Benefits Guide

2026

January 1, 2026 - December 31, 2026

City National Bank

Welcome

We are pleased to present you with the 2026 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 Benefits at benefits@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 gain 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**

Inside

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. HDHP $3,500
2. Open Access Plus In-Network Base (OAP IN Base $5,000)
3. Open Access Plus In-Network 1 (OAP IN 1 $3,000) or
4. Open Access Plus In-Network 3 (OAP IN 3 $2,000)

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 www.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

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 www.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—2026	CIGNA HDHP $3,500 (Compatible with HSA) In-Network	CIGNA OAP IN Base $5,000 (Compatible with FSA) In-Network Only	CIGNA OAP IN 1 $3,000 (Compatible with FSA & HRA) In-Network Only	CIGNA OAP IN 3 $2,000 (Compatible with FSA & HRA) In-Network
Deductible (per calendar year)				
Individual / Family	$3,500 / $7,000	$5,000 / $10,000	$3,000 / $6,000	$2,000 / $4,000
"HRA" Reimbursement Account (per calendar year)				
Individual / Family	N/A	N/A	$1,500 / $3,000	$1,000 / $2,000
Out-of-Pocket Maximum** (per calendar year)				
Individual / Family	$7,000 / $14,000	$8,000 / $16,000	$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 Visit	No charge No referrals 20% after deductible 20% after deductible	No charge No referrals No charge $60 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 / 20% after deductible	No charge / No charge / $60 copay	No charge / No charge / $30 copay	No charge / No charge / $30 copay
COINSURANCE (plan / member)	80% / 20%	80% / 20%	80% / 20%	100% / 0%
DIAGNOSTIC TESTING Outpatient Diagnostic (lab/X-ray) Advanced Imaging (MRIs, CAT scans etc.)	20% after deductible 20% after deductible	No charge $500 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	20% after deductible 20% after deductible 20% after deductible 20% after deductible	$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
HOSPITALS Inpatient Stay Outpatient Surgery	20% after deductible 20% after deductible	20% after deductible 20% after deductible	20% after deductible 20% after deductible	0% after deductible 0% after deductible
Prescription Drugs (Generic / Preferred Brand / Non-Preferred Brand / Specialty)				
Retail Pharmacy: 30-day supply	$20 after deductible $60 / $100 after deductible	$20 / $60 / $100 / 20% after deductible	$10 / $30 / $50 / 20% 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

Coinsurance percentages and copay amounts shown above represent what the member is responsible for paying.

** 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	$34.88	$77.72	$343.36
Employee + 1 Coverage	$47.24	$113.38	$140.30	$572.34
Family Coverage	$137.17	$195.36	$210.08	$797.07

CHOOSE A PLAN WITH CONFIDENCE

Cigna One Guide service can help.

We understand how confusing and overwhelming it can be to review your health plan options. And we want to help by providing the resources you need to make a decision with confidence. That's why **Cigna One Guide® service is available to you now**.

Call a Cigna One Guide representative during preenrollment to get personalized, useful guidance.

Your personal guide will help you:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you

The best part is, during the enrollment period, your personal guide is just a call away.

Don't wait until the last minute to enroll.

Call **888.806.5042** to speak with a Cigna One Guide representative today.

After enrollment, the support continues for Cigna customers.

Cigna One Guide service will be there to guide you through the complexities of the health care system, and help you avoid costly missteps. Our goal is a simpler health care journey for you and your family.

Cigna One Guide service provides personalized assistance to help you:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find hospitals and health care providers in your plan's network
- Get cost estimates and avoid surprise expenses
- Understand your bills

Access Cigna One Guide – after enrollment – in the way that's most convenient for you:

myCigna.com or the myCigna® app

Live chat

Phone

Together, all the way.®

Cigna®

Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., Cigna Health Management, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

Health Reimbursement Account "HRA"

If you enroll in Medical plan options OAP IN 1 $3,000 or OAP IN 3 $2,000, 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 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 web site.

