

2024

Benefits Guide

January 1 – December 31

Welcome

We are pleased to present you with the 2024 City National Bank Employee Benefit Summary

This is intended as a Summary of the Benefits offered by CNB. It serves as a quick reference guide which can also be maintained for future benefit information reminders. In case of discrepancy, the legal plan documents or contract will prevail. We offer a flexible approach to benefit design structured to meet the individual needs of you and your family members. If you have any questions, or need any assistance, please feel free to contact Yajaira Farena, Benefits Manager at 305-310-6102 or email at yajaira.farena@citynational.com

Eligibility Requirements to enroll in the health plans:

- Full-time Employee Eligibility Date – First of Month after hire date.
- Part-time Employees, working at least 25 hours per week, are also eligible.

Some benefits provide coverage for your qualified dependents. Unless otherwise specified, your qualified dependents are:

- Your spouse or your domestic partner
- Your naturally born or legally adopted children and stepchild(ren) less than 26 years old. Extended coverage for Medical Insurance for Florida residents only may be eligible up to age 30 if the child satisfies the following conditions:

1. is unmarried and does not have a dependent of his or her own; AND
2. is a resident of this state OR a full-time or part-time student; AND
3. is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act.

When Coverage Begins

New Hires: You must complete the enrollment process within 10 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following your date of hire. If you fail to enroll on time, you

will NOT have benefits coverage (except for company-paid benefits).

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. The following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, DP, or child
- You lose coverage under your spouse's/DP's plan
- You or your dependent gains access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact the Benefits Manager within 30* days of the qualified life event (including newborns).

Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

***60 days for CHIP or Medicaid access**

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Enrollment

Go to UltiPro from a CNB computer.

Once you Login, Click on "Life Event." There you will find detailed information about the plans available to you and instructions for enrolling.

Medical Insurance

We are proud to offer you a choice of medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.



Medical Plans

You can choose from 4 medical plan options through Cigna.

1. Open Access Plus In-Network Base (OAP-IN-Base)
2. Open Access Plus In-Network 1 (OAP-IN-1)
3. Open Access Plus In-Network 2 (OAP-IN-2) or
4. Open Access Plus 3 (OAP 3).

Group # 3340729

- **ID #** will be the employee's social security number followed by a person code (see below). The actual ID card will reflect Alternate Member Identification number which will work the same as the Social Security Number.
 - 01-Employee
 - 02-Spouse
 - 03-Child (in age order, 04, 05, 06 etc.)

Member Services: 1-800-244-6224 (800 CIGNA 24)

Claims Address:

Cigna, P. O. Box 182223, Chattanooga, TN 37422-7223

Once enrolled, you can register at mycigna.com

1. Once on the Cigna site select "Register."
2. Enter your personal details - name, address and date of birth.
3. Confirm your identity with secure information — your Cigna ID, social security number or complete a security questionnaire. This helps to ensure that only you can access your information.
4. Create a user ID and password.
5. Review and submit.

Once you register, you will be ready to log into your personal, secure www.mycigna.com and;

- Find doctors and medical service providers
- Print temporary ID cards
- Manage and track your claims
- See cost estimates for medical procedures
- Compare quality of care ratings for doctors and hospitals
- Access a variety of health and wellness tools and resources

HELP IS HERE!

Caring that you make the right Choice

Need help deciding if Cigna coverage is right for you?

The information you're looking for is just a phone call away 24/7 at 1-800-564-7642.

Call today and speak with a knowledgeable enrollment specialist for:

- Information on specific plans.
- Help finding participating doctors and other health care professionals.
- Comparisons of all Cigna products and resources available to you.



Virtual Visits / Telehealth

Medical plans include telehealth services through Cigna Telehealth Connection. Provided by MDLIVE, Telehealth Connection gives you video or phone access to board-certified doctors and pediatricians around the clock at the same co-pay as your PCP visit.

Through the web at myCigna.com

- Select the Cigna Telehealth Connection
- Select MDLIVE
- No separate login needed
- Download the MDLIVE for Cigna App to your smartphone or mobile device

By Telephone—MDLIVE: 888-726-3171

Medical Plan (Highlights)

The following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Cigna Year 2024	Cigna Open Access Plus In-Base National Plan In-Network Only	Cigna Open Access Plus In-1 National Plan In-Network Only	Cigna NEW Open Access Plus In-2 National Plan In-Network Only	Cigna NEW Open Access Plus-3 National Plan In-Network Only
Deductible (per calendar year)				
Individual / Family	\$5,000 / \$10,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$2,000 / \$4,000
"HRA" Reimbursement Account (per calendar year)				
Individual / Family	N/A	\$1,500 / \$3,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Out-of-Pocket Maximum** (per calendar year)				
Individual / Family	\$8,000 / \$16,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Covered Services				
PHYSICIANS Preventive Services (Office visit/Labs/X-rays) (Use Labcorp or Quest Diagnostics) Referrals Primary Care Visit / Walk-in-Clinic Specialist's Office Visit	No charge No referrals No charge \$60 copay	No charge No referrals No charge \$30 copay	No charge No referrals No charge \$30 copay	No charge No referrals No charge \$30 copay
VIRTUAL VISITS Urgent (MDLIVE) / Primary Care / Specialist	No charge / No charge / \$60 copay	No charge / No charge / \$30 copay	No charge / No charge / \$30 copay	No charge / No charge/ \$30 copay
COINSURANCE (plan / member)	80% / 20%	80% / 20%	100% / 0%	100% / 0%
DIAGNOSTIC TESTING Outpatient Diagnostic (lab/X-ray) Advanced Imaging (MRIs, CAT scans etc.)	No charge \$500 copay	No charge \$250 copay	No charge \$250 copay	No charge \$250 copay
EMERGENCY CARE ER Visit (copay waived if admitted) Urgent Care Non-Urgent / Non-Emergency*** Ambulance Services	\$500 copay \$75 copay \$15 copay 20% after deductible	\$300 copay \$75 copay \$15 copay 20% after deductible	\$250 copay \$50 copay \$20 copay 0% after deductible	\$250 copay \$50 copay \$20 copay 0% after deductible
HOSPITALS Inpatient Stay Outpatient Surgery	20% after deductible 20% after deductible	20% after deductible 20% after deductible	0% after deductible 0% after deductible	0% after deductible 0% after deductible
Prescription Drugs (Generic / Preferred Brand / Non-Preferred Brand / Specialty)				
Retail Pharmacy: 30-day supply	\$20 / \$60 / \$100 / 20% after deductible	\$10 / \$30 / \$50 / 20% after deductible	\$10 / \$30 / \$50 / 0% after deductible	\$10 / \$30 / \$50 / 0% after deductible
Mail Order: 90-day supply (Specialty is 30-day only)	2.5 times Rx copay	2.5 times Rx copay	2.5 times Rx copay	2.5 times Rx copay

Medical Plan (Highlights)

The following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

**Cigna Year
2024**

Cigna <small>Open Access Plus In-Base</small> National Plan In-Network Only	Cigna <small>Open Access Plus In-1</small> National Plan In-Network Only	Cigna <small>NEW Open Access Plus In-2</small> National Plan In-Network Only	Cigna <small>NEW Open Access Plus-3</small> National Plan In-Network Only
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Coinsurance percentages and copay amounts shown above represent what the member is responsible for paying.

