



## NCU Benefits Summary

| Medical – United Healthcare |             |               |
|-----------------------------|-------------|---------------|
|                             | Team Member | Family        |
| <b>Deductible</b>           | \$1,300     | \$2,600       |
| <b>Out of Pocket Limit</b>  | \$2,600     | \$5,200       |
| <b>NCU HSA Contribution</b> | Up to \$500 | Up to \$1,000 |

| Dental – Delta Dental of AZ      |                                  |
|----------------------------------|----------------------------------|
| Benefits                         | Plan                             |
| Diagnostic & Preventive Services | Covered 100%                     |
| Basic Services                   | 20% After Deductible             |
| Major Services                   | 50% After Deductible             |
| Orthodontics                     | 50% up to \$1,500                |
| Calendar Year Deductible         | \$50 per person/\$150 per family |
| Calendar Year Maximum            | \$2,000                          |

| Vision – VSP      |  |
|-------------------|--|
| Benefits          | Plan                                     |
| Lenses            | \$25                                     |
| Frames            | \$130 Frame Allowance                    |
| Contacts          | \$130 Allowance                          |
| Benefit Frequency | 12/12/24/12 (Exam/Lenses/Frame/Contacts) |

| 401K Plan – Fidelity  |   |
|---|---|
| <i>Who is eligible to participate?</i>  | <i>What does NCU match?</i>   |
| <ul style="list-style-type: none"> <li>You may participate in the 401(k) plan if you have at least 3 months of service with NCU.</li> </ul> | <ul style="list-style-type: none"> <li>We have a tiered structure. If you contribute 5% , NCU will match 2%.</li> </ul> |

| Other Benefits   |
|--|
| <ul style="list-style-type: none"> <li>Time Off: 8 Paid Holidays / Up to 5 floating holidays / Up to 2 weeks of time off in the First Year (PTO/ Sick Leave, based on state regulations)</li> <li>Educational Assistance: Free Tuition Benefit applies to NCU team members, spouses/significant others, and children.</li> <li>Employee Assistance Program</li> <li>Liberty Mutual– Home &amp; Auto Discounts</li> <li>Legal Shield—Legal and Identity Theft Protection</li> <li>Various entertainment and lifestyle discounts</li> <li>We also offer many in-office benefits to team members, including but not limited to various food services, on-site dry cleaning delivery service, free snacks, several large annual company parties/events, and more. (Scottsdale Only)</li> </ul> |

**We are a rapid growing, expansive, innovative and fun place to work!**