Ameriflex

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 the amount will be the actual amount that you are claiming based on your plan, as indicated above, then complete the claim information and upload a copy of EOB.

Health Savings Account "HSA"

In order to participate in the HSA you must be enrolled in the HDHP $3,500 Medical plan. Please do not elect this coverage if you are on any plan other than the HDHP $3,500. Due to IRS regulations you are not able to enroll in the Flexible Spending Account (FSA). CNB will contribute to your HSA to offset some of your medical plan deductible.

Your HSA through **Ameriflex** can be used for qualified expenses, including those of your spouse and/or tax dependent(s), even if they are not covered by your plan. If you are not enrolled in an HDHP but you have unused HSA funds from a previous account, those funds can still be used for qualified medical expenses.

When you have a qualified medical expense, you can use your debit card to pay. You must have a balance to use your debit card. There are no receipts to submit for reimbursement.

Eligible expenses include doctors' office visits, eye exams, prescription expenses, laser eye surgery and more. IRS Publication 502 provides a complete list of eligible expenses and can be found on www.irs.gov.

Eligibility

You are eligible to open and fund an HSA if:

- You are enrolled in HSA Plan.
- You are not covered by your spouse's non-HSA Premium Plan health plan.
- Your spouse does not have a health care Flexible Spending Account or Health Reimbursement Account.
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare or TRICARE.
- You have not received Department of Veterans Affairs medical benefits in the past 90 days for non-service-related care (Service-related care will not be taken into consideration.)

How To Set Up Your Account

A Health Savings Account will be automatically set up for you when you elect the HDHP $3,500 plan in UltiPro.

HSA Rules

IRS annual contribution limits (*including* Employer contribution):

$4,400 Individual

$8,750 Double/Family

$1,000 Catch-up (age 55+)

HSA contributions in excess of the IRS annual contribution limits (**$4,400 for individual coverage and $8,750 for double/ family coverage for 2026**) are not tax deductible and are generally subject to a 6% excise tax.

If you've contributed too much to your HSA this year, you can do one of two things:

- Remove the excess contributions and the net income attributable to the excess contribution before you file your federal income tax return (including extensions). You'll pay income taxes on the excess removed from your HSA.
- Leave the excess contributions in your HSA and pay 6% excise tax on excess contributions. Next year you may want to consider contributing less than the annual limit to your HSA to make up for the excess contribution during the previous year.

*****In addition to any contribution you make, CNB will contribute $250 annually to your HSA if you enroll in Single, Employee + 1, or Family coverage.*****

Ameriflex

Individually Owned Account

You own and administer your Health Savings Account. You determine how much you'll contribute to the account through payroll deduction, when to use the money to pay for qualified medical expenses, and when to reimburse yourself. HSA's allow you to save and roll over money if you do not spend it in the calendar year. The money in this account is portable, even if you change plans or jobs. There are no vesting requirements or forfeiture provisions.

Maximize Your Tax Savings

Contributions to an HSA are tax-free (they can be made through payroll deduction on a pre-tax basis when you open an account). The money in this account (including interest and investment earnings) grows tax-free. As long as the funds are used to pay for qualified medical expenses, they are spent tax-free.

Per IRS regulations, if HSA funds are used for purposes other than qualified medical expenses and you are younger than age 65, you must pay federal income tax on the amount withdrawn, plus a 20% penalty tax.

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. Due to IRS regulation you are unable to be enrolled in a Flexible Spending Account (FSA) and Health Savings Account) HSA. Do not elect this plan if you are enrolled in the HDHP $3,500.

Health Care FSA

You may deduct from your pay up to **$3,400* per year** on a pre-tax basis (per employer). This means that if you are married, your spouse can put up to **$3,400*** 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 **$3,400*** 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 thru 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.

CNB will contribute $250 annually to your Health Care Savings FSA when you enroll in one of the offered medical plans.

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

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

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 $680 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 $680 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 15th, of following year.

