

2024



Benefits Guide

Effective January 1 - December 31, 2024



Welcome to Apple Bank!

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Vision Benefits

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Welcome to Apple Bank!

At Apple Bank, we strive to be the best and hire the best. We appreciate the hard work you do every day. That's why we're proud to offer a comprehensive benefits program that provides flexibility and security for you and your family. We hope you take full advantage of our benefits offerings.

If you have any questions about your benefits or the enrollment process, please contact the Apple Bank Benefits Team at **212-643-5598** or email **benefits@applebank.com**. You can also call the Benefits Help Desk at **877-373-6535**.

Ready to Enroll?

Visit **Workday** to complete your benefit enrollment for 2024. If you need instructions, please visit the **How to Enroll** section of this guide.

Use this interactive menu to explore your benefit options. Just click on each section to quickly and easily find the benefit information you need.



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2024 Benefits Overview

Benefit	2024 Plans
Medical Plans	<ul style="list-style-type: none">• Aetna HDHP with HSA• Aetna POS
Dental Plans	<ul style="list-style-type: none">• Aetna DMO• Aetna PPO• Aetna PPO Plus
Vision Plans	<ul style="list-style-type: none">• VSP Base Choice• VSP Premier
Tax-Advantaged Accounts	<ul style="list-style-type: none">• Apple Bank Health Savings Account• BRI Healthcare Flexible Spending Account• BRI Commuter Spending Account
Life Insurance	<ul style="list-style-type: none">• Reliance Standard Basic Life and AD&D Insurance• Reliance Standard Voluntary Life and AD&D Insurance
Disability Insurance	<ul style="list-style-type: none">• Reliance Standard Short-Term Disability• Reliance Standard Long-Term Disability
Wellness Program	<ul style="list-style-type: none">• FitOn
Additional Benefits	<ul style="list-style-type: none">• Resources for Living Employee Assistance Program (EAP)• Vanguard Retirement Savings• MetLife Legal Plan• MetLife Pet Insurance• BenefitHub Discount Marketplace• LifeMart• Plum Benefits

Visit abemployeebenefits.com for additional details and benefits.

Eligibility

Full-time employees working a minimum of 30 hours per week are eligible for benefits. **New employees become eligible for benefits on the first of the month following their date of hire unless otherwise noted.**

You may also enroll your eligible dependents in benefits including medical, dental, vision and voluntary life insurance.

Eligible dependents include:

- Your legal spouse
- Your children up to age 26, regardless of marital, employment or student status
- Children age 26 or older who are unmarried, disabled and financially dependent on you

Children include:

- Natural and adopted children and children placed with you for adoption
- Children of your current spouse
- Children for whom you are the legal guardian
- Children named in a Qualified Medical Child Support Order

You will be required to submit supporting documentation when you add any dependents to any plan.

Qualifying Life Event/Changing Benefits During the Year

The benefit choices you make during new hire enrollment remain in effect for the entire year. You can only make changes to your benefits during annual enrollment or if you have a qualifying life event.


If you have a qualifying life event, you have 31 days to make a change. Any change you make must be consistent with the qualifying life event. **You will be required to submit documentation that supports your life event. You will also be required to submit dependent documentation if you are adding a dependent to the plan(s).**

Qualifying life events include:

- Birth, adoption, or placement of a child for adoption
- Marriage, divorce, legal separation, annulment or death of your spouse
- Employment changes that cause you or a dependent to gain or lose eligibility for benefits, such as starting or leaving a job, changing from part-time to full-time employment, and starting or returning from an unpaid leave of absence
- An event that causes your child to no longer be eligible for coverage, such as reaching age 26. Note that children who turn 26 during the plan year will have coverage until the end of the month which they turn 26.
- Any change in your home or work location that affects your eligibility for coverage – for example, moving out of the medical plan's network area
- You, your spouse or your child becoming enrolled in Medicare or Medicaid

Medical Benefits

Apple Bank offers two medical plan options through Aetna. The plans cover the same services, but how they pay benefits is different. It is important to understand your options in order to make the best choice for you and your family.

