

Benefits at a Glance

Effective January 1, 2024



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 2024.

Look for additional details in the 2024 Benefits Guide.

Eligibility

If you work at least 20 hours per week, you are eligible for benefits. You can also enroll your eligible dependents.

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. Value High Deductible Health Plan (HDHP):

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

2. Select High Deductible Health Plan (HDHP):

This plan has a lower bi-weekly premium than the PPO, but out-of-pocket costs are higher. However, you can save on a pre-tax basis with an HSA and use those funds to cover out-of-pocket costs along with other eligible expenses.

3. PPO: 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 or Hawaii, Kaiser Permanente may also be available in your area. The Kaiser HMO plan also includes comprehensive benefits, including free in-network preventive care services and coverage for prescription drugs. The Benefits Guide and [BenefitConnect](#) provide more information regarding the Kaiser medical plan option.

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 the **Kaiser Permanente** medical plan, you will have access 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 Value Plan** has lower bi-weekly premiums and covers preventive care and basic services only.

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

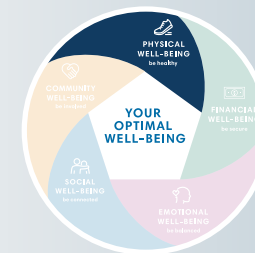
Vision Coverage

We offer two vision plans through EyeMed. Both cover routine eye exams and provide an allowance for the cost of glasses or contact lenses. You can see any provider, but you will pay less if you choose providers in the EyeMed Insight network.

1. **The Value Plan** has lower bi-weekly premiums and provides basic vision benefits.

2. **The Select Plan** has higher bi-weekly premiums and provides a second pair benefit, increased allowance for frames and contact lenses in addition to services covered by the Value Plan.

Benefits at a Glance



Programs Available to Blue Cross NC Medical Plan Enrollees

Livongo for Hypertension Program — NEW!

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 connected blood pressure monitor
- Step-by-step action plans based on your goals
- Tips on nutrition, activity and more
- One-on-one support from expert coaches

Visit ready.livongo.com/firstcitizens/now or call 800.945.4355 and use registration code: FIRSTCITIZENS.

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, including:

- Access to a blood glucose meter, blood pressure monitor or scale
- 24/7 one-on-one expert coaching
- Immediate support after out-of-range device readings
- Unlimited strips and lancets delivered to your door
- Personalized programs

Visit welcome.livongo.com/firstcitizens or call 800.945.4355 to join today and use registration code: FIRSTCITIZENS.

Blue365 Discount Program

Use this exclusive discount program to access deals on a wide array of health and wellness products and services, family care, financial services and healthy travel. 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 online classes conducted by a Registered Dietitian Nutritionist (RDN) instructor. You will be required to pay a \$30 completion incentive at the time of registration that is refunded when you complete the program. Register at esmmweighless.com and use voucher/coupon code: ASOFirstCitizens.

Global Core

The Blue Cross Blue Shield Global Core program ensures you have the healthcare you need if you are traveling or living abroad. Contact customer service for coverage details (coverage may be different outside the U.S.) and always carry your medical ID card. To locate a doctor or hospital outside the U.S., call the Blue Cross Blue Shield Global® Core Service Center at 800.810.BLUE (2583) or call 804.673.1177 collect, 24/7.

Help Quitting Tobacco

Quitting tobacco is one of the most important things you can do to protect your health. You have access to free telephone counseling, nicotine patches, gum or lozenges, FDA-approved tobacco cessation drugs and online tools, support and resources to help you quit. 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 give you personal, one-on-one assistance to:

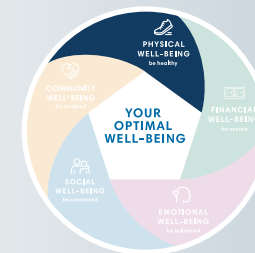
- Help you understand your condition, treatment options and treatment plan
- Provide resources to help you make informed decisions about your care
- Guide you in managing your condition day-to-day.
- Work with your care team to assist in coordinating your needs
- Help you understand your benefits
- Connect you to community resources that offer additional support

If you qualify, Nurse Support services are free of charge. To learn more, call 800.218.5295 and press 1, Monday–Thursday from 8:00 am–7:00 pm ET, or Friday from 8:00 am–5:00 pm ET.

