

BENEFIT	PLAN OPTIONS	PLAN DETAILS
<b>MEDICAL</b> CareFirst	<ul style="list-style-type: none"> <li>BlueChoice HMO Open Access 80%</li> <li>BlueChoice HMO Open Access</li> </ul>	<ul style="list-style-type: none"> <li>In-network benefits ONLY / preventive covered 100% in-network</li> </ul>
	<ul style="list-style-type: none"> <li>BlueChoice Advantage Open Access</li> <li>BluePreferred PPO</li> </ul>	<ul style="list-style-type: none"> <li>In and out-of-network benefits / preventive covered 100% in-network</li> </ul>
<b>DENTAL</b> Cigna	Cigna DPPO	<ul style="list-style-type: none"> <li>In and out-of-network benefits / preventive covered 100% in-network</li> <li>Coverage for basic restorative care, major restorative care, and orthodontia services</li> </ul>
<b>VISION</b> UnitedHealthcare	UHC Vision	<ul style="list-style-type: none"> <li>In-network benefits with out-of-network reimbursements</li> <li>Coverage for exams, lenses, and contact lenses once every 12 months</li> <li>Coverage for frames once every 24 months</li> <li>Discount offered for laser vision correction services, hearing aids, and additional materials</li> </ul>
<b>FLEXIBLE SPENDING ACCOUNT (FSA)</b> WEX	Health Care FSA (HCFSA)	<ul style="list-style-type: none"> <li>Available with or without medical coverage</li> <li>Contribute pre-tax funds through payroll deductions to use for qualified medical expenses</li> <li>FSA Carryover available</li> <li>Contributions available up to the current IRS limits</li> </ul>
	Dependent Care FSA (DCFSA)	<ul style="list-style-type: none"> <li>Contribute pre-tax funds through payroll deductions to use for the care of an eligible dependent</li> <li>Contributions available up to the current IRS limits</li> </ul>
<b>GROUP AND VOLUNTARY LIFE</b> The Standard	Basic Life and AD&D	<ul style="list-style-type: none"> <li>APGFCU provides full-time employees a benefit of 2x your annual salary up to \$600,000 at no cost to you</li> </ul>
	Voluntary Life and AD&D	<ul style="list-style-type: none"> <li>Additional life coverage available</li> <li>Employee benefit up to \$500,000, Spouse benefit up to \$100,000, Child(ren) benefit up to \$10,000</li> </ul>
<b>DISABILITY</b> The Standard	Long-Term Disability (LTD)	<ul style="list-style-type: none"> <li>67% of monthly earnings up to \$25,000 per month at no cost to you (full-time employees only)</li> <li>Benefits begin after 90 days of disability</li> <li>Tax-Choice LTD: premium PRE-TAX (taxable benefit) or POST-TAX (tax free benefit)</li> </ul>
	Voluntary Short-Term Disability (STD)	<ul style="list-style-type: none"> <li>Up to 60% of weekly wages, maximum benefit of \$1,000 per week, increments of \$100</li> <li>Benefits begin on day 8 or day 15</li> <li>Benefits are payable for up to 13 weeks</li> <li>STD is an employee-paid benefit</li> </ul>
<b>EMPLOYEE ASSISTANCE PROGRAM</b> Aetna	Confidential Counseling	<ul style="list-style-type: none"> <li>Free and available 24 hours a day, seven days a week</li> <li>Unlimited telephonic access to master-level clinicians</li> <li>Online tools, information, and resources</li> </ul>
<b>ADDITIONAL BENEFITS</b>	401(k) Plan	<ul style="list-style-type: none"> <li>Eligible employees must be 18 years or older and have completed 90 days of service</li> <li>Employer Safe Harbor non-elective contributions equal to 3% of compensation</li> <li>Employer Discretionary contribution 12% of compensation</li> </ul>
	Educational Assistance Program	<ul style="list-style-type: none"> <li>Employees eligible after one year of service</li> </ul>
	Jury Duty	<ul style="list-style-type: none"> <li>Employee will be paid regular wages while serving jury duty</li> </ul>
	Credit Union Membership	<ul style="list-style-type: none"> <li>Free checking account checks, ATM transactions, and Bill Pay through APGFCU online banking</li> </ul>
	Vacation Leave / Sick Leave / Holidays	<ul style="list-style-type: none"> <li>Full-time and Part-time employees are eligible to receive vacation leave and Leave / Holidays (must complete 90 days of employment to use vacation leave)</li> <li>Employees will receive 11 paid company holidays</li> </ul>

*This communication highlights some of the benefit plans available at APGFCU. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the official plan documents will always govern. APGFCU reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.*