

# 2026 BENEFITS



## designed with *YOU* in mind

You are unique, so why shouldn't your benefits be unique, too! At Wings Credit Union, they are. Consider your needs, then choose what works for you from a variety of benefit options designed to help you thrive at work, at home, and in your community. Don't wait, enroll now before the deadline to get covered for 2026.



### HEALTH *benefits*

#### Eligibility

Regular employees who work at least 20 hours or more hours per week are eligible for the benefits described in this guide. Your benefits are effective on the first day of the month following your date of hire. You may enroll your eligible dependents, including your legal spouse, children up to the age of 26 and your physical or mentally ill children beyond the age of 26.

#### Medical and Prescription Drug Coverage

You have a choice of 2 medical plans administered by Anthem. Each plan provides comprehensive coverage, including in-network preventive care covered at 100%, prescription benefits through CVS Caremark, and telemedicine options with an extensive network of nationwide providers.

|  | Anthem HDHP                 | Anthem PPO                |
|--|-----------------------------|---------------------------|
| Deductible<br>(single / family)                                | \$3,500   \$7,000           | \$1,000   \$2,000         |
| Out Of Pocket Max<br>(single / family)                         | \$4,000   \$8,000           | \$3,350   \$6,500         |
| Coinsurance  | 10% coinsurance             | 20% coinsurance           |
| Preventative Care  | 100% Covered                | 100% Covered              |
| Primary Care Office Visit                                      | 10% Coinsurance             | \$30 Copay                |
| Specialist Office Visit  | 10% Coinsurance             | \$40 Copay                |
| Telemedicine   | \$0 Copay, Not Deductible   | \$0 Copay, Not Deductible |
| RETAIL PRESCRIPTION DRUGS (30-day supply) Through CVS Caremark |                             |                           |
| Generic  |                             | \$10 Copay                |
| Brand Formulary  | Combined with Medical Plan; | 20% up to \$30            |
| Non-Formulary  | Deductible/Coinsurance      | 20% up to \$60            |
| Specialty  |                             | 20% up to \$120           |
| RETAIL PRESCRIPTION DRUGS (30-day supply) Through CVS Caremark |                             |                           |
| Generic  |                             |                           |
| Brand Formulary  | Combined with medical plan; | 2x Retail Price           |
| Non-Formulary  | Deductible/Coinsurance      |                           |
| Specialty  |                             |                           |

#### Kindbody Fertility Treatment

By enrolling in the medical plan, you have full access to Kindbody's fertility treatment programs. Even if you choose to waive coverage for enrollment in the medical plan, select Kindbody services, such as adoption and surrogacy assistance, are available. Kindbody offers comprehensive fertility services, including personalized care and advance reproductive treatments to support employees on their family-building journeys with convenience and compassion.



# HEALTH *benefits*

## Flexible Spending Accounts (FSA)

Choose from a full-service health care FSA, limited-purpose health FSA, and a dependent care FSA to save on expenses and reduce your taxable income. Contribute tax-free dollars using convenient payroll deductions.

## Health Savings Account (HSA)

Enroll in a HSA to contribute tax-free dollars using payroll deduction to pay for eligible healthcare expenses. Funds roll over year after year and you must be enrolled in a HDHP to participate. Employees enrolled in a HSA are eligible for an employer contribution of \$1,000 annually for employee only coverage and \$2,000 annually for employee + 1 or family coverage.