SmartShopper®

Prices for 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 when you need a medical procedure or screening. You also earn a cash reward just for choosing to have the procedure at an approved, high-quality, cost-effective location. Get started by calling the SmartShopper Personal Assistant Team at 877.702.6661 or visiting bluecrossnc.com/smarts shopper.

Benefits at a Glance



Programs Available to Kaiser Permanente Medical Plan Enrollees

From behavioral health and well-being programs to fitness and educational opportunities, you have access to resources along with your medical and prescription drug coverage. Learn more at kp.org.

Apps for Self-Care

Download the Calm, Ginger 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 through the birth of a baby, take advantage of the many tools and resources available to empower you and help keep you and your baby healthy. These include:

- Classes and programs on topics such as preparing for childbirth, prenatal yoga, breastfeeding and newborn care at kp.org/classes
- Articles, checklists and videos for every stage of pregnancy, labor, delivery and your baby's first few weeks at home as well as virtual tours of Kaiser Permanente maternity wards at kp.org/maternity
- And more!

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.

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.

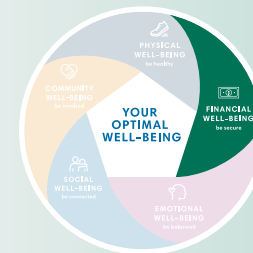
Telephonic Health Coaching

Health Designs coaches are available to encourage your physical, emotional, social and intellectual well-being through 15–20 minute phone sessions. Get started by calling 904.285.2014 or emailing virtualcoach@healthdesigns.net. Your email should include First Citizens Bank in the subject line and your name, preferred meeting times and phone number in the body.

On-Demand Virtual Meditation

Manage stress and anxiety with customized meditations, each around 15 minutes long. Two recorded sessions will be available each month. Register for sessions at bigmarker.com.

Benefits at a Glance



Retirement Savings — 401(k)

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 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 catch-up contribution in addition to the normal IRS annual limit.

FCB matches your contribution dollar-for-dollar up to 6% of your eligible pay each period. After 12 months of service, FCB may also make a discretionary contribution of 3% of your eligible pay if you're employed on December 31 in the year in which you attained 12 months of service.

401(k) Beneficiaries

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

Health Savings Account

A Health Savings Account (HSA) helps offset the higher up-front, out-of-pocket costs in the Value or Select HDHP and offers significant tax advantages. If you enroll in one of the HDHPs and meet other eligibility requirements, you can make pre-tax contributions up to \$4,150 (individual coverage) and \$8,300 (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.

FCB's annual contribution to your HSA:

- **Value HDHP:** \$1,000 regardless of your level of coverage
- **Select HDHP:** \$500 for individual coverage and \$1,000 for all other coverage levels

You will receive FCB's contribution even if you don't contribute to the HSA yourself. These funds are distributed in 25% increments each quarter:

- Q1: January 19, 2024
- Q2: April 12, 2024
- Q3: July 5, 2024
- Q4: October 11, 2024

Important notes: Your Health Savings Account at Fidelity must be open and in good standing by the above dates in order to receive the employer contribution. Failure to do so within 90 days of your benefit effective date will result in reimbursement of employee contributions and forfeited employer contributions. You are also not eligible for HSA contributions if you are enrolled in Medicare. If you need help, call [800.544.3716](tel:800.544.3716).

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

** You may participate in the Healthcare FSA as long as you are not enrolled in one of the HDHP medical plans and meet other eligibility criteria.

*** You may participate in the Limited Purpose FSA as long as you are enrolled in one of the HDHP medical plans and meet other eligibility criteria.

Flexible Spending Accounts

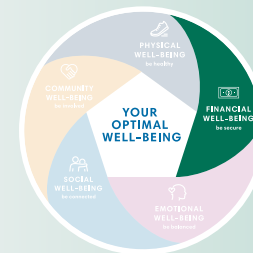
Flexible Spending Accounts (FSAs), administered through Flores & Associates, allow you to use pre-tax dollars to pay for eligible expenses.

- **Healthcare FSA:** You can save up to \$3,050 in 2024 and use the funds to pay for most medical, dental and vision care expenses (such as copays, deductibles and eligible over-the-counter medications).**
- **NEW Limited Purpose FSA:** You can save up to \$3,050 in 2024 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 one of the HDHP plans.***
- **Dependent Care FSA:** You can contribute up to \$5,000 in 2024 (\$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 Edenred, helps you cover some of the costs of your commute to work and parking with pre-tax savings. For 2024, you may contribute up to \$300 per month for mass transit expenses and/or up to \$300 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.