Dependent Care FSA

You may deduct from your pay up to $7,500 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 $7,500 in a year (see below).

- $7,500 (if the employee is married and filing a joint return or is a single parent); or
- $3,750 (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).

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

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 **$340 per month**.
- **If you enroll in the CRA account, <u>CNB will offset $155.01 per month</u> 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.

Dental Insurance

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

Key Dental Benefits	Sun Life DHMO		Sun Life 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 in Texas)
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)				
Per Individual	None	N/A	$1,750	$1,250 ($1,750 in Texas)
Covered Services				
Preventive Services ▪ 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 ▪ 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 Ad-justments	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 ▪ Inlays and Onlays ▪ Prosthesis Over Implant ▪ Crowns: prefabricated stainless steel / resin ▪ Crowns: permanent cast and porce-lain ▪ 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)	See Schedule	N/A	50%; $1,000 Lifetime Max. Benefit	

Dental Pre-Tax Employee Deductions (Per-Pay) Are:	DHMO	PPO
Employee Only	$5.05	$24.33
Employee plus One Dependent	$8.30	$51.83
Family	$14.23	$72.35

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 www.sunlife.com/findadentist
2. Follow the prompts to find a dentist in your area who participates in the **PPO** network or **DHMO** network.

Vision Insurance

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

The **Sun Life Vision (serviced by VSP)** 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 **VSP Signature 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	$52	(once every 12 months)
Exam Allowance	Covered 100% after $10 Copay	Up to $60	(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 $55	(once every 12 months)
Lined Bifocal		Up to $75	(once every 12 months)
Lined Trifocal		Up to $95	(once every 12 months)
Lenticular		Up to $125	(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 $150	Up to $105	(once every 12 months)
Medically Necessary Contact Lenses	Covered 100% after $25 materials copay	Up to $210	(once every 12 months)
Frame Retail Allowance (one per frequency period)			
Frames	Covered up to $150	Up to $57	(once every 12 months)
Vision Pre-Tax Employee (Per-Pay) deductions are as follows:			
Employee Only	$3.24		
Employee plus One Dependent	$5.91		
Family	$10.25		

Below are steps to find a vision provider:

1. Visit www.vsp.com and select the Signature Network
2. Call VSP at (800) 877-7195

GuidanceResources®

Your Life. Your Work. Your Best.

Your GuidanceResources® Program

Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych® GuidanceResources® program provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small.

Services:

Confidential Emotional Support

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

Legal Guidance

- Divorce, adoption and family law
- Free consultation and discounted local representation

Financial Resources

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Digital Support

- Connect to counseling, work-life support or other services
- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings

What happens when I call for counseling support?

When you call, you will speak with a GuidanceConsultant℠, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant℠ will provide the name of a counselor who can assist you. You will receive counseling through the EAP up to 3 sessions per issue, per person, per calendar year. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

What counseling services does the EAP provide?

The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns.

If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

Life is challenging.
We can help.
Confidential 24/7 support.

24/7 Live Assistance:
Call: 800.460.4374
TRS: Dial 711

Online: guidanceresources.com
App: GuidanceNow℠
Web ID: EAPEssential

GGFL-1593

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.

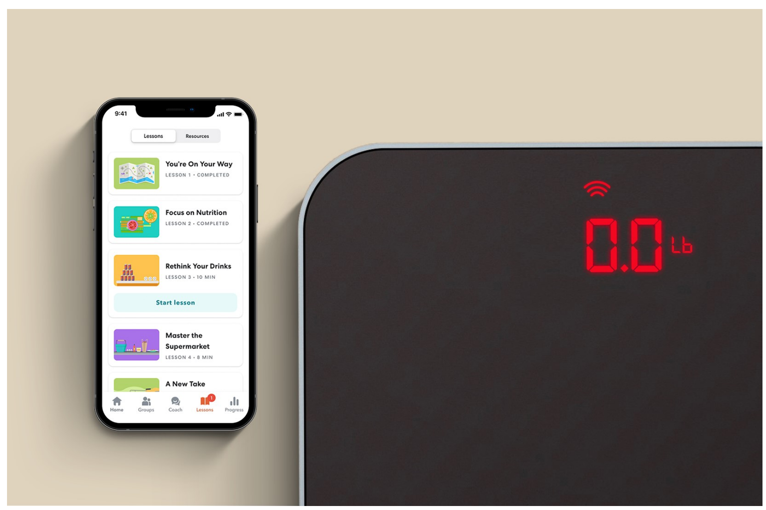
Let's start with why we're offering this program:

- 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 behaviours 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 www.mycigna.com. You will find the Cigna Health Rewards Program, Active Fit Direct (Gym Membership Program Discounts) and more...

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

Life/AD&D Insurance (Company-paid)

Carrier: Sun Life

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death. The Basic Life and AD&D benefit amount 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: Sun Life

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

Optional 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. Employee benefits are reduced to 65% at age 65, and to 50% at age 70.

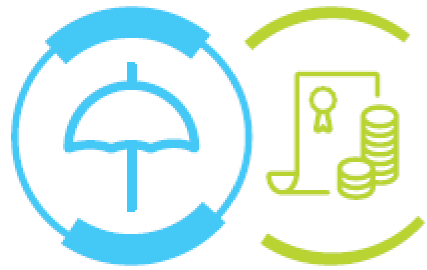
Benefit Option		Guaranteed Issue[1]
Employee	Up to five times your annual salary, rounded to the next $1,000, with a maximum Optional Life/AD&D of $500,000.	$150,000
Spouse/DP	Benefit amount maximum of $20,000 for Spouse coverage	$20,000
Child(ren)	Under age 26 - $10,000	$10,000

Dependent Life

Carrier: Sun Life

You may purchase Optional Dependent Life Insurance as follows:

Spouse up to age 70: $20,000 Life Amount with no medical questions asked. Unmarried children up to age 26: $10,000 Life Amount, benefit is payable for a dependent child who is age 6 months to age 26. A reduced benefit is payable for a child from birth to age 6 months.



Optional Life Rates*

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

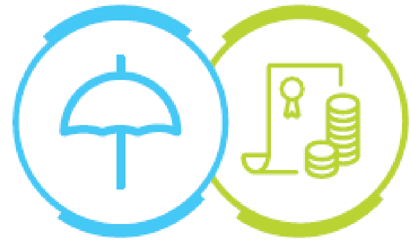
Age Level	Monthly Rate
Less than 25	$0.030
25-29	$0.040
30-34	$0.040
35-39	$0.050
40-44	$0.090
45-49	$0.170
50-54	$0.260
55-59	$0.590
60-64	$0.620
65-69	$1.000
70-74	$2.100
75 plus	$4.220

*Employee Voluntary AD&D $0.02 per $1,000
Spouse Voluntary AD&D $0.031 per $1,000

Dependent Life Post-Tax Employee deductions are as follows:	
Spouse Rate	Rates based on own age using rates above
Child(Ren) Rate	$0.322 per $1,000 or $3.22 for $10,000

Note: 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.

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 enrol.

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).

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.

Supplemental Insurance

Carrier: Sun Life

New for 2026, we will offer voluntary Sun Life plans, Accident, Cancer Indemnity, Hospital Indemnity, Critical Illness and Voluntary Short Term Disability coverages in which you can enroll.

These supplemental plans provide employees and eligible family members with direct cash payments. In addition, if you would separate from employment with CNB, you may keep your current Sun Life plans, since they are all portable plans. For more information, please contact the Benefits Manager.