## Dental Coverage

Wings Credit Union offers affordable dental coverage through Delta Dental for you and your dependents. Regardless if you enroll in the DPPO Standard or Plus plan, diagnostic and preventative services are covered at 100%.

|  | DPPO Standard   | DPPO Plus   |
|--|---|---|
| Annual Deductible<br>(single / family) | \$50   \$150  | \$25   \$75   |
| Calendar-year maximum                  | \$1,500   | \$2,000   |
| Preventative/Diagnostic Services       | 100% No Deductible  | 100% No Deductible  |
| Basic Services                         | 80% After Deductible  | 90% After Deductible  |
| Major Services                         | 50% After Deductible  | 50% After Deductible  |
| Orthodontia                            | 50% After Deductible<br>Up to \$1,500 per Lifetime For Children up to<br>Age 26 | 60% After Deductible<br>Up to \$3,000 per Lifetime For Children and<br>Adults |

## Vision Coverage

The EyeMed vision plan helps cover the cost of eye care, including standard vision exams, eyeglass frames and lenses, and contact lenses. Your enrollment in the EyeMed vision plan also gives you discounts on Lasik/PRK services through U.S. Laser Network and hearing care discounts through Amplifon Network. Choose employee-only coverage or add dependents.



# WEALTH *benefits*

With company-paid life and disability insurance, voluntary life/AD&D coverage options, and a choice of supplemental medical plans, your financial future looks bright – and protected.

## 401(k) savings plan

You can contribute pre-tax or after-tax earnings into your 401(k) account. You can choose from a wide variety of investment options for your funds. The company matches your contribution dollar-for-dollar up to 6% of your pay. In addition, Wings also provides a non-elective company contribution with an amount equal to 4% of your annual salary.



# WEALTH *benefits*

## Life/AD&D, Disability, and Supplemental Plans

| BENEFIT PLAN  | COVERAGE DETAILS  | Who Pays?                      |
|---|---|--------------------------------|
| <b>Basic Life Insurance and AD&amp;D</b>                            | Company provides 3x your annual base pay (subject to limits). Provides basic life insurance coverage of \$10,000 for the life of your spouse and \$5,000 for each of your children.   | Company Paid                   |
| <b>Group Supplemental Life and AD&amp;D Insurance</b>               | Opportunity to purchase additional coverage:<br>- Employee: elect up to \$500,000 – Spouse: elect up to \$500,000 – Children: \$10,000<br>Employee Guaranteed Issue Amount: the lesser of 3x your annual salary or \$250,000<br>Spouse Guaranteed Issue Amounts: \$50,000 | Paid for by Employee           |
| <b>Disability Benefits</b><br>Short-Term (STD) and Long-Term (LTD)  | <b>STD</b> – up to 80% of pay for 12 weeks, \$3,400 weekly maximum benefit<br><b>LTD</b> – up to 60% of pay until Social Security normal retirement age or you return to work, whichever comes first, \$12,000 maximum benefit  | Paid for by Wings Credit Union |
| <b>Supplemental Plans</b><br>(Accident, Critical Illness, Hospital) | Coverage is based on type of accident, illness, or loss; see the plan documents for specific details and coverage amounts   | Paid for by Employee           |



# SELF *benefits*

- Paid Time Off (PTO)
- Volunteer Time Off (VTO)
- Employee Assistance Program (EAP)
- Family Planning Benefits
- Wellness Incentive Program
- Tuition Reimbursement

## Overview of Additional Benefits

At Wings Credit Union, we believe that supporting our employees' well-being and personal growth is key to a thriving workplace. That's why we offer a range of additional benefits designed to enhance your health, financial wellness, and work-life balance. Take advantage of our wellness incentive program, where you can earn \$300 for yourself and \$150 for your spouse simply by visiting your primary care doctor annually—encouraging proactive health management. Stay fit and energized with access to our convenient onsite fitness centers, plus receive a \$25 monthly reimbursement if you prefer to work out at other fitness facilities.

We understand the importance of time off to recharge, so we provide paid vacation and holiday time, along with paid volunteer hours to support causes you care about. Investing in your future is a priority, which is why we offer up to \$10,000 per calendar year in tuition reimbursement to help you pursue further education and professional development. Additionally, enjoy financial benefits such as a 1% discount on interest rates, helping you save more over time. And because we know your pets are part of the family, we also provide pet insurance to help cover their healthcare needs.



