



Summary of Employee Benefits 2019

Leave plans (per fiscal year):

- 10 sick days
- 2 personal days
- 24 Hours Paid Community Service Leave
- 2 weeks vacation 1-2 yrs employment
- 3 weeks vacation 3-9 yrs employment
- 4 weeks vacation 10+ yrs employment

401 (k) Thrift Savings Plan (Charles Schwab)

Contribute up to 100% of annual salary (up to the IRS limit) on a pre or post tax basis into a money accumulation plan. NAB matches 50% of the first 8% of any employee's contribution up to the established IRS general limit. Vested in company contribution on a phased-in basis, 20% per year of service. Fully vested in company contribution upon completion of five years of service.

Group Term Life and Accidental Death & Dismemberment Insurance (Unum)

Eligible to receive coverage of two times your annual salary, up to \$1,000,000. Benefit provided at no cost to employee.

Short Term/Long Term Disability (Unum)

Income protection for employees while out on disability. After becoming eligible (after 6 months) and on approved disability, STD pays at 100% and LTD pays at 60%. Benefit provided at no cost to employee.

Long Term Care (Unum)

Insurance to cover services such as home care, nursing home, etc. Basic coverage for employees paid at 100% by NAB. Employees have the ability to purchase additional coverage.

Group Health Plans

Medical and Vision coverage available through UnitedHealthcare, Dental coverage available through Guardian PPO. Semi-monthly premiums for each plan are shown in the chart below.

Plan Name	Employee Only	Employee +1	Family
UHC Choice Plus HSA*	45.67	91.34	127.97
UHC Choice Plus	117.48	234.90	328.75
UHC Choice	74.67	149.35	209.06
UHC Vision	2.49	4.53	7.86
Guardian Dental	7.38	14.38	21.52

*: NAB provides an employer contribution to employee's HSAs. Annual amounts are \$750 or \$1,500; deposited half on Jan. 15 and half on July 15; prorated when hired within the year.

Flexible Spending Accounts (WageWorks)

Employees may elect participation in the following pre-tax FSA accounts: Health Care, Dependent Care, Limited Purpose, Transportation, and Mass Transit. These accounts allow employees to use pre-tax dollars to pay for out-of-pocket expenses.

529 College Savings program (LEAF)

This is a convenient way for individuals to have payroll deductions submitted directly into a qualified 529 college savings plan.

Voluntary Universal Life Insurance (Principal)

Purchase supplemental Life Insurance up to five times annual salary. May cover spouse and/or children. Employee pays full cost.

Voluntary Accident Insurance (Zurich)

Maximum benefit \$300,000. Employee pays full cost. May insure spouse and dependents if applicable.

Tuition Reimbursement

The tuition reimbursement program is designed for courses at accredited colleges and universities. Employees can receive up to \$5,000 annually for reimbursement towards job related courses.

Employee Assistance Program (HealthAdvocate)

Counseling/consulting services around work/life issues. Includes information on legal, elder care, financial services, etc.

For questions, contact –

Freda Smith, Benefits Specialist
fsmith@nab.org (202)429-5401

or

Ramona Barksdale, HR Generalist
rbarksdale@nab.org (202)429-4182



2019 Holiday Schedule

Below are the scheduled holidays NAB will observe in the 2019 calendar year.

New Year's Day	Tuesday, January 1
Martin Luther King, Jr. Day	Monday, January 21
President's Day	Monday, February 18
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Columbus Day	Monday, October 14
Veterans Day	Monday, November 11
Thanksgiving Day	Thursday, November 28
Day after Thanksgiving	Friday, November 29
Christmas Day	Wednesday, December 25