

# 2019 BENEFITS SUMMARY

## Medical/RX Plans

Blue Cross Blue Shield of Michigan (BCBSM)

Two PPO Plans:

- BCBS PPO Simply Blue 1000
- BCBS PPO Simply Blue 2500

Enrolled employees in either medical plan option have access to a telemedicine benefit.

## Dental Plans

Guardian

- PPO Plan
- HMO Plan (Employees residing in MI/Some parts of CA ONLY)

## Vision Plans

- VSP – Choice Full Feature
- Davis – Full Feature Designer

## Flexible Spending Accounts

- Healthcare Spending Account
- Dependent Care Spending Account

## Identity Theft Protection

- InfoArmor Privacy Plus

## Employee Assistance Program

ComPsych

Helps employees and family members address life issues, stress, find community resources, and maintain a work life balance. A wide range of services are provided including will preparation and legal consultation.

## 401(k) Retirement Plan

NAB will match 50% of the first 8% that you defer into the plan each payroll (capped at \$3,500 annually)

## Basic Life Insurance and AD&D

NAB Provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance benefits to all eligible employees.

Employee Coverage Amount	\$50,000
Who pays the premium?	Employer
Benefit Reduction	65% (age 65- 70) 50% (age 70 and over)

## Optional Life Insurance and AD&D

Employees are able to purchase additional life insurance for themselves, their spouse and/or their children. Rates are based on age.

Evidence of Insurability may be required.

## Short and Long-Term Disability

NAB provides income continuation at 60% of your base salary in the event that an employee is unable to work due to disability. This is provided at no cost to employees.

## Employee Well-Being Program

Participate in NAB's Wellness Program to control your health and meet wellness goals. Achieving requirements means \$\$ off your medical premiums.

## Additional Benefits

- Perks at Work Program
- Sick and Vacation Time
- 7 Company Holidays
- 2 Floating Holidays
- Birthday Holiday
- Volunteer Time Off
- Tuition Reimbursement