* Plan has coverage for out-of-network services. If you use an out-of-network provider you will be responsible for any charges above the maximum allowed amount. See detailed medical summary for out-of-network benefits coverage.

** Out-of-Pocket Maximum includes Deductible, Coinsurance, Copays and Prescriptions (Rx).

*** If not Urgent or Emergency, you can use walk-in clinics/nurse at CVS, Walgreens, Wal-Mart and Target.

Coverage Level	Semi-Monthly Deduction	Semi-Monthly Deduction	Semi-Monthly Deduction	Semi-Monthly Deduction
Single Coverage	\$0.00	\$70.50	\$211.30	\$311.44
Employee + 1 Coverage	\$68.74	\$127.26	\$354.44	\$519.13
Family Coverage	\$163.60	\$190.54	\$473.35	\$722.97

Health Reimbursement Account "HRA"

If you enroll in one of our Medical plan options (I, II or III), you will automatically be enrolled in the HRA and CNB will fund your HRA to offset some of your medical plan deductible. If you or a family member (if applicable) has paid the applicable annual deductible for a covered procedure, you can receive reimbursement from the HRA account, as detailed below:

Medical Plan Option:

"OAP-In-1", you can claim from the HRA account any amount that you have paid towards your deductible over \$1,500 and you can receive up to \$1,500 for an Individual and up to \$3,000 for the Family.

"OAP-In-2" or "OAP-3", you can claim from the HRA account any amount that you have paid towards your deductible over \$1,000 and you can receive up to \$1,000 for an Individual and up to \$2,000 for the Family.

How to receive your HRA reimbursement;

Once a Medical claim has been processed by our medical carrier Cigna, you will receive an Explanation of Benefits (EOB) statement by mail, detailing the medical claim: "Amount Billed", "Discount", "What Cigna plan paid" and "What I owe" amount which should be the deductible amount you have paid or amount you owe if not paid yet. If you have not received the EOB statement, you can print one from the www.mycigna.com web site.

ONLINE INSTRUCTIONS:

Step 1: "Register" if you have not previously registered at <https://participant.myameriflex.com/#/login> click on New user registration and follow the instructions.

Note: if you have already registered because you are also enrolled under the Flexible Spending Account reimbursement (FSA), you do not need to register again.

Step 2: Set up a Direct Deposit (ACH) account on the tab "Reimbursement Settings" and complete the ACH setting. We strongly recommend that you set up an ACH account for a quicker turnaround time of your reimbursement and also to help prevent lost/misplaced checks.

Step 3: Go to the tab "File A Claim", then click on "Pay myself" and on the "Account Type" from dropdown you will select "Health Reimbursement Account" and complete claim to indicate total Medical deductible paid for the year, attach the EOB statement and submit. Then, follow same steps but indicate the actual HRA claim amount due to you, based on your plan, see above, attach the EOB statement and submit.



Ameriflex®

Supplemental Insurance

AFLAC

We currently offer voluntary AFLAC plans, Accident, Cancer Protection, Hospital Advantage, Critical Care and Short Term Disability coverages in which you can enroll.

These supplemental plans provide employees and eligible family members with direct cash payments. Once you enroll in any of the AFLAC plans offered, you may keep those plans at the same rates even if we offer new AFLAC plans later. In addition, if you would separate from employment with CNB, you may keep your current AFLAC plans, since they are all portable plans. For more information, please request an AFLAC plan brochure from the Benefits Manager.

You may contact our AFLAC representative, Eileen Sanchez-Medina, at 305-740-7228 or e-mail eileen_sanchezmedina@us.aflac.com for questions on any of the AFLAC benefits offered.

Current AFLAC Plans and Pre-Tax Employee deductions (Per-Pay) are as follows:

Accident Advantage		Policy Series A36000	Cancer Protection		Policy Series B70000
Individual		\$9.30	Individual		\$22.47
Employee & Child(ren)		\$16.58	Employee & Child(ren)		\$22.93
Employee & Spouse		\$15.21	Employee & Spouse		\$40.42
Family		\$23.40	Family		\$40.87

Hospital Advantage (Policy series B40000)					Hospital Advantage (Policy series B40000)				
Option 1					Option 2				
Age	Individual	Employee & Child(ren)	Employee & Spouse	Family	Age	Individual	Employee & Child(ren)	Employee & Spouse	Family
18-49	\$19.37	\$28.80	\$31.47	\$35.24	18-49	\$28.60	\$41.54	\$48.37	\$52.40
50-59	\$20.41	\$29.32	\$34.06	\$35.69	50-59	\$32.24	\$43.82	\$57.53	\$59.94
60-75	\$20.87	\$29.91	\$35.62	\$37.77	60-75	\$36.28	\$48.96	\$65.00	\$69.17

Critical Care Protection (Policy series A74000)				
Age	Individual	Employee & Child(ren)	Employee & Spouse	Family
18-35	\$8.45	\$14.37	\$16.25	\$18.40
36-45	\$11.96	\$16.97	\$21.52	\$23.40
46-55	\$17.68	\$21.84	\$33.09	\$35.10
56-70	\$24.44	\$30.81	\$47.19	\$50.51

AFLAC SHORT-TERM DISABILITY (POLICY 57600)

The Short Term Disability rates are based on your current salary and age, therefore, please see the Short Term Disability brochure for applicable rates in the Life Event session.

Flexible Spending Accounts

You may select a Health Care Savings FSA Account, a Dependent Care Savings Account, or both. You do not need to be enrolled in the CNB Medical plan to participate. You may elect a specific dollar amount which will be deducted from your semi-monthly payroll on a pre-tax basis. Therefore, you will not have to pay federal income tax, social security tax, and/or state income tax (if applicable) on the elected amount. You may use funds from your account(s) for qualified expenses for yourself or any person you may claim as a dependent on your federal tax return, including your children, spouse and parents.

Health Care FSA

You may deduct from your pay up to \$3,200 per year on a pre-tax basis (per employer). This means that if you are married, your spouse can put up to \$3,200 in an FSA with their employer as well. Also, if you are a new employee that contributed towards a Health Care Account with a prior employer, you can contribute up to the maximum \$3,200 with CNB for the remainder of the year.

