

# Employee Benefits Overview

At Woodforest National Bank, we care about the health and well-being of you and your family. We strive to offer a wide range of exceptional benefits at affordable rates. The table below provides an overview of your Woodforest National Bank benefit coverage offerings.

| Benefit Details                         |  |
|---|--|
| <b>Medical</b>                          | <ul style="list-style-type: none"><li>• Choice of three medical plans to help you get the care you need at an affordable price</li><li>• All plans include free in-network preventive care</li></ul>   |
| <b>Telemedicine</b>                     | <ul style="list-style-type: none"><li>• 24/7 non-emergency medical care with board-certified doctors via video visits</li><li>• Physicians can diagnose, treat, and prescribe medication for a wide variety of non-emergency and mental health conditions</li></ul>                                      |
| <b>Prescription Drug</b>                | <ul style="list-style-type: none"><li>• Included with all medical plans</li><li>• Covers generics, brand-name, and specialty medications</li></ul>   |
| <b>Dental</b>                           | <ul style="list-style-type: none"><li>• Preventive Care covered at no charge for in-network providers twice a year</li><li>• Includes orthodontia coverage for children up to age 19</li></ul>   |
| <b>Vision</b>                           | <ul style="list-style-type: none"><li>• Includes in-network discounts on eye exams, frames and contacts</li><li>• Provides hearing aid savings</li></ul>   |
| <b>Health Reimbursement Account</b>     | <ul style="list-style-type: none"><li>• If you enroll in the HRA Medical Plan, we will pay for your first health care expenses including eligible medical, prescription drug, dental, and vision expenses</li></ul>  |
| <b>Flexible Spending Accounts (FSA)</b> | <ul style="list-style-type: none"><li>• Health care FSA allows you to save pre-tax money to pay for eligible medical, prescription drug, dental, and vision expenses</li><li>• Dependent care FSA allows you to save pre-tax money to pay for day care expenses for your children under age 13</li></ul> |

## Benefit Details

### Life and AD&D

- Basic life and AD&D coverage is provided by Woodforest at no cost to you (2x annual salary up to \$100,000)
- Optional life and AD&D coverage is available for you and your dependents for an additional cost

### Disability

- Short-term disability coverage is available at an additional cost (60% of your base salary up to \$2,500 per week)
- Long-term disability coverage is provided by Woodforest at no cost to you (60% of your base salary up to \$5,000 per month)

### Employee Assistance Program

- 24/7, no-cost, confidential support and resources for a variety of concerns

### Voluntary Benefits

- Option to purchase accident, critical illness, and/or hospital indemnity insurance
- Provides a lump sum cash benefit directly to you, can be used however you like

### Health Management Program

- One-on-one, confidential telephonic counseling with a pharmacist to make sure your medications are working as intended and you can afford them

### Surgery Concierge

- Access to excellent and affordable care for many planned surgical procedures
- Included in all medical benefit plans at no additional cost

### Innovative Cancer Detection Benefit

- Multi-cancer early detection test available to purchase for all employees age 50+
- Detects a cancer signal across more than 50 types of cancer— including many that are not commonly screened for today

### Benefit Advocate Center

- Benefits experts who provide assistance with a wide variety of health and welfare insurance benefits questions and concerns

### Retirement— 401(k)/ Employee Stock Ownership Plan

- Save for your future by contributing pre-tax money to a retirement fund with auto-enrollment
- Defer at least 6% of eligible earnings to get the full 3% company match
- Option to participate in Roth IRA available
- Option to rollover other eligible qualified plan balances to 401(k)

### Paid Time Off\*

- Vacation pay, sick time, and holiday pay

*Eligibility and waiting periods may vary by benefit, based on employment status.*

\* Paid leave pursuant to the Illinois Paid Leave for All Workers Act (PLAWA) Eligibility and waiting periods may vary by benefit, based on employment status.