

2026 EMPLOYEE BENEFITS

INTRODUCTION

The Citizens Bank is proud to offer you and your family a comprehensive and competitive benefits program. Because we consider our employees to be our greatest asset, we provide a comprehensive employee benefits package that includes medical, dental, life insurance, disability coverage and much more. These plans are designed to help you achieve financial security and live a healthier life.

The Citizens Bank covers a significant portion of your benefit costs to make the plans more affordable for you and your family. You can help control the cost by taking an active role in selecting your benefits, being an educated health care consumer and living a healthy lifestyle. We also offer a "Healthy Workplace" program that provides information, education and activities to help you live a healthier lifestyle.

This guide has been designed to give you an overview of the benefit choices made available to you through The Citizens Bank. For complete plan details please refer to the summary plan description for each benefit which is available via the Human Resources Department. You may also refer to the employee handbook for specific details on company policies and procedures.

WHO IS ELIGIBLE?

You become eligible to participate in The Citizens Bank Benefits Program as a regular full-time employee working 40 hours per week. You may also enroll your eligible dependents.

WHEN DOES COVERAGE BECOME EFFECTIVE?

Most benefit coverage for new hires becomes effective the date of hire.

WHEN CAN YOU MAKE CHANGES?

The Citizens Bank Benefits plan year is January 1st to December 31st of each year. After you enroll in the benefits program, you cannot make changes until the next annual Open Enrollment period, unless you have a "Qualifying Event" or life event during the year.

Qualified Life Changes or life events are:

- > You gain a new dependent by reason of marriage, birth or adoption.
- > Your dependent is no longer eligible for coverage.
- > The loss of a dependent through divorce or death.
- > A change in your or your spouse's employment status.
- > You decline coverage with The Citizens Bank because you have coverage elsewhere, but you later lose coverage.

You must notify The Citizens Bank HR Department and provide documentation of your change within 30 days of the change or qualifying event to adjust your benefit elections. Otherwise, you must continue with your current elections until the next open enrollment period.

THIS 30 DAY NOTICE IS EXTREMELY IMPORTANT FOR FAMILIES NEEDING TO ADD A NEWBORN.



MEDICAL INSURANCE

The Citizens Bank health plan is designed to provide you and your eligible dependents with financial protection against the high costs associated with health care for serious and minor illnesses and injuries. **We offer an excellent plan through United Healthcare. The premiums are deducted on a pre-tax basis.** The following illustrates the employee cost for health coverage:

	EMPLOYEE SEMI-MONTHLY RATES	EMPLOYEE MONTHLY COST
EMPLOYEE ONLY	BANK FUNDED	BANK FUNDED
EMPLOYEE AND 1 DEPENDENT	\$274.17	\$548.34
EMPLOYEE AND FAMILY	\$428.82	\$857.63

SUMMARY OF BENEFITS	NETWORK	NON-NETWORK
Lifetime Maximum	Unlimited	Unlimited
Medical Deductible Per Calendar Year Medical deductibles DO accrue toward the out-of-pocket	Individual: \$1,500 Family: \$3,000	
Prescription Drug Deductible Prescription deductible and copay amounts DO accrue toward the out-of-pocket	\$150	Not Covered
Out-of-Pocket Per Calendar Year Members are still responsible for copay amounts after the out-of-pocket limit has been met. Out-of-Pocket includes deductibles, co-insurance, and copays	Individual: \$6,350 Family: \$12,700	Individual: \$10,000 Family: \$20,000
Benefits/Coinsurance Co-insurance is your share of a covered service, calculated as a percent of the allowed amount for the service.	70% / 30%	---
Physician (MD or DO) Office Visit Only Copay Applies to the office visit only. Copay amounts DO accrue toward the out-of-pocket	Primary Care Physician (PCP): \$30 Specialist: \$30	70% / 30% / Ded. Apply
Prescription Drugs Your plan includes a 90-day maintenance program for some drugs.	Community Plus Pharmacy Copay Amounts Category 1 (Generic).....\$15 Category 2 (Preferred).....\$35 Category 3 (Non-Preferred)....\$75	Not Covered

