

NCU BENEFITS SUMMARY

Medical (Cigna)

Benefits	Team Member	Family
Deductible	\$1,700	\$3,400
Out of Pocket Limit	\$3,400	\$6,800
NCU HSA Contribution	Up to \$500	Up to \$1,000

Dental (Delta Dental of AZ)

Benefits	Plan
Diagnostic & Preventive Services	Covered 100%
Basic Services	Deductible + 20%
Major Services	Deductible + 50%
Orthodontics	50% up to \$1,500
Calendar Year Deductible	\$50 per person/\$150 per family
Calendar Year Maximum	\$2,000

Vision (VSP)

Benefits	Plan
Lenses	\$25 Copay
Frames	\$130 Allowance
Contacts	\$130 Allowance
Benefit Frequency	12/12/24/12 (Exam/Lenses/Frame/Contacts)

401K Plan (Fidelity)

Who is eligible to participate?

You may participate in the 401(k) plan if you have at least 3 months of service with NCU.

What does NCU match?

We have a tiered structure. If you contribute 5% of your pay, NCU will match with an additional 2%.

Other Benefits

- ✓ Time Off: 8 Paid Holidays / Up to 40 hours of Sick Leave / 2 weeks Paid Time Off in First Year
- ✓ Educational Assistance: Free Tuition Benefit applies to NCU team members, spouses, and children after 90 days
- ✓ Employee Assistance Program
- ✓ Liberty Mutual - Home & Auto Discounts
- ✓ Legal Shield - Legal and Identity Theft Protection
- ✓ We also offer many in-office benefits to team members in our Scottsdale, AZ location, including but not limited to an on-site gym and cafe, covered parking, dry cleaning delivery service, multiple food options, free snacks, and more