

Bankers Bancorp

BANKERS BANCORP OF OKLAHOMA, INC.

SUMMARY OF BENEFITS

2018

HEALTH COVERAGE - United Health Care

PPO - ChoicePlus 500 80%

Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	572.01	71.79	35.90
Employee & spouse	1,200.57	700.35	350.18
Employee & child(ren)	1,086.45	586.23	293.12
Family	1,773.00	1,272.78	636.39

PPO - ChoicePlus 1000

Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	545.32	45.10	22.55
Employee & spouse	1,145.35	645.13	322.57
Employee & child(ren)	1,035.84	535.62	267.81
Family	1,690.17	1,189.95	594.98

PPO - ChoicePlus 1500*

Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	500.22	0.00	0.00
Employee & spouse	1,047.80	547.58	273.79
Employee & child(ren)	948.41	448.19	224.10
Family	1,546.60	1,046.38	523.19

PPO - ChoicePlus 2500

Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	467.09	33.13	0.00
Employee & spouse	982.46	482.24	241.12
Employee & child(ren)	887.67	387.45	193.73
Family	1,449.05	948.83	474.42

PPO - ChoicePlus 6000

Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	433.04	67.18	0.00
Employee & spouse	907.00	406.78	203.39
Employee & child(ren)	821.41	321.19	160.60
Family	1,339.54	839.32	419.66

PPO - ChoicePlus 1500 HDHP			
Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	541.64	41.42	20.71
Employee & spouse	1,136.15	635.93	317.97
Employee & child(ren)	1,026.63	526.41	263.21
Family	1,675.45	1,175.23	587.62

PPO - ChoicePlus 3000HDHP			
Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	433.04	67.18	0.00
Employee & spouse	909.76	409.54	204.77
Employee & child(ren)	824.17	323.95	161.98
Family	1,345.06	844.84	422.42

PPO - ChoicePlus 5000 HDHP			
Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	389.79	110.43	0.00
Employee & spouse	817.73	317.51	158.76
Employee & child(ren)	738.58	238.36	119.18
Family	1,208.85	708.63	354.32

*For 2018, the UHC ChoicePlus 1500 (highlighted in yellow) is considered the base plan. If an employee enrolls in this plan, 100% of the cost of the employee-only coverage is paid by the employer. If the employee enrolls in a plan with a lower monthly premium, the difference will be deposited into the employee's FSA or HSA account each pay period. If an employee enrolls in a plan with a higher monthly premium, the employee is responsible for the difference in cost, which will be automatically deducted from the employee's pay check semi-monthly.

For 2018, employees who do not enroll in any of the health coverage plans will receive \$500 deposited into their Flexible Spending Account (FSA) plan. For employees hired after January 1, 2018, this amount will be prorated.

DENTAL - Delta Dental of Oklahoma

Dental			
Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	44.76	0.00	0.00
Employee & spouse	89.50	44.74	22.37
Employee & child(ren)	114.48	69.72	34.86
Family	159.20	114.44	57.22

Employees may select any level of dental coverage with Delta Dental of Oklahoma. The employer will pay 100% of the premium for the employee only. The employee is responsible for the cost of dependent coverage.

VISION - VSP through Guardian

Vision			
Election	Monthly premium	Monthly out-of-pocket cost to employee	Per payroll deduction
Employee only	7.77	0.00	0.00
Employee & spouse	13.09	5.32	2.66
Employee & child(ren)	13.35	5.58	2.79
Family	21.12	13.35	6.68

Employees may select any level of vision coverage with VSP through Guardian. The employer will pay 100% of the premium for the employee only. The employee is responsible for the cost of dependent coverage.

401K RETIREMENT SAVINGS PLAN - INSPERITY

Eligibility for contribution and match is the 1st of the month following the hire date. The employee is 100% vested in the match immediately.

Employee	Company match
3.00%	3.00%
4.00%	3.50%
5.00%	4.00%

LIFE INSURANCE

A life insurance benefit for all employees in an amount equal to 1.5x the employee's covered annual earnings up to \$250,000 is provided with no cost to the employee.

SHORT- AND LONG-TERM DISABILITY - CIGNA

Provided at no cost to the employee.

CANCER COVERAGE - ALLSTATE

Employees may select any level of cancer coverage offered through Allstate. The employer will pay up to \$30 per month of the cost of this coverage.

TELADOC - COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA (CBAO)

Teladoc provides 24/7/365 access to a doctor through the convenience of phone or video consults with no office copay.

FLEXIBLE SPENDING ACCOUNT (FSA) PLAN - UNITED HEALTH CARE

Eligible employees may set aside a portion of current earnings for reimbursement of qualifying health care expenses incurred during the plan year.

HEALTH SAVINGS ACCOUNT (H S A) PROGRAM - TANGO HEALTH/OPTUM BANK

Employees who enroll in a high deductible health plan (HDHP) may establish an individual health savings account (H S A) and make contributions via payroll deduction.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA) PLAN - HIGGINBOTHAM

This benefit allows employees to use pretax dollars to pay for child care expenses (and elder care expenses, if applicable).

EMPLOYEE ASSISTANCE PROGRAM (EAP) - OPTUM

Available to all employees. Most services available at no cost to employee.

EDUCATION ASSISTANCE

Regular, full-time employees may be eligible for expense reimbursement for educational expenses associated with courses taken for credit at an accredited vocational-technical school, junior college, college or university.

GYM FEES

Employees may be reimbursed one-half of the monthly cost of an individual gym membership, up to a maximum of \$50.00 per pay period, payable through payroll.