Benefits	Aetna HDHP with HSA		Aetna POS	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible (Individual / Family)	\$2,000 / \$4,000	\$4,000 / \$8,000	\$500 / \$1,000	\$4,000 / \$8,000
Apple Bank HSA Contribution (Individual / Family) 	\$600 / \$1,200		N/A	
Out-of-Pocket Maximum (Individual / Family)	\$3,000 / \$6,000	\$10,000 / \$20,000	\$3,000 / \$6,000	\$10,000 / \$20,000
Coinsurance (you pay)	10%	30%	20%	30%
Preventive Care	No charge	30% after deductible	No charge	30% after deductible
PCP / Specialist	10% after deductible	30% after deductible	\$25 / \$50 copay	30% after deductible
Urgent Care	10% after deductible	30% after deductible	\$75 copay	30% after deductible
Emergency Room	10% after deductible	10% after deductible	\$250 copay	\$250 copay
Inpatient Hospital	10% after deductible	30% after deductible	20% after deductible	30% after deductible
Outpatient Hospital	10% after deductible	30% after deductible	20% after deductible	30% after deductible
Prescription Drug Coverage				
Deductible	Medical deductible applies	N/A	\$50 / \$100	N/A
Retail Prescriptions (30-day supply) Generic / Preferred Brands / Non-preferred Brands	Deductible, then \$5 / \$30 / \$60	Not covered	Deductible, then \$5 / \$30 / \$60	Not covered
Mail Order (90-day supply) Generic / Preferred Brands / Non-preferred Brands	Deductible, then \$10 / \$60 / \$120	Not covered	Deductible, then \$10 / \$60 / \$120	Not covered

This is only a summary of benefits. Any discrepancy between the above and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described above will be resolved according to those documents.

Visit the [Aetna website](#) to search for an in-network medical provider.

Medical Benefits

Telehealth

If you have cold or flu symptoms, a sore throat, a sinus infection, allergies, a rash or another minor illness, you can skip the doctor's office and receive medical care from the comfort of your home through Teladoc.

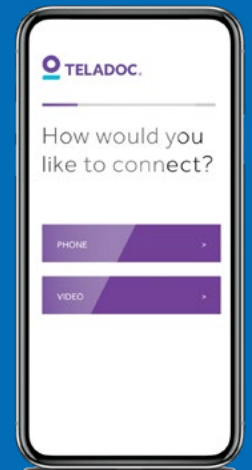
This benefit allows you to consult with a doctor through videoconference using your smartphone, tablet or computer. Board-certified doctors diagnose your condition, recommend treatment and send a prescription directly to your pharmacy, if needed.



Here's how it works:

- It's an easy alternative to an office visit.
- You can see a doctor seven days a week, including evenings and weekends when your doctor's office is closed.
- No appointment is necessary.

Register at www.teladoc.com/aetna today — so you are ready when you need it!



Medical Benefits

Stay In-Network to Get the Most from Your Benefits

Both plans offer access to a large national network of providers and healthcare facilities. Visit www.aetna.com to find an in-network provider.

Once on the website, follow these simple steps:

1. Select **Find a Doctor** from the menu across the top of the page
2. Select "Aetna Plans," then **Plan from an employer**
3. Enter your search parameters and ZIP code, then click **Search**
4. Review your choices in the **Aetna Choice POS II (Open Access)** network

Aetna Mobile App

Download the Aetna mobile app to have instant access to your ID card, coverage details and claims. You can also find in-network providers that are near you.

Prescription Benefits

No-Cost Preventive Drug Lists

Certain maintenance drugs can be filled at no charge. These include medications for cholesterol, diabetes, high blood pressure and others. Refer to Aetna's 2024 Health Care Reform Preventive **Drug List** to see if your maintenance medication qualifies for this program.

