

EMPLOYEE ENGAGEMENT AT A GLANCE



We value you and your commitment to serve the mission of the Bank through a range of programs.



WELL BEING: BENEFITS

WHAT	WHO PAYS	ELIGIBILITY	SUMMARY
Medical	Bank subsidized	Upon employment	Employees and their eligible dependent(s) have access to four medical insurance options. All plans provide 100 percent coverage for diagnostic/preventive services and include prescription drug coverage. Eligible retirees and their dependents have access to subsidized medical benefits upon leaving the Bank.
Dental	Bank subsidized	Upon employment	Employees and their eligible dependent(s) have access to three dental insurance options.
Vision	Employee	Upon employment	Employees and their dependent(s) have access to comprehensive vision insurance that provides coverage for annual examinations, and an allowance for frames and lenses or contact lenses.
Flexible Spending Accounts (Healthcare and Daycare)	Employee	Upon employment	Set aside funds on a pre-tax basis to cover certain health and/or daycare expenses.
Thrift Plan	Employee and Bank	Upon employment	The Bank matches employee contributions dollar for dollar up to six percent. The Bank contributes an additional 1% even if you elect no contribution.
Retirement Plan	Bank	Upon employment	Employees are automatically enrolled in the defined benefit pension plan that is fully funded by the Bank; full vesting occurs after five years of service or attainment of age 65.
AYCO Financial Planning Program	Bank	Upon employment	Free one on one financial coaching in addition to free planning services and seminars for employees and their families.
FedProtect	Bank	Upon employment and enrollment	Automatic enrollment for free identity theft restoration services. Complete a register for additional free services including credit monitoring, online protection for information storage and social media monitoring.
Basic Life Insurance	Bank	Upon employment	Automatic coverage upon employment.
Business Travel Accident Insurance	Bank	Upon employment	Automatic coverage in the event of an accident while traveling on Bank business.
Group Universal Life	Employee	Upon employment	Elect additional group life insurance coverage for a monthly premium; dependent coverage also available.
Personal Accident Insurance (PAI)	Employee	Upon employment	Elect PAI coverage for a monthly premium; dependent coverage is also available.
Group Legal Insurance	Employee	Upon employment	Elect into a comprehensive legal plan that covers many of the legal and financial situations employees may face, including assistance with will preparation, closing on a home, property disputes and resolution of consumer complaints.



WELL BEING: BENEFITS

WHAT	WHO PAYS	ELIGIBILITY	SUMMARY
Vacation	Bank	Upon employment as accrued	Full-time employees have between 120 and 240 hours of vacation per calendar year; part-time employees will accrue vacation based on hours worked. Vacation is based on salary grade and years of service. Up to 40 hours may be cashed out and/or carried over annually.
Personal Time	Bank	Upon employment as accrued	Use your personal time to help balance personal and professional commitments. Full-time employees have eight hours per calendar year and part-time employees will accrue a percentage of the eight hours of Personal Time, based on the employee's standard hours per calendar year.
Paid Holidays	Bank	Upon employment	Employees receive 11 paid holidays each year, including New Year's Day, Martin Luther King Jr. Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas Day.
Short-Term Leave	Bank	Upon employment	Provides employees with an allotted number of paid hours, used for various types of short-term leave.
Extended Illness Leave	Bank	After six months of employment	To be used in the event of an absence exceeding 120 consecutive hours for a personal illness; eligible employees may qualify for up to 960 hours of Extended Illness Leave.
Long-Term Disability	Bank	Upon employment	If an employee is unable to work for 180 days due to a personal medical condition, they may apply for Long-Term Disability.
Parental Leave	Bank	Upon employment	Paid leave for bonding time related to a birth, adoption or foster placement.
Rally Health	Bank	Upon employment	Employees can register for Rally Health and earn up to \$400 for completing activities that support wellbeing.
Health is Wealth Program	Bank	Upon employment	Employees may receive one day of paid time off for participating in predetermined wellness-related activities throughout the year.
Employee Assistance Program (EAP)	Bank	Upon employment	Access to confidential one on one counseling services and life management referral services for employees and dependent family members. EAP services include counseling on finances, identity theft, legal concerns, personal health and nutrition, childcare and eldercare resources, and referrals.
Adoption Assistance	Bank	After one year of employment	The Bank offers reimbursement of adoption expenses up to predetermined limits.
Corporate Challenge	Employee & Bank	Upon employment	Participate in a variety of athletic and nonathletic events in an Olympic-style competition against other companies in the metro area. KC office only.