Prevention Works When Used... See Healthy You guidelines at www.myuhc.com or by calling 866-633-2446. Researchers have estimated that preventable illness makes up approximately 70% of the burden of illnesses and the associated costs. Studies have also shown that when used, the outcomes of wellness benefits prove positive. For example, getting proper immunizations and health screenings help prevent disease or detect it early, which can help you avoid significant health problems and medical expenses in the future. Many preventive services, such as screenings and immunizations, are available to you through The Citizens Bank health plan and are covered 100%.

In order to obtain your Explanation of Benefits (EOB) you will need to go online at www.myuhc.com, by calling 866-633-2446 or by downloading the APP. You will be able to access wellness information, detailed summary of benefits and coverages, and search your medication.

United Healthcare Tips, Tools & More



Myuhc.com gives you 24/7 online access to your health plan.

1. Find network doctors and facilities

- Prior to receiving your ID card: log into www.myuhc.com and click Find a Provider, then select Medical Directory, All UnitedHealthcare Plans, Choice Plus. You can search by people, places, services and treatment, care by condition, and cost estimates.
- After receiving your ID card, using the group # and subscriber number from the card, log into myuhc.com and register on the site, then click Find a Provider.

2. Check your coverage and claims status.

3. Get a list of covered prescriptions.

4. Review preventative care services.

5. Print a temporary ID card.

United Healthcare APP—gives you on the go access. All features listed above can also be accessed on the United Healthcare APP. Look up medications while in the doctor’s office, costs for procedures, etc.

Virtual Visits

Virtual visits are available. See a primary care provider or get same-day urgent care on your phone, tablet or computer.

What kind of virtual care might be right for you?



Virtual primary care:

- Annual wellness visits
- Regular follow-ups for conditions like asthma, diabetes, etc.
- Lab tests and preventive screenings
- Referrals to quality network specialists
- Medication review and prescriptions, if needed**
- Cost aligns with PCP benefit



24/7 Virtual Visits:

- Non-emergency care for common health issues like the flu, fevers, sore throats, etc.
- Non-emergency care for sudden health issues like pinkeye, migraines, back pain, even allergies and anxiety
- Prescription refills, if needed**
- Cost aligns with 24/7 Virtual Visits benefit

IMPORTANT NUMBERS

Customer Care Advocate	Number on the back of your ID card	Advocate4me@uhc.com
Mental Health Coverage (Optum Behavioral Health)	1-888-887-4114	***
OptumRx Mail Order	1-800-867-6758	www.liveandworkwell.com
Optum Rx Member Services	1-800-357-1371 or number on the back of your ID card	***
Maternity Support Program	1-800-788-7871 or number on the back of your ID card	www.myuhc.com (Pharmacies & Prescriptions)
Specialty Pharmacy-BriovaRx	1-877-201-5328	myuhc.phs.com/maternitysupport
	1-855-4BRIOVA (1-855-427-4682)	***



Get in on UHC Rewards

Good news—your health plan comes with a way to earn up to \$300. UnitedHealthcare Rewards is included in your health plan at no additional cost.



There's so much good to get

With UHC Rewards, a variety of actions—including things you may already be doing, like tracking your steps or sleep—lead to rewards. The activities you go for are up to you, and the same goes for ways to spend your earnings.

Here are just a few of the ways you can earn:

Connect a tracker	\$25
Take a health survey	\$15
Get an annual checkup	\$25
Get a biometric screening	\$50

Visit UHC Rewards for the full list of rewardable activities that are available to you—and look for new ways of earning rewards to be added throughout the year.

Earn up to
\$300

There are 2 ways to get started



On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning



Your health

Get in on an experience that's designed to help inspire healthier habits

Your goals

Personalize how you earn by choosing the activities that are right for you

Your rewards

Earn up to \$300 for completing rewardable activities

Questions?

