



Benefits Summary

Health Care

Vibrant Credit Union offers health insurance coverage through Blue Cross Blue Shield of Illinois with multiple plan options that offer comprehensive coverage and provider network choices as well as out-of-pocket maximums to provide financial protection from expensive medical bills due to an illness or injury. A key focus of our health insurance plan is preventive care and wellness benefits.

Plan Options Include:

- Low deductible PPO
- High Deductible Savings Account
- 80% Employer Paid Premiums

Company Funding for HSA

Plan Option	Coverage Type	Per Paycheck (26)
HSA	Employee Only	\$46.89
	Employee + Spouse	\$94.26
	Employee + Child(ren)	\$94.35
	Family	\$84.03
PPO	Employee Only	\$47.88
	Employee + Spouse	\$93.61
	Employee + Child(ren)	\$93.23
	Family	\$138.96

Benefit Provision	HSA	PPO
<i>Network</i>	<i>PPO</i>	<i>PPO</i>
<i>Primary Care Physician</i>	<i>Not Required</i>	<i>Not Required</i>
<i>Referral to Specialist</i>	<i>Not Required</i>	<i>Not Required</i>
Individual Deductible	\$2,500 In Network / Out Net	\$0 In Network / Out Net
Family Deductible	\$5,000 In Network / Out Net	\$0 In Network / Out Net
Coinsurance	100% In Network / 80% Out Net	90% In Network / 70% Out Net
Benefit Provision	HSA	PPO
<i>Individual Out of Pocket (OOP) Maximum</i>	<i>\$2,500 In Network / \$5,000 Out Net</i>	<i>\$250 In Network / \$1,000 Out Net</i>
<i>Family Out of Pocket (OOP) Max</i>	<i>\$5,000 In Network / \$10,000 Out Net</i>	<i>3x Individual</i>
Office Visit – Wellness	Free	Free
Office Visit – PCP / Specialist	100% / 80% after deductible	\$20 / \$40 copay
Emergency Room	100% / 100% after deductible	\$150 copay
Inpatient Hospital	100% / 80% after deductible	90% / 70% after deductible
Rx Card *In network PPO Benefits have a Preferred & Non-Preferred Copay amount. Preferred copay is shown.	100% after deductible	Generic Form: \$0 / \$5 Generic Non-Form: \$10 / \$15 Brand Form: \$50 / \$60 Brand Non-Form: \$100 / \$110 Specialty: \$150 / 50%
Rx Out of Pocket Maximum	n/a	Individual: \$1,000 Family: 3x Individual
Vibrant Credit Union Annual HSA Funding	EE Only: \$1,500 EE + Dependents: \$3,000	n/a

Dental

Vibrant Credit Union offers dental insurance coverage through Sunlife. This plan offers care through a network of dental providers who have agreed to discounted rates. You can choose the provider that is right for you. You may elect dental coverage independently of health insurance coverage.

Dental benefits are available to full-time employees. Coverage for full-time new hires begins on the first of the month following their start date. The Credit Union pays 80% of the monthly premium.

Vision

Vibrant Credit Union offers vision insurance coverage through Sunlife. This plan has been designed to encourage the best care at the lowest out-of-pocket cost for employees and their families and provides benefits toward the cost of an annual eye exam, lenses, and frames or contacts. Coverage for full-time new hires begins on the first of the month following their start date. Vibrant Credit Union pays 80% of the monthly premium.

Aflac

Staff are eligible to participate in a supplementary optional benefits plan provided by Aflac including Accident, Cancer, Hospital Protection, Short-term Disability, and Rider plans. Aflac is an extra measure of financial protection. When you're sick or hurt, Aflac pays cash benefits directly to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have. Aflac is a benefit offered once each calendar year during annual open enrollment at the end of the calendar year.

Flexible Spending Account (FSA) Plan

All health and dental and vision insurance premiums are automatically deducted with pre-tax dollars through payroll deduction. The FSA program offers two additional voluntary opportunities for staff to pay for select out of pocket expenses with pre-tax dollars, including both Medical Expenses and Dependent Care. By paying for these expenses on a pre-tax basis, taxable income is lowered resulting in more take-home pay for participating staff. New employees are eligible to participate in Dependent Care Reimbursement on the first of the month following their start date. Staff are eligible to enroll in the medical care reimbursement



program each year during open enrollment at the end of the calendar year.

Medical Reimbursement Program

Through the Medical Reimbursement Program, you can set aside a portion of your regular income from each paycheck (up to \$2,650) before most payroll taxes are taken out to pay for eligible health care expenses for you and your dependents, such as: medical, dental or vision deductibles and co-pays

- Eyeglasses, contact lenses and contact lens supplies
- Orthodontia
- Over-the-counter drugs and medical supplies such as cold medicine and bandages
- Prescription drugs
- Laser eye surgery
- And much more!

The money you put into your Medical Reimbursement account is never taxed, and your tax savings can add up to hundreds of dollars per year.

Dependent Care Reimbursement Program

This benefit allows staff to pay for eligible dependent care expenses with pre-tax dollars, including nursery, daycare, or home care expenses for dependent children under the age of 13, as well as expenses for a dependent disabled child regardless of age. Additionally, benefits through this plan are also available to employees who provide at least 51% of the support for a disabled spouse or parent. Coverage for full-time new hires begins on the first of the month following the completion of 60 days of employment.