WORK ENVIRONMENT

WHAT	WHO PAYS	ELIGIBILITY	SUMMARY
Fitness Center	Bank	Upon employment	Work out for free at one of the on-site fitness centers in Kansas City, Denver and Omaha or Leadership Square fitness center in Oklahoma City.
Cafeteria	Employee and Bank	Upon employment	Take advantage of a wide variety of options, including the Right Choice menu at on-site cafeterias in the Kansas City, Denver and Omaha offices. Enjoy a Bank-provided break room or use on-site dining options in Leadership Square of the Oklahoma City Branch.
Parking	Employee and Bank	Upon employment	Park on-site at no cost when using standard parking; available in all offices.
Commuter Passes	Employee and Bank	Upon employment	Purchase commuter passes at a discounted rate; available in all offices.
Additional Convenience Benefits	Employee and Bank	Upon employment	Access a variety of convenience benefits, including on-site massage therapy, package delivery, notary services recreation room and mother's room. Options vary by office.
Discounts	Employee	Upon employment	Take advantage of discounts at local and online businesses, including rental car service, cell phones, movie tickets, pet insurance, hotel discounts and entertainment attractions.



INVOLVEMENT AND CONNECTION

WHAT	WHO PAYS	ELIGIBILITY	SUMMARY
25-Year Club	Bank	After 25th service anniversary	Complete 25 years of service and join the 25-Year Club. KC and Denver offices only; activities vary by office.
Inclusion Networks	Bank	Upon employment	Create space to build community and connections with others with the purpose of building a stronger workplace. Networks include Employee Diversity Committee, Minorities in Technology, Rainbow Alliance, and more.
Corporate Social Responsibility Networks	Bank	Upon employment	Serve the local community through the Community Involvement Program and Green Team; designed to provide opportunities for employees and their families to volunteer in a variety of civic, educational and community service activities.
United Way	Employee	Upon employment	Give to the local community through financial and volunteer support in the Bank's annual United Way campaign. Each office hosts an annual campaign.
Business Resource Networks	Bank	Upon Employment	This encompasses the Bank Communities of Practice such as Agile, Business Analyst, Data and Analytics, and more. These groups help Bank management and employees share improvement ideas and best practices across business areas.



ONBOARDING, LEARNING AND DEVELOPMENT

WHAT	WHO PAYS	ELIGIBILITY	SUMMARY
Educational Assistance	Bank	After three months of employment	Expand your education and enhance your skills by taking advantage of the educational assistance program. Undergraduate program reimbursement up to \$6,500 annually for full-time employees (\$3,250 for part-time employees) and graduate and doctorate program reimbursement up to \$10,000 annually for full-time employees (\$5,000 for part-time employees). Employees must remain employed at the Bank for at least one year after receiving educational assistance, or they will be required to reimburse the Bank.
Learning and Development	Bank	Upon employment	Improve skills through participation in learning and development courses and conferences.
Mentoring Program	Bank	Upon employment	Join the Mentoring Program or one of the Bank's Mentoring Circles to learn and develop networks cross-functionally and broaden organizational perspective.
Communities of Practice	Bank	Upon employment	Be part of the continuous improvement environment by joining a Communities of Practice group where members share improvement ideas and best practices across business areas.
FedMasters	Bank	Upon employment	Refine public speaking and leadership skills through FedMasters, a member club of Toastmasters International. KC office only.



RECOGNITION

WHAT	WHO PAYS	ELIGIBILITY	SUMMARY
Recognition Activities	Bank	Upon employment	<p>Foster relationships and celebrate important milestones during:</p> <ul style="list-style-type: none"> • Commitment to Excellence Gatherings • Thanksgiving Luncheon • Holiday Reception • Retirement Receptions • New Employee Receptions • Department Staff Appreciations • Pop and Popcorn • Café Connection • Applause Recognition Platform

Disclaimer: This document is not a substitute for the governing policies, which are subject to amendment as the Bank deems appropriate. For official information regarding Bank benefits, contact your recruiter.