

You can't  
predict the future,  
but you can  
prepare for it.

# BENEFITS GUIDE

## 2019





## Your 2019 Benefits

People's United Bank provides a full range of benefits that address your health and financial needs, now and in the future.

- Medical Plan with Prescription Drug Benefits
- Critical Illness Insurance
- Accidental Injury Insurance
- Hospital Care Insurance
- Dental Plan
- Vision Plan
- Flexible Spending Accounts (FSAs)
- Life and AD&D Insurance
- Disability Programs
- Business Travel Accident Insurance
- Long Term Care Insurance
- Retirement Benefits
- Employee Assistance Program
- Paid Time Off (PTO)
- Commuter Benefits
- Tuition Assistance Program

## Eligibility

Unless otherwise noted, full-time employees (regularly scheduled to work 37.5 or more hours per week) and part-time employees regularly scheduled to work 20 or more hours per week are eligible for the benefits described in this guide. For certain benefits, you may also enroll your eligible dependents, which include:

- Your legally married opposite-sex or same-sex spouse
- Your children up to age 26, regardless of student status, marital status or access to other employer-provided coverage
- Your children age 26 and over who are physically or mentally incapable of self-support

A dependent's coverage ends on the last day of the month in which he/she no longer meets eligibility requirements. Refer to the Summary Plan Description for details.

Please note: You do not enroll dependents in the HSA and FSAs, even though you may use funds in the accounts for their expenses.

## Changing Your Elections During the Year

Typically, the benefit choices you make remain in effect for an entire calendar year. However, you may make certain changes to your benefit elections during the year if you experience a permitted election change event and request appropriate coverage changes within 30 days following the event. Examples include qualifying for a "special enrollment" under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), change in marital status, change in the number of dependents and your/your spouse's employment status change affecting eligibility. Refer to the Summary Plan Description for details.

## CHECK OUT THE BENEFITS WEBSITES!

Visit the benefits website at [www.benefitsquest.com/peoples](http://www.benefitsquest.com/peoples) and the Benefits section of *The Insider* for additional benefit details, plan summaries, legal notices and enrollment instructions.

# Medical Plan

Each person's health care needs are different. That's why our Medical Plan offers two options so that you can choose the coverage level best suited to your personal situation. Both plan options are administered by Cigna, use the Open Access Plus provider network and include prescription drug benefits.



**Important Note about Federal Health Insurance Subsidies:** For full-time and part-time employees scheduled to work an average of 30 hours per week or more, the People's United Medical Plan meets the Affordable Care Act's standard for affordable, minimum essential coverage. As a result, you are not eligible for federal subsidies to purchase health insurance on your own.

	HealthReimbursement Option		HealthSavings Option	
Plan Features	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$2,000 individual/ \$4,000 family	\$4,000 individual/ \$8,000 family	\$2,500 individual only coverage/ \$5,000 family coverage	\$5,000 individual only coverage/ \$10,000 family coverage
Annual Coinsurance Maximum (Excludes deductible)	\$4,000 individual/ \$8,000 family	\$8,000 individual/ \$16,000 family	\$3,750 individual only coverage/ \$7,500 family coverage	\$7,500 individual only coverage/ \$15,000 family coverage
Annual Out-of-Pocket Maximum (Includes deductible and coinsurance maximum)	\$6,000 individual/ \$12,000 family	\$12,000 individual/ \$24,000 family	\$6,250 individual only coverage/ \$7,900 one person in family coverage/ \$12,500 family coverage	\$12,500 individual only coverage/ \$25,000 family coverage
Employer Base Funding	\$200 Employee Only/\$400 Family credited to HRA		\$200 Employee Only/\$400 Family deposited into HSA	
Care Credit Wellness Incentive	\$300 employee/\$300 covered spouse credited to HRA		\$300 employee/\$300 covered spouse deposited into HSA	
What the Plan Pays				
Preventive Care	100%	60% after deductible	100%	60% after deductible
Primary Care Physician Visit	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Specialist Visit	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Inpatient Hospital Services	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Outpatient Services	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Emergency Room	80% after deductible for life threatening conditions 60% after deductible for non-life threatening conditions		80% after deductible for life threatening conditions 60% after deductible for non-life threatening conditions	
Urgent Care	80% after deductible		80% after deductible	



# Prescription Drug Benefits

When you enroll in the People's United Medical Plan, you automatically receive prescription drug benefits at no additional cost.

