

## Overview of First Nations Bank of Canada (FNBC) Benefit Plans

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Your benefits are an important part of the total value you receive when working for First Nations Bank of Canada (FNBC). FNBC pays 100% of the premiums for the cost of your benefits that are covered under our Group Benefit Plan. The FNBC Group Benefit Plan has a wide range of coverage including medical and dental coverage, as well as life, accident and disability protection.

### Coverage:

FNBC ensures that you have a comfortable level of benefit coverage that acts as a safety net in the event of death, disability or serious illness.

The Bank paid benefits cover the employee, spouse and eligible dependents and include:

- Medical Healthcare
- Dentalcare, inclusive of orthodontic treatment for your dependent children
- Visioncare
- Paramedical Coverage
- Medical Travel in Canada
- Global Medical Assistance
- Out of Country Emergency Care
- Business Travel Accident Insurance
- Employee Basic Life Insurance: 200% of your annual base salary to a maximum of \$500,000
- Dependent Basic Life Insurance: Spouse \$10,000  
Child \$5,000
- Basic Accidental Death and Dismemberment (A.D.&D.)
- Disability Insurance
- Employee Assistant Program (EAP)
- Best Doctors Service (Diagnostic and Treatment Support)

In addition FNBC provides you with a Health Care Spending Account (HCSA) to help offset costs for medical, dental or vision expenses that the Group Benefit Plan may not cover and that qualifies for a medical expense tax credit under the Income Tax Act.

To ensure you are prepared for life after work, FNBC helps you save by offering you a Group Retirement Savings Plan (GRSP). The GRSP is a **defined contribution** retirement plan, which means that when you contribute to this plan the bank will match your contribution dollar for dollar to a maximum of 6% of your annual base salary.

The FNBC GRSP is a self managed plan whereby you choose from a diverse choice of investment and fund options. The GRSP provides you with the following options:

- Registered Retirement Savings Plan (RRSP)
- Non-Registered Savings Plan (NRSP)
- Spousal Registered Retirement Savings Plan (SRRSP)

Working for FNBC rewards you with even more. Our Employee Banking Benefits provides all eligible employees with special staff rates on credit products such as your Mortgage, Home Equity Line of Credit and Personal Loans.

Other Banking benefits include a free chequing account, 50% reduction on a Safety Deposit Box and preferred US Exchange rates.