Lower Out-of-Pocket Preventive Drug List

Forget your deductible; just pay your copay or coinsurance when buying certain medications. Refer to Aetna's 2024 Preventive **Drug List** to help reduce your out-of-pocket costs for the medicines you need.

Pharmacy Formulary

Medications are classified by tier on the Aetna formulary. This is simply a drug list that is reviewed periodically. You may be subject to step therapy or quantity limits, or your prescription drug may not be covered under the new formulary.

To check your prescriptions, visit www.aetna.com/individuals-families/find-a-medication.html.

Medical Benefits

How to Save on Healthcare Expenses

No one wants to spend any more than necessary on healthcare. Below are eight ways to be a smart healthcare consumer and save money.

- 1. Stay in your network.** Seeing a doctor in your network will almost always cost you less.
- 2. Use convenience care clinics.** For minor illnesses and injuries, convenience care clinics located in pharmacies, grocery stores and other retail stores provide quick, affordable care.
- 3. Use the emergency room only for true emergencies.** For non-life-threatening emergencies, visit an urgent care center instead of the emergency room. You'll get treated more quickly and pay less.
- 4. Visit a doctor online.** All plans offer this service; you can consult with a doctor about minor illnesses or injuries virtually by phone or online.
- 5. Ask for generic drugs.** You can save up to 80% compared to brand-name drugs.
- 6. Use cost-saving tools.** Compare the costs of medical tests, services and procedures online at www.aetna.com. Once you log in, you will have access to the cost comparison tool.
- 7. Avoid the hospital.** Many procedures like MRIs and colonoscopies cost less when done at independent outpatient centers instead of a hospital. Outpatient surgery is also less expensive than hospitalization.
- 8. Get regular preventive care.** Getting checkups, immunizations and other health screenings can help detect health problems early, when they are less expensive to treat. Each of our plans covers in-network preventive care at no cost.



Not sure where to go for care? Watch this quick video from Aetna.



Dental Benefits

Apple Bank offers dental coverage administered by Aetna. The plans encourage you to maintain good dental health by paying 100% of the cost for preventive care such as routine checkups and cleanings, up to 2 times per year.

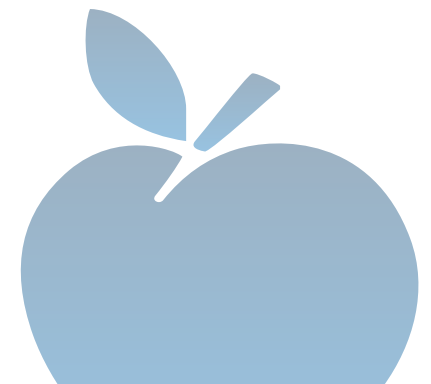
You can choose from three dental plans:

- Dental Maintenance Organization (DMO) Plan*
- Dental PPO Plan
- Dental PPO Plus Plan

Each type of plan has unique advantages. Understanding the differences between them can help you choose the coverage that best meets the needs of you and your family.

Plan	Plan Features
DMO Plan	<ul style="list-style-type: none">• Provides benefits only if you see an in-network dentist• Requires you to choose a primary care dentist to coordinate all of your care• Provides benefits based on a copay schedule
PPO Plan & PPO Plus Plan	<ul style="list-style-type: none">• Allows you to receive care from a dentist in the network or outside the network• Pays a portion of your expenses after you meet your annual deductible, except for preventive care, which is covered at 100%

* The DMO is not available in all states.



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Dental Benefits

Below is an overview of the benefits.

Benefits	DMO	PPO Plan		PPO Plus Plan	
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual / Family)	N/A	\$50 / \$150 (waived for preventive)		\$50 / \$150 (waived for preventive)	
Preventive Services	100%	100%	100%	100%	100%
Basic Services	100%	80%	80%	80%	80%
Major Services	50%	50%	50%	50%	50%
Orthodontia (child to age 19)	50%	50%	50%	50%	50%
Orthodontia Lifetime Maximum	24 months service / 24 months of retention	\$1,000		\$1,000	
Annual Maximum (per person)	N/A	\$1,000		\$2,000	
Out-of-Network Reimbursement Level	N/A	N/A	90th	N/A	90th

This is only a summary of benefits. Any discrepancy between the above and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described above will be resolved according to those documents.