Prescription Drug Benefits (In-Network Only)		
Plan Features	HealthReimbursement Option	HealthSavings Option
Retail (30-day supply)		
Generic	You pay 20%, no deductible, subject to: \$15 min/\$35 max	You pay 20% after deductible
Preferred	\$35 min/\$55 max	You pay 20% after deductible
Non-preferred	\$55 min/\$75 max	You pay 20% after deductible
Mail Order or Cigna 90 Now <sup>1</sup> Retail Pharmacy (90-day supply)		
Generic	You pay 20%, no deductible, subject to: \$40 min/\$70 max	You pay 20% after deductible
Preferred	\$90 min/\$125 max	You pay 20% after deductible
Non-preferred	\$130 min/\$170 max	You pay 20% after deductible

<sup>1</sup> Cigna 90 Now Program allows you to fill your 90-day supply of maintenance medications at Cigna 90 Now network retail pharmacies or Cigna's mail order pharmacy. A 30-day supply of maintenance medication is available at any of Cigna's regular in-network retail pharmacy.

## Spousal Surcharge

If your spouse has access to medical coverage under another employer-sponsored plan, and you choose to enroll him/her in a People's United Medical Plan option, you will pay a surcharge for his/her coverage. The annual surcharge is \$2,000 (\$83.33 semi-monthly). This amount is in addition to the regular contributions you make under the Medical Plan. This surcharge does not apply if your spouse is also employed by People's United Bank.

## Tobacco-Free Premium Discounts

If you certify during the annual Open Enrollment that you and/or your spouse (if applicable) are tobacco-free, you may qualify for the discount of \$25.00 semi-monthly per eligible person (up to \$1,200/year) on your People's United Medical Plan premiums in 2019. If you are enrolling outside of the annual Open Enrollment period, you will pay the Tobacco-Free Premium Discount rates for your current year's coverage. You will certify your tobacco-free status as of the next annual Open Enrollment period.

Reasonable alternatives to being tobacco-free at Open Enrollment are available and will be outlined in the next annual Open Enrollment guide.

# Medical Plan Accounts (HRA and HSA)

## HRA

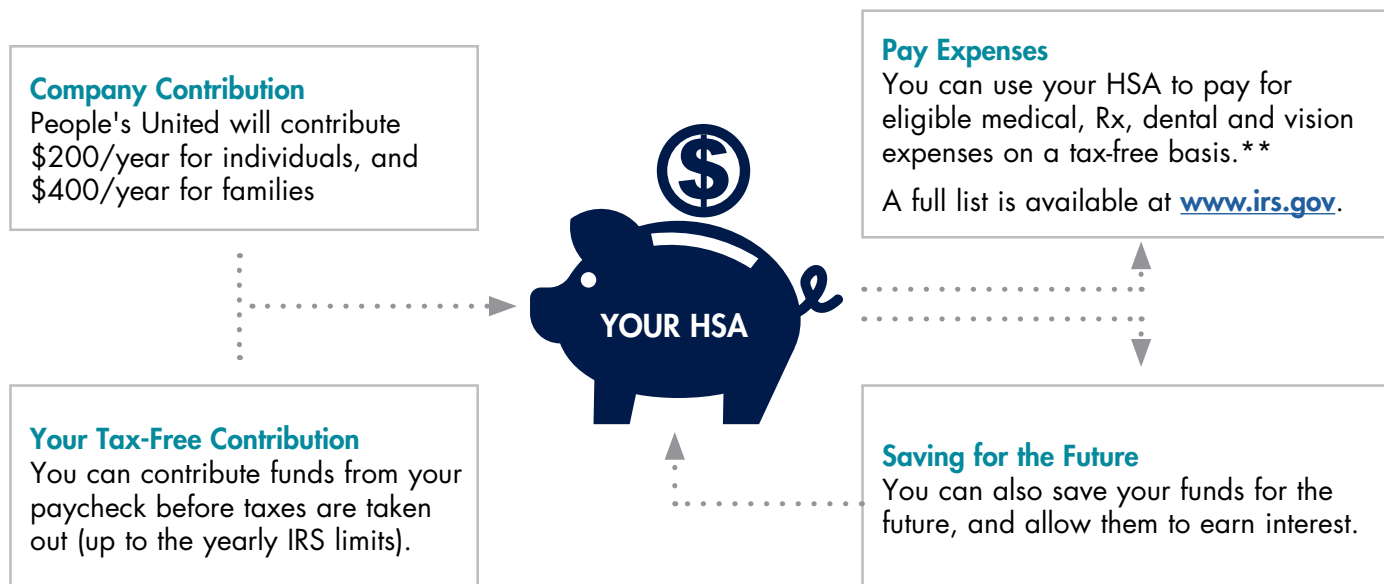
If you enroll in the HealthReimbursement Option, you automatically receive a **Health Reimbursement Arrangement (HRA)** – a reimbursement account that helps you meet your deductible or pay for coinsurance expenses each year. People's United Bank allocates the base funding to the account (\$200 Employee Only/\$400 other coverage levels). If you earn the Care Credit, Cigna adds the incentive to your HRA balance. Employees are not permitted to contribute to the HRA.