# VALUE ADDED *benefits*

## Vacation Time

At Wings, we understand the importance of taking away from work to rest, recharge, and enjoy life outside of the office. Our vacation time benefits are designed to support your well-being and work-life balance by providing you with paid time off the grows with your tenure. This section outlines how you accrue vacation days, how to request time off, and important details to help you make the most of your earned vacation benefits.

Refer to the chart below for specifics:

| Employee Tenure  | Accrued Hours/ Pay Period* | Accrued Hours/ Year* | Accrued Days/ Year | Accrual Cap<br>(150% of annual amounts) |      |
|------------------|----------------------------|----------------------|--------------------|---|------|
|                  |                            |                      |                    | Hours                                   | Days |
| < 1 year         | 4.93                       | 128                  | 16                 | 192                                     | 24   |
| 1-2.99 years     | 5.85                       | 152                  | 19                 | 228                                     | 28.5 |
| 3-4.99 years     | 6.46                       | 168                  | 21                 | 252                                     | 31.5 |
| 5-9.99 years     | 7.08                       | 184                  | 23                 | 276                                     | 34.5 |
| 10-14.99 years   | 7.70                       | 200                  | 25                 | 300                                     | 37.5 |
| 15 or more years | 8.62                       | 224                  | 28                 | 336                                     | 42   |

\*Accrual per pay period and annual hours/years are based on an 80 hour/pay period schedule.

## Additional Notes

- Vacation time will accrue up to the accrual cap, which is 150% of your annual amount
- Employees will be able to buy and sell Vacation time in specific situations

## Additional Time Off

| Type               | Policy  |
|--------------------|---|
| Volunteer Time     | 8 hours per quarter (32 hours per year)                       |
| Floating Holidays  | 4 days per year   |
| Sick and Safe Time | Accrue 1 hour per every 30 hours worked up to the state limit |

### • Volunteer Time

- This time allows you the opportunity to give back to your community
- Use this time to support causes and organizations that matter to you

### • Floating Holidays

- Wings offers 4 floating holidays per year for you to use at your discretion
- This is a flexible benefit designed to give you the freedom to observe holidays of your choosing

### • Sick and Safe Time

- Maximums vary by state employees lives in

*This document highlights some of the provisions of the Wings benefits program as of 1/1/26. Complete details may be found in the Wings 2026 Open Enrollment Benefits Guide and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, Wings reserves the right to amend or end these plans at any time.*



# Cost of Coverage: Medical, Dental & Vision

## Anthem Medical Plan Per-Paycheck Deductions

| Coverage level        | Anthem PPO      |                 | Anthem HDHP     |                 |
|-----------------------|-----------------|-----------------|-----------------|-----------------|
|                       | Full-Time Rates | Part-Time Rates | Full-Time Rates | Part-Time Rates |
| Employee Only         | \$89.54         | \$89.54         | \$53.54         | \$53.54         |
| Employee + Spouse     | \$220.62        | \$390.92        | \$141.23        | \$233.54        |
| Employee + Child(ren) | \$202.15        | \$362.77        | \$136.62        | \$214.15        |
| Employee + Family     | \$306.46        | \$531.23        | \$180.92        | \$324.92        |

## Delta Dental Plan Per-Paycheck Deductions

| Coverage level        | DPPO Standard   |                 | DPPO Plus       |                 |
|-----------------------|-----------------|-----------------|-----------------|-----------------|
|                       | Full-Time Rates | Part-Time Rates | Full-Time Rates | Part-Time Rates |
| Employee Only         | \$2.77          | \$2.77          | \$9.23          | \$9.23          |
| Employee + Spouse     | \$5.54          | \$15.23         | \$16.62         | \$28.62         |
| Employee + Child(ren) | \$10.15         | \$16.62         | \$32.31         | \$41.54         |
| Employee + Family     | \$13.85         | \$36.92         | \$49.85         | \$69.23         |

## EyeMed Vision Plan Per-Paycheck Deductions

| Plan        | Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Family |
|-------------|---------------|-------------------|-----------------------|-------------------|
| Vision Plan | \$2.79        | \$5.30            | \$5.58                | \$8.20            |