

Benefits at a Glance

Effective January 1, 2026



People First

At First Citizens Bank, we aim to help people have better tomorrows. The investment we make in your benefits is intended to do just that. We want you and your family to have the support you need to be healthy, secure, balanced, connected and involved. This Benefits at a Glance gives you an overview of the options available for 2026.

Look for additional details on [BenefitConnect](#) and in the [2026 Benefits Guide](#).

Eligibility

Full-time and part-time associates working at least 20 hours per week are benefit-eligible. Eligible associates can also enroll their eligible dependents. Temporary associates, including interns, are only eligible for certain benefits. Benefits are effective first of the month following date of hire.

Medical and Prescription Drug Coverage

We offer three medical plan options through Blue Cross and Blue Shield of North Carolina (Blue Cross NC). Each plan includes comprehensive healthcare benefits, including free in-network preventive care services and coverage for prescription drugs.

1. Health Savings Plan (HSP):

This plan has the lowest bi-weekly premium, but the highest deductible. You can participate in a Health Savings Account (HSA) that the bank will contribute to and use pre-tax funds to offset out-of-pocket costs.

2. Health Reimbursement Plan (HRP):

This plan has a lower bi-weekly premium than the PPO, but out-of-pocket costs are higher. The company funded Health Reimbursement Account (HRA) pays the provider directly for the last portion of your in-network deductible expenses.

3. PPO Plan: This plan has the highest bi-weekly premium cost but the lowest deductible and out-of-pocket costs. You can enroll in the Healthcare Flexible Spending Account (FSA) and use pre-tax funds to help pay for eligible expenses.

If you live in California, Kaiser Permanente may be available in your area, and Kaiser is the medical plan option if you live in Hawaii. The Kaiser HMO plans also include comprehensive benefits, including free in-network preventive care services and coverage for prescription drugs.

Fertility Benefits and Midlife Care

Fertility benefits, menopause and midlife care are available to associates and their covered spouses enrolled in a Blue Cross NC or Kaiser medical plan through Progyny.

Telehealth

If you enroll in one of the **Blue Cross NC** medical plans, you will have access to 24/7 telehealth services through Teladoc. Learn more at teladoc.com.

If you are eligible and enroll in a **Kaiser Permanente** medical plan, you will have access to telehealth services through Kaiser Permanente. Learn more at kp.org/getcare.

Dental Coverage

We offer two dental plans through Delta Dental of North Carolina. Both include free preventive care and the option to see in-network or out-of-network dentists, but you will always pay less when you stay in-network.

1. The Basic Plan has lower bi-weekly premiums and covers preventive care and basic services only.

2. The Enhanced Plan has higher bi-weekly premiums and covers major restorative and orthodontic services in addition to services covered by the Basic Plan.

Vision Coverage

We offer four vision plans through Ameritas. You will have the option between two networks, EyeMed and VSP.

There are two plan options associated with each of the two networks to provide you with more choice.

1. The Basic Plans have lower bi-weekly premiums and provide basic vision benefits.

2. The Enhanced Plans have higher bi-weekly premiums and provide a second pair benefit, increased allowance for frames and contact lenses in addition to services covered by the Basic Plans.

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Programs Available to Blue Cross NC Medical Plan Enrollees

Hinge Health

Help reduce everyday joint and muscle aches, recover from an injury, relieve pelvic pain and discomfort, and improve your mobility, all from the comfort of your home. Hinge Health uses technology to give you a personalized plan, live feedback during exercises, and a team of dedicated experts to support you every step of the way.

Get started by completing the online screener at hinge.health/firstcitizens or call 855.902.2777 and confirm First Citizens Bank is your employer.

Blue365 Discount Program

Use this exclusive discount program to access deals on a wide array of health and well-being products and services, including gym memberships. Visit blue365deals.com to learn more.

Eat Smart, Move More, Weigh Less

This 15-week online weight management program is available to all associates, regardless of medical plan enrollment. It features weekly classes that are conducted online by a Registered Dietitian Nutritionist instructor. Register at esmmweighless.com and use code: ASOFirstCitizens or ESMWLFIRSTCitizens, if not enrolled in the medical plan.

Livongo Diabetes Program

If you are managing pre-diabetes or diabetes, Livongo can help. This personalized program costs you nothing and provides you with the tools you need to improve your health.

Join these Livongo programs at go.livongo.com/firstcitizens/register or call 800.945.4355 and use registration code: FIRSTCITIZENS.