New Sun Life Plans and Pre-Tax Employee deductions (Per-Pay unless noted) are as follows:

Accident Plan	
Individual	$4.58
Employee & Child(ren)	$8.18
Employee & Spouse	$6.95
Family	$10.55

Cancer Indemnity	
Individual	$9.71
Employee & Child(ren)	$10.45
Employee & Spouse	$16.50
Family	$17.25

Hospital Indemnity	
Individual	$6.57
Employee & Child(ren)	$10.73
Employee & Spouse	$13.93
Family	$18.09

Voluntary Short Term Disability	
Under age 39	$0.565
40-49	$0.785
50-59	$0.898
60-64	$1.017
65 and above	$0.508
Rate basis: Per $10 of weekly benefit. Monthly rates above.	

Critical Illness						
Coverage Amounts	**<30**	**30-39**	**40-49**	**50-59**	**60-69**	**70+**
$5,000	$0.95	$1.45	$2.90	$4.75	$7.55	$13.30
$10,000	$1.90	$2.90	$5.80	$9.50	$15.10	$26.60
$15,000	$2.85	$4.35	$8.70	$14.25	$22.65	$39.90
$20,000	$3.80	$5.80	$11.60	$19.00	$30.20	$53.20
$25,000	$4.75	$7.25	$14.50	$23.75	$37.75	$66.50
$30,000	$5.70	$8.70	$17.40	$28.50	$45.30	$79.80
Semi-monthly rates above include Child benefit.						

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 calendar year.

CNB Parental Leave

- 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 two full continuous 2 weeks.
- Parental Leave time off requests, 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 will receive pay for Parental Leave Benefit "PLBPT" 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 company benefit will be reduced by any amount the employee is eligible to receive from the state.

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 CNB Paid Leave days would apply after exhaustion of the Parental Leave Benefit days followed by available PTO days. See policy below.

CNB Paid Leave – for Employee's Own Illness

In addition to the Paid Time Off (PTO) policy, the Bank provides additional paid time days at the employee's regular rate of pay, under limited circumstances, *for leave taken for 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:

- Only Eligible for Continuous Leave of Absence.
- The CNB Paid Leave days do not exceed the applicable designated FMLA period.
- Eligible employees will receive pay for CNB Paid Leave and if additional time off is requested, employees must use available PTO days. If an Employee does not have enough CNB Paid Leave time to cover the entirety of the leave, then the employee must supplement remaining leave time with Paid Time Off (PTO) before any time goes unpaid.
- If the employee's leave start date is on or before June 30th, and the leave of absence is fully covered, then, the employee may keep up to 10 days of available PTO, to use after returning from leave.
- 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 benefit will be reduced by any benefit you are eligible to receive from the state.

⇒ 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 CNB Paid Leave days equal to the balance remaining after subtracting any already paid CNB Paid Leave days received in the immediately preceding 12-month period.

See below chart for information on the Minimum and Maximum number of CNB Paid Leave days:

Length of Employment	**Maximum CNB Paid Leave Eligibility**
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.

CNB Paid Family Leave – for Immediate Family Member's Illness

In addition to the Paid Time Off (PTO) policy, the Bank provides up to an additional **7 days** at the employee's regular rate of pay, under limited circumstances, *for leave taken for an employee's* ***family member's*** *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:

- Only Eligible for Continuous Leave of Absence.
- The CNB Paid Family leave days do not exceed the applicable designated FMLA period.
- FMLA allows leave for an eligible employee when the employee is needed to care for certain qualifying family members **(child, spouse or parent)** with a serious health condition.
- Eligible employees will receive pay for CNB Paid Family Leave Days "PFL" and if additional time off is requested, employees must use available PTO days. If an Employee does not have enough CNB Paid Family Leave Days to cover the entirety of the leave, then the employee must supplement remaining time with Paid Time Off (PTO) before any time goes unpaid.
- 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 benefit will be reduced by any benefit you are eligible to receive from the state.

⇒ 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 CNB Family leave days equal to the balance remaining after subtracting any already Paid CNB Family leave days received in the immediately preceding 12-month period.

> **Note:** For a part-time employee, the Maximum Paid CNB Family 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. The Bank will not discharge, or in any other manner discriminate against, any individual for opposing any practice prohibited by the policy.