When you incur a qualified medical or prescription drug expense, the HRA automatically pays the provider using the funds available in your HRA. If you also elect a General-Purpose Health Care FSA, the HRA always pays first.

Unused money at the end of the year rolls over into the next year. As long as you stay in the HealthReimbursement Option, HRA money is available to you. Your HRA balance and claim activity may be viewed on [myCigna.com](https://myCigna.com).

## HSA

If you enroll in the Medical Plan's HealthSavings Option, you'll have access to a **Health Savings Account (HSA)** – an individually owned savings account that helps you save money for current and future qualified health care expenses. See the [Health Savings Account Handbook](#) for additional HSA enrollment eligibility requirements.



How much can you contribute?	2019 IRS Contribution Limit	People's United Contribution	Your Maximum Contribution Amount
Employee Only Coverage	\$3,500*	\$500***	\$3,000***
Family Coverage	\$7,000*	\$1,000***	\$6,000***

\*If an employee reaches age 55 by the end of the calendar year, he or she can contribute an additional \$1,000.

\*\* Any reference to taxes is at the federal level. State tax rules may vary.

\*\*\*Assumes both the employee and covered spouse earn their \$300 Care Credit. If the Care Credit(s) is not earned, you may adjust your maximum contribution amount accordingly.

# Medical Plan's Health Management Programs

## Earn a \$300 Care Credit

Employees and spouses enrolled in the People's United Bank Medical Plan can participate in the Care Credit wellness program. Get a status check on your health, and earn an incentive for doing it!

1. Get a biometric screening through Quest Diagnostics® at [my.questforhealth.com](http://my.questforhealth.com) between **your coverage effective date and October 31, 2019**. A biometric screening evaluates your cholesterol, blood pressure, fasting blood sugar and waistline measurements. Knowing your results and taking action can help reduce your risk of developing a serious illness. People's United Bank covers the cost of the screening.
2. Take the online Cigna My Health Assessment by **October 31, 2019**. Log in at [myCigna.com](http://myCigna.com), click on the Manage My Health tab and select My Health Assessment. Have your blood pressure, total cholesterol and HDL cholesterol numbers ready.

If you and your spouse, if applicable, complete both of the above wellness requirements within the designated time frame, you will each earn \$300 in your HRA or HSA, depending upon which Medical Plan Option you are enrolled in.

## Cigna Telehealth Connections

Save time and money by connecting with a board-certified doctor via video chat or phone, wherever and whenever you need help with minor, non-emergency conditions. Medications can even be prescribed, if needed.

## Relay Health®

Get an online connection to your doctor – schedule an appointment, refill a prescription or even have an online appointment.

## Behavioral Telehealth

Personal and confidential video-based mental health and/or substance use care is available with a licensed provider who participates in the Cigna Behavioral Network at the same cost as an in-office visit.

