

HERITAGE BENEFITS PROGRAM

Medical/ Prescription Drug

Here at Heritage Bank we offer a choice of comprehensive medical plans so you can choose the option that best fits your needs. All of our medical plans include comprehensive medical and prescription drug coverage, with in-network preventive care being covered at 100%.

Our UnitedHealthcare PPO Plan gives you access to the extensive UHC network, so you may receive care from any provider you choose, with in-network benefits offering richer coverage.

You may also choose the UHC High-Deductible Health Plan (HDHP) with a corresponding Health Savings Account (HSA). The Health Savings Account (HSA) allows you to set aside pre-tax dollars to pay for eligible health care expenses. Unused funds carry over from year to year and can be used for future expenses. Only participants in the UHC HDHP Plan can contribute to an HSA.

The Kaiser HMO Plan includes services that must be provided by an in-network provider, and copayments will generally be required at the time of service.



Dental

Heritage offers two different PPO dental plans. Our Base Plan and Buy-up Plan both cover preventive care at 100% and major care at 50%.

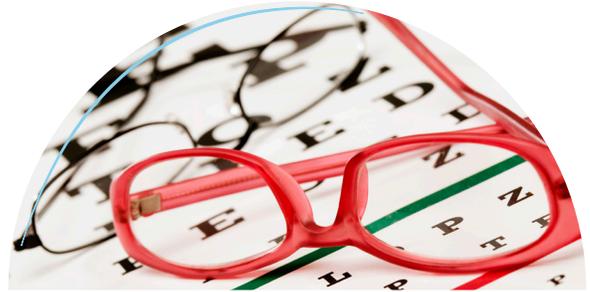
You may visit any dentist; however, you will receive the greatest discounts when visiting a PPO Provider. Our Buy-up Plan offers orthodontia coverage for both children and adults.



Vision

Vision care coverage is offered to all eligible employees through VSP.

The VSP plan includes annual eye exams and benefits for lenses and contacts every 12 months. The plan also provides a frame allowance every 24 months. These services do include a copay.



401(k)

Heritage offers a 401(k) plan, which allows you to set aside a portion of your annual salary, up to the IRS limit, on a pretax and/or Roth after-tax basis.

Heritage will make a matching 401(k) contribution. The company matches 50% of your contribution up to 6% of eligible compensation and provides a great way for you to put aside additional money for your retirement.

You are always 100% vested in any amount you contribute as well as the company match.



Life and AD&D Insurance

You automatically receive Basic Life and AD&D Insurance at 2 times your annual base salary up to a maximum benefit of \$200,000.

If you wish to enroll in additional coverage, you may purchase Voluntary Life or AD&D Insurance for yourself and eligible family members. These options are offered through Prudential.

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Disability Insurance

Voluntary Short-Term Disability benefits are available, and employees are covered for 60% of their salary for 11 weeks.

If you remain disabled after 90 days, you will be eligible for Long-Term Disability (LTD) benefits. The LTD plan pays a benefit equal to 60% of your pre-disability monthly base pay up to a maximum of \$12,000 per month, up to your normal Social Security retirement age.

Flexible Spending Account

The Health Care Flexible Spending Account allows you to contribute up to the IRS annual maximum per year on a pre-tax basis for qualified out-of-pocket health care expenses.

You can use your FSA debit card provided by HealthEquity to pay for eligible expenses or submit claims for reimbursement if you pay out-of-pocket.

If you choose to enroll in Dependent Care, you are allowed to contribute up to the IRS limit per calendar year, which can be used for children under 13 years old or tax dependents unable to care for themselves.

Long-Term Care Insurance

Heritage Bank offers Washington employees Long-Term Care Insurance through Trustmark. Long-Term Care Insurance helps you pay for the care and services you need if you become chronically ill or injured. You and your eligible family members can select a coverage up to \$80,000 without medical questions, or up to \$300,000 with some medical questions. Enrollment available on an annual basis for newly hired employees.

Paid Time Off

At Heritage Bank, we work hard, but we also know how important it is to take time off to stay healthy, relax, and spend time doing what makes your heart happy.

Full-time team members receive a minimum of 10 paid vacation days annually and eight hours of paid sick leave per month, while also enjoying 11 paid holidays each calendar year, and an annual float day.*

Flex-time, on-call, and temporary employees are not eligible for paid vacation or float days.

* Paid vacation days and paid sick leave are pro-rated from start date, part-time status and/or hours worked.

Additional Benefits

Heritage Bank also offers several additional benefits for employees. Some of these programs include:

- ▶ Critical Illness, Hospital Indemnity and Accident plans to ensure you can enroll in the coverage you need to feel secure in today's world.
- ▶ An Employee Assistance Plan, which employees and their family can use up to three times per year for legal and financial consultation, mental health, elder and child care consultation, and more.
- ▶ Pet Insurance is offered through Nationwide. The coverage includes accidents, injuries, common illnesses, serious/chronic illnesses, surgeries, etc. for our furry friends.
- ▶ Prepaid Legal is offered through ARAG and can be used for things like buying a house, debt issues, a dispute with a landlord, and identity theft. Legal fees can add up quickly, so enrolling in ARAG can give you the peace of mind you may need.
- ▶ Identity Protection is offered through Allstate (InfoArmor). They offer monitoring services, credit scores and reports, wallet protection, and much more.
- ▶ Public Transportation Assistance is available to employees who use the public transit system such as van pool, bus, or train to commute to work.
- ▶ Complimentary Heritage Bank Financial Products and Services are available to employees such as free checking or savings accounts, free online bill pay, money orders, traveler's checks, and waived ATM fees.
- ▶ Reduced or waived fees for employees obtaining mortgage or consumer loans, and Visa credit card.
- ▶ Access to the Employee Discount Center, hosted by LifeMart, with savings on everything from flowers to computers, concert tickets to vacation packages. Additionally, Heritage Bank employees have access to an array of discounts offered through vendor partners.
- ▶ 15% tuition reduction toward Bachelor's, Master's, and Certificate programs at City University of Seattle.