Grandternity Leave

In addition to the Paid Time Off (PTO) policy, the Bank provides up to an additional **3 days** at the employee's regular rate of pay *to grandparents for birth or adoption of a grandchild*. Employees must meet the criteria below to qualify:

- Eligibility from date of hire (not eligible for Interns/Temp employees)
- Eligible employees will receive pay for Grandternity Leave "GPL" and if additional time off is requested, employees may use available PTO days.
- Maximum annual Grandternity Leave time off will not exceed - (3 days) at 100% of pay (One occurrence per calendar year).
- To be used within 1 month, immediately following birth or adoption of child.
- Must be taken as 3 consecutive days.
- Grandternity Leave time off requests must be submitted to benefitsandpayroll@citynational.com and employee's Manager, at least one month in advance for department and or banking center to plan accordingly.
- **Must** provide birth certificate of grandchild, in order for the time off to be coded accordingly. PTO code will be used until the birth certificate is received. If no PTO is available, it will be unpaid until the birth certificate is received.
- 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 company benefit will be reduced by any amount the employee is eligible to receive from the state.

Bereavement Leave

Who Is Eligible for Bereavement Leave?
All full- time employees will receive their regular wages during the Bereavement Leave and the leave will not be counted against any other eligible leave or time off. Bereavement Leave must be consecutively and within two weeks of the date of loss. If additional time is needed, you may use available PTO.

What Situations Would Qualify for Taking Bereavement Leave?

Employees may be granted Bereavement leave, up to **eight (8)** working days for spouse/ Domestic Partner and/or child (ren).

> **Spouse** is defined as: a husband or wife as defined or recognized in the state where the individual was married and includes a same-sex or common law marriage. Spouse also includes a husband or wife in a marriage that was validly entered into outside of the United States if the marriage could have been entered into in at least one state.
>
> **Child** is defined as: a biological, adopted, or foster child, stepchild, legal ward, or child of a person standing in loco parentis. In Loco Parentis includes those in the role of a parent with day-to-day responsibilities to care for or financially support a child. Employees who have no biological or legal relationship with a child may stand in loco parentis to the child.

Employees may be granted Bereavement leave, up to **three (3)** working days for all other immediate family members.

> **Immediate family members** are defined as: parent, stepparent, sibling, grandparent, grandchild, in-laws (mother, father, sister, brother)**.**

In addition, you may be granted up to **three (3)** working days for stillbirth/ miscarriage suffered by yourself, spouse/ partner or surrogate.

Eligible Employees will receive their regular wages during the Bereavement Leave and the leave will not be counted against any other eligible leave or time off. Bereavement Leave must be consecutively and within two weeks of the date of loss. Based on the relationship designation tiers indicated above the maximum allotment that will be granted per family member is up to eight (8) days.

What Notice Must Employee Seeking Bereavement Leave Provide? Employee should promptly notify the employee's 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.

Whom Should I Contact About Bereavement Leave? Please contact the Human Resources Department should there be any questions regarding this leave. In administering this employee handbook guideline, the Bank may require verification of death and relation to the deceased. Bereavement leave is paid at the employee's base rate of pay at the time of absence for the number of hours the employee otherwise would have worked that day. Bereavement leave is not counted as hours worked for purposes of calculating overtime.

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 age18 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 though 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!