## Cigna Personal Health Team

Cigna offers you access to a team of health specialists, including individuals trained as nurses, coaches, nutritionists, clinicians and counselors. Your health specialist will listen, understand your needs and help you find solutions. Get help over the phone or online with tobacco-cessation, health improvement goals, coping with and reducing stress, maintaining good eating and exercise habits, understanding treatment options and much more.

Visit *The Insider* and [myCigna.com](http://myCigna.com) (once enrolled) to learn more about these programs.

# Voluntary Benefits

## REMOVE THE FINANCIAL RISK OF THE UNEXPECTED

You may only elect coverage as a new hire and during the annual Open Enrollment period. Other than termination of coverage, enrollment/changes are not permitted mid-year, even if you experience a life event.

## ADVANTAGES

Aside from being affordable forms of financial protection, your voluntary plans offer a lot of advantages.



### GUARANTEED APPROVAL

Health questions and physical exams are not required for enrollment.



### FAMILY COVERAGE

Coverage options are available for your spouse and children.



### PORTABILITY

If you change jobs or retire, you can choose to take the plan with you.



### WELLNESS BENEFIT

Each plan pays a \$50 benefit per covered person per calendar year for covered health screenings. State variances may apply; see benefit summary for details.



### AFTER-TAX DEDUCTION/TAX-FREE PAYMENTS

Payments are made through convenient payroll deduction after tax, so the benefit is paid tax-free.

## Critical Illness Insurance

Even when you are covered by a quality medical plan, serious illness can weigh heavily against your finances. Critical Illness Insurance reduces the financial impact of a major illness. The policy pays a lump sum benefit directly to you once you or a covered family member is diagnosed with a covered condition.



**1 in every 2 men, and 1 in every 3 women**  
are at risk for developing cancer.<sup>1</sup>

### Examples of covered illnesses include:

- Major organ failure
- End stage renal (kidney) failure
- Heart attack
- Coronary artery bypass surgery
- Carcinoma in situ
- Stroke
- Cancer

## PLAN OPTIONS

This plan offers employee policy amounts of \$10,000, \$20,000 and \$30,000. If elected, spouse is covered at 50% of the employee amount and child(ren) coverage is 25% of employee amount. Your cost will be based on the employee's age on the policy effective date (first of the month following date of hire and annually on January 1), as well as the policy amount and coverage tier elected.

See the benefit summary on [www.benefitsquest.com/peoples](http://www.benefitsquest.com/peoples) for cost and coverage details.\*

<sup>1</sup> American Cancer Society, *Lifetime Risk of Developing or Dying from Cancer*, 2016.

\*The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.



## Accidental Injury Insurance

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact, which can be substantial. Accidental Injury Insurance can help cover the out-of-pocket medical expenses and extra bills that can follow an accident.

The total benefit you receive is based on the type of injury, its severity and the medical services you received in treatment and recovery. Benefit payout can be used however you'd like.

The plan pays benefits for a variety of injuries and accident-related expenses that occur on and off the job, so you have 24-hour coverage. Examples of covered injuries include:

- Fractures
- Dislocations
- Physical Therapy
- Emergency Room Treatment
- Hospitalization
- Transportation

See the benefit summary on [www.benefitsquest.com/peoples](http://www.benefitsquest.com/peoples) for cost and coverage details.\*

*\*The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.*

## Hospital Care Insurance

If you've ever been in the hospital, you know that even with insurance, a hospital stay can cost you thousands of dollars in deductibles and coinsurance. Hospital Care Insurance can help to ease the sticker-shock by paying a benefit directly to you (not to the hospital, or to an insurance company) if you or a covered family member receives hospital care.

Here are some examples of what the plan can pay benefits for.

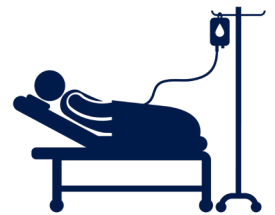


Ambulance Transport



Accident-Related  
Emergency Room Treatment

Hospital Admission



Hospital Intensive  
Care Unit Confinement

Daily Hospital  
Confinement

See the benefit summary on [www.benefitsquest.com/peoples](http://www.benefitsquest.com/peoples) for cost and coverage details.\*

*\*The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.*



# Dental Plan

Delaying dental care may only cause more trouble in the long run. The People's United Dental Plan through Cigna offers preventive benefits to help you avoid problems, as well as basic and diagnostic benefits to fix any you might already have.



