

# Numerica Credit Union Benefits and Perks

## Purpose

We want to help our employees live well. Here's a guide to the benefits available at Numerica. Explore the options and see what fits your lifestyle.

## Holidays

Celebrate! Numerica observes the following holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans' Day
- Thanksgiving Day
- Christmas Day

Does a holiday fall on your normally scheduled work day? Great! You're eligible to receive holiday pay. That's eight (8) hours if you're full-time and five (5) hours if you're part-time.

## Family Day

We love that you like to spend time with your family. That's why Numerica will give you one (1) day off with pay and \$50 to do something fun. Yep, \$50.00 all for you. In exchange, we'd like you to share your adventures.

## 401(K) Plan

It's never too early to plan for the future and we've made it easy. You're eligible to participate the first of the month following your hire date. Not only do we make saving easy, we contribute, too. **That's right. Numerica will match half of what you contribute, with a maximum of 3%.** So, if you contribute 4%, Numerica will contribute an additional 2% of your salary. Contribute 6% and Numerica contributes 3%. Contribute 10% and Numerica contributes 3%. Take advantage and let your retirement build faster.

## Profit Sharing Plan

But wait. There's more. **Numerica will contribute an additional 8% of your annual base salary to your Fidelity account.** There are certain requirements that will need to be met.

## Stakeholders

Stakeholders is an annual bonus program based on the achievement of certain financial goals and metrics established each calendar year. Employees eligible to participate will become eligible for a stakeholders payment following successful completion of their 90-day qualifying period of employment. \*Stakeholders bonus payments received pursuant to this bonus program are discretionary and may be adjusted or eliminated as required in extraordinary circumstances and subject to change.

## Travel/Mileage Reimbursement

If you're traveling to help at another branch or department, let us help you! We'll reimburse you for your mileage, parking, taxis, meals and/or lodging. We've got your back!

## Employee Referral Program

You want some free money? It's easy! Refer an awesome person for employment and you may put up to \$300 dollars into your pocket!

- \$100 on your paycheck if the awesome person is hired and remains employed with Numerica for 30 days.
- An additional \$200 on your paycheck if the awesome person remains employed with Numerica for 6 months.

## Educational Assistance Program

Here at Numerica, education matters! Because we want to help you reach your education and professional goals, we'll reimburse tuition (up to \$6,000 per year) while you're pursuing your degree if certain conditions are met.

## Cell Phone Reimbursement

Part of helping employees live well is having options that support flexible work and access. Cell phone allowances (up to \$65 a month, based on role and business need) allow us to be able to stay connected for member contact, business continuity and normal operations. (Subject to change)

## Personal Time Off (PTO)

All work and no play? That's not how we roll. PTO is leave time that you've earned. Use it for whatever strikes your fancy. That includes jetting off on vacation or nursing a cold on your sofa. Eligible employees earn PTO every pay period. PTO is paid at your base pay rate at time of use. \*Regular part-time employees, hired for at least 20 hours, are eligible for part-time PTO. *\*Financial Advisors within Numerica Financial Services are not eligible for PTO*

## Sick Leave

We know that when your health is poor, it hurts your pocketbook. So, we provide a Sick Leave Bank (SLB) to all employees. This means that if you are out of work because of illness or injury you have a bank of leave to use. **You'll receive 1 hour of SLB for every 40 hours worked.** <https://www.lni.wa.gov/workers-rights/leave/paid-sick-leave/>

## Extended Illness Bank

You or a family member may experience an illness that outlasts your Sick Leave Bank. That's where EIB comes in! Each year we'll convert any unused Sick Leave in excess of 40 hours into EIB and drop it in your bank. This leave is intended to cover you during long term, serious illnesses.

# Numerica Credit Union Benefits and Perks

## Insurance

Part of living well means knowing you're covered. You're eligible to join Numerica's group insurance program the first of the month following your hire date. Our group insurance includes medical, dental and life insurance. An infertility benefit is also included in our medical plans. Additionally, we have multiple voluntary plans that are fully paid by the employee that you can select with various coverage levels upon hire. Full-time and part-time team members are eligible.

## Voluntary Benefits

Additionally, Numerica provides voluntary employee - paid benefits in which employees may choose to participate. Examples include voluntary legal protection, voluntary critical illness, voluntary hospital indemnity, voluntary accident and voluntary cancer genomic life, and voluntary pet insurance.

## Flexible Spending Account

We provide you with an opportunity to participate in a flexible spending account (FSA) administered through Health Equity. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses.

## Accidental Death and Dismemberment (AD&D)

This insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable. \* Company paid for full-time employees only.

## Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness. \* Company paid for full-time employees only.

## Worker's Compensation Insurance

Bummer. You were injured or became ill due to working conditions. Numerica has Workers' Compensation. It covers medical expenses and partial salary, depending on your injury or illness.

## Personal Leave

Things happen and you may need time away from work. We get that. To help with these situations, employees with at least one (1) year of continuous employment can request unpaid personal leave of up to 30 days. Need more time? Check with your supervisor and HR to extend the leave up to an additional 30 days for special circumstances.