Livongo for Hypertension Program

Managing your blood pressure just got easier. If you have high blood pressure and join the Livongo for Hypertension program, you will have access to a blood pressure monitor, plans based on your goals, tips on nutrition and more.

Join these Livongo programs at go.livongo.com/firstcitizens/register or call 800.945.4355 and use registration code: FIRSTCITIZENS.

Global Core

The Blue Cross Blue Shield Global Core program ensures you have the healthcare you need wherever you are. If you are outside of the U.S. and need to locate a doctor or hospital near you, call 800.810.BLUE (2583) or call collect at 804.673.1177.

Headway

Find the mental health services that work best for you. Headway offers effective and high-quality mental health care from in-network providers. Get started at headway.co/bluecrossnc.

Help Quitting Tobacco

Get help quitting with telephone counseling, nicotine patches and many other resources—all at no cost to you. Get started now by calling 844.862.7848.

My Pregnancy Program

Access tools, resources and support to gain peace of mind and make sure you stay informed throughout your pregnancy. Download the My Pregnancy Blue Cross NC app to learn more.

Nurse Support

If you are managing a chronic or complex condition, let Blue Cross NC's nurse advocates help. To learn more, call 800.218.5295. If you engage in Nurse Support you will have access to the Wellframe app. The Wellframe app offers support and resources with your wellness in mind.

Download the app today!
wellframe.com/download/

SmartShopper

Prices for the same quality medical services, such as MRIs or CT scans, can vary from provider to provider by hundreds to thousands of dollars. SmartShopper saves you money on your share of the cost when you need a medical procedure or screening. Learn more and get started by calling 877.702.6661 or visiting bluecrossnc.com/smartshopper.



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Programs Available to Kaiser Permanente Medical Plan Enrollees

Support for Well-being

As a Kaiser Permanente member, you have access to a variety of tools and resources to support you on your well-being journey. With one-on-one well-being coaching via phone, in-person health and fitness classes, and reduced rates on fitness memberships and well-being services, you can reach your wellbeing goals! Visit kp.org/health-wellness to learn more.

Apps for Self-Care

Download the Calm, Headspace and myStrength apps at kp.org/selfcareapps at no cost to help you build resilience, set goals and take steps toward becoming healthier and happier. Choose the areas you want to focus on — including managing depression, reducing stress, improving sleep and more. These evidence-based apps are confidential, proven effective and hand-picked by Kaiser Permanente physicians.

Support for a Healthy Pregnancy

From planning a pregnancy to welcoming your baby, take advantage of tools and resources to keep you both healthy. These include classes on childbirth, prenatal yoga, breastfeeding, and newborn care at kp.org/classes, as well as articles, checklists, and videos for every stage of pregnancy, labor, delivery, and the first weeks at home, plus virtual tours of Kaiser Permanente maternity wards at kp.org/maternity.

Resources Available to Benefit Eligible Associates

BenefitConnect

[BenefitConnect](#) is a secure online portal that gives you easy access to your benefits information, all in one place. It also provides personalized decision support to help you choose and manage your benefits, make changes to your benefits due to qualified life events, get assistance with benefits decisions and enrollment support, find a participating provider or facility near you, and access plan descriptions, coverage details and more.

The Benefits Service Center

The Benefits Service Center is staffed by dedicated and highly trained benefits specialists who can help you understand your health benefits, answer your enrollment questions, navigate insurance details like deductibles, copays, pharmacy coverage and more. To speak with a benefits specialist in the Benefits Service Center, call [844.674.8337](tel:844.674.8337), Monday to Friday, 9 a.m. to 6 p.m. ET.

Programs Available to All Associates

Health Advocate*

Healthcare can be confusing and understanding your benefits isn't always easy. Health Advocate's confidential services are available at no cost to associates, spouses, dependents, parents and parents-in-law. Health Advocate can help you understand and maximize your benefits like finding the right doctors, transferring medical records, answering questions and more.

Elevation Health*

Through our partnership with Elevation Health, you have free access to personal training and wellness coaching in addition to an online universe of well-being and fitness resources. Join now and get started at elevationportal.com.



*Available to all associates, including temporary associates.

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401(k) Plan*

The First-Citizens Bank & Trust Company 401(k) Plan, administered by Fidelity Investments, can help you reach your financial goals.

You may make contributions from your pay on a pre-tax or post-tax Roth basis up to \$24,500, the IRS annual limit. If you are 50 years of age or older (or if you will reach age 50 by the end of the year), you may make a \$8,000 catch-up contribution in addition to the normal IRS annual limit. You will be eligible for the higher catch-up limit of \$11,250 the year you turn 60, the years you are 61 and 62 and the year you turn 63. You cannot contribute at the higher catch-up limit in the year in which you turn 64.