	Basic Option		Enhanced Option		DHMO Option
Network	Total Dental PPO Network				Dental Care
Plan Features	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only (where available)
<b>Annual Deductible<sup>1</sup></b> (Individual/Family)	None	\$50/\$150	None	\$50/\$150	None
<b>Annual Plan Maximum</b>	\$1,000 per member		\$1,500 per member		None
<b>Preventive Services</b> Exams, Cleanings, X-rays	Plan pays 100%, no deductible	Plan pays 100% of reasonable and customary (R&C) allowances, no deductible	Plan pays 100%, no deductible	Plan pays 100% of reasonable and customary (R&C) allowances, no deductible	Plan pays 100%
<b>Basic Services</b> Silver fillings, composite fillings on your anterior teeth, endodontics, routine extractions and non-major periodontics, root canals (non-molar teeth) and emergency services	Plan pays 70%, no deductible	Plan pays 70%, after deductible	Plan pays 80%, no deductible	Plan pays 80%, after deductible	Plan pays 100%
<b>Major Services</b> Crowns (all materials), full and partial dentures, inlays, onlays, osseous surgery, oral surgery and root canals (molar teeth)	No coverage		Plan pays 50%, no deductible	Plan pays 50%, after deductible	Plan pays 60% <sup>2</sup>
<b>Orthodontia</b> Partial and comprehensive treatment	No coverage		Dependents to age 19 only, plan pays 50% (\$1,650 lifetime maximum)		Plan pays 50%

<sup>1</sup> Does not apply to preventive services.

<sup>2</sup> Under the DHMO, surgical removal of an erupted tooth is covered at no cost to you; Plan pays 60%/you pay 40% for all other oral surgery.



## Vision Plan

Some eyes need a little extra care throughout the year. People's United Bank offers vision coverage and discounted services for you and your dependents through Cigna. The Vision Plan covers an annual eye exam, lenses and frames, or contact lenses instead of eyeglasses. There's no paperwork for In-Network care. Just pay your share of the cost and your provider will submit the claim. When choosing an Out-of-Network eye doctor, you'll typically pay for the service in full and then submit a claim form for reimbursement.

Plan Features	In-Network Benefit	Out-of-Network Benefit
Eye Exam (one per calendar year)	\$15 copay	Up to \$50
Lenses & Frame Copay	\$25	N/A
Eyeglass Lens Allowance <sup>1</sup> (one pair per calendar year)		
Single	Covered at 100% after Lenses & Frame copay	Up to \$50
Bifocal		Up to \$75
Trifocal		Up to \$100
Lenticular		Up to \$80
Eyeglass Frame Allowance (one every other calendar year)	Up to \$150 retail cost	Up to \$70
Contact Lenses Allowance (fitting & evaluation; in lieu of glasses; one pair or single purchase per calendar year)	Up to \$150	Up to \$105
Additional Discounts	Laser vision correction, additional prescription lenses and prescription sunglasses	N/A

<sup>1</sup> Polycarbonate lenses for children under 18 years of age.

# Flexible Spending Accounts (FSAs)

You can stretch the dollars you spend on health care, child care and elder care expenses by using your Health Care and Dependent Care Flexible Spending Accounts (FSAs). FSAs allow you to put pre-tax money aside for important expenses, while helping you reduce your taxable income and increase your take home pay.

## HOW DO YOUR FSAs WORK?

During new hire enrollment, you'll decide how much to set aside for each account (up to the IRS limits).

**The accounts are separate – you cannot use money from a Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.**



Throughout the year, your contributions will be deducted from each paycheck in equal amounts **before taxes are taken out**. You'll be able to start using the accounts as soon as your benefits are effective.