Visit www.aetna.com to find an in-network dental care provider.

Vision Benefits

You can choose from two vision plan options through VSP. The vision plans help you save money on annual eye exams, glasses and contact lenses.

The plans pay benefits for both in-network and out-of-network services; however, you will receive maximum value from your vision benefits when you choose in-network providers. The network includes a wide variety of eye doctors and vision retailers.

If you see an in-network provider, you will pay copays for most services. If you receive care outside the network, you will need to pay the full cost and file a claim to be reimbursed for a portion of that amount.

Below is an overview of the benefits.

	VSP Base Choice Plan		VSP Premier Plan	
	In-Network	Out-of-Network Reimbursement Amount	In-Network	Out-of-Network Reimbursement Amount
Well Vision Exam (once per calendar year)	\$10 copay	Up to \$45	\$10 copay	Up to \$45
Lenses (once per calendar year) <ul style="list-style-type: none"> • Single • Bifocal • Trifocal 	\$25 copay	Up to \$30 Up to \$50 Up to \$65	\$25 copay	Up to \$30 Up to \$50 Up to \$65
Frames (once every other calendar year)	\$25 copay, \$130 retail frame allowance, 20% off amounts exceeding allowance	Up to \$70	\$25 copay, \$200 retail frame allowance, 20% off amounts exceeding allowance	Up to \$70
Contacts - In lieu of frames (once per calendar year)	\$130 allowance	Up to \$105	\$200 allowance	Up to \$105
Laser Vision Discounts	PRK and LASIK discounts at participating providers average 15% off			



This is only a summary of benefits. Any discrepancy between the above and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described above will be resolved according to those documents.

Health Savings Account

If you enroll in the HDHP, you may open a Health Savings Account (HSA). An HSA is a bank account that can be used to pay for qualified healthcare expenses, such as your deductible, coinsurance and prescription drug costs, on a tax-free basis. To fund the HSA, you may contribute tax-free dollars from your paycheck — and receive tax-free contributions from Apple Bank! HSA applications can be found in Workday and can be uploaded directly in your enrollment event.

4 Advantages of an HSA

- 1. Apple Bank funds a portion of your HSA:** The Bank will contribute up to \$600 for individual coverage and up to \$1,200 for all other coverage levels annually and paid into your account on a biweekly basis (prorated based on dates of participation).
- 2. It's flexible:** Use your HSA now, or save it for later. You decide when to save and when to spend. You can even save for healthcare expenses after you retire.
- 3. No "use it or lose it" rule:** The money in your HSA belongs to you. It rolls over each year, and you can take it with you if you leave the Bank.
- 4. Triple tax advantages:***
 1. Pay no taxes on money you contribute.
 2. Pay no taxes on interest you earn.
 3. Pay no taxes when you withdraw money for qualified expenses.

* Applies to federal and most state taxes.

You can conveniently manage your HSA with online banking. Create your account at applebank.com.

Eligibility Requirements

- You must be enrolled in a high deductible health plan (HDHP)
- You must not be enrolled in Medicare
- You must not be covered by other non-HDHP medical insurance
- Your spouse must not be contributing to/participating in a healthcare FSA through his/her employer
- You must not be listed as a dependent on someone else's tax returns

HSA Annual Contributions

You may choose to make pre-tax contributions to your HSA. The amount you are allowed to contribute is regulated by federal law. The maximum for 2024 is \$4,150 for employee-only coverage and \$8,300 for all other coverage levels. If you are age 55 or older, you may make additional pre-tax catch-up contributions of up to \$1,000 per year. This maximum is inclusive of Apple Bank contributions. You can change the amount of your HSA contributions anytime during the year.

