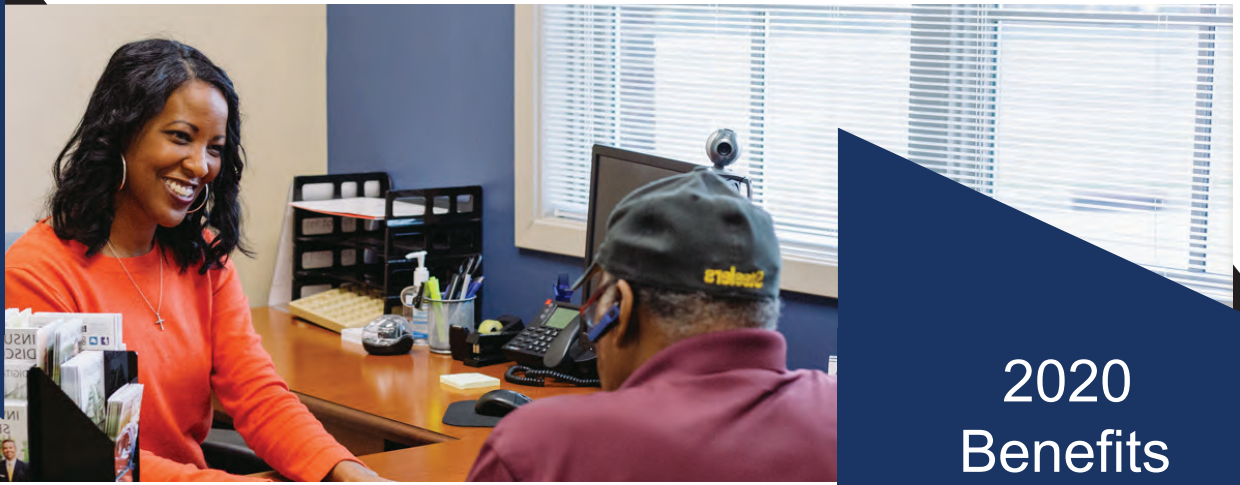




**FAMILY TRUST**

*Federal Credit Union*



## 2020 Benefits At A Glance...

*Here is a sneak peek  
at the benefits that  
await you here at  
Family Trust...*

### Medical

We offer three health plans to all regular full-time employees and their dependents. We even cover the cost of the entire premium for the employee only HDHP plan!

### Dental

We offer two dental plans for all regular full-time employees and their dependents. We even cover the cost of the entire premium for the employee only Base plan!

### Vision

We offer two vision plans for all regular full-time employees and their dependent. We even cover the cost of the entire premium for the employee only Base plan!

### 401(k)

We match your contribution dollar per dollar up to 3% of your salary and then \$0.50 per dollar on the next 2%. Company match is 100% vested as soon as contributions begin!

### Paid Time Off

Family Trust combines vacation and sick pay into a single program providing employees with flexible paid time off from work. Other examples include time off for your Birthday and to Volunteer in the community.

### Life Insurance

All regular full-time employees are eligible for Basic Life and Accidental Death and Dismemberment Insurance at no cost!





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# 2020 Benefits At A Glance continued...

## Short-Term Disability

Protection is provided to all regular full-time employees at no cost! This coverage continues 50% of your monthly base earnings up to \$ 5,000.

## Long-Term Disability

Protection is provided to employees at no cost! This benefit replaces 60% of your monthly base earnings up to \$ 6,000.

## Flexible Spending

A Health Care FSA lets you set aside money from your paycheck on a pre-tax basis to pay for eligible out-of-pocket expenses such as medical, dental, vision and even dependent care.

## Health Savings Account

Set aside money on a pre-tax basis to pay for eligible out-of-pocket expenses such as medical, dental, and vision.<sup>1</sup>

## Holidays

Family Trust provides its employees nine (9) paid holidays that generally follow the Federal Reserve Holiday Schedule.

## Employee Assistance Program

In addition to our Well-Being program, the EAP offers assistance with personal issues, planning for life events, legal support and more!