## Family And Medical Leave Act (FMLA)

It's about protection. The Family and Medical Leave Act is a Federal law that covers employees who have worked at least 1,250 hours in the past 12 months. Employees must also have worked for Numerica for at least 12 months total, although those months don't necessarily have to be consecutive. FMLA allows qualifying employees to apply for up to 12 weeks of unpaid, job-protected leave during a rolling 12-month period.

<https://www.dol.gov/agencies/whd/fmla>

## Family Care Act

Employees are allowed to use their accrued Personal Time Off and/or Extended Illness Bank to care for a family member under the same guidelines as the PTO/EIB policies in place for the employee. Family members covered under this policy are spouse, grandparent, parent/parent-in-law, or child. A child of an employee is defined as any biological child, foster child, stepchild, legal ward or a person standing in loco parentis who is under the age of eighteen or eighteen and older and incapable of self-care because of a mental or physical disability.

## Washington Paid Family and Medical Leave

Washington's Paid Family and Medical Leave (PFML) is a mandatory statewide insurance program, administered by the Washington State Employment Security Department that provides almost every Washington employee with paid time off to give or receive necessary care. If you qualify, this program may allow you to take up to 12 weeks off, as needed. <https://paidleave.wa.gov/>

## Other Types of Leave

- Spouse of Deployed Military Personnel
- Leave for Victims of Domestic Violence, Sexual Assault, and Stalking
- Military Leave
- Emergency Closures
- Jury Duty
- Compassion Leave (also for your furry friends)

# Numerica Credit Union Benefits and Perks

## Employee Assistance Program (EAP)

What's an EAP? Just what it sounds like! It's another way for us to be here for you. Life can throw a curve ball sometimes. When it happens, call our provider, First Choice Health, for counseling, evaluations, referrals, or group and family therapy.

## Employees Supporting Employees Fund

Our Numerica family is full of people helping others; financially, emotionally and developmentally. This is our core purpose at its best, to do whatever it takes to support one another in creative, meaningful ways. That is why we created the Employees Supporting Employees Fund, to provide financial support from employee to employee. This is now your opportunity to (virtually) lean in to help others. We give not because we have a lot, but because we know it will make a difference. No matter how large or small, everything matters.

## Wellness Programs

We care about you and your health. So let us pay for part of your gym membership dues! When you enroll in our Corporate Membership at MUV Fitness, your enrollment and processing fees will be waived. Don't have an MUV Fitness in your area? No problem. Employees in North Idaho, Tri Cities & Wenatchee area are eligible to participate too!

## Recognition Programs

Check out all the ways Numerica celebrates YOU!

- Send a "High Five" Recognition Program
- CARES Champion Nominations
- CARES Champion Quarterly Celebration Events
- NumeriCoin Employee Rewards
- Anniversary Recognition Program
- Select Sixteen Recognition Program
- MVP Recognition Program
- Annual Employee Events

## Commute Trip Reduction Program

We love the Earth as much as we love our members. That's why we are part of the Commute Trip Reduction (CTR) program! Walk, carpool, take the bus, ride your bike or find another way to get to work. You're helping the environment and get a chance to win some great stuff.

## Bus Pass Programs

We are excited to announce that we are adding a bus pass subsidy to our 2024 benefit lineup. The subsidy will be based on your location within our regions. More information will be providing upon hire.

## Personal Employee Loan (PEL)

Need new clothes? A new computer? Want to sneak away for vacation? We can help! This loan allows you to borrow up to \$2,000 at 0% interest. Your interest rate will stay at 0.00% APY as long as you're employed with Numerica. You're eligible for this benefit after 90 days of work with Numerica.

## Emergency Loan

Unexpected car repairs? New hot water heater? Emergencies happen. We can help! This loan allows you to borrow up to \$1,000 at 0% interest toward the cost of your emergency. Remember, if you leave before the loan is paid, you'll have to start paying interest.

## Employee Vehicle Loan

Need a new ride? We can help. If you've been with Numerica for 90 days, you might be eligible for a discount on your loan rate. Pretty cool! We'll still use the same criteria as all members to determine the rate.

## Employee Mortgage Loan Program

Get your dream home. If you're working full time and have finished your initial evaluation period, we can hook you up with some great deals. We'll use the same criteria as all members to evaluate the loan, but we may lower or waive incidental fees as long as they're not out of pocket expenses for Numerica.

\*APY is Annual Percentage Yield. Federally Insured by NCUA.



## Incentive

Numerica's incentive programs are designed to reward eligible employees for their successful efforts which enable Numerica Credit Union to achieve its operational, financial and business objectives. An employee eligible to participate in an incentive program may begin earning incentives under the applicable plan beginning the first month following successful completion of their 90-day qualifying period of employment. Each incentive program may also have additional eligibility requirements which are set forth in such program. Exceptions to these requirements must be approved by the VP or SVP of the staff members departments and the Chief Financial Officer (CFO).