This amount can be used to pay most health-related expenses that qualify as "eligible" or as a medical deduction for federal income tax purposes. These expenses include out-of-pocket medical expenses, items like prescription drugs as well as over-the-counter medicines, co-payments, deductibles, co-insurance, dental and vision expenses that are not paid by any other health plan.

You can claim medical expenses that exceed 10 percent of adjusted gross income through your taxes, but you can't "double dip", by claiming expenses from a Health Care Account and deduct the same expense on your tax return

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses
- Lasik eye surgery

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Health Care FSA: Unused funds up to \$640 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$640 will NOT be returned to you or carried over to the following year.

Dependent Care FSA: Unused funds will NOT be returned to you or carried over to the following year.

You can incur expenses through current year, and must file claims by no later than March 15, of following year.

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Dependent Care FSA

You may deduct from your pay up to \$5,000 per year on a pre-tax basis. If you are married, your spouse may also participate in a dependent care plan but the total combined plan deposits or benefits can't exceed \$5,000 in a year (see below).

- \$5,000 (if the employee is married and filing a joint return or is a single parent); or
- \$2,500 (if the employee is married but filing separately)

This amount can be used for expenses to care for your dependents so that you and your spouse, if any, can work. The person receiving the care must qualify as your dependent for income tax purposes:

- Child under age 13, or
- Person over age 13, including spouse, who is physically or mentally incapable of caring for him or herself, and who resides with you at least 8 hours each day; elderly parents or in-laws.
- Day care facility for adults (not over night nursing home facilities).

Commuter Reimbursement Account (CRA)

What's a CRA And How Does a CRA work?

- With a Commuter Reimbursement Account (CRA), you can elect to have a specific amount deducted from your gross earnings each pay period, either for Parking (PKG) and/or Transit (TRN).
- Each month, these funds will be uploaded into an Ameriflex Debit Card to be used at approved merchants and for qualified expenses.
- If you enroll in a Health Care Account and/or Dependent Care Account, you will also be able to use the same Ameriflex Debit Card for CRA (Parking or Transit expenses).
- The pre-tax CRA deduction will help lower your taxable income.
- Each month, any amount not used will be carried over to the following month and the funds do not expire.
- As long as you are an active employee you will have access to the funds even if you do not re-enroll in the new plan year or if you decide to stop contributing.
- To avoid having an excess balance, you will have the ability to adjust the deduction each month. However, each month, you can only spend up to the monthly IRS limit.
- The maximum you can deduct toward the CRA – for either a Parking account or a Transit account— is \$315 per month.
- If you enroll in the CRA account, CNB will offset \$155.01 per month toward either a Parking or Transit account. If you do not enroll in the CRA, you will not qualify for the current offset.

What's an eligible expense for a CRA?

- Parking expenses on or near your work location.
- Parking expenses at a location from which you commuted to work by (a) mass transit facilities, (b) a commuter highway vehicle, or (c) carpool – like a Metrorail parking garage.
- Transit Pass expenses for a pass, token, fare card, voucher, Lyft Line or similar item for transportation on mass transit facilities.

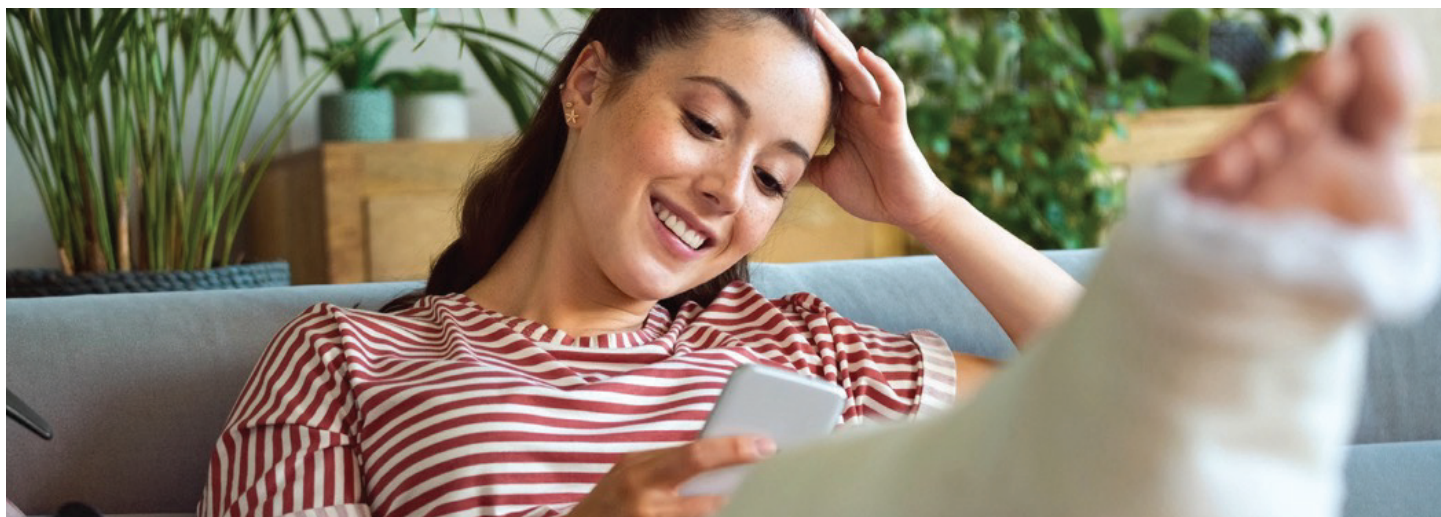
Ineligible expenses include:

- Tunnel, bridge, or highway tolls (Sun Pass, EZ Pass) or Uber Pool.
- Fuel, mileage, or other costs incurred to operate vehicle or taxi.
- Non-work related transportation or parking expenses.

Life Assistance Program (LAP) - NY Life

WHATEVER LIFE THROWS AT YOU - THROW IT OUR WAY.

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program¹. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For People.



Our suite of value-add resources includes:

Employee Assistance Program

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three sessions, per issue, per year.

GuidanceResources^{®1}

When you need information quickly to help handle life's challenges, you can visit guidanceresources.com for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions..

Well-being Coaching¹

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

FamilySource^{®1}

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care

Contact Info:

Employee Assistance and Wellness Support 24/7

Phone: (800) 344-9752, Website: guidanceresources.com, Web ID: NYLGBS

Wellness Programs



Say hello to a whole new way to get Healthy!

City National Bank is offering Omada®, a digital lifestyle change program that can help you lose weight, feel fantastic, and develop long-term healthy habits.

You or your covered adult dependents can take advantage of this new program at no additional cost, if you and your adult dependents are enrolled under our group medical plan offered through Cigna and are at risk for diabetes or heart disease.