First Citizens matches your contribution dollar-for-dollar up to 6% of your eligible pay each pay period. After 12 months of service, the bank may also make a discretionary contribution of your eligible compensation (historically 3%) if you are employed on the last business day in the year in which you attained 12 months of service.



401(k) and HSA Beneficiaries

You can name or update your beneficiaries at any time by visiting netbenefits.com or calling 800.835.5095.

*401(k) Plan is available to all associates, including temporary associates.

**Maximum amounts include contributions made by both you and the bank combined.

***You may participate in the Healthcare FSA as long as you are not enrolled in the HSP medical plan and meet other eligibility criteria.

****You may participate in the Limited Purpose FSA as long as you are enrolled in the HSP medical plan and meet other eligibility criteria.

Health Savings Account

A Health Savings Account (HSA) helps offset the higher up-front, out-of-pocket costs in the Health Savings Plan (HSP) and offers significant tax advantages. If you enroll in the HSP and meet other eligibility requirements, you can make pre-tax contributions up to \$4,400 (individual coverage) and \$8,750 (family coverage).** If you are 55 or older, you can make an additional “catch-up” contribution of \$1,000. Any unused funds in your HSA roll over from year to year, and your funds are always yours to keep.

The bank makes an annual \$1,000 contribution to your HSA (regardless of your level of coverage). The contributions are made on a per pay period basis. You will receive the employer contribution even if you don’t contribute to the HSA yourself.

Important notes: Associates must have an open Health Savings Account through Fidelity to receive contributions. Until your Health Savings Account is open with Fidelity, your employee contributions will not be taken from your paycheck and you will not receive the employer contribution. You are also not eligible for HSA contributions if you are enrolled in any part of Medicare. If you need assistance, contact Fidelity by calling 800.544.3716.

Health Reimbursement Account

The Health Reimbursement Account (HRA) is funded by the bank and is used to cover qualified medical expenses that apply towards the deductible. If you enroll in the Health Reimbursement Plan (HRP), you will have an HRA through Health Equity. The bank contributes \$500 for individual coverage and \$1,000 for all other coverage levels annually. The HRA funds will automatically pay the last portion of your in-network deductible expenses. The funds do not roll over if they are not used.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs), administered through Via Benefits, allow you to use pre-tax dollars to pay for eligible expenses.

- **Healthcare FSA:** You can contribute up to \$3,300 in 2026 and use the funds to pay for most medical, dental and vision care expenses (such as copays, deductibles and eligible over-the-counter medications).***
- **Limited Purpose FSA:** You can contribute up to \$3,300 in 2026 and use the funds to pay for dental and vision care expenses. The Limited Purpose FSA can also help you save the funds in your HSA for future use, like in retirement. This plan is only available if you enroll in the Health Savings Plan (HSP).****
- **Dependent Care FSA:** You can contribute up to \$5,000 in 2026 (\$2,500 if married and filing separate tax returns). These funds can be used to cover the cost of daycare, babysitters, after-school programs or eldercare programs.

Commuter Savings Account

The Commuter Savings Account, administered through Via Benefits, helps you cover some of the costs of your commute to work and parking with pre and post-tax savings. For 2026, you may contribute up to \$340 per month for mass transit expenses and/or up to \$340 per month for eligible parking expenses. Transit amounts may only be spent on mass transit expenses, and parking amounts may only be spent on eligible parking expenses. If you need more than the pre-tax amount to cover your monthly expenses, you can add post-tax contributions from your bank account at any time.

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Life and AD&D Insurance

- **Basic Life and AD&D:** First Citizens provides company-paid basic life and accidental death and dismemberment (AD&D) insurance through The Hartford for all eligible associates. Coverage is equal to one times your annual earnings,* up to a maximum of \$1,000,000.
- **Supplemental Life and AD&D:** For added security, you can purchase additional life and AD&D insurance for yourself and your eligible dependents. This will provide you or your loved ones with cash benefits needed to help with funeral expenses, childcare and debts such as a mortgage in the event of a death or serious accident.

Whole Life Insurance with Long Term Care

You have the option to purchase Whole Life Insurance with Long Term Care through Unum during Open Enrollment only. This coverage will allow you to preserve your savings and help pay for long term care treatment at your home, an assisted living facility and adult day care.



*Refer to the respective Summary Plan Description for the definition of earnings.