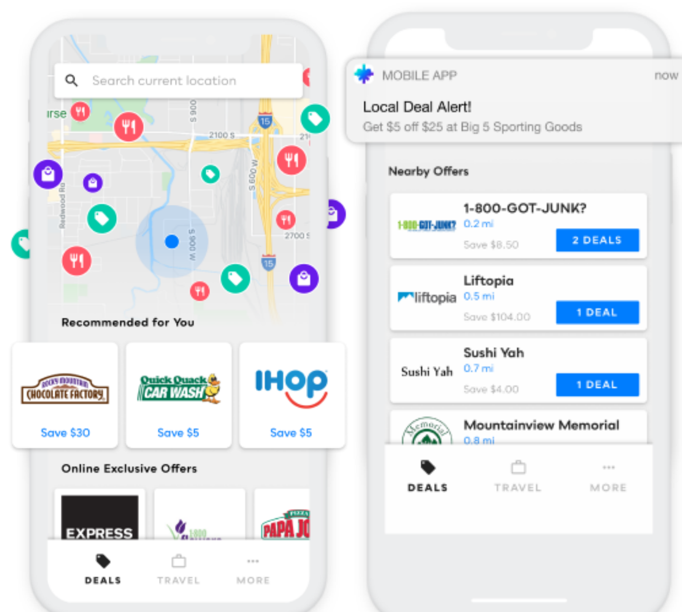
If you like saving money, then this is definitely good news.

You work hard, and for that you deserve some much-needed R&R. Thanks to an agreement City National Bank has 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 gee 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)

Access UltiPro, from a CNB computer, at https://citynational.ultipro.com

Once you are in the UltiPro web site:

- click on **MENU** (upper left hand) and go to the **"MYSELF"** tab
- then below the **"Benefits"** section, you will find the **"Life Events"** session

click on **Life Events**, then click on **"I am a new employee"** and begin your health set up and elections

Please review your contact & beneficiary information and **"add" or "edit"** as necessary.

If enrolling a dependent (spouse/domestic partner or child) to any of the health plans, you will click ***the box before "Dependent" and add the social security number and date of birth.***

Please note: do not use from the dropdown "Child Living at Home" because the system will not let you add the dependent in the health benefits, instead only use Son or Daughter.

Also, if the same or another family member will be designated as your Beneficiary for any of the Life Insurance plans, you will need to ***click the box before "Beneficiary***".

If you have any questions, please contact benefitsandpayroll@citynational.com

Once you have completed your health elections in UltiPro, please e-mail benefitsandpayroll@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.

<u>ELIGIBILITY</u> – 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, <u>you may enter the Plan immediately</u> 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.

<u>DEFERRALS</u> – 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 2026 is $24,500 ($32,500 if you are over age 50 any time in 2026).

- *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 and contributed $14,000 in 2026 to a previous plan. You would be eligible to contribute a maximum of $10,500 to the City National plan.*

<u>COMPANY MATCH</u> – 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.

<u>ROLLOVERS</u> – 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 benefitsandpayroll@citynational.com

Important Moments and Additional Benefits

- **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/child/legal partner, or $900.00 (less taxes) legal or birth parent or legal or birth 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.

- **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.

  ◊ **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 ways. To support this we provide an array of learning options to suit many needs, such as:

  ◊ Tuition assistance for both undergrad and graduate level, certifications, and seminars.

  ◊ Leadership development and a host of other educational options.

  If you have any questions, please contact Talent Development at TrainingDepartment@citynational.com.

Personal Enrichment Benefit

- CNB offers the Personal Enrichment program to support employees in pursuing their hobbies and interests outside of work, fostering a culture of continuous learning and personal growth. Employees are eligible up to $189 per year. If you have any questions, please contact Talent Development at TrainingDepartment@citynational.com.

Our Employees Are a Priority

We know that happy employees lead to happy clients and we want to encourage you to be both – an employee <u>and</u> a client.

Premier Employee Interest Checking[1]

• No minimum balances required, no monthly maintenance fees[2] and service charges
• No ATM charges. Employees can use any ATM, any network or institution, without any fees. No fees from CNB. Any other non-CNB surcharges will be waived or refunded
• Overdraft coverage with a limit of up to $500 daily[2,5]
• No charge for standard check orders
• No charge for a safe deposit box[6], based on availability
• Central servicing to ensure confidentiality and to limit access to your private information
• Up to three free stop payments and wire transfers (incoming and outgoing) per calendar year
• Unlimited cashier's checks

Premier Employee Money Market[2,3]

Money market account offering a premium interest rate. A $2,500 minimum deposit required to open an account and earn advertised APY. Must have a Premier Employee Checking account.