Let's start with why we're offering this program:

- Obesity-related chronic disease impacts millions of Americans.
- According to the CDC, more than 1 in 3 adults are prediabetic and 90% of people with prediabetes don't even know they have it.
- City National Bank wants to help our employees become aware of their risks, and take steps toward happier, healthier lives.
- The Omada program helps people change unhealthy behaviors and lose weight. Sustained weight loss reduces the risk for obesity-related chronic diseases.

See if you're eligible at <https://go.omadahealth.com/citynational> (Paste into your browser)

Participants in Omada will receive:

- An interactive program to guide your journey
- A wireless smart scale to monitor your progress
- Weekly online lessons to empower you
- A professional Omada health coach to keep you on track
- A small online group of participants to keep you engaged



NOTE: Cigna also has a variety of wellness programs built in when you register or log in to mycigna.com. You will find the Cigna Health Rewards Program, Active Fit Direct (Gym Membership Program Discounts) and more...

Dental Insurance

City National Bank is proud to offer you a choice between two different dental plans.

Key Dental Benefits	Cigna DHMO k1109		Cigna DPPO	
	In-Network Only	Out-of-Network ¹	In-Network Only	Out-of-Network ¹
Deductible (per calendar year)				
Individual / Family	None / None	N/A / N/A	\$50 / \$150	\$100 / \$300 (\$50 / \$150 Texas)
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)				
Per Individual	None	N/A	\$1,750	\$1,250 (\$1,750 Texas)
Covered Services				
Preventive Services <ul style="list-style-type: none"> • Oral Evaluations • Prophylaxis: routine cleanings • X-rays: routine • X-rays: non-routine • Fluoride Application • Sealants: per tooth • Space Maintainers: non-orthodontic • Emergency Care to Relieve Pain 	No charge	N/A	Plan pays 100%	Plan pays 100% (Can be balance Billed)
Basic Services <ul style="list-style-type: none"> • Restorative: fillings • Endodontics: minor and major • Periodontics: minor and major • Oral Surgery: minor and major • Anesthesia: general and IV sedation • Repairs: Bridges, Crowns and Inlays • Repairs: Dentures • Denture Relines, Rebases and Adjustments 	See Schedule	N/A	Plan pays 80% You pay 20% After deductible	Plan pays 80% You pay 20% After deductible (Can be balance Billed)
Major Services <ul style="list-style-type: none"> • Inlays and Onlays • Prosthesis Over Implant • Crowns: prefabricated stainless steel / resin • Crowns: permanent cast and porcelain • Bridges and Dentures 	See Schedule	N/A	Plan pays 50% You pay 50% After deductible	Plan pays 50% You pay 50% After deductible (Can be balance Billed)
Orthodontia (Child(ren) & Adults)	\$2,040 child(ren) / \$2,376 Adults	N/A	50%; \$1,000 Max. Benefit	
Dental Pre-Tax Employee Deductions (Per-Pay) Are:				
Employee Only	DHMO		PPO	
Employee plus One Dependent	\$7.71		\$23.39	
Family	\$13.57		\$49.84	
	\$23.95		\$69.57	

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Below are steps to find a dental provider:

1. Go to Cigna.com
2. On top right, click on "Find a Doctor, Dentist, or Facility"
3. "How are you covered?" Click on "Employer or School"
4. Enter your Zip Code and then Click on "Doctor by Type", and select "General Dentist", or search by "Doctor by Name", or "Health Facilities"
5. Enter search criteria, then Click "Continue" to select a plan
6. "Please Select a Plan", for the DHMO plan Click "Cigna Dental Care Access Plus" for the DPPO plan Click "Cigna DPPO Advantage"

Vision Insurance

City National Bank is proud to offer you a vision plan.

The Cigna VSP vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Cigna VSP network.

The following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Benefit	Frequency Period
Exam	\$10	N/A	(once every 12 months)
Exam Allowance (Once per frequency period)	Covered 100% after \$10 Copay	Up to \$45	(once every 12 months)
Materials Copay	\$25	N/A	(once every 12 months)
Eyeglass Lenses Allowances: (one pair per frequency period)			
Single Vision	Covered 100% after \$25 materials copay	Up to \$32	(once every 12 months)
Lined Bifocal		Up to \$55	(once every 12 months)
Lined Trifocal		Up to \$65	(once every 12 months)
Lenticular		Up to \$80	(once every 12 months)
Contact Lenses Allowances: (one pair or single purchase per frequency period) (in lieu of glasses)			
Elective Contact Lenses	Covered up to \$110	Up to \$98	(once every 12 months)
Therapeutic Contact Lenses	Covered at 100%	Up to \$210	(once every 12 months)
Frame Retail Allowance (one per frequency period)			
Frames	Covered up to \$130	Up to \$71	(once every 12 months)
Vision Pre-Tax Employee (Per-Pay) deductions are as follows:			
Employee Only		\$3.34	
Employee plus One Dependent		\$6.10	
Family		\$10.57	

Below are steps to find a vision provider:

1. Go to [Cigna.com](https://www.cigna.com)
2. Enter Your City, State and Zip Code or Click on the left side of the screen and select "Search by Eye Care Professional or Office Name"



Group Basic Life and AD&D (Accidental Death & Dismemberment)

Life/AD&D Insurance (Company-paid)

Carrier: New York Life (Group # FLX969417 / OK 970852)

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death. The Basic Life and AD&D benefit amount maximum is \$50,000 with no medical questions asked. Benefits are reduced to 65% at age 65 and to 50% at age 70. The policy includes an equal amount of AD&D insurance, which provides a benefit if you suffer a covered accidental injury or death from a covered accident. City National Bank pays 100% of the cost for this benefit.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Optional Life and AD&D (Accidental Death & Dismemberment)

Optional Life/AD&D Insurance (Employee-paid)

Carrier: New York Life (Group # FLX969417 / OK

If you determine you need more than the basic coverage, you may purchase additional coverage through New York Life for yourself and your eligible family members.

Supplemental Life Insurance may be purchased in increments of one, two, three, four and five times your annual salary rounded to the next highest \$1,000 to a maximum of \$500,000 with no medical questions asked for up to \$150,000 or 3 times your basic annual earnings, whichever is less. Benefits are reduced to 65% at age 65 and to 50% at age 70.