Call customer service at **1-866-230-2505**

United Healthcare

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



DENTAL COVERAGE

Did you know that poor oral health can lead to many seemingly unrelated medical conditions? In fact, oral bacteria and oral disease have been linked to a variety of serious and potentially life-threatening illnesses, including heart disease, diabetes, stroke and pregnancy complications. MetLife Dental offers the flexibility to choose from over 117,000 credentialed providers at any of the 350,000 access points nationwide in the MetLife Dental Network. You can locate an in-network provider by visiting: www.metlife.com/dental or call 1-800-275-4638. Using a network dentist will lower your out of pocket expense.

CALENDAR YEAR MAXIMUM	IN-NETWORK	OUT-OF-NETWORK
TYPE II, III (Basic and Major Services)	\$1,000 per person	\$1,000 per person
TYPE IV (Ortho Service)	\$1,000 lifetime per child	\$1,000 lifetime per child
	EMPLOYEE SEMI-MONTHLY RATES	EMPLOYEE MONTHLY COST
EMPLOYEE ONLY	BANK FUNDED	BANK FUNDED
EMPLOYEE AND SPOUSE	\$13.07	\$26.13
EMPLOYEE AND CHILDREN	\$19.17	\$38.34
EMPLOYEE AND FAMILY	\$39.17	\$78.33

SUMMARY OF BENEFITS	DEDUCTIBLES	PAYMENT RATES
<p>Type A: Preventive Dental Services</p> <p>Oral Examinations.....1 in 6 months</p> <p>Bitewing X-rays (Adult/Child).....1 in 12 months (Adult) -2 in a year (Children to age 19)</p> <p>Prophylaxis–Cleanings.....1 in 6 months</p> <p>Topical Fluoride Applications.....1 in 6 months (Children up to age 19)</p> <p>Sealants.....1 in 60 months (Permanent molar teeth in children up to age 16)</p> <p>Periodontal Maintenance..... 1 in 6 months (includes 2 cleanings)</p>	None	100% (of UCR)
<p>Type B: Restorative Dental Services</p> <p>Space Maintainers.....1 per lifetime per tooth area (Children up to age 14)</p> <p>Oral Surgery (Simple Extractions).....1 per tooth per lifetime</p> <p>Amalgam and Composite Fillings.....1 in 24 months (anterior teeth only)</p> <p>Full Mouth X-rays.....1 in 60 months</p> <p>Periodontal Scaling & Root Planing.....1 in 24 months per quadrant</p> <p>Emergency Palliative Treatment</p>	<p>Individual: \$50</p> <p>Family: \$150</p>	80% (of UCR)
<p>Type C: Major Dental Services</p> <p>Crowns/Prefabricated Crowns/Inlays/Onlays...1 per tooth in 60 months</p> <p>Periodontal Surgery..... 1 in 36 months per quadrant</p> <p>Oral Surgery (Extractions/Other)</p> <p>Bridges/Dentures.....1 in 10 years</p> <p>Endodontics Root Canal.....1 per tooth per lifetime</p> <p>Repairs.....1 in 12 months</p> <p>Implant Services.....1 service in 60 months/1 repair in 12 months</p> <p>General Anesthesia</p> <p>Consultations.....2 in 12 months</p>	<p>Individual: \$50</p> <p>Family: \$150</p>	50% (of UCR)
<p>Type D: Orthodontic Dental Services</p> <p>Dependent Children to age 19</p>	<p>Individual: \$50</p> <p>Family: \$150</p>	



VISION COVERAGE

The Citizens Bank offers employees a base vision plan and a voluntary buy-up vision plan. The coverage is through Sun Life Vision, with access to the Vision Service Plan (VSP) network. The VSP network offers you access to the largest national network of private-practice eye care doctors in the industry.

