

## **BENEFITS AT A GLANCE**

**Northeast Bank** offers highly competitive benefit packages to our employees and their dependents. Our commitment to wellness has been recognized by the Healthy Maine Partnership, Healthy Androscoggin *Work Healthy Award of Excellence*.

### **HEALTH AND INSURANCE BENEFITS**

Medical Insurance	Provides hospital, surgical, and other medical care in the event of illness or injury.
Dental Insurance	Provides Dental preventive and restoration care.
Life Insurance	Provides 2x annual salary to beneficiary in the event of the employee's death.
Long-Term Disability	Provides 60% of pay if the employee is unable to work due to a qualifying event (90-day waiting period).
Short-Term Disability	Provides 60% of pay for up to three months if the employee is unable to work due to a qualifying event (7 day waiting period).
Personal Accident Insurance	Provides a benefit to the employee or covered dependent if the participant suffers one of several injuries or dies as a result of a qualifying accident.
Personal Sickness Insurance	Provides a benefit to the employee or covered dependent if the participant contracts one of several illnesses or dies as the result of the qualifying illness.
Cancer Indemnity Insurance	Provides a benefit to the employee or covered dependent if the covered person is diagnosed with internal cancer and/or receives specified treatments.
Health Care and Dependent Care Reimbursement Accounts	Allows the employee to set aside pre-tax dollars to pay for eligible health or dependent care expenses.
Dependent Life Insurance	Provides a benefit to the employee as beneficiary in the event of the death of the employee's spouse or child.
Domestic Partner Coverage	Northeast Bank offers medical, dental, and life insurance coverage to the qualified domestic partners of employees.

## **RETIREMENT AND FINANCIAL BENEFITS**

401K	A tax-deferred retirement savings plan with a five-year vesting period. The Bank will match the first 6% of employee contributions at the rate of 50%.
Employee Banking	Special banking services offered to employees including a free checking account with no monthly maintenance fee, no fees for standard checks, travelers' checks, or cashier's checks. Free internet banking with Bill Pay included. Free safe deposit box. Many reduced-rate loans.

## **BALANCING WORK/LIFE BENEFITS**

LifeBalance	A life-event management service available 24 hours a day, 7 days a week to connect employees with the resources needed to manage work and personal life. Experienced consultants can help locate services such as child care, eldercare, adoption, financial counseling, legal counseling, mental health providers, and much more.
Paid Time Off	Includes ten paid Holidays per year, ten sick days per year, paid personal days, and a generous vacation schedule.
Tuition Reimbursement	Helps employee pay for accredited college tuition or other vocational courses.

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Not all employees are eligible to participate in all benefit programs and some benefits require an out-of-pocket contribution. The terms and conditions of the benefits described above may be governed by written benefit plans and/or other documents. The above description of benefits is intended as a summary and for informational purposes only. This document does not create a contract between the company and any employee.