Premier Partner Checking[1]

Employees' spouses and domestic partners can also receive a checking account with all of the benefits of the Premier Employee Interest Checking account. Bank employee must have a Premier Employee Interest Checking account.

Premier Youth Savings

A Premier Youth Savings account is offered to the children (ages 17 and under) of employees. Minimum of $50.00 to open the account required. Employee must be a signer on the account.

Confidential and Exceptional Service

An exceptional service team has been designated to support our employee Premier products to ensure confidentiality and to keep your private information secure. To initiate the account opening process, please complete the Employee Account Opening Form available at the link provided: **<u>Employee Account Opening Form</u>**. You can also find the form by navigating to the Employee Corner on CNBScene.

If any questions come up, employees can contact Operational Excellence Center (OCE) via email at <u>CNBSupportTeam@citynational.com</u> or 305-577-7200, opt 2 or 4357 opt 2.

There is no waiting period to enjoy these benefits as they are offered to you immediately upon starting employment with CNB.
Existing employee accounts that don't currently qualify may be modified to meet the requirements and be converted, if the employee chooses to do so.
[1]Requires direct deposit of payroll(full or partial), online banking and mobile banking. These accounts will not be subject to minimum balance requirements and all Miscellaneous.
Service Charges and fees are waived. A specified selection of checks is made available at no cost to employees while licensed check products do come with fees, including applicable tax and shipping charges. Safe deposit box contents are NOT FDIC-insured. Message, data and/or internet service provider rates may apply for mobile and online banking.
[2]Please refer to the most current Disclosures & Schedules of Fees for more details. Please note, there is a $3.00 paper statement fee.
[3]Rate may change after account is opened. Fees may reduce the earnings on the account.
[4]No interest will be earned if the balance falls below the minimum daily collected balance.
[5]CNB will pay items up to this overdraft amount limit. Item(s) above this amount will be submitted to the department or individuals responsible of employee accounts,
for their decisioning to Pay or Return. Overdraft are due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. All miscellaneous Service Charges and fees are waived.
Overdraft/uncollected fees are waived with the exception of directors and executive officers, as per Regulation O.
[6]Safe deposit box contents are not FDIC-insured.

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. 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.

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
Wellness (Paste Links into your browser)	Omada	Support: https://support.omadahealth.com/hc/en-us/requests/new	https://go.omadahealth.com/citynational
Dental	Sun Life	PPO Plan (800) 442-7742 DHMO Plan (800) 443-2995	www.sunlife.com/findadentist
Vision	Sun Life (VSP Network)	(800) 877-7195	www.vsp.com
Life/AD&D	Sun Life	(800) 247-6875	www.sunlife.com/us
Long-Term Disability	Sun Life	(800) 247-6875	www.sunlife.com/us
Supplemental Plans	Sun Life	(800) 247-6875	www.sunlife.com/us
Employee Assistance Program (EAP)	Sun Life	(800) 460-4374	guidanceresources.com (web id: EAPEssential)
Health Reimbursement Account (HRA)	Ameriflex	(888) 868-3539	https://participant.myameriflex.com/
Flexible Spending Accounts (FSAs)	Ameriflex	(888) 868-3539	https://participant.myameriflex.com/
Commuter Reimbursement Account (CRA)	Ameriflex	(888) 868-3539	https://participant.myameriflex.com/
LegalShield	Legal Shield—Joan Burton	(954) 649-2993	Burton_j@legalshieldassociate.com
Pet Insurance	Nationwide	(877) 738-7874	www.petinsurance.com/citynational
Access Perks	Access Perks	(877) 408-2603	www.citynationalbk.accessperks.com
401k	Fidelity	(800) 835-5097	www.401k.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 also contact:

Benefits Department at:
benefits@citynational.com

HUB