

Medical: We have two plans with BCBS of OK

- Preferred Provider Plan (PPO)
- Blue Preferred, or Blue Choice
- Why this is a great benefit: The Credit Union pays for 75% of the Employee's medical premium.

Dental: Lincoln Financial

- PPO plan with Child Ortho

Vision-VSP

- Eye Exam available every 12 months
- Prescription Lenses available every 12 months
- \$130 allowance for the frame of your choice or contacts every 24 months.

Aflac

- We offer Aflac as a supplemental product for our employees
- Aflac policies are 100% employee-paid and are available on a voluntary basis. Many Aflac policies offer a cost-effective solution to help employees with the rising cost of out-of-pocket health care expenses.
- Aflac is different from major medical. It pays cash benefits directly to our employees, unless they choose otherwise, when they're sick or hurt. You can choose the areas where you may need/want additional coverage

Life Insurance: Dearborn National

- All FT employees working 30 or more hours per week. USE pays for 2X's your annual salary

Short and Long Term Disability: Dearborn National

- All FT employees working at least 36 hours per week, USE will pay the full premium for your STD and LTD
- Short Term Disability-60% of weekly earnings will begin on your 31st day of leave- max of \$1000 per week
- Long Term Disability-60% of weekly earnings will begin on the 91st day of leave-max of \$5000 per month

Flexible Spending Account (FSA): EFlex

- A Flexible Spending Account (FSA) is a pre-tax benefit that allows employees to deduct money, pretax, out of each paycheck to help pay for medical expenses such as co-pays, dental visits, eye glasses, and over the counter drugs. The FSA also allows for daycare. You may contribute up to \$2500 per year for medical expenses and up to \$5000 per year for dependent care expenses.

Health Reimbursement Account (HRA): Eflex

- USE pays 100% of this for the employee
- The HRA will reimburse covered medical expenses up to \$1500 for individual coverage and \$1500 for family coverage.
- Covered medical expenses means: Deductible & Co-Insurance
- You and your dependents must be enrolled in the Credit Union's Medical Plan to use this benefit

Retirement

We believe in investing in our employees, we predict each new hire will have a long fulfilling career here at the Credit Union and because of that hard work and dedication over the many years we want to help them have an equally fulfilling retirement!

- We have a retirement plan to include both pretax and after-tax 401k that employees may contribute to.
- All new hires are eligible the next quarter following their hire date.
- All new hires are eligible for the Employer match of 100% (up to 5%) the first quarter following their 1 year employment anniversary.