

## 401(K) RETIREMENT/ROTH

- Up to 6% match
- Eligibility, Vesture, and Match begin immediately
- 18 and older
- Administered by Empower (formerly MassMutual)

## EMPLOYEE STOCK PURCHASE PROGRAM

- 15% discount off fair market value
- Shares purchased quarterly
- Quarterly enrollment periods

## PAID TIME OFF (PTO)

- 120 hours awarded in January of first full year of employment for Full-time (FT) associates; increases to a max of 216 hours based on years of service
- FT associates awarded prorated amount of PTO based on their hire date, up to max of 80 hours; Part-Time (PT) associates awarded PTO based on formula

## FORGIVENESS LOAN PROGRAM

- Finance tuition and fees for an associate's, bachelor's, or master's degree. Paid as: 1/3 by Bancorp, 1/3 by Forgiveness Loan, 1/3 by Associate

## STUDENT LOAN PAYDOWN PLAN

- Administered by Gradifi
- Available to FT associates after 1 year of service
- \$200 A month applied to existing student loans

## TUITION REFUND PROGRAM

- Reimbursement of up to 5 business classes not part of a degree program - at 100%

## CAROL SCHNEEBERGER FUND

- Provides assistance to employees who are facing financial hardship immediately after a natural disaster or an unforeseen personal hardship.

## WELLNESS COMMITTEE

- Fit for Life Committee
- Promotes healthier lifestyle through fitness related initiatives
- Reimbursements available for certain wellness-related expenses; 25% gym membership, 50% weight watchers, race registration reimbursements up to 5 per year

## EMPLOYEE ASSISTANCE PROGRAM

- Administered by Guardian
- Free confidential counseling services for topics including therapy, legal and financial consultations, day care/elder care solutions.

Contact Human Resources for any inquiries:  
[humanresources@pebo.com](mailto:humanresources@pebo.com)

## MEDICAL

- Administered by United Healthcare
- High Deductible (HSA) Plan
- Preventative - 100% covered
- \$2,800 / \$5,200 deductible
- \$5,000 / \$10,000 Out of Pocket Maximum (OOP)
- 20% Coinsurance in-network; 40% Out of Network (OON)

## DENTAL

- Administered by Guardian
- \$25 deductible; max of 3 charges per family
- Preventative - deductible waived for both in-network and OON
- Basic services covered 90% in-network / 80% OON after deductible; major services covered 60% in-network / 50% OON

## PRESCRIPTION

- Administered by United Healthcare
- Certain Preventative - 100% covered
- 20% coinsurance in-network; 40% OON
- Mail order is 10% coinsurance in-network; no OON benefit

## VISION

- Vision Service Plan (VSP)
- \$0 co-pay on annual wellness exam
- \$20 co-pay for prescription glasses, up to \$150 allowance for frames; up to \$60 co-pay on contacts up to \$135
- \$20 co-pay on primary eye care

## WELLNESS PROGRAM

- Incentives available for participants in the medical plan who meet certain criteria
- Medical plan premium discounts and cash incentives into a HSA or FSA

## GROUP TERM LIFE

- Administered by Guardian
- Basic company paid life offered at 2x annual comp up to \$600,000 for FT associates; flat amount of \$5,000 for PT associates; coverage must be elected
- Voluntary life coverage for associates and dependents available at additional cost

## DISABILITY INSURANCE AND FMLA

- Guardian
- Short Term: 66% of salary up to 26 weeks
- Long Term: 60% of salary up to SS normal retirement age
- Company paid

## CRITICAL ILLNESS, ACCIDENT, HOSPITAL INDEMNITY

- Administered by Guardian; accident, critical illness, and hospital indemnity available at additional cost

## HSAs & FSAs

- HSAs - available if enrolled in high deductible medical plan
- FSAs - medical, dependent care accounts available through TASC
- Employer contribution available for both