General Purpose Health Care FSA (cannot be used with HealthSavings Option)	Limited Purpose Health Care FSA (for use with HealthSavings Option only)	Dependent Care FSA
What can you use each account for?		
Medical, dental and vision expenses, prescription medications, and more.*	Dental and vision expenses only	Day care, preschool, elder care expenses, and more.*
What's the annual minimum and maximum contribution amount?		
\$125 to \$2,650	\$125 to \$2,650	\$125 to \$5,000 (\$2,500 if married and filing separate tax returns)
When can claims be incurred (must be an active participant at the time)?		
Coverage Effective Date - March 15, 2020		Coverage Effective Date - December 31, 2019

\*Check out Publications 502 and 503 on [www.irs.gov](http://www.irs.gov) for a full list of eligible expenses. Any reference to taxes is at the federal level. State tax rules may vary.

You can use your pre-tax dollars to pay for qualified health care and dependent care expenses throughout the year. Depending on your specific account, you can either submit claims for reimbursement, or use your ConnectYourCare Payment Card (Health Care FSAs only).

Keep in mind: Per IRS regulations, any funds left in the accounts after the yearly April 15 claims submission deadline will be forfeited. Be sure to calculate your contributions carefully. **The funds won't roll over from year to year, and you will have to actively re-enroll on a yearly basis.**

# Life and AD&D Insurance

You and your family depend on your income for a comfortable lifestyle, now and in the future. People's United Bank knows how difficult it can be to provide peace of mind on your own, which is why we have made it a priority to offer financial protection in the event of death or accidental injuries.

## Basic Life and AD&D Insurance

People's United Bank provides Basic Life and Accidental Death and Dismemberment coverage to eligible employees. Enrollment is automatic (spouse and children must be entered as contacts on *my-peoples* to receive coverage), and coverage is provided at no cost to you. Coverage amounts are provided in the chart below.

Employee	One times your annual eligible base salary (rounded up to the nearest \$1,000), up to a maximum of \$300,000
Spouse	\$5,000
Child(ren)	\$1,000 for each dependent child \$500 for otherwise eligible dependent child who is under 14 days of age

## Supplemental Group Universal Life and Personal Accident Insurance

It's possible that your beneficiaries will need a benefit that is larger than the basic coverage. If that's the case, People's United Bank gives you the opportunity to purchase supplemental life insurance. The death benefit is paid in addition to the company coverage, and includes options for your spouse and children. Coverage options are shown in the charts below.

Supplemental Group Universal Life Insurance	
Employee	Coverage is available up to eight times your annual base salary (rounded to the nearest \$10,000), up to a maximum of \$1,200,000 <b>Guaranteed issue</b> amount of three times your annual base salary (\$400,000 maximum), if you enroll when you are first eligible
Spouse	Coverage is available up to \$250,000 <b>Guaranteed issue</b> amount of \$450,000 if spouse is under age 65 and you are enrolling when you are first eligible.
Child(ren)	Coverage amount of \$10,000

Personal Accident Insurance	
Employee	Coverage is available up to eight times your annual base salary (rounded to the nearest \$10,000), up to a maximum of \$1,200,000
Spouse	Coverage is a percentage of the employee benefit amount elected



# Disability Programs

A disabling injury or illness that keeps you out of work could have a devastating impact on your income, jeopardizing your ability to cover normal household expenses.

With the right disability insurance, your income is protected, relieving you of the anxiety of depleting your savings to pay your bills. People's United Bank provides Short Term Disability (STD) and Long Term Disability (LTD) coverage at no cost, and enrollment is automatic, if eligible.



## Short Term Disability Benefits

Short Term Disability benefits replace a portion of your income if an injury or illness forces you out of work for an extended period of time. Full-time employees are eligible for coverage effective the first of the month following hire/full-time status. Part-time employees regularly scheduled to work 20 or more hours per week are eligible for coverage on the first day of the month following one year of service. After you are out of work for one week (five consecutive business days) and declared disabled, you will receive Short Term Disability benefits paid at 100 percent and/or 50 percent of pay based on your pay and years of service.