Benefit Option		Guaranteed Issue ¹
Employee	Up to five times your annual salary, rounded to the next \$1,000, with a maximum Optional Life/AD&D of \$500,000.	\$150,000
Spouse/RDP	Benefit amount maximum of \$20,000 for Spouse coverage	\$20,000
Child(ren)	Under age 26 - Up to \$10,000	\$10,000

Optional Life Rates

Rates are per thousand. Example: at age 30 with an Annual Salary of \$60,000: $\$60,000 \times 0.06 = \3.60 per month, divide by 2 to get the Post-Tax (Per-Pay) deduction amount = \$1.80

Age Level	Monthly Rate
Less than 25	\$0.030
25-29	\$0.040
30-34	\$0.040
35-39	\$0.050
40-44	\$0.090
45-49	\$0.170
50-54	\$0.260
55-59	\$0.590
60-64	\$0.620
65-69	\$1.000
70-74	\$2.100
75 plus	\$4.220

Dependent Life

Carrier: New York Life (Group # FLX969417 / OK 970852) You may purchase Voluntary Dependent Life Insurance as follows:

Spouse up to age 70: \$20,000.00 Life Amount with no medical questions asked.
Children up to age 26: \$10,000.00 Life Amount, benefit is payable for a dependent child who is 6 months to 19 years old or to age 26 if a full-time student. A reduced benefit is payable for a child from 14 days old to 6 months.

1. During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI), or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Dependent Life Post-Tax Employee (Per-Pay) deductions are as follows:

Spouse Rate	\$0.28 per \$1,000 or \$5.60 for \$20,000
Child(Ren) Rate	\$0.19 per \$1,000 or \$1.90 for \$10,000
Spouse & Child(ren) Rate	\$7.50

Additional Life Insurance

Optional Term or Permanent Life Insurance – Open For Enrollment At Any Time...

City National Bank offers individual optional Term or Permanent life insurance through National Life Insurance, for all employees as well as family members in which you can elect the Face Amount as well as select a Term Life or Permanent Life policy. Employees and/or family members can select the method of direct payment. For example, monthly, quarterly or annually. (not through payroll deduction)

- Permanent Life – this policy can remain in force as long as premiums are paid.
- Term Life – this policy provides coverage for a certain time period, for example, 10yrs, 15yrs, 20yrs, 25yrs or 30yrs, depending on the age when you first enroll.

Use the link below to initiate your application for Term Life (if you would prefer a Permanent Life option, you can discuss with the National Life Insurance agent during the interview process). Once your application is reviewed, you will be contacted by an agent and more information will be provided.

<https://www.compulife.net/website/1791/quoter.html>



Long Term Disability (LTD)

LTD is a voluntary benefit that may pay you a portion of your monthly income after your claim is approved. It replaces 60% of your income, up to \$10,000. Keep in mind that other sources of income could impact your benefit amount. You may begin to receive benefits after your claim is approved, after 90 days (this duration is referred to as the “elimination period”). You may receive a monthly benefit for as long as you are still unable to work due to a covered disability or until you reach the Social Security Normal Retirement Age.

Your payroll deduction amount is based on your annual salary (covered salary maximum \$200,000.00).

Sample deduction amount

Annual salary \$40,000 divided by 24 pay periods times .0036(rate) = \$5.99 Post-Tax Employee (Per Pay)

Note: Since the premiums of this LTD benefit are paid Post-Tax, the monthly benefit amount would be paid to you “tax-free”, which is when you need it most.

Parental Leave Benefit

- Eligibility after 6 months of continuous service with CNB (not eligible for Interns/Temp employees).
- Maximum time off and payment – 2 weeks at 100% of pay .
- To be used within 1 month, immediately following birth or adoption of child .
- Must be taken as a full day and continuous 2 weeks.
- Requested Parental Leave time off, must be submitted to HR Benefits Manager and employee’s Manager, at least one month in advance for department and or banking center to plan accordingly.
- Eligible employees would receive pay for Parental Leave Benefit and if additional time off is requested, employees may use available PTO days.
- If you are eligible and approved for state mandated leave or statutory paid family leave, this benefit will run concurrently with that leave and the state will reduce the benefit through the company policy.

In addition, if an employee is designated on Family Medical Leave “FMLA” or state mandated leave due to giving birth to their own child, then the Paid FMLA leave days would apply after exhaustion of the Parental Leave Benefit days and available PTO days. See policy below.

Paid FMLA Leave Days

In addition to the Paid Time Off (PTO) policy (see employee handbook section 20.3), the Bank provides additional paid time days at the employee’s regular rate of pay, under limited circumstances, for leave taken by an employee’s own illness that meet the following criteria. This is a benefit that provides limited paid days during Family Medical Leave (FMLA). Therefore, employees must be eligible and on a designated FMLA leave :

- The employee has exhausted all available paid time off, unless, the employee’s leave start date is on or before June 30th, then, the employee may keep up to 10 days of available PTO, to use after returning from leave.
- The Paid FMLA leave days do not exceed the applicable designated FMLA period.
- The employee is not receiving worker’s compensation lost wages .
- If you are eligible and approved for state mandated leave or statutory paid family leave, this benefit will run concurrently with that leave and the state will reduce the benefit through the company policy.

CNB uses a “rolling” 12-month period measured backward from the date of any FMLA leave usage. This means that you will be entitled to the number of Paid FMLA leave days equal to the balance remaining after subtracting any already Paid FMLA leave days received in the immediately preceding 12-month period.

See below chart for information on the Minimum and Maximum number of Paid FMLA leave days :

Length of Employment	Maximum Paid FMLA leave days
At least 1 year but less than 2 years	4 weeks of pay
2 years but less than 5 years	6 weeks of pay
5 years but less than 10 years	8 weeks of pay
10 years or more	12 weeks of pay

Note: For a part-time employee, the Maximum Paid FMLA leave days are pro-rated based on the employee’s scheduled weekly hours.

- City National Bank will not interfere with, restrain, or deny the exercise of, or the attempt to exercise, any right provided under this policy. City National Bank will not discharge, or in any other manner discriminate against, any individual for opposing any practice prohibited by the policy

Valuable Extras

LegalShield

You can purchase a Legal Plan or Identity Theft Protection Plan and you can sign up at any time during the year. For more information and to sign up, please request a LegalShield/Identity Theft brochure and application from the Benefits Manager.

- **Legal Plan (per-pay) for Individual or Family coverage for \$11.97.**
- Legal Family Plan covers:
 - The member
 - The member's spouse/domestic partner
 - Never-married dependent children under age 26 living at home
 - Dependent children under age 18 for whom the member is legal guardian
 - Never married, dependent, children who are full-time college students up to age 26
 - Physically or mentally disabled children living at home
- Identity Theft Plan covers the member, partner and children under age 18. Individual coverage for \$4.47 per pay or Family coverage for \$9.47 per pay.
- If you sign up for Family coverage under both plans, the cost is \$19.45 per pay

Schedule consultations at your convenience with LegalShield's network of experienced lawyers directly through the app with the press of a button. Join now and speak with a lawyer in as little as 4 hours after initial contact. For more information, please contact your Independent Associate: Joan Burton at 954-649-2993 or email at Burton_J@legalshieldassociate.com

Pet Insurance

City National Bank is offering a Voluntary "Pet Insurance" plan through Nationwide! You can sign up at any time during the year and pay the applicable premium through payroll deduction. See more information below:

You care about your pets and consider them members of your family. So whether your family includes kids with two feet or kids with four paws—or both—you know what responsibility looks like. So why not give your pets the best health care available?