There are three ways to find an in-network doctor:

1. Visit vsp.com and select the Signature network.
2. Call VSP at **800-877-7195**
3. Download our mobile app, **VSP Vision Care**, and search for a doctor near you.

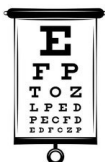


BASE PLAN	EMPLOYEE SEMI-MONTHLY RATES	EMPLOYEE MONTHLY COST
EMPLOYEE ONLY	BANK FUNDED	BANK FUNDED
EMPLOYEE AND SPOUSE	BANK FUNDED	BANK FUNDED
EMPLOYEE AND CHILDREN	BANK FUNDED	BANK FUNDED
EMPLOYEE AND FAMILY	BANK FUNDED	BANK FUNDED
VOLUNTARY BUY-UP PLAN	EMPLOYEE SEMI-MONTHLY RATES	EMPLOYEE MONTHLY COST
EMPLOYEE ONLY	\$5.56	\$11.11
EMPLOYEE AND SPOUSE	\$11.36	\$22.72
EMPLOYEE AND CHILDREN	\$11.59	\$23.17
EMPLOYEE AND FAMILY	\$18.34	\$36.68

**An eligible child is defined as a child to age 26.*

	SUMMARY OF BENEFITS	IN NETWORK	OUT OF NETWORK
BASE PLAN	Eye ExamEvery 12 months	\$10 Copay	Up to \$52
	Routine Retinal Screening	\$39 or Less Copay	N/A
	Lenses & Frames Discount (within 12 months of your last exam)	20% off one complete pair	N/A
	Elective Contact Lenses Discount	15% off fitting/evaluation	N/A
	Laser Vision Correction Discount	Average 15% off regular price or 5% off promo	N/A
BUY-UP	LensesEvery 12 months		
	Single	\$25 copay	Up to \$55/pair
	Bifocal	\$25 copay	Up to \$75/pair
	Trifocal	\$25 copay	Up to \$95/pair
	Lenticular	\$25 copay	Up to \$125/pair
	Necessary Contact Lenses	\$25 copay	Up to \$210/pair
	Elective Contact Lenses	\$60 copay (fitting/evaluation) \$130 copay (contact lenses)	Up to \$105/pair
	FramesEvery 24 months <i>Maximum Reimbursed:</i>	\$0 copay (Up to \$130 Allowance & 20% off balance)	None Up to \$57
Additional Glasses/Sunglasses Discount	30% off complete pairs of prescription and non-prescription glasses, including sunglasses for same day purchases. 20% off all lens options for any other day. Discounts are unlimited for 12 months following exam.	N/A	

**This chart outlines services for Plan 2*



>> Because many eye and vision conditions exhibit no obvious symptoms, individuals are often unaware that there is a problem. Early diagnosis and treatment of eye disorders such as cataracts, glaucoma and macular degeneration are important for maintaining good vision and preventing permanent vision loss. It is reason enough to make eye exams an important part of routine preventative health care.



RETIREMENT PLAN



There are many benefits to participating in The Citizens Bank Profit Sharing and Savings Plan and Trust. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in the enclosed guide and visiting Fidelity NetBenefits at www.401k.com, you can take advantage of what your company and Fidelity have to offer.

>>ELIGIBILITY

Employees are eligible to begin making deferrals in the 401(K) upon hire. You will automatically be enrolled in the plan through our auto enrollment feature, at 3%. To make changes to your enrollment you can visit **NetBenefits** at www.401k.com, or call 1-800-890-4015. You can also set up your beneficiary information at this time. Remember to choose your investment options when you enroll.

>>CONTRIBUTIONS

Salary deferrals are made through payroll deductions. The limit is \$24,500 for 2026. Catch up contributions for 2026 are \$8,000 for those 50 and older. If you are between 60-63, catch-up contributions are capped at \$11,250. In addition, you will automatically increase your retirement savings plan contributions each year through the **Annual Increase Program**. You may be permitted to roll over eligible contributions in this Plan from a previous employer's retirement plan.