## Long Term Disability Insurance

Long Term Disability Insurance protects your finances when your disability continues beyond the period covered by Short Term Disability benefits. Only full-time employees are eligible for this benefit. If eligible, you will receive 60 percent of your monthly base salary (up to a maximum of \$15,000 per month). Long Term Disability benefits begin after missing work for 26 weeks due to a disability.

## Business Travel Accident Insurance

Business Travel Accident Insurance covers employees who suffer an injury (payable to you) or loss of life (payable to your beneficiary) while traveling on authorized bank business. This benefit is \$500,000 for severe impairment or death. Enrollment is automatic, and coverage is provided to all employees at no cost.

## Long Term Care Insurance

Long Term Care Insurance covers eligible individuals who have difficulty caring for themselves due to an accident, illness or old age. Benefits for this plan cover assistance with performing activities of daily living, like bathing, eating and dressing. These benefits are not typically covered under medical or disability plans. You can purchase coverage for yourself and/or your eligible family members.



## Retirement Benefits

### 401(k) Employee Savings Plan

Building a healthy financial future is just as important as taking care of your health needs today. Putting money aside for your future is easy with the 401(k) plan. And with the option to have contributions deducted before federal taxes are calculated, it's less painful to your take home pay than you might think.

#### PLAN FEATURES

- Save from 1% to 50% of your pay on a pre-tax or Roth basis through convenient payroll deductions.
- Choose how to invest your contributions among the plan's multiple investment options.
- People's United will match \$1 for each \$1 of the employee's contribution (excluding catch-up contributions) up to 4%.
- Once you have met certain eligibility requirements, the Bank will contribute 3% of your eligible compensation to your account as an annual Employer Retirement Contribution. You are not required to be enrolled in the 401(k) Plan or make payroll deduction contributions in order to receive the Employer Retirement Contribution.

**Vesting:** Your right to your 401(k) account balance is called vesting. You are always 100% vested in your pre-tax contributions as well as any amounts you roll over to the plan. Participants become vested in the employer match after one year of service. Employer Retirement Contributions vest 25% at 2 years of service, 50% at 3 years, 75% at 4 years and 100% at 5 years of service. See the Summary Plan Description for additional details.

### Employee Stock Ownership Plan (ESOP)

The ESOP is a benefit that is funded entirely by the Bank. You will become eligible for an ESOP allocation after you are at least age 18 and complete one year of "eligibility service." A year of "eligibility service" is a 12-consecutive-month period in which you are credited with at least 1,000 hours of service. Once you meet eligibility, your participation in the plan is automatic, there is no action required on your part. Shares will be allocated to eligible participants' individual accounts on an annual basis (shortly after the end of the calendar year). The ESOP follow the same 5-year graded vesting schedule as the 401(k)'s Employer Retirement Contribution. See the Summary Plan Description for details.

# Additional Benefits

## Employee Assistance Program (EAP)

The employee assistance program, available to all employees and their immediate family members, is designed to provide professional help in dealing with personal concerns impacting you and your family at home or at work. You may go online or call for assistance 24/7 with concerns such as marital conflict, depression, drug and alcohol abuse, grief, children's problems, family budgeting, and legal problems. You receive three (3) free EAP counseling sessions per year per issue through LifeWorks. Enrollment is automatic, and this benefit is provided at no cost to you.

## Paid Time Off (PTO)

To allow employees the flexibility to take time off from work for vacation, illness, and personal obligations, People's United provides employees with Paid Time Off (PTO). PTO is an allotment of paid hours that is given to all regular full-time and part-time employees on a calendar year basis beginning on January 1. PTO allotments are based on length of service, job grade level and regularly scheduled work hours. See [www.benefitsquest.com/peoples](http://www.benefitsquest.com/peoples) or *The Insider* for details.

## Commuter Benefits

Commuter benefits, offered through WageWorks, let all employees pay for eligible commuting costs through automatic, pre-tax payroll deduction. People's United subsidizes up to \$45 per month for any transit option (e.g., bus, train, subway, vanpool, ferry). Parking subsidies are not offered through this program.

You have the option to enroll monthly or set up an automatic reoccurring monthly enrollment. Enrollment must be completed by the 4th of the month for the next benefit month (e.g., enroll by June 4 to receive benefit in July). Sign up, make changes, or cancel whenever you choose.