The **My Pet Protection** suite of pet insurance plans is composed of plans specifically designed for employees and gives you superior protection at an unbeatable price, featuring:

- Up to 90% reimbursement on vet bills
- Exclusivity—unavailable to the general public
- One set price, regardless of the pet's age
- Some of the best deals anywhere: an average savings of 40% over similar plans from other pet insurers
- A wellness plan option that includes spay/neuter, preventive dental cleaning and more

You can pick between 2 plans: **My Pet Protection with wellness** or **My Pet Protection**

Employees have three easy ways to enroll:

1. Follow the link to the dedicated page www.petinsurance.com/citynational
2. Visit www.PetsNationwide.com and then enter our organization name and you will be directed to the page or
3. Call 877-738-7874 and mention that you are an employee of City National Bank of Florida

Valuable Extras continued...

Employee Discounts!

If you like saving money, then this is definitely good news.

You work hard, and for that you deserve some much-needed R&R. Thanks to a new agreement City National Bank has signed with Access Perks, our warriors now get access to a host of discounts - ranging from fast food and groceries to oil changes and theme park passes.

There are too many providers to list on a single page, but here are just a few you'll recognize.



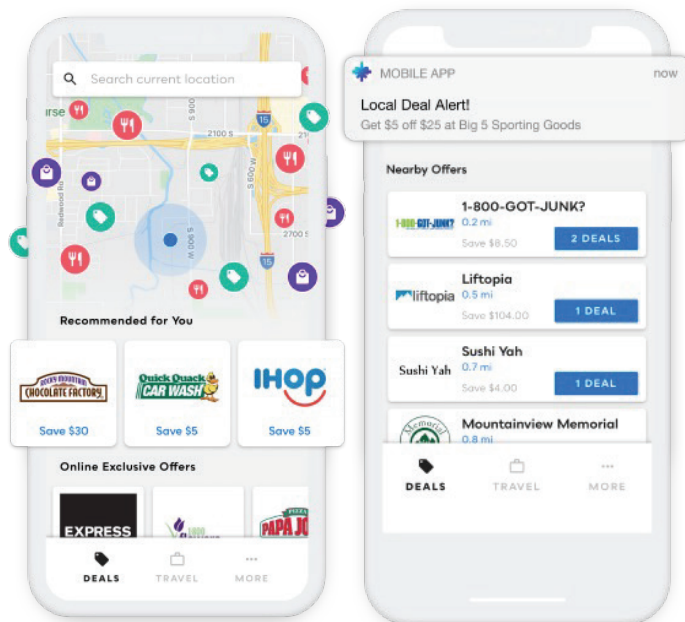
Finding and using these perks is very simple. If you are interested in saving, all you have to do is register by going to <https://citynationalbk.accessperks.com> enter your company email address as your registration, and you're ready to save.

There's also an "Access Perks" mobile coupon app you can download for both Apple and Android phones. (At some places, all you have to do is show the coupon on your phone to get the a discount and not a coupon would apply.)

These offers are reusable, so take advantage of them like crazy. It's a great way to save a LOT of money.

If you have any questions, Access Perks is just a phone call away at 1-877-408-2603. Happy saving!


You can also view other employee discounts by going to the CNBscene home page and under "Employee Corner" click on "Discounts"






How do I sign up for my Health Benefits?

On your first day of employment, you will be able to access the UltiPro system, which can be accessed from your home computer as well. (Note: you have 10 days from your hire date to complete your enrollment elections)

Once you are in the UltiPro web site:

- place your cursor on the "MYSELF"  icon
- go below the "Benefits" section to find the "Life Events"
- click on the "Life Events"
- click on "I am a new employee", reason "Add coverage/benefit group" and begin your health elections
- on the left side, scroll the bar up to "Verify Beneficiary And Dependent Information"
- if any of your contacts listed will also be coded "Dependent" click on the contact name

- click on the "edit"  icon to add the social security number, date of birth
- then under "Designation" click on box before "Dependent" and "Beneficiary", if applicable

- if you need to add a dependent or beneficiary, click on the add  icon and enter information needed
- go next  to elect plan benefit and options or decline the benefit

- to finalize, click on "Confirm Your Elections Or Changes" review and click on "Submit"

If you have any questions, please contact Yajaira Farena - Benefits Manager at 305-310-6102..

Once you have completed your health elections in UltiPro, please e-mail yajaira.farena@citynational.com for review and approval.



CNB Retirement Savings Plan 401(k)

City National Bank Retirement Savings Plan – 401(k)



As a new or current employee, you have a great opportunity to save for your retirement through the City National Bank Retirement Savings Plan ("Plan"). Please see the following summary of the key benefits and features of your new retirement savings plan.

ELIGIBILITY – You will be eligible to participate in the Plan after completing 3 months of service as long as you are at least twenty-one (21) years of age. Once eligible, you may enter the Plan immediately and begin making deferrals. Your first deduction will begin as soon as administratively feasible. Approximately 4 weeks prior to becoming eligible, you will receive your enrollment information for the Plan.

The City National Bank Retirement Savings Plan has an automatic enrollment feature. Once you become eligible, you will be automatically enrolled at 1%, unless you contact Fidelity and indicate that you are not interested in participating in the plan.

DEFERRALS – You can elect to defer (contribute) 1% to 80% (pre-tax) or 1% to 75% to a Roth (after-tax) of your compensation. You may change your contribution amount at any time online in the Fidelity website. The annual dollar limit maximum for 2024 is \$23,000 (\$30,500 if you are over age 50 any time in 2024).

- Note – The annual dollar limitation applies to you as an individual, and it will combine your contributions from a previous plan with the contributions in the City National plan.
- Example – You are under age 50 contributed \$14,000 in 2024 to a previous plan. You would be eligible to contribute a maximum of \$8,500 to the City National plan.

COMPANY MATCH – City National will match \$1 for \$1 on the first 5% you defer. This Safe Harbor matching contribution is immediately 100% vested. Example, if you defer 5% of your compensation to the Plan each pay date, the Bank will match your salary deferral \$1 for \$1. The Plan also has a "true-up" feature, which means all eligible deferrals will be reviewed at the end of the plan year and if applicable, you will receive an additional true-up match at the beginning of the new plan year. For example, if you max out your contribution or change your contribution amount during the year, you will still be matched on the first 5% you contribute.

ROLLOVERS – You may rollover money from a previous qualified retirement plan into the Plan. You may do this at any time (even if you are not eligible or are not participating in the Plan).