	2024 IRS Maximum	Apple Bank Contribution	Your Maximum Contribution
Individual Coverage	\$4,150	\$600	\$3,550
Family Coverage	\$8,300	\$1,200	\$7,100

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is a voluntary account that allows you to use your before-tax pay for certain healthcare expenses, as determined by IRS regulations. When you establish an FSA, you choose the annual amount you want to contribute, up to certain plan limits. This amount is deducted from your paycheck in equal installments before federal and Social Security taxes are withheld.

You may not change contributions or cancel within the calendar year, unless you have an IRS-qualifying family status change.

You are not eligible to have an HSA and FSA at the same time.

	Healthcare FSA
What is the account used for?	Medical, dental and vision expenses, such as deductibles, coinsurance, copays, glasses and contact lenses, orthodontia and other dental expenses
What is the contribution limit?	\$3,200
Does money roll over year to year?	No, you have 2½ months after the plan year in which to spend any money left in your account. Filing deadline: March 31. Any claims incurred after March 15 will not be eligible for reimbursement under the previous year's FSA and the remaining funds will be forfeited.

For a complete list of eligible and ineligible healthcare expenses, visit www.IRS.gov and review Publication 502.



Learn more about healthcare FSAs:



Life Insurance

Basic Life Insurance

Apple Bank provides you with Basic Term Life and AD&D Insurance. The amount of coverage increases the longer you are with the Bank.

Time of Service	Coverage
First of the month following your date of hire	1x salary, up to \$250,000
2 years	2x salary, up to \$250,000
3+ years	3x salary, up to \$250,000

While you will automatically be enrolled in this coverage, you will need to complete a beneficiary designation. It is important to periodically review who you have listed as your beneficiary and make updates as needed.

Voluntary Life Insurance

You have the option to supplement your company-paid coverage by purchasing additional life insurance for yourself, your spouse and your children. You are required to purchase coverage for yourself in order to enroll your family members.

If you choose amounts above the guaranteed issue amounts, you will need to provide Evidence of Insurability (EOI) or proof of good health.

You pay the full cost of this coverage on an after-tax basis. The cost varies depending on your age and the amount of coverage you choose.

This chart shows the coverage amounts you can choose.

Voluntary Life	Employee	Spouse	Children
Benefit Amount	Increments of \$10,000, up to \$500,000	Increments of \$10,000, up to \$500,000	Flat \$10,000 for all eligible children
Guaranteed Issue Amount	\$150,000 (up to age 70)	\$40,000 (up to age 60)	\$10,000

You can also purchase voluntary AD&D coverage for yourself and your family. You pay the full cost, and the premium is based on the coverage amount you select and whether you choose individual or family coverage.

Log in to Workday to see your premiums based on the coverage level you would like to elect.

Disability Benefits

Disability pays a benefit to you if you are unable to work due to a non-work-related injury or illness.

Plan	Short-Term Disability*	Long-Term Disability
Eligibility	4 weeks of service	First of the month following 1 year of continuous employment
When Benefits Begin	7 days after illness or accident	180 days
When Benefits End	26 weeks or until you are certified to return to work	When you are approved to return to work or normal Social Security retirement age
Benefits Paid	You receive 50% of your pay, up to a maximum benefit of \$170 per week	You receive 60% of your pay, up to a maximum benefit of \$10,000 per month
Who Pays	Company	Company
Taxable Benefit	Yes	Yes

* The benefit listed references NY and any other non-statutory state.

In addition to statutory New York State disability benefits, the Bank offers additional wage continuation for those who are eligible. Contact benefits@applebank.com with any questions.



Wellness Program

Aetna members* have access to FitOn Health, a leading digital wellness platform offering fitness and health content.

What is FitOn Health?

FitOn Health is a leading digital wellness platform that offers the most premium content, the widest variety, and access to the largest national network of in-person experiences. From local small studios to big-box gyms, be empowered to personalize your fitness journey. Do it all in one place at no cost to you.

How does it work?

