

Employee Benefits Summary

Our benefits package is designed to give a solid foundation for financial protection for employees and their families. Management has tailored the overall compensation and benefits package to provide income during periods of needed relaxation, financial security when in ill health, as well as funds for retirement.

Company Provided Benefits

Life Insurance *by New York Life - effective the first of the month following 30 days of service for full-time employees.*

Coverage for eligible employees is equal to 2 times annual salary (subject to a minimum of \$50,000 and a maximum of \$300,000) for the life/AD&D benefit. Age reduction schedule starting at age 65.

Disability Insurance *by New York Life - effective the first of the month following 30 days of service for full-time employees.*

This benefit will provide you with 60% of your monthly salary after 30 consecutive days of disability. This benefit is intended to provide income in the case of short-term or long-term disability.

Flexible Spending Account *by Phillips Resource Network - effective the first of the month following 30 days of service for full-time employees.*

You may designate an amount of pre-tax dollars, which you anticipate spending on medical/dental/vision co-pays, un-reimbursed medical/dental/vision expenses and childcare costs during the year. The monies you elect to route through the flex plan are deducted from your gross wages before taxes are assessed. By structuring your deduction in this manner, you will end up with more "take-home" pay than you would if these deductions were standard after-tax deductions. You may claim up to \$3,200 for un-reimbursed medical expenses and up to \$5,000 dependent-care expenses.

401(k) Plan *by Allen, Gibbs & Houlik (AGH) - effective the first payroll following hire date.*

Eligible employees may elect to contribute a portion of pre-tax or post-tax earnings to a 401(k) Retirement Plan. Security Bank of Kansas City offers a 100% match on the first 2% and a 50% match up to an additional 4% of your eligible contribution. In addition, the Bank may provide a Profit-Sharing contribution at its discretion which is allocated among all eligible employees, whether or not they made contributions. These contributions are based on company profitability and are determined by the Board of Directors annually. To receive the annual 401(k) Contribution Match and Profit Sharing you must be employed on the last day of the plan year.

Employee Assistance Program *by Lucet - effective immediately.*

The EAP can help you with just about any problem you might face, including but not limited to:

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| ~Family relationships | ~Physical or emotional abuse |
| ~Marital difficulties | ~Depression and loneliness |
| ~Drug and alcohol concerns | ~Parenting |
| ~Professional growth | ~Loss of a friend or family member |
| ~Workplace conflicts | ~Financial and legal problems |

The EAP is a part of your employee benefits package, thus there is no charge for this service. You may utilize this confidential service with no co-pay or other expense. There is a limited number of visits per employee.

First Stop Health (FSH) *- effective the first of the month following 30 days of service for full-time employees.*

FSH is a concierge service that provides Virtual Urgent Care, Virtual Primary Care, and medical billing assistance to any participant enrolled in the Bank's medical plan. It is intended to serve as a supplement to the insurance you receive through UMR/United.

Company Subsidized Benefits

Medical Insurance *by United Health Care (UHC), a UMR company - effective the first of the month following 30 days of service for full-time employees.*

Select from two High Deductible Health Plans (HDHP) paired with a Health Savings Account (HSA). Security Bank has elected to use the UHC Choice Plus network.

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Dental Insurance by Delta Dental of Kansas - effective the first of the month following 30 days of service for full-time employees.

Delta Dental offers a comprehensive dental plan with providers across the U.S.

Voluntary Employee-Paid Benefits

Vision Care by MetLife - effective the first of the month following 30 days of service for any employee working 20+ hours a week.

Two vision plans to choose from to fit your needs.

Critical Illness & Hospital Indemnity by The Hartford - effective the first of the month following 30 days of service for any employee working 20+ hours a week.

Critical Illness coverage pays you when you or a covered family member have a diagnosis and/or treatment for certain types of cancer or critical illness. Hospital Indemnity coverage pays you if you are admitted into the hospital or ICU (not all situations are covered).

Accident Insurance by The Hartford - effective the first of the month following 30 days of service for any employee working 20+ hours a week.

This coverage pays you when you or a covered family member incur injuries due to a covered accident.

Additional Life Insurance by New York Life - effective the first of the month following 30 days of service for any interested full-time employee.

Optional term life insurance and dependent term life insurance is available according to the rate chart in the enrollment booklet; rates are age and dollar based. Coverage may be purchased in increments of \$10,000 for the employee, spouse and dependent children. Age reduction schedule starting at age 65.

Legal and Identity Monitoring by LegalShield - effective the first of the month following 30 days of service for any interested employee.

LegalShield provides access to professional consultation, letters and phone calls, contract and document review. ID Shield provides comprehensive identity protection and restorations services, including TransUnion credit monitoring and more.

Paid Time Off Benefits

Holidays

Effective immediately for full-time and permanent part-time employees.

Paid Time OFF (PTO)

Full-time and Permanent Part-Time employees will begin accruing PTO the first of the month following 30 days of employment. PTO will be accrued two times per month and up to 5 days can be rolled over into the following year.

Parental Leave

Full-Time employees who have worked for 6 consecutive months are eligible for Parental Leave benefit. Up to 4-weeks for the childbearing parent and up to 1-week for the non-childbearing parent are available.

Volunteer Leave

Security Bank of Kansas City allows up to 16 hours to volunteer annually. This is completely voluntary, and employees can record time in 4-hour increments. Volunteer hours must be during the employee's normal schedule and business hours.