ADDITIONAL INFORMATION AND TOOLS – Fund information, plan details, change contributions, add or change beneficiaries, frequently asked questions, and your Rollover information and instructions can be found at:

Fidelity NetBenefits® at www.401k.com or by calling Fidelity at 800-835-5097. Plan Number: 33123

If you have additional questions about the Plan, please contact Yajaira Farena, Benefits Manager at 305-310-6102 or email at yajaira.farena@citynational.com



Other Employee Bank Benefits

Deposit Accounts

Account benefits are provided as follows. These accounts will not be subject to minimum balance requirements and several fees are waived. A specified selection of checks are made available at no cost to employees while licensed check products do come with fees, including applicable tax and shipping charges. As part of our green and sustainable efforts, Electronic Statements are free, while paper statements have a charge. For a listing of applicable fees, see the Disclosure & Schedule of Fees for Personal Accounts.

You can open an Employee Interest Checking or Savings account, or you can take advantage of the Premier Employee Interest checking Account, see more information below:

We have created this special banking product as a special benefit for our employees. To qualify, you must 1- deposit your CNB payroll to this account, 2- you must have online banking and 3- you must sign up for the mobile app.

- **Premier Employee Interest Checking Account:**
 - A checking account with no minimum balance and limited fees.
 - No international fees. If you're charged a fee abroad, we'll refund it.
 - No foreign ATM fees - EVER.
 - No charge for standard check orders.
 - No charge for safety deposit box, based on availability.
 - No charge for stop payments and wire transfers.
 - You'll also have a daily overdraft protection of up to \$500.

In addition, you can now open an account under a Revocable or Irrevocable Trust where the employee is a trustee and/or you can update your current account to a Revocable or Irrevocable Trust and you will continue to receive the same benefits.

Also, Premier Accounts are not limited to just only two accounts for employees who are signers on Premier accounts. This means that by qualifying for a Premier Account, you can now take advantage of the Premier rate in all your accounts.

If you take advantage of the Premier Employee Checking Account, you unlock the following benefits:

- **Premier Employee Money Market Account**
 - You can make the most of your savings by earning an exclusive rate.
 - A minimum balance of \$2,500 is required.
 - Must have a Premier Employee Interest Checking Account

- **Partner Checking Account**

We are now offering a free checking account for your spouse or domestic partner, with all the same benefits of your account.

- Must have a Premier Employee Interest Checking Account.

- **Premier Youth Savings Account**

A new product for children ages 18 and under of CNB.

- Minimum of \$50 to open the account is required.
- Employee must be a signer on the account.
- Must have a Premier Employee Interest Checking Account

- **Free IRA account for personal use**

Upon separation of employment, the "accounts" may, at the request of the employee, remain open or be closed. Should the employee elect to have the account remain open, the account will be transferred to the Miami Tower Banking Center and the account product type will change to a regular client product with applicable fees. As an employee of a financial institution, employees are expected to properly manage their finances and accounts with CNB.

Other Employee Bank Benefits

Overdraft Protection

The bank offers Overdraft Protection to automatically transfer money from one account to the other to cover items that may result in an overdraft. The minimum transfer amount is \$25.00, and there is no transfer fee.

Debit/Credit Memos to Employee Accounts

Internal debit and/or credit memos may not be used for transactions on any of the employee held accounts unless the following conditions are met: (1) the debit/credit tickets are prepared by an individual other than the employee whose account is involved; (2) the tickets are approved prior to processing by the department/bank Manager (or in his/her absence, a designated Supervisor).

ATM Transactions

Employees will not be charged by CNB for ATM transactions, either on CNB's ATMs or any other ATM. Please note, however, note that other banks may add a surcharge at the time of the transaction; these surcharges cannot be waived.

Stop Payments and Wire Transfer for regular Employee Interest Checking or Savings Account

Employees will be permitted up to three (3) free stop payments and wire transfers (incoming/outgoing) per calendar year. Employees will be charged the customary service charge for any additional stop payments (after the third) or wires (after the third of any combination of incoming/outgoing).

Loans

CNB offers loan products to full-time employees and part time employees who regularly work at least 25 hours per week after 6 full months of employment provided the employee remains in good standing (no disciplinary or performance issues) and meets underwriting criteria.

Other Employee Bank Benefits

Home Mortgage Loan (Purchase or Refinance)

Originations for employees are handled via a special secure underwriting and filing process which allows for confidential processing of the request.

Premier Mortgage (Purchase or Refinance)*

- Employees receive a credit of up to \$1,000 to be used toward closing costs and a reduction of .25 of a point on the best available rate on a similar loan.

Premier Home Equity Line of Credit*

- Employees receive a credit of up to \$1,000 to be used towards closing costs and a reduction of .25 of a point on the best available rate on a similar loan.

New Home Purchase:

Employees will receive a benefit payment of \$2,500.00 (less taxes) or \$1,500.00 (less taxes) towards the purchase of a new home, depending on if Mortgage Loan is through CNB or not. To be eligible for this benefit you must be actively employed with at least 6 consecutive months of service with CNB (Intern/Temp employees are not eligible). This benefit will only be available once during your employment with CNB and must be requested within 30 days (no exceptions), of purchase with proof of executed Closing Statement. You must be employed at time of request AND at the time of payment. Note: for New Construction, please send Certificate of Occupancy within 30 days. If applicable, request an "Important Moments Benefit Form" from, BenefitsandPayroll@citynational.com.

Mortgage Referrals

Pay-out Chart	
Pay-out Amount	Loan Amounts
\$ 500	For every loan funded with a loan amount up to \$500,000!
\$ 750	For every loan funded with a loan amount from \$500,001 to \$1,500,000!
\$ 1,500	For every loan funded with a loan amount greater than \$1,500,000!

**As this referral program may change from time to time, always check with the Residential Department, for the most current payout amounts effective at the time of your referral.*

Qualified Employees: This referral bonus is available to employees that do not have a mortgage goal or a mortgage referral goal (RM's), do not have a corporate title of senior vice president or higher

These payments will be made through payroll and will be subject to applicable taxes and deductions

Referrals must be made DIRECTLY to a Mortgage Loan Officers or emailed to ~MortgageReferral.

Wealth Management Benefit

Employee discounts on Wealth Products

- A 25% discount to our published Investment Advisory Fees* and,
- A 50 basis point discount to our published Portfolio Access Line of Credit Interest Rates.

