



Employee Benefits Overview

At Woodforest National Bank, we care about the health and well-being of you and your family. We strive to offer a wide range of exceptional benefits at affordable rates. The table below provides an overview of your Woodforest National Bank benefit coverage offerings.

Benefit Details

Medical

- Choice of eleven medical plans to help you get the care you need at an affordable price

Telemedicine

- 24/7 non-emergency medical care with board-certified doctors via video visits
- Physicians can diagnose, treat, and prescribe medication for a wide variety of non-emergency health conditions

Prescription Drug

- Included with all medical plans

Dental

- Preventive care covered at no charge for in-network providers twice a year
- Includes orthodontia coverage for children up to age 19

Vision

- Includes in-network discounts on eye exams, frames and contacts
- Provides hearing aid savings

Health Savings Account

- If you're an eligible employee enrolled in a high deductible health plan coverage option and you establish a Health Savings Account through the HSA program, the employer will make a contribution to your HSA.

Flexible Spending Accounts (FSA)

- Health Care FSA allows you to save pre-tax money to pay for eligible medical, prescription drug, dental, and vision expenses

Education Assistance Program

- Educational Assistance Program available for eligible/full-time employees to help you pursue educational opportunities that can advance your career

Benefit Details

Life and AD&D

- Basic (100% employer-paid) life and AD&D insurance is provided at no cost to eligible employees
- Voluntary life and AD&D coverage is available for you and your dependents for an additional cost during enrollment period

Disability

- Short-term and long-term disability coverage is available to full-time employees who work 30+ hours per week on average.

Employee Assistance Program

- 24/7, no-cost, confidential support and resources for a variety of concerns

Voluntary Benefits

- Option to purchase accident or critical illness insurance

Health Care Support Program

- Complimentary, 24/7 program concierge-level assistance on a wide range of health care concerns (including questions about treatments, tests, and medications, care coordination and more!) - available for full-time employees and their family through their benefits

Adoption Assistance Program

- Adoption Assistance Program available to eligible/full-time employees with at least 180 days of continuous service prior to the date of the final adoption decree

Innovative Cancer Detection Benefit

- Multi-cancer early detection test available to purchase for all employees age 45+
- Detects a cancer signal across more than 50 types of cancer—including many that are not commonly screened for today

Caregiver Support Program

- Services provided to all employees and their dependents at no cost to include health, medical, education, family, emotional, financial, insurance, and legal support

Retirement— 401(k)/Employee Stock Ownership Plan

- Save for your future by contributing pre-tax money to a retirement fund with auto-enrollment
- Defer at least 6% of eligible earnings to get the full 3% company match
- Option to participate in Roth IRA available
- Option to rollover other eligible qualified plan balances to 401(k)

Paid Time Off*

- PTO plan available for branch banking employees. Vacation and sick plan available for corporate positions.

Eligibility and waiting periods may vary by benefit, based on employment status.

* Paid leave pursuant to the Illinois Paid Leave for All Workers Act (PLAWA) Eligibility and waiting periods may vary by benefit, based on employment status.

This document highlights our rewards and benefits but is not a complete description of our total rewards program. Woodforest reserves the right to modify, amend, suspend, or terminate any reward or benefit at any time for any reason. If there is a conflict between the information in this document and the actual plan documents or policies, the documents or policies will always govern. The information in this document should in no way be construed as a promise or guarantee of employment.