**Employee Benefits and Perks**

**Time Off With Pay**

* Generous PTO starting at 19 days per year for entry-level
* Nine paid holidays per year
* Eight hours of paid Volunteer Time per year
* Bereavement leave

**401(k) Plan**

* Automatic enrollment
* Pre-tax and Roth options
* Annual 3% safe harbor employer contribution
* Annual discretionary Profit Sharing employer contribution
* Six-year vesting schedule

**Medical (Wellmark BCBS)**

* PPO Plans
* Three medical plan options, including a high deductible option
* Employer pays up to 75% of premium depending on enrollment tier
* Nationwide physician network

**Dental (Delta Dental)**

* 100% coverage on diagnostic and preventive care
* Large provider network
* “To Go” carry over options up to $3,000
* Employer pays up to 75% of premium depending on enrollment tier

**Vision (Delta Dental)**

* One annual eye exam provided
* General frame, lenses and contacts allowances

**Health Savings Account (HSA)**

* Election in a HDHP gives eligibility to contribute to HSA
* Employee contributions are pre-tax
* Employer contribution is provided

**Flexible Spending Account (FSA)**

* Pre-tax dollars used for medical, dental, and childcare expenses
* Debit card available for all accounts
* Roll-over feature

**Other Insurance**

* Life Insurance provided to employee
* Optional supplemental life insurance for employee, spouse, and children
* Short term disability insurance provided to employee
* Optional long-term disability insurance
* Accidental death and dismemberment insurance
* Optional accident expense insurance

**Other Benefits and Perks**

* Remote and hybrid work schedules
* Annual incentive plan
* Employee referral bonus
* Tuition reimbursement
* Lifestyle spending account
* Paid Family Leave
* Employee Assistance Program
* Christmas cash gift
* Free checking accounts & services
* Discounts on Trust services
* Access to in-house investment representatives
* All employee training days and social events
* Jean day Fridays!