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Disability Insurance

FCB recognizes how important it is to be financially protected if you become disabled and unable to work due to an illness or injury. To look out for you and your family, eligible associates are automatically enrolled in short-term and long-term disability. This coverage through The Hartford is company-paid — there's 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 \$3,500 for the first four weeks and then 60% of your weekly earnings up to a maximum of \$3,500 for the remaining eight weeks.
- **Long-Term Disability:** Provides essential coverage 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 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.

Life and AD&D Insurance

We know how important it is to have peace of mind and financial protection against the unexpected.

- **Basic Life and AD&D:** FCB 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 \$600,000.
- **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.



Accidental Injury Insurance — **NEW VENDOR!**

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 for injury-related expenses. Each person who enrolls in this coverage can earn a \$100 reward for completing an eligible health screening.

Hospital Indemnity Insurance — **NEW VENDOR!**

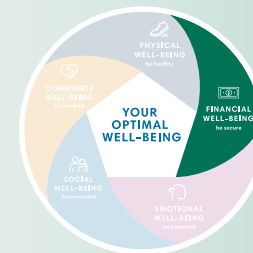
Hospital indemnity insurance, offered through Unum, provides you with a lump-sum payment if you or your covered dependents are hospitalized. This payment is in addition to any other insurance you may have and can be used for hospital-related expenses. Each person who enrolls in this coverage can earn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

Critical Illness Insurance — **NEW VENDOR!**

Critical illness 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.

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

Benefits at a Glance



Legal Assistance — **NEW VENDOR!**

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 — **NEW!**

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 — **NEW!**

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.

Life Balanced Account

FCB reimburses you for activities that help you meet your physical, emotional and financial well-being goals. All eligible associates who work the full prior calendar quarter are eligible to receive a quarterly reimbursement of up to \$75 for well-being purchases and activities. Funds do not roll over from year to year.

Discount Program

FCB associates have access to valuable discounts through the GuidanceResources® program. From event tickets, to travel and shopping to TurboTax®, the discounts offer significant savings.

Perks at Work

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.

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](https://iris.firstcitizens.com) for more information.



Benefits at a Glance



All 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

FCB 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 |
|------------------|--------------------------------|
| <3 | 13.33 / 160 |
| 3<10 | 14.67 / 176 |
| 10<15 | 16.67 / 200 |
| 15<25 | 18 / 216 |
| 25+ | 20 / 240 |

Volunteer Time

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

School Function Time

FCB 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.

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 The Hartford at 888.899.2835 or visit The Hartford 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.

Benefits at a Glance



Employee Assistance Program

Our Employee Assistance Program (EAP), administered by ComPsych, is here to help you and your immediate family members get through life's challenges. The program provides confidential, professional counseling by licensed behavioral health clinicians. It can help with issues such as depression, substance abuse, anxiety, parenting, eldercare, financial planning, legal counseling and more. You and your dependents will each have access to six sessions each year.

Koa Foundations

Through ComPsych, you have access to practical tools that use evidence-based behavioral therapy, mindfulness and positive psychology to:

- Boost resilience
- Calm anxious thoughts
- Improve sleep
- Manage stress

How to register:

1. Log in to guidanceresources.com.
2. Select "Additional Tools & Resources > Digital Self-Care Tools."
3. Enter your email address and select "Register."
4. Enter the one-time access code sent to your email.

Once registered, you can download the Koa Foundations: Wellbeing app on Google Play or the Apple App Store.

MyStrength — NEW!

If you are enrolled in a BCBSNC medical plan, you can get emotional support through myStrength, a flexible and convenient digital program to help you manage your stress, depression, sleep and more.

MyStrength offers:

- A personalized plan, based on your answers to a series of questions
- Self-guided activities and tools linked to your goals and needs
- Teletherapy with a licensed therapist of your choice, available seven days a week from the comfort of home*

Join at mystrength.livongo.com/firstcitizens/hello or call 800.945.4355 and use registration code: FIRSTCITIZENS.



*If teletherapy is recommended, you will be responsible for the Teladoc consultation fee. What you pay for Teladoc services will depend on what medical plan you are enrolled in and which type of provider you see.