Fit on will provide eligible employees 30 credits per month to use towards reserving classes, gym memberships and unlimited access to the best digital fitness & wellness content. Learn more about credits [here](#).

Where can I use FitOn Health?

FitOn Health partners with 11,000+ gyms and studios nationwide. See what's available near you at fitonhealth.com or workout at home with the best digital fitness content.

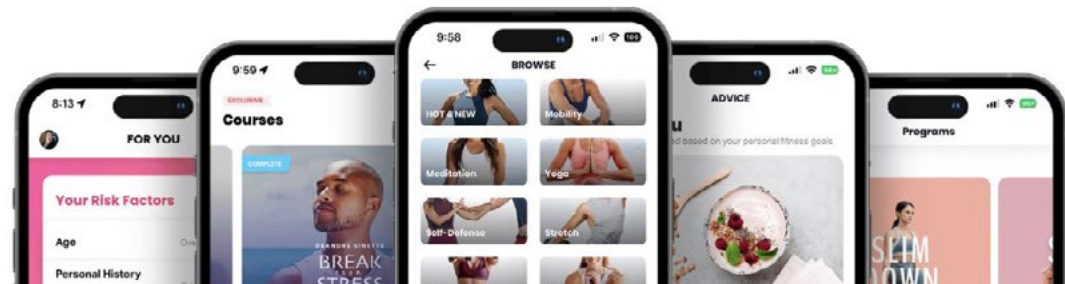
How do I sign up?

Go to fitonhealth.com and sign up using your legal name, DOB, and zip code.

Have questions?

You can go to fitonhealth.com/help or contact us at support@fitonhealth.com. You can also reach out to the Benefits team at benefits@applebank.com.

* Not available to dependents.



Questions? Call the Benefits Help Desk at 877-373-6535.

Employee Assistance Program (EAP)

The EAP is a confidential counseling and referral service available to you and your family members at no cost.

The EAP offers 24/7 telephone access to licensed professionals who can help with concerns regarding marriage and relationships, depression, anxiety, stress, grief, substance abuse, child care, elder care, work-related issues, and much more.

The EAP may refer you to a local counselor who can address your concerns in person. The EAP provides 8 free counseling sessions per issue per person each year.

The program also gives you access to:

- Child care and elder care resources
- Financial and legal consultations and information
- Identity theft prevention and recovery

EAP services are confidential. No information will be shared with your employer.

To take advantage of the services and resources available through the EAP, call **888-238-6232**.

You can also access valuable information online at www.resourcesforliving.com (Username: Apple Bank / Password: EAP).



*Additional information
on our EAP can be
found here.*



Retirement Benefits

The Bank offers a 401(k) Retirement Plan to help you save for retirement through Vanguard. You can make two types of contributions:

- **Pre-Tax Contributions** – Amounts you contribute and any investment earnings are not taxed until you withdraw the money after you retire.
- **Roth After-Tax Contributions** – Your contributions are taxed as regular income in the year you make the contributions. Future withdrawals of your contributions and investment earnings occur tax-free. To help you decide whether Roth contributions are right for you, visit the easy-to-use tool at www.vanguard.com/rothfeature.

You can contribute through automatic payroll deductions, up to the IRS annual maximum (\$23,000 for 2024). If you are age 50 or older, you can make an additional catch-up contribution of \$7,500.

You can choose from a variety of investment options that meet your personal investment goals. Your contributions and any investment earnings are immediately vested, which means they belong to you and you can take them with you if you leave the Bank.

Apple Bank also makes a matching contribution of 100% of the first 3% you contribute and 50% of the next 2% you contribute, for a total of 4% to help your account grow faster.



Additional Benefits

Commuter Accounts

Save money on your work-related transportation costs by setting aside pre-tax dollars in our transit and parking spending accounts. You may choose to set aside up to \$315 pre-tax per month for mass transit expenses and up to \$315 pre-tax per month for parking expenses.

