN



## Critical Illness Coverage

If you are concerned about the out-of-pocket maximums or high deductibles in any of the medical plans, you have the option to add Critical Illness coverage through Cigna. This plan pays a lump sum of \$20,000 upon diagnosis of covered illnesses, including heart failure, stroke, cancer, bypass surgery, organ failure or transplant.

Please note that this coverage is generally not for planned surgeries or other procedures. Additional illness listed in the Cigna benefit summary, which is available on First Bank’s intranet, FirstNet.

Critical Illness rates are dependent on age.



## Hospital Indemnity

In the event of being admitted into the hospital or ICU, Cigna’s Hospital Indemnity insurance pays benefits like your accidental injury and critical illness insurance. Cigna pays out an additional fixed cash benefit for hospital admissions, hospital stays, and ICU stays from covered illnesses and injuries. You can use the money for whatever they need: from deductibles and copays to alternative treatments, childcare, transportation and everyday household expenses.

Hospital Indemnity Plan Rates Per Paycheck	
Employee Only	\$8.22
Employee + Spouse	\$16.24
Employee + Child(ren)	\$13.72
Family	\$21.74

### Choose from a wide range of coverage options:

- Optional Wellness Incentive Benefits
- Goes beyond Accidental Injury and Critical Illness plans to include pregnancy, planned surgeries, newborn benefits and car accidents
- Admissions include chronic conditions and infectious diseases, including COVID-19
- Inpatient stays include observation, NICU, ICU, hospital, mental health and substance disorders
- No lifetime maximums, portable coverage and continued benefit for multiple medical events

Benefit Type	Benefit Amount
Initial Intensive Care Admission (non-ICU)	\$1,500
Initial Intensive Care Admission (ICU)	\$1,700
Daily ICU Confinement Up to 30 days	\$200
Daily Hospital Confinement Up to 30 days	\$100

### Decide who you want to cover

- Coverage is guaranteed-issue on an annual basis, regardless of medical history
- Family coverage for spouse and dependents
- Immediate coverage for newborns with the Newborn Nursery Care benefit



## Discounted Coverage

As identity theft has become more and more prevalent in our society, we wanted to offer discounted coverage through LifeLock. Even if you already have LifeLock coverage, you can change your enrollment to this group plan and use payroll deductions for your payments. First Bank is offering coverage for Employee Only or Employee and Dependents. In addition, you can choose between two levels of coverage.

ID Theft Rates per Paycheck		
	Benefit Elite	Ultimate Plus
Employee Only	\$4.25	\$12.75
Employee + Dependent(s)	\$8.49	\$25.49

Service Features	Benefit Elite	Ultimate Plus
LifeLock Identity Alert System	✓	✓
Lost Wallet Protection	✓	✓
Address Change Verification	✓	✓
Black Market Website Surveillance	✓	✓
LifeLock Privacy Monitor Tool	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Fictitious Identity Monitoring	✓	✓
Arrest and Court Records Alert	✓	✓
Data Breach Notifications	✓	✓
Live Member Support	✓	✓
Identity Restoration Specialists	✓	✓
Stolen Funds Reimbursement up to \$1 Million	✓	✓
Service Guarantee for lawyers and experts		✓
Checking and Savings Account Application Alerts		✓
Bank Account Takeover Alerts		✓
One-Bureau Monthly Credit Score Tracking		✓
Three-Bureau Credit Monitoring		✓
Three-Bureau Credit Reports and Credit Scores		✓
File Sharing Network Searches		✓
Sex Offender Registry Reports		✓
Priority Live Member Support		✓

# 401(K) RETIREMENT SAVINGS PLAN

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First Bank offers their employees a wonderful opportunity to allow employees to save for their retirement. Eligibility to participate in the First Bank 401(k) plan is age 21. Once eligibility is met, you will start contributing to the plan the 1st day of the following month. First Bank provides a matching contribution to employees that contribute to the plan. The match formula is 100% on 4% of compensation deferred into the plan. In order to benefit from the full matching contribution, you will need to defer at least 4%. For the 2024 plan year, you are able to contribute \$23,000 and those employees 50 years of age and older are able to contribute an additional \$7,500. Please note that you will be automatically enrolled in the plan at 3% and your contribution will be invested into a Target Date Fund based on your age once you meet eligibility. If you wish to participate at a level other than 3%, you must complete the online process and choose to “opt out” of the Automatic Contribution Arrangement program (ACA). By “opting out” of the ACA, you may select a different contribution deferral percent and/or investment elections.