Disability Insurance

First Citizens provides company-paid short-term and long-term disability coverage to provide financial protection if you become disabled and are unable to work due to an illness or injury. You are automatically enrolled in the coverage, provided through Unum at no cost to you.

- **Short-Term Disability:** Provides continuing income for up to 12 weeks for a covered event after a seven-day waiting period. The benefit amount is equal to 100% of your weekly earnings* up to a maximum of \$5,000 for the first six weeks and then 60% of your weekly earnings* up to a maximum of \$5,000 for the remaining six weeks.
- **Long-Term Disability:** Provides continuing income equal to 60% of your monthly earnings,* up to \$15,000. This benefit begins after 90 days of disability or illness and continues until recovery or normal social security retirement age, whichever comes first.

Individual Disability Coverage: If you earn over \$100,000 in base salary and/or incentive earnings, you are eligible to purchase additional long-term disability coverage through Unum. This benefit provides coverage options up to 75% of total covered salary plus incentive compensation and commission in the event of a long-term disability. Enrollment is in the spring of every year. If you are eligible, you will receive communications regarding enrollment, benefit amounts and cost.

Accidental Injury Insurance

Accidental injury insurance, offered through Unum, pays you a lump sum amount for you or your covered dependents for eligible injuries resulting from a covered accident. This payment is in addition to any other insurance you may have and can be used in any way that is best for you. Each person who enrolls in this coverage can earn a \$100 reward for completing an eligible health screening.

Hospital Indemnity Insurance

Hospital indemnity insurance, offered through Unum, provides you with a lump-sum payment if you or your covered dependents are hospitalized. This payment is in addition to any other insurance you may have and can be used in any way that is best for you. Each person who enrolls in this coverage can earn a \$50 reward for completing an eligible health screening.

Critical Illness Insurance

Critical illness (specified disease) insurance offered through Unum can help reduce your stress — financially and mentally — during a period of recovery from illnesses such as heart attack, stroke, cancer and more. Critical illness insurance pays a one-time, lump-sum benefit amount upon the diagnosis of a covered condition. This payment is in addition to any other insurance you may have. Each person who enrolls in this coverage can earn a \$50 reward for completing an eligible health screening.

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Legal Assistance

Legal advice will be at your fingertips whenever you need it if you enroll in the group legal plan offered through ARAG Legal Plans. The plan provides you and your dependents with access to a national network of over 15,000 plan attorneys with an average of 20 years of experience. There are no claim forms, hour limits, copays or deductibles for covered services provided by a plan attorney. As long as the services you need are covered, you can receive unlimited telephone advice and office consultations. Learn more at araglegal.com.

Identity Theft Protection

Safeguard your finances, credit and good name with Norton LifeLock. Identity theft is one of the fastest growing crimes in the nation. That's why LifeLock works around the clock to keep your personal information safer and more secure. Using advanced detection technology, this service protects you from identity theft before it happens. Learn more at norton.com/benefitpremier.

Pet Insurance

Keep your furry family members healthy and get peace of mind when it comes to the cost of their veterinary care with pet insurance available through ASPCA. This coverage is customizable — you can choose the coverage limit, deductible and reimbursement that works best for your budget and needs. Learn more and enroll anytime at aspcapetinsurance.com/firstcitizens and use code: EB23FCB.

Life Balanced Account

The Life Balanced Account, administered through Via Benefits, allows you to be reimbursed for eligible expenses or activities that help you meet your physical, emotional and financial well-being goals. All associates* are eligible for the Life Balanced Account, with a \$75 contribution at the beginning of each quarter. You must be employed on the funding date to receive that quarter's funding. You must also be employed on the date your approved reimbursement is paid through payroll to receive it. Funds do not roll over from year to year.

BenefitHub

You and your family can enjoy discounts and savings on everything from everyday purchases (groceries, movie tickets, restaurants, cell phone monthly rates, pet products, household items, etc.) to big-ticket items such as travel, cars and computers. Learn more at firstcitizens.benefitHub.com/Welcome and use code: 7TM2YK.

Premier Associate Banking

First Citizens offers enhanced financial products and services to bring you the best of what we offer our customers, with significant savings on fees, incredible rates and dedicated advisory services. Visit IRIS or FirstCitizens.com if you are not on the First Citizens network, for more information.



*Life Balanced Account is available to all associates, including temporary associates.

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Benefits-Eligible Associates

Paid Holidays

All benefits-eligible associates are eligible for 11 paid holidays each year. Each of the holiday schedules is available in the Quick Links of the [HR Portal](#) and UKG homepage.

