EMPLOYEE BENEFITS SUMMARY

PROVIDED BENEFITS

- **Basic Life Insurance**: 2x basic annual earnings
- **AD&D Insurance**: 2x basic annual earnings
- **LTD (Long Term Disability)**: at 60% of your salary
- **Fidelity — 401K**: benefit w/company match 6% of employee contribution
- **Basic Dependent Life**: $10,000 Spouse
  $2,500 per dependent child
- **Employee Assistance Program (EAP)**
- **Salary Continuation/Short Term Disability Program**
- **Alliant Credit Union**

VOLUNTARY BENEFITS

- **Medical Insurance**: 
  Option 1: BCBSIL PPO Medical
  Option 2: BCBSIL HSA Medical
  NICB Contributes $500 per year into a Health Savings Account
  Fidelity Health Savings Account—Pretax accounts up to IRS limit
  Wellness program—Participants who elect to participate and received a “Preferred Score” receive a 20% discount on their Medical Insurance Premium
- **Vision Insurance**
- **Pet Insurance**: Employer discounted pricing
- **Optional Life Insurance**: up to 5x basic annual earnings
- **Optional Spouse Life**
- **Flexible Spending Accounts**: Pretax accounts up to IRS limit
  Healthcare Flexible Spending Account
  Dependent Day Care Flexible Spending Account
- **Transit Benefits**: Pretax accounts for Parking and Transit costs
- **LifeLock**
- **Ancillary Benefits**: Accident Insurance
  Cancer Insurance
  Critical Illness Insurance
- **Dental Insurance**