Enrolling is easy and convenient! Just follow these steps:

1. To access your account, go to <https://www.first.bank>, under **Account Login**, select **Retirement Plan Services-Participant/Empower** from the drop-down menu. Once the page loads, select **register** under participant login and create your account. Or select **Retirement Planning** on the FirstNet home page. Link here: <https://participant.empower-retirement.com>
2. Select **Register** and follow prompts to create your username and password
3. Complete the enrollment steps

Once you've completed the enrollment process, you may revisit the website at any point in time to check your information, take new actions, and utilize the helpful retirement tools that are on the post enrollment website to help you better prepare for retirement.

That's all there is to enrolling into your retirement plan and taking the first step to a more successful retirement! Visit the app store and download the Empower App for Android or iPhone users to view and make changes to your account on your mobile device. If you have any questions about the Retirement Plan or the investments utilized in the Plan, please contact a Retirement Services Representative with the Wealth Management Group.

## COMPANY HOLIDAYS

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- New Year's Day
- Memorial Day
- Labor Day
- Thanksgiving Day
- Martin Luther King Day
- Juneteenth
- Columbus Day
- Christmas Day
- President's Day
- Independence Day
- Veteran's Day



# TIME OFF POLICY

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## Sick Time

### Full-Time Employees:

All full-time employees are eligible for a lump sum grant of 72 sick hours at the beginning of each calendar year. Sick hours are carried from year to year up to a maximum accrual of 90 days, or 720 hours. Once you hit the maximum balance, no sick time will be granted in that calendar year. For new employees, the sick time grant is based on the quarter you are hired:

**Q1:** 72 hrs  
**Q2:** 54 hrs  
**Q3:** 36 hrs  
**Q4:** 18 hrs

### Part-Time Employees:

All part-time employees will accrue 1 hour of sick time for every 30 hours worked, with a yearly maximum of 72 hours. Sick time will roll over year-to-year, with a maximum of accrual of 720 hours.

## Personal Day

Each full-time employee is entitled to one personal day per calendar year. The personal day accrues at the date of hire. You may take this day beginning the first of the month following one month of continuous service. Thereafter, it is granted on January 1. The personal day must be taken during the current calendar year. This personal day may not be carried over from year to year. As with other planned absences, you should schedule this time away with your supervisor's approval.

## Vacation

### Non-Exempt Employees:

Non-exempt employees begin accruing vacation at the rate of 80 hours per full calendar year beginning the first day of hire. Vacation may be taken beginning the first day of the month after completing one month of continuous service. Employees may only take as much vacation as will be accrued during their first calendar year of employment. For example, if an employee is hired on June 8, 2021, they will accrue approximately 46 hours during 2021: that is the most vacation they may take during 2021. Non-exempt employees begin accruing vacation at the rate of 120 hours per full calendar year at the beginning of the year in which their 5-year anniversary date falls. Non-exempt employees begin accruing vacation at the rate of 160 hours per full calendar year at the beginning of the year in which their 15-year anniversary date falls. For specific information about the granting or accruing of vacation time after the completion of the anniversary dates above, you should refer to the "State Law Addendum" in the employee handbook for the state in which you are employed.

Exempt employees are eligible to accrue or receive vacation based on this schedule. Time away from work:

	1-14 years	15+ years		1-14 years	15+ years
All Exempt Employees	120 hrs/year	160 hrs/year	SVPs/EVPs/SEVPs	160 hrs/year	160 hrs/year

### Part-Time Employees:

Part-time employees are eligible to accrue vacation with pay at the rate of 40 hours per full calendar year or 3.34 hours per month. Part-time employees begin accruing vacation at the date of hire. Vacation may be taken after one month of continuous service. You may only take as much vacation as will be accrued during your first calendar year of employment. You may not take more vacation than you will accrue in a calendar year. Employees moving from part-time to full-time status begin accruing vacation at the full-time rate effective the date of the transfer.

## You're Not Alone!

Studies show that behavioral problems, such as depression, can contribute to heart disease. Many physical conditions can worsen with stress, substance use and other behavioral health issues. Our Cigna Total Behavioral Health program can help.

