



## MEDICAL & PHARMACY

We partner with Aetna to offer employees a medical insurance plan with pharmacy benefits that provides comprehensive coverage and services. Our plan combines the features of traditional medical plans and prescription drug coverage with a Health Savings Account. The plan offers access to a large network of physicians, hospitals, and clinics with significantly reduced fees for services. The plan includes access to a 24 hour nurse line, chronic health management services tools to help you estimate the cost of procedures and for evaluating hospitals and physicians, and much more! Employees who participate in our Wellness Program can receive an employer contribution of up to \$1,200 in their Health Savings Account to help pay for out of pocket expenses.

## DENTAL

The dental plan, offered by Delta Dental, provides employees with excellent dental coverage from over 110,000 dentists throughout the United States. You can visit any dentist you like, although you get the biggest discounts and lowest fees if you use a Delta Dental network dentist. Preventative and diagnostic services such as oral examinations, cleanings, x-rays and fluoride treatments are covered at 100%. Basic and major dental services including extractions, fillings, root canals, bridges, dentures and denture repair and sealants, are also covered with the bank paying for the majority of the claim. The plan also includes orthodontia coverage for dependent children up to age 19.

## VISION

Another important factor of good health and quality of life is your eyesight and we work with VSP to provide employees with an affordable benefit for vision care. The plan provides large discounts for eye exams and for frames and glasses or contacts. The VSP network includes optometrists and ophthalmologists across the country.

## LIFE INSURANCE

The company provides at no-cost to the employee a life and accidental death & dismemberment benefit through our partnership with Prudential. We cover you with a benefit of 2x's your base annual salary. We also provide at no cost a \$5,000 benefit for your spouse and dependent children.

## SUPPLEMENTAL LIFE INSURANCE

In addition to the life insurance provided by the company, employees may purchase additional insurance for themselves and eligible family members. Rates are based on age and the amount, but the policy is offered with guarantee issue, reduced group rates, and is portable should you leave our employment.

## TELEMEDICINE

Healthiestyou offers employees and covered dependents with the option of using Telemedicine for physician consultations via the telephone, internet, and/or webcam. 100% company-paid benefit with no out-of-pocket costs to employees for consultations. 24/7, 365-day access to licensed physicians in all 50-states across the country, reduced group rates, and is portable should you leave our employment.

## 401K RETIREMENT SAVINGS PLAN

Employees are offered two types of 401(k)--traditional pre- tax and Roth. Employees can contribute 1% to 100% of their eligible compensation, up to \$17,500 per year. Employees over 50 can contribute an additional \$5,500 per year. To help employees grow their savings, we match your contributions (50% up to 6% of your annual eligible compensation). Our plan offers loans and hardship withdrawals in case you need to access those funds for an emergency.

## LONG TERM DISABILITY INSURANCE

We hope you never have need of this policy, but should you become disabled and unable to work, you'll be covered by our Long Term Disability Insurance provided by the Bank. If you are out for a period of 90 days or more, you'll receive a monthly benefit of 60% of your salary (up to \$10,000).

## EMPLOYEE ASSISTANCE PROGRAM

The EAP benefit is a confidential service that provides crisis assistance and counseling services. Get help managing difficult personal situations from licensed, trained professionals.

## HEALTH ADVOCATE

Navigating the health care system can be a challenge, especially if you have experienced a major illness, injury, or diagnosis. Health Advocate is a no cost service that can help you cut through the red tape, have your medical bills reviewed and explained to you, and get referrals to services and resources that are available to you.

## CANCER & ACCIDENT INSURANCE

Life can be unpredictable and so we have brought in Aflac to offer employees access to a cancer and accident plan. These policies offer cash benefits when you are diagnosed with cancer or experience an injury that is treated by a physician. Aflac policies are a financial safety net to help you when confronted with unexpected challenges.

## VACATION & SICK & PAID HOLIDAYS!

We offer generous vacation and sick benefits, plus a number of paid holidays. Rates are determined by your job title and length of service with the bank. Earn up to 4 weeks of vacation annually!

## EDUCATION REIMBURSEMENT

Employee development is critical to our future success – that's why we offer an education reimbursement benefit. Employees seeking undergraduate degrees in accounting, business, computer science, finance, economics, human resources, marketing and information systems management can receive up to \$2,500 annually in reimbursement.

*Benefits Eligibility: You must be an employee working 30 hours per week to be eligible for benefits. You may cover a legal spouse and dependent children up to age 26. Benefits begin the first of the month following your date of hire.*

*This is a brief summary of Western Alliance Bank benefit programs and is not intended to meet any legally required description of those programs. Those are available from a Western Alliance Bank Human Resources Officer. Western Alliance Bank reserves the right to amend or terminate any of the programs described here at any time.*