## Tuition Assistance Program

Educational benefits in the form of tuition reimbursement are available to eligible employees with one year of continuous service who are pursuing an associate's, bachelor's or master's degree for an approved major. The calendar year maximum benefit is \$2,400 for full-time employees and \$1,200 for part-time employees. People's United Bank has also partnered with certain institutions to provide discounts.

For more information on enrollment and the benefits listed throughout this guide, visit the benefits website at [www.benefitsquest.com/peoples](http://www.benefitsquest.com/peoples) and/or the Benefits section of *The Insider*.

# Contacts

Benefit	Carrier	Phone Number	Website/Email
Medical Plan (includes Rx) Dental Plan Vision Plan Cigna Personal Health Team	Cigna	855-648-5934	<a href="http://myCignaplans.com">myCignaplans.com</a> Open Enrollment ID: PUB2019 Password: cigna <a href="http://myCigna.com">myCigna.com</a> (once enrolled)
Prescription Drug Benefits <ul style="list-style-type: none"> <li>• Customer Service Team</li> <li>• Cigna Home Delivery Pharmacy<sup>SM</sup></li> <li>• QuickFill Prescription Reminder Service</li> <li>• Cigna Specialty Pharmacy</li> </ul>	Cigna	800-835-3784 800-285-4812 877-259-8467 800-351-3606	
Cigna Telehealth Connection	MDLIVE American Well	888-726-3171 855-667-9722	<a href="http://MDLIVEforCigna.com">MDLIVEforCigna.com</a> <a href="http://AmwellforCigna.com">AmwellforCigna.com</a>
Health Savings Account Flexible Spending Accounts	ConnectYourCare	877-292-4040	<a href="http://connectyourcare.com">connectyourcare.com</a>
Critical Illness Insurance Accidental Injury Insurance Hospital Care Insurance	Cigna	800-754-3207	
Basic Life/AD&D Insurance	Cigna	855-648-5934	<a href="http://myCigna.com">myCigna.com</a>
Supplemental Group Universal Life/ Personal Accident Insurance	Cigna	800-828-3485	<a href="http://peoplesunited.cignatrustedadvisor.com">peoplesunited.cignatrustedadvisor.com</a>
Short Term Disability Long Term Disability FMLA	Cigna	855-648-5934	<a href="http://myCigna.com">myCigna.com</a>
Business Travel Accident Insurance	The Hartford	877-274-8388 (HR Info Line)	<a href="mailto:HR.Benefits@peoples.com">HR.Benefits@peoples.com</a>
Long Term Care Insurance	Unum	800-227-4165	<a href="http://PeoplesLTC.com">PeoplesLTC.com</a>
401(k) Employee Savings Plan Employee Stock Ownership Plan	Fidelity	800-835-5095	<a href="http://netbenefits.com">netbenefits.com</a>
Employee Assistance Program	LifeWorks	888-456-1324	<a href="http://lifeworks.com">lifeworks.com</a> Username: peoplesunited Password: lifeworks
Paid Time Off (PTO)	People's United Bank	877-274-8383 (HR Info Line)	<a href="mailto:HR.Benefits@peoples.com">HR.Benefits@peoples.com</a>
Commuter Benefits	WageWorks	877-924-3967	<a href="http://Wageworks.com">Wageworks.com</a>
Tuition Assistance Program	People's United Bank	877-274-8383 (HR Info Line)	<a href="mailto:HR.Benefits@peoples.com">HR.Benefits@peoples.com</a>
Enrollment Resources/ Benefit Information	Enrollment Center  People's United HR Services Department	877-625-6517 Monday - Friday, 9:00 a.m. - 6:00 p.m. ET  877-274-8383 (HR Info Line)	<a href="http://www.benefitsquest.com/peoples">www.benefitsquest.com/peoples</a>  The Insider <a href="mailto:HR.Services@peoples.com">HR.Services@peoples.com</a>



NOTE: This statement is intended to summarize the benefits you receive from People's United Bank. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract and does not alter any original plan documents. For additional information, please contact the Benefits department.