Other Employee Bank Benefits

Other Services

- **Safe Deposit Box:** Depending upon availability and City National Bank's operational needs, an employee may request a safe deposit box. If one is available the employee may be provided one at no cost. Employees provided with a safe deposit box at no cost may be required, upon request and at CNB's discretion, to surrender the safe deposit box.
- **Cashier Checks:** Employees are offered Cashier's Checks without associated fees.
- **On-Line Banking:** Employees are encouraged to sign up for on-line banking. This service is provided to employees at no charge. On-line banking allows the employee to use an internet based program which allows review of accounts, make payments to third parties, transfer money between accounts, use of Zelle, ability to do Wire Transfers both on web and through Mobile App and do other account related transactions. On-line banking is available 24 hours a day, every day. There is no service charge for employees.

Other Benefits

- **Financial Planning Reimbursement (Senior Vice Presidents and Above) with at least one year of service:** Employees are eligible to receive up to \$1,500 per calendar year for expense incurred for financial planning services upon submission of Expense Report and appropriate attached receipt of documented expenses.
- **Birth or Adoption:** To help offset the expenses incurred when adopting, or after child birth, CNB will provide employees with a benefit payment of \$2,000.00 (less taxes) towards the adoption/childbirth. Request must be sent to Human Resources within 30 days of adoption/childbirth (no exceptions) with applicable documentation. You must be employed at time of request AND at the time of payment: birth or adoption certificate. If applicable, request an "Important Moments Benefit Form" from, BenefitsandPayroll@citynational.com.
- **Death of Family Member:** Employees will receive a bereavement benefit payment, of \$1,300.00 (less taxes) for spouse/legal partner, child, legal or birth parent or grandparent. Request for the relationships listed only, must be sent to Human Resources within 30 days of death (no exceptions), along with a copy of the death certificate. You must be employed at time of request AND at the time of payment. If applicable, request an "Important Moments Benefit Form" from, BenefitsandPayroll@citynational.com.
- **Family Fund:** Starting a family is a major milestone in life, and CNB wants to help make your family-building dreams a reality. Often times the journey to parenthood isn't straightforward, that's why CNB has developed The Family Fund program. The Family Fund program provides our employees access to up to a maximum \$10,000 in reimbursement for fertility-related expenses not covered through insurance, or adoption related expenses. The amount an employee can receive will vary depending on the number of employees requesting the benefit and the available funds, each year. It applies to employees regardless of whether the employee or their partner needs fertility treatments, and regardless of sexual orientation or gender. Each year an application window will open, and you'll be able to submit an application with the applicable documentation, during that period. Maximum Lifetime benefit payment s \$20,000.00.

-> To qualify for Family Fund: Employee must be full-time and have been employed at CNB for at least 12 consecutive months. Employees who separate from CNB within 12 months of receiving the Family Fund reimbursement will have to repay the applicable amount received.

Educational Benefits

CNB understands that learning is a continuous journey throughout your life. And we want to support those efforts in robust and complete way, and to support this we provide an array of learning options to suit many needs, such as:

Tuition assistance for both undergrad and graduate level;

Leadership Development;

Certifications, along with continuous learning credit options;

Seminars to provide continuous industry knowledge and help upgrade skills;

A suite of employee online development options; and a host of other educational options

Paid Time Off (PTO)

PTO eligibility is based on employee status (Full-Time or Part-Time), years of service and corporate title as indicated below. If you are regularly scheduled to work at least twenty-five (25) hours per week you are eligible for Paid Time Off (PTO). (Not eligible for Intern/Temporary employees).

Full-Time employees PTO Schedule by Length of Service:	Non-Officer & Jr Officer	Banking Officer & AVP	VP, 1st VP & SVP	M-SVP & EVP
0-4 Years	19	23	27	30
5-9 Years	23	27	31	34
10+ years	27	31	35	38

Part-Time employees PTO Schedule by Length of Service:	Non-Officer & Jr Officer	Banking Officer & AVP	VP, 1st VP & SVP	M-SVP & EVP
0-4 Years	9	12	15	17
5-9 Years	12	15	18	20
10+ years	15	18	21	23

New Hires will receive a prorated number of days based on their month of hire. A full month will be credited if hired on or before the 15th of the month.

- Sample: A Non-Officer, hired on February 3rd, would receive 17 days (19 days divided by 12 months. Then, the monthly value is multiplied by 11 credited months.)

Employees that receive a Corporate Title promotion on or before June 30th, will have their PTO balance adjusted on the current calendar year. If the Corporate Title promotion occurs after June 30th, you will have the PTO balance adjusted for the following.

Bereavement Leave

Employees with at least one consecutive year of service may be granted up to three (3) working days of Bereavement Leave. If the death of a family member occurs before the employee's first consecutive year, you may use Paid Time Off (PTO). Bereavement Leave must be taken consecutively and within two weeks of the date of loss. (Bereavement Leave days are not eligible for Intern/Temp employees.)

CNB will provide Bereavement Leave for the death of an employee's immediate family member. "Immediate family member" is defined as a spouse, domestic partner, child, foster child, parent, step-parent, sibling, grandparent, grandchild, in laws (mother, father, sister and brother), niece/nephew, person for which the employee is a legal guardian or wards of the court.

Employees should promptly notify his/her Supervisor as soon as possible upon learning of the need for Bereavement Leave. CNB reserves the right to request confirmation of death and relationship status.

Contact Information

Coverage	Carriers	Phone #	Website/Email
Medical	Cigna	(800) 244-6224	www.cigna.com
Pharmacy (Home Delivery)	Cigna Pharmacy	(800) 835-3784, (Option 3)	www.cigna.com
MD Live (Telemedicine)	MD Live	(888) 726-3171	www.mycigna.com
Supplemental Plans (AFLAC)	AFLAC—Eileen Sanchez	(305) 740-7228	www.aflac.com
Health Reimbursement Account (HRA)	Ameriflex	(888) 868-3539	www.ameriflex.com
Flexible Spending Accounts (FSAs)	Ameriflex	(888) 868-3539	www.ameriflex.com
Commuter Reimbursement Account (CRA)	Ameriflex	(888) 868-3539	www.ameriflex.com
Life Assistance Program (LAP)	Ny Life (Formally Cigna)	(800) 538-3543	www.cignabehavioral.com/cgi
Wellness (Paste Links into your browser)	Omada	Support: https://support.omada-health.com/hc/en-us/requests/new	https://go.omadahealth.com/citynational
Dental	Cigna Dental	(800) 244-6624	www.cigna.com
Vision	Vision Service Plan (VSP)	(877) 478-7557	www.cigna.com
Life/AD&D	Ny Life (Formally Cigna)	(888) 842-4462	www.cigna.com
Long-Term Disability	Ny Life (Formally Cigna)	(888) 842-4462	www.cigna.com
HOW DO I SIGN UP FOR My Benefits	UltiPro	N/A	https://e24.ultipro.com/Login.aspx

Questions?

If you have additional questions, you may contact:

Benefits Manager
 Yajaira Farena (305) 310-6102
yajaira.farena@citynational.com

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. Annual Notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.