Parental Leave

First Citizens provides eight weeks (40 business days) of paid parental leave for the birth of your child, to care for your newborn child or for the placement of a child with you for adoption. Parental leave must be taken within six months of the birth or placement for adoption.

Non-Exempt Associates

Paid Time Off

Full-time, non-exempt associates automatically accrue paid time off hours on the last business day of each month, based on length of service. PTO for part-time, non-exempt associates is prorated (divide weekly scheduled hours by 40; multiply by the number of full-time PTO hours noted above; round to the nearest whole hour). Commissioned associates are not eligible for PTO.

Years of Service	Monthly Accrual/Annual Maximum/ Annual Maximum Days
<3	13.33 / 160 / 20
3<10	14.67 / 176 / 22
10<15	16.67 / 200 / 25
15<25	18 / 216 / 27
25+	20 / 240 / 30

Volunteer Time*

Helping others is a value we share. First Citizens provides all non-exempt associates eight hours of paid volunteer time each calendar year.

School Function Time*

First Citizens provides non-exempt associates paid school function leave for parent-teacher conferences, graduations, award ceremonies, school-sponsored field trips or volunteer school functions. All non-exempt associates are eligible for up to 16 hours per year.

*Available to all associates, including temporary associates.

Exempt Associates

Time Away from Work

The Time Away from Work (TAFW) program gives eligible, exempt associates flexible paid time away from work. Regular full-time and part-time exempt associates who are regularly scheduled to work 20 or more hours per week are eligible for TAFW.

Eligible associates may use TAFW for any reason, including:

- Vacation
- Personal illness*
- Family illness*
- Professional and personal appointments (i.e., well doctor visits, dentist, attorney, etc.)
- Personal/family emergencies
- Religious observances
- Sick and safe leave (including any paid leave required by state or local law)
- School functions
- Jury duty and court appearances
- Bereavement
- Volunteer work
- Inclement weather
- FMLA*
- Special Leave and Military Leave (as defined in each leave standard)
- Short-term disability waiting period

*If an associate needs to be out of work for personal or family illness more than three consecutive calendar days, the associate must contact Unum at 866.868.6737 or visit Unum online to discuss a leave of absence as soon as possible, even if the associate is using TAFW. Refer to the Request for Leave of Absence Standards on the HR Portal for more information.

Performance expectations and productivity requirements will not be waived or prorated due to an associate's use of TAFW.

Use of TAFW during any extended absence of consecutive workdays should be limited to a maximum of two workweeks (10 workdays) at a time.

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Mental Health and Well-being Benefit*

Our mental health and well-being benefit, through Spring Health, is here to help you and your benefit-eligible dependents get through life's challenges.

Figuring out where to start with mental healthcare can be overwhelming. Spring Health takes away the guesswork with a short assessment that evaluates where you are today and creates a care plan based on your needs and preferences. You will receive feedback on your results, recommended next steps which include confidential, personalized care and resources to support you. Spring Health can support your emotional well-being with free, easy access to:

- 8 interchangeable Therapy or Health Coaching Sessions
- Work-Life Services
- Care Guidance and Support
- Well-being Exercises
- Substance Use Support and Tobacco Cessation
- Monthly clinician-led webinars
- WellSprings
- And more

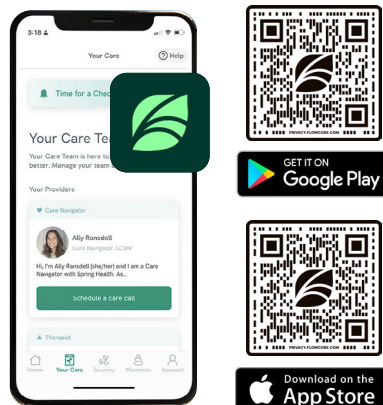
You will have access to download the free Spring Health mobile app for support at your fingertips. You can also access by desktop, phone or secure, direct messaging.

Contact Spring Health by phone by calling **855.629.0554** Monday to Friday, 8 a.m. to 11 p.m. ET.

Spring Health Crisis Support

For direct, 24/7 access to a licensed clinician who will answer your call within 60 seconds, call **855.629.0554** and press 2. Crisis Support is available 24/7 at no cost.

Download the Spring Health app



*Spring Health is available to all associates, including temporary associates.

Need help or have questions?

BenefitConnect

Benefits Service Center

Call 844.674.8337

Hours: 9 a.m. to 6 p.m. ET

Health Advocate

Email answers@HealthAdvocate.com

Call 866.695.8622

Hours: 8 a.m. to 7 p.m. ET

or download the app