Each pay period, the appropriate amount will be deducted pre-tax from your paycheck and credited to your parking and transit accounts. You can then use the funds from these accounts to pay for your eligible transportation expenses.

You may change the amount you are contributing or stop your contributions at any time during the year.

Transit expenses include ferry, subway, train and bus travel. Parking expenses include parking at a station to take another mode of transportation to work or parking at your workplace.

Expenses that are not covered include mileage, tolls, parking at your residence and airport parking.

Legal Plan

All full-time employees may enroll in a voluntary legal assistance program. MetLife Legal Plans, administered by Hyatt Legal Plans, provides legal assistance for a wide range of personal legal matters. There is a nationwide network of more than 14,000 participating Plan Attorneys to choose from. Coverage is 100% employee-paid. A deduction will be taken out of your paycheck on a post-tax basis.

Plan Attorney assistance includes:

- Covered legal services
- Consultations over the phone
- In-person consultations
- Document preparation
- Representation for many frequently needed personal legal matters

You have two plan options to choose from: Low and High. You can find more information [here](#). The biweekly rates are \$5.19 for the Basic Plan and \$9.35 for the Plus Plan. Elections for this program are made on the Workday enrollment portal.



Additional Benefits

Pet Insurance

MetLife Pet Insurance provides comprehensive coverage for your furry family members from any licensed veterinarian of your choice. You can enroll in coverage that has been designed by veterinarians to ensure quality coverage for your cats and dogs, with no waiting period once the policy is effective.

Benefits include:

- Flexible coverage with up to 100% reimbursement and the freedom to visit any licensed vet in the U.S.
- Family plans (i.e., multiple pets covered by one policy)
- Available optional preventive care coverage
- 24/7 access to telehealth concierge services
- Access to discounts and offers on pet care

Discounts are available for multiple pets. Rates vary based on plan type, pet species and your state of residence.

Visit www.metlifepetinsurance.com for a quote and to enroll for coverage. Deductions will be taken out of your paycheck on a post-tax basis. For questions, please contact MetLife Pet Insurance at **1-800-GET-MET8**.

Employee Discounts

HUB

Enjoy discounts, rewards and perks on thousands of brands in a variety of categories (i.e. travel, auto, entertainment, etc.)

Go to <https://applebank.benefithub.com/app/multiproduct>

- Enter referral code – P3WDNG
- Complete registration

Plum Benefits

Go to <https://www.plumbenefits.com/>

- Become a member > Sign up with your Apple Bank email address

LifeMart – Aetna Member Discount Program

Go to aetna.com > Health & Wellness tab > Discounts > Fitness Discounts > Register/Sign on



Cost of Coverage

Medical Contribution Rates (Biweekly) - Aetna HDHP with HSA

Per Pay Period (26 / year)	Employee	Employee + SP	Employee + Child(ren)	Family
Salary less than \$59,999	\$75.75	\$151.50	\$141.50	\$227.25
Salary \$60,000 - \$149,999	\$84.50	\$170.00	\$159.75	\$252.50
Salary \$150,000 - \$249,999	\$99.75	\$199.50	\$189.00	\$299.25
Salary \$250,000 and over	\$111.50	\$222.75	\$212.00	\$334.00

Medical Contribution Rates (Biweekly) - Aetna POS

Per Pay Period (26 / year)	Employee	Employee + SP	Employee + Child(ren)	Family
Salary less than \$59,999	\$86.00	\$171.75	\$161.75	\$257.75
Salary \$60,000 - \$149,999	\$98.00	\$195.75	\$185.50	\$293.75
Salary \$150,000 - \$249,999	\$115.50	\$231.00	\$220.50	\$346.50
Salary \$250,000 and over	\$132.50	\$265.00	\$254.50	\$397.50

Dental Contribution Rates (Biweekly)

Per Pay Period (26 / year)	Employee	Employee + SP	Employee + Child(ren)	Family
DMO	\$4.42	\$8.84	\$9.94	\$14.36
PPO	\$19.46	\$38.92	\$43.79	\$63.25
PPO Plus	\$21.44	\$42.93	\$48.24	\$69.69

Vision Contribution Rates (Biweekly)

Per Pay Period (26 / year)	Employee	Employee + SP	Employee + Child(ren)	Family
Base Choice VSP Vision Plan	\$2.48	\$3.97	\$4.05	\$6.54
Premier VSP Vision Plan	\$3.05	\$4.88	\$4.98	\$8.04

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The Benefits Help Desk Is Here for You!

