

# United Americas Bank 2008 Summary of Benefits

Benefit	Eligibility*	Summary**
Medical	Effective on the first day of the month following your start date.	Choice of an HMO and PPO plan (BCBS of GA) available in which the bank pays the premium for <b>employee only</b> coverage.
Dental	Effective on the first day of the month following your start date.	A dental plan is offered in which the bank pays the premiums for <b>employee only</b> coverage. Not an HMO plan - freedom to use any dentist.
Supplemental Insurance	Effective on the first day of the month following your start date. See SPD as this date may vary.	Allstate offers supplemental Wellness insurance policies for Cancer, ICU and Accident at minimal premiums paid by the employee through pre-tax Payroll deductions.
Flexible Spending Accounts	All new hires are eligible.	Qualified employees may elect to make <b>pre-tax</b> Payroll contributions for qualifying medical expenses or for dependant care expenses. See HR for a list of allowable expenses.
Bank Paid Holidays	Eligible to only full time employees.	The Bank observes 10 Federal holidays annually.
PTO*** (Paid Time Off)	Eligible after successful completion of 90-Day Orientation period.	After 1 year of employment - 16 days accrued After 5 years of employment - 18 days accrued After 10 years of employment - 22 days accrued Prorated accrual during 1st year of employment.
Misc. PTO	Eligible after successful completion of 90-Day Orientation period.	3 days PTO for marriage (1 day for child/stepchild), 3 days PTO for birth/adoption, 3 days PTO for death of immediate family member
STD	Effective on the first day of the month following your start date.	Short Term Disability will be paid to eligible employees after a 14 day waiting period up to a maximum of 11 weeks in the amount of 60% or your regular wage not to exceed \$1,000 per week. Bank paid benefit.
LTD	Effective on the first day of the month following your start date.	Long Term Disability will be paid to eligible employees payable at 60% or your regular wage not to exceed \$1000 per week. Bank paid benefit.
Dependant Life	Effective on the first day of the month following your start date.	You may purchase addition coverage for your Spouse and dependants eligible for either \$2,000 or \$10,000 regardless of the number of dependants.
Life	Effective on the first day of the month following your start date.	The Bank pays for a Life Insurance policy equal to one (1) times your annual salary. In addition, you receive a \$10,000 policy through the GBA.
AD&D	Effective on the first day of the month following your start date.	Accidental Death and Dismemberment policy paid for by the bank. See SPD for further details.
401(k)	Eligible at Open Enrollment (January 1st and July 1st) after 1 year of continuous employment.	The Bank contributes, once eligible, 3% of your annual compensation to your 401(k) plan regardless of whether you choose to participate or not.
EAP	Eligible immediately upon employment	Confidential assistance and counseling for a variety of issues, concerns, questions, problems, etc. facing you, your family, etc.

\* **Eligibility** - Must work a minimum of 35 hours a week to be eligible for Benefits package.

\*\* **Summary** - Contact HR for further information. This is a summary only and is subject to change without prior notice.

\*\*\* **PTO** - Will accrue monthly during 1st year of employment. Full Time employees only are eligible for PTO