>>COMPANY MATCH

To participate in the company match on eligible deferrals and Safe Harbor contribution portion of the Plan, employees must meet the following:

- 21 years of age or older
- Completion of 1 year of service as defined by the plan

The Citizens Bank makes matching contributions equal to **fifty percent** of eligible elective deferrals, up to **six percent (6%)** of compensation. Once you satisfy the matching requirements you will become eligible to participate in the matching contribution portion of the Plan on January 1 or July 1.

The Bank also makes a **3% Safe Harbor contribution** for employees. Employees are 100% vested the Safe Harbor contribution. Once you satisfy the safe harbor requirements (same as matching requirements) you will become eligible to participate in the safe harbor contribution portion of the Plan on January 1 or July 1.

>>VESTING

Employees are fully vested in their contributions made to the Plan. The following is the vesting schedule for contributions made by The Citizens Bank:

LESS THAN 3 YEARS OF SERVICE	0% Vested
3+ YEARS OF SERVICE	100% Vested



>>NFP Financial Education

As part of the 401k plan, you will have access to NFP Financial Education, a program designed to help you improve your overall personal financial wellness. NFP provides personalized financial planning, tools and education that helps you navigate your financial journey. Through the NFP program, you will also have access to one-on-one meetings with financial professionals to discuss any and all financial topics.



LIFE INSURANCE

Basic Employee Term Life Insurance and AD&D Coverage
 The Bank provides group term life insurance for full time employees through two different plans. Life and accidental death and dismemberment (AD&D) insurance coverage pays benefits to your beneficiaries if you die or are seriously injured in a covered accident.

<p>Plan I – MBA/CIGNA Provides coverage at two and one-half (2.5) times the employee's annual compensation, rounded to the next higher \$5,000, not to exceed \$300,000. <i>The Bank pays the full premium for the life insurance benefits.</i></p>	Bank Funded
<p>Plan II – EQUITABLE Provides coverage at one times Basic Annual Earnings, rounded to the next \$1,000 up to a maximum of \$200,000. <i>The Bank pays the full premium for life insurance benefits.</i></p>	Bank Funded
<p>VOLUNTARY TERM LIFE – EQUITABLE In addition to the Basic Employee Term Life Insurance, you may also elect additional coverage on yourself as well as your dependents through Equitable. This additional term life insurance can be purchased in units of \$10,000 to a maximum of \$250,000 for employees. Any amount selected, up to \$250,000, is guarantee issue, meaning no medical underwriting. Any amount over \$250,000-(7x salary or \$500,000) will be subject to underwriting. <i>Age Reduction: 40% at age 70, 25% at age 75, and 10% at age 80 and above.</i> You can also enroll in dependent coverage (if you enroll in employee coverage) for your spouse or children. Your spouse is eligible for coverage (of up to \$100,000) in units of \$5,000. Any amount selected, up to \$100,000 is guarantee issue, meaning no medical underwriting. Any amount over \$100,000-50% of Employees Benefit or \$250,000 will be subject to underwriting. Children can be covered from birth to 26 years, in the amount of \$10,000.</p>	Non-Funded <i>See attached rate sheet.</i>

LONG TERM DISABILITY

The long-term disability benefits available to you through The Citizens Bank provide you with a percentage of your income if you become disabled through illness or accident for an extended period. Long-Term Disability (LTD) is designed to protect your income, if you are totally or partially disabled and not able to work for The Citizens Bank, for an extended period. The LTD coverage pays a benefit to replace a portion of the earnings you lose as a result of your disability.