Peace of Mind

Life Insurance

Vibrant Credit Union provides all full-time employees with Group Life Insurance coverage. The benefit value is 2 times total compensation. Life insurance coverage begins on the first of the month following the completion of 90 days employment. Beneficiaries are appointed by the employee and can be changed at any time. There is no cost to the employee as premiums



are paid by the Credit Union.

Accidental Death and Dismemberment Insurance

In addition to Group Life Insurance coverage, Vibrant Credit Union provides all full-time employees with additional coverage and protection in the event of accidental death or bodily injury. Accidental Death and Dismemberment Insurance (AD&D) provides 2 times an employee's annual base salary in the event of an accidental death and will cover for specified bodily injury losses subject to policy limitations. Coverage begins on the first of the month following the completion of 90 days employment. There is no cost to the employee as premiums are paid by the Credit Union.

Disability Insurance

Vibrant Credit Union provides all full-time employees with protection against loss of income due to illness or injury with Long Term Disability Insurance (LTD). The LTD benefit provides income to employees who are disabled and unable to work for a period of time. Benefits begin after 90 days of disability and will cover 66 2/3% of an employee's monthly salary up to a maximum of \$10,000. (Offsets may include retirement or government plans, other group disability plans, settlements and payments received, no-fault benefits and return-to-work earnings.) Coverage begins on the first of the month following the completion of 90 days employment. There is no cost to the employee as premiums are paid by the Credit Union.

A Helping Hand

Employee Assistance Program

The Employee Assistance Program (EAP) is a free and confidential counseling service to help staff, their dependents and other household members resolve personal issues. Through this program, experienced, licensed mental health professionals (including psychologists, clinical social workers and marriage, family and child counselors) are available to help with:

- Marital, family or relationship problems
- Stress, anxiety or depression
- Adolescent behavior problems
- Alcoholism or drug dependency
- Conflicts at work or at home (occupational issues, balancing work and life, etc.)
- Eating disorders



- Stress from financial or legal difficulties

The EAP has trained specialists on staff 24-hours a day, seven days a week. Assistance sought is held in the strictest of confidence; the employee's right to privacy is one of the most crucial aspects of this program. The cost of initial assessments and short-term counseling is covered by the Credit Union. Continued treatment or additional services are at the expense of the employee or family member, but may be covered by health insurance plans.

EAP benefits are available to all full-time and part-time employees, their dependents, and any other household member.

EAP benefits begin upon your hire date.

Business Casual Wear

Staff have the option to dress professionally or in business casual attire 6 days a week, Monday through Saturday and are encouraged to "dress for their day". If appointments are scheduled, professional attire may be the best option. For those non-appointment days, staff may be interested in purchasing Credit Union logo wear. Vibrant Credit Union is pleased to pay for all credit union logo embroidering on apparel and there is no limit to the number of items that can be embroidered. This is a great opportunity for you to not only represent the Credit Union but also to enhance wardrobes at a very affordable cost!

Preparing for the Future

401(K) Retirement Plan

Vibrant Credit Union's 401(k) plan is a great way to save for retirement by providing staff with an opportunity to set aside money from each paycheck either before or after taxes are taken out through Standard or Roth contributions.

Staff are eligible to begin participating in this plan on the first of the month following 30 days of service and attainment of age 20 ½ . Participants may elect to contribute up to the IRS elective deferral limit each calendar year. Vibrant Credit Union provides a discretionary match opportunity based on employee contribution up to 6%. Employees are 100% vested in the contributions they choose to defer. Employees are fully vested in Credit Union contributions after being employed for five (5) or more years. All full-time and part-time staff are eligible to participate in this benefit.



Work-life Balance

Paid Time Off (PTO)

Vibrant Credit Union recognizes that employees need time for rest, relaxation, and other personal and family needs. The focus of PTO is not on managing the reasons for the absence, but rather giving staff the freedom to use time as they see fit thus providing more flexibility in utilizing time off benefits.

All full-time employees begin to accrue paid time off on their initial date of full-time employment. An employee's full-time employment date is considered their "anniversary date" for annual paid time off accruals. Full-time employees accrue PTO on a monthly basis according to the following schedule:

Anniversary Date.....	Annual Accrual
Until 3rd.....	10 days (80 hours)
Beginning 3rd.....	13 days (104 hours)
Beginning 5th.....	15 days (120 hours)
Beginning 7th.....	18 days (144 hours)
Beginning 9th.....	20 days (160 hours)
Beginning 11th.....	25 days (200 hours)

Bereavement Leave

Bereavement leave allows up to three days off paid due to the death of a qualifying family member.

Jury Duty

If chosen for jury duty or deposition during regularly scheduled work hours, employees will be paid for time spent in court at their regular rate of pay without charge to sick or vacation leave accruals. All full-time and part-time employees are eligible for this benefit.



Holidays

All full-time and eligible part-time employees receive the equivalent of 10 paid holidays each calendar year. Full-time employees are eligible for this benefit upon hire.

Education Reimbursement

Vibrant Credit Union provides financial support to employees who participate in externally sponsored educational courses, which meet certain criteria. Such support is intended to enhance employees' professional development and their skills and knowledge related to our business. Active Employees that work 30 or more hours per week with 12 months of service are eligible to apply for reimbursement for qualified tuition expenses.

Vibrant Credit Union is an EEO/AA Employer.