Our benefits broker, EPIC Insurance Brokers, offers The Benefits Help Desk to all of our employees. The Benefits Help Desk is staffed by caring professionals who know our insurance plans, and is designed to be your personal benefits answer and support service for a wide range of insurance-related questions or issues throughout the year.

Benefits Support

For general inquiries regarding ID cards, enrollment eligibility and provider network information, you will receive a prompt response.

For complex benefits issues involving claims, the Benefits Help Desk will contact the insurance carrier on your behalf. The Benefits Help Desk will work with you directly until the issue is resolved.

Contact the Benefits Help Desk

Phone: **877-373-6535** from 8 a.m.–8 p.m. ET, Monday through Friday

Email: **BenefitsHelpDesk@epicbrokers.com**

This service is free and completely confidential.

Spouses and family members are invited to use the Benefits Help Desk as well.

Additionally, the Benefits Help Desk has Spanish-speaking staff and access to the AT&T Language Line, which provides assistance in over 170 languages.

Apple Bank Benefits Department

You can also contact the Apple Bank Benefits Department directly.

Phone: **212-643-5598**

Email: **benefits@applebank.com**



How to Enroll

Benefit enrollment takes place online in **Workday**. Once logged in, navigate to your Workday inbox, click the “New Hire Benefit Enrollment” task, then click “Let’s Get Started.”

Enrollment reminders:

- Make all elections with 30 days of your date of hire.
- Changes to most plans are only allowed only during open enrollment unless you have a qualifying life event.
- Year-round changes permitted for commuter/parking plan, HSA contributions and 401(k) contributions.
- All elections must be submitted through Workday except the 401(k) plan (Vanguard) and MetLife pet insurance.
- Log into Vanguard to waive the “auto-enroll” feature within 30 days, decline contributions at this time, and/or to make changes to your election.
- Be prepared with your dependent(s) documentation when enrolling.



Benefit Contacts

Benefit	Carrier / Contact	Telephone Number	Website / Email
Benefits Team	Apple Bank	212-643-5598	benefits@applebank.com
Medical	Aetna	800-364-2386	www.aetna.com
Health Savings Account	Apple Bank	516-365-7255	www.applebank.com
Flexible Spending Account	BRI	800-473-9595	www.benefitresource.com participantservices@benefitresource.com Username: Social Security Number Password: applebank
Dental	Aetna	800-364-2386	www.aetna.com
Vision	VSP	800-877-7195	www.vsp.com
Life	Reliance Standard	800-351-7500	www.reliancestandard.com
Disability	Matrix	877-202-0055	www.matrixabsence.com
Employee Assistance Program	Aetna Resources for Living	888-238-6232	www.resourcesforliving.com Username: Apple Bank Password: EAP
401(k)	Vanguard	800-523-1188	retirementplans.vanguard.com
Commuter Benefits	BRI	800-473-9595	www.benefitresource.com participantservices@benefitresource.com Username: Social Security Number Password: applebank
Legal	MetLife Legal Plans	800-821-6400	info.legalplans.com Password: Apple Bank
Pet Insurance	MetLife Pet Insurance	800-GET-MET8	www.metlifepetinsurance.com

Additional benefits information can be found online at www.abemployeenefits.com.



Apple Bank has made every attempt to ensure the accuracy of the information described in this enrollment guide. This guide is not an official plan document and does not provide a complete description of your benefit plans. Any discrepancy between this guide and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to those documents. Apple Bank reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Apple Bank share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Apple Bank.