<p>>> The LTD benefit is equal to 60% of monthly earning to a maximum of \$12,000 per month once you have been out for 90 consecutive days. If your disability is permanent, this benefit may continue to pay until you reach normal retirement age. This benefit is reduced by your social security entitlement or any other disability benefit. This benefit continues during the period of disability up to age 65. <i>The Bank pays the total premium cost for this coverage.</i></p> <p>In addition to the basic long-term disability coverage, the bank provides an additional LTD Wrap policy for vice presidents and above, which provides an additional 15% of monthly earnings.</p>	Bank Funded
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LONG TERM CARE

The bank provides coverage under a basic long-term care policy for employees with ten (10) years of employment and immediately for officers. The basic plan is outlined below. *The bank pays the total premium for this base coverage.* **Benefit levels over the basic coverage are available, as is spousal coverage, at the employee's own expense.**

Plan I Level of Care:	Long Term Care Facility/50% Professional Home & Community Care	Bank Funded
Monthly Benefit:	\$1,000 Long Term Care Facility/50% Professional Home & Community Care	
Benefit Duration:	3 Years Long Term Care Facility/50% Professional Home & Community Care	



ADDITIONAL PRODUCTS – EMPLOYEE FUNDED

CANCER

INTENSIVE CARE

ACCIDENTAL

HOSPITAL ADVANTAGE

SHORT-TERM DISABILITY

SPECIFIED HEALTH

ELOP

FLEX SPENDING ACCOUNTS



CAFETERIA PLAN



The Cafeteria Plan is a benefit established by the Bank to allow you to pay for medical, dental, vision and certain other premiums with pre-tax dollars through payroll deductions. Because participants receive a tax savings through salary reduction, the Cafeteria Plan must follow special rules that are established by the Internal Revenue Service.

>> A change in family status will enable a current participant to change or terminate a Salary Redirection Agreement. It will also enable an employee who is otherwise eligible to be a participant, but who failed to complete a Salary Redirection Agreement during the enrollment period, to become a participant and file a Salary Redirection Agreement. However, the election under the new Salary Redirection Agreement must be made because of and be consistent with a Change in Family Status as defined below:

- > The employee's marriage or divorce
- > The birth or adoption of an employee's child
- > The death of an employee's spouse or child
- > The commencement or termination of employment by the employee or employee's spouse
- > The change of employment status from full-time to part-time (or vice versa), by the employee or employee's spouse, or if either take an unpaid leave of absence from work
- > A significant change in health benefits coverage attributable to the employment of the employee's spouse



EMPLOYEE ASSISTANCE PROGRAM

The Citizens Bank provides the **REAL Employee Assistance Program** as an employment benefit. Employees, their spouses and dependents are able to use services provided by Weems Community Mental Health Center. The REAL Employee Assistance Program means you and your family members can receive help with stress, anxiety, depression, other emotional or behavioral issues as well as treatment for alcohol or substance abuse. There is **NO Charge** to you to use the Weems services. There is **NO LIMIT** on the number of services you or family members may use.

SERVICES FOR ADULTS

- Evaluation and diagnosis of emotional, mental health and substance abuse issues
- Outpatient counseling (individual, marital, family) with a licensed mental health therapist
- Medication evaluation and monitoring
- Assessment for substance use disorders
- Intensive Outpatient Program (10-week alcohol and drug treatment program)
- Weems LifeCare 30-day residential treatment program for substance abuse (For more information on LifeCare, visit www.lifecarerecoverycenter.com)
- Secondary treatment: 30 to 60 day transitional residential program after completion of primary treatment at LifeCare.
- Secondary treatment: 30 to 60 day transitional residential program after completion of primary LifeCare.
- Educational seminars

SERVICES FOR CHILDREN

- Evaluation and diagnosis of emotional, behavioral and mental health issues
- Medication evaluation and monitoring
- Outpatient counseling (individual and family)
- Therapists available in public schools
- Academic and behavioral testing conducted by licensed psychologist (Not included in EAP, but provided at a reduced fee.)
- Nursing services

*If you or a family member has any questions about the Real Employee Assistance, contact the EAP coordinator at **601-483-4821** or **800-803-0245** (toll-free).*