### Our Whole-person Approach

If you or a loved one has been diagnosed with a behavioral health condition, We are here for you. Our comprehensive program provides dedicated support, lifestyle coaching, and online tools. We help you take control of your health – mind and body.

**You can call us anytime, any day.** We're here 24/7 to assist you with your routine or urgent needs. After our first conversation we follow up to ensure you're getting the support you need. We can also help you find a provider with confirmed appointment availability.

**Virtual behavioral care** - You can talk to a licensed psychiatrist or counselor by phone or video with MDLIVE or our Behavioral Health network. With MDLIVE you can schedule phone and video appointments online. With our Behavioral Health network, you can find a provider and start video counseling by going to <https://my.cigna.com>, Find Care & Costs.

You can also access **online therapy** through talk space, via private messaging or live video session. Refer to your plan documents for costs and details of coverage. We also include Ginger behavioral health coaching via text-based chats, self-guided learning activities and content, and if needed, video – based therapy and psychiatry.

**myCigna.com guided navigation** – Our digital portal included guided navigation that provides you with customized, convenient care options to help you along your journey. Care options include digital, coaching, virtual and in person options.

### iPrevail

#### **On-demand coaching and personalized learning with iPrevail offered through Cigna –**

Learn how to boost your mood and improve mental health with on-demand coaching 24/7. After completing a brief assessment, you receive a program tailored to your needs that includes interactive lessons and tools. You get access to a peer coach who is matched based on your symptoms. You can also join support communities focuses on stress, anxiety, depression and more.

iPrevail also includes a caregiver support program designed to help you cope with stress, improve resilience and enhance your overall health and well-being.

### happify

#### **Science-based activities and games for stress and worries, with Happify offered through Cigna –**

Everyday stressors can impact your relationships work, health and emotional well-being. But you can change your outlook – and the way you see the world – with Happify. Happify's activities and games are designed to help you overcome life's challenges and can be accessed at any time.

## Benefit Bump

- If you are growing your family, First Bank offers benefits to support your parenthood journey!
- Paid leave for birth parents up to **8 weeks** of paid leave to recover from delivery.
- Emotional health resources and a childcare referral tool through your EAP
- Tax-savings accounts to save real money on medical expenses and childcare.



## Active&Fit

- \$25 per month (no annual fee)
- No enrollment fee
- 11,900+ Gyms
- 8,700+ On-Demand Videos
- No long-term contracts.
- Membership options for your spouse



**To Get Started:** Go to [www.mycigna.com](http://www.mycigna.com) > Wellness > Exercise

## Kaiser Participants (California Only)

### Mental Health

Access apps to help reduce stress, improve sleep, and manage overall mental wellness at no cost. Go to <https://kp.org/health-wellness> for resources such as Calm, myStrength and Ginger.

### Physical Health

Take advantage of these convenient perks – from personal health coaching to reduced rates on alternative medical therapies.

### Helpful Resources

With our wellness resources, you'll get tools, tips, and information to help you create positive changes in your life including eating healthier, quitting smoking and more:

<https://kp.org/health-wellness> or <https://kp.org/salud-bienestar> (en español)

**To Get Started:** Follow the links above.

### Health Classes



With all kinds of health classes and support groups offered, there's something for everyone. Classes vary at each location, and some may require a fee:

<https://kp.org/classes> or <https://kp.org/clases> (en español)

### Connect to a Coach

If you need more support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals:

<https://healthy.kaiserpermanente.org/health-wellness/wellness-coaching>

### Reduced Rates

Get reduced rates on health-related products and services through the ChooseHealthy® program. You and a spouse can access gyms, on-demand videos, acupuncture, chiropractic care, and massage therapy.

<https://healthy.kaiserpermanente.org/consumer-sign-on#/signon>

# FIRST BANK EMPLOYEE DISCOUNT SITE

You now have access to amazing discounts and Cash Back offers on thousands of the brands you love!

## Save Big. Every Day.

Take advantage of savings in a variety of categories, including:

- Travel
- Auto
- Electronics
- Apparel
- Education
- Pet Insurance
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Sports & Outdoors

Click below to sign up and save!

