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 $1000 for employee only, $1500 for employee +1, and $2000 for employee + family 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

**Dental Insurance**

**Vision Insurance**

**Pet Insurance**
Employer discounted pricing

**Optional Life Insurance**
Up to 5x basic annual earnings

**Optional Spouse Life**

**Optional Child Life**

**Transit Benefits**
Pretax accounts for Parking and Transit costs

**Flexible Spending Accounts**
Pretax accounts up to IRS limit
  * Healthcare Flexible Spending Account
  * Dependent Day Care Flexible Spending Account
  * Limited Purpose Flexible Spending Account

**Ancillary Benefits**
  * Accident Insurance
  * Cancer Insurance
  * Critical Illness Insurance

**LifeLock**