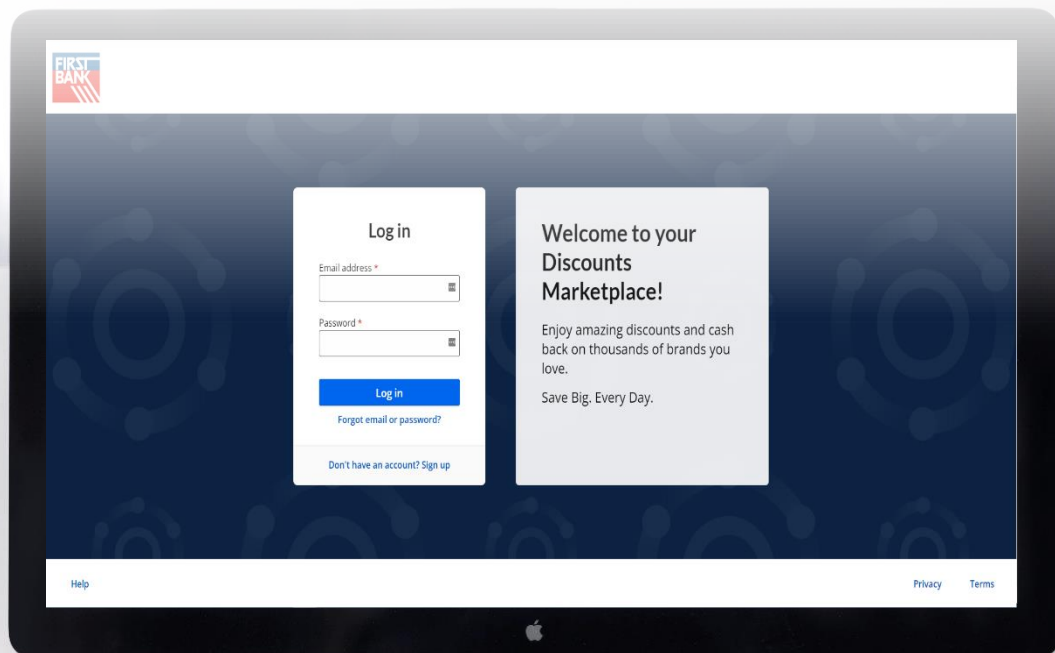
**DISCOUNT SITE**

## Keep More of What You Earn.

The average employee can save thousands of dollars a year!

## Sign up and Save!

1. Go to <https://firstbank.benefithub.com/app/discounts/home>
2. Create an account using referral code **PKZ6UM**
3. Start saving!



# IMPORTANT CONTACTS

If you have any questions, contact the First Bank Benefits Department: [Benefits@fbol.com](mailto:Benefits@fbol.com). For more information about specific benefits, use this list to locate the vendor and their contact information.

Plan	Contact	Phone	Website
Cigna Medical	Cigna	1-888-806-5042	<a href="https://www.cigna.com">https://www.cigna.com</a>
Cigna Prescription Drug	Express Scripts	1-800-835-3784	<a href="https://www.cigna.com">https://www.cigna.com</a>
Kaiser Medical	Kaiser Permanente	1-800-464-4000	<a href="https://healthy.kaiserpermanente.org">https://healthy.kaiserpermanente.org</a>
Dental	Delta Dental	1-800-335-8266	<a href="https://www.deltadentalmo.com">https://www.deltadentalmo.com</a>
Vision	VSP	1-800-877-7195	<a href="https://www.vsp.com/">https://www.vsp.com/</a>
Life & AD&D	Cigna	1-800-732-1603	<a href="https://www.cigna.com">https://www.cigna.com</a>
Disability	Cigna	1-800-732-1603	<a href="https://www.cigna.com">https://www.cigna.com</a>
Health Savings Account	Health Equity	1-866-346-5800	<a href="https://www.healthequity.com/">https://www.healthequity.com/</a>
Flexible Spending Account	Health Equity	1-866-346-5800	<a href="https://www.healthequity.com/">https://www.healthequity.com/</a>
Accident Insurance	Cigna	1-800-754-3207	<a href="https://www.cigna.com">https://www.cigna.com</a>
Critical Illness	Cigna	1-800-754-3207	<a href="https://www.cigna.com">https://www.cigna.com</a>
Hospital Indemnity	Cigna	1-800-754-3207	<a href="https://www.cigna.com">https://www.cigna.com</a>
Identity Theft	LifeLock	1-800-607-9174	<a href="https://lifelock.norton.com/">https://lifelock.norton.com/</a>
401(k)	Empower	844-465-4455	<a href="https://www.empower.com/">https://www.empower.com/</a>



# NOTES

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