



# BENEFIT GUIDE

**It's Your Time to  
Make A Difference**



# DEAR SECU FAMILY,



**DAVE SWEIDERK**  
President and CEO



There is no greater asset at SECU than each of you, our valued employees who work hard every day to ensure the success of our organization and the satisfaction of our members. I would like to personally thank all of you for the dedication and commitment you show to your job and to our members. We would not be where we are today as Maryland's largest credit union without each of you.

To help support you and your families, SECU is pleased to offer a robust benefits package to meet your unique needs. We offer a variety of options that have coverage for each stage of your life. In this guide you will find everything you need to know about the different benefits available to you.

I encourage you to review this guide with your family and think about the coverage you may need. Please read all the information carefully and familiarize yourself with all of our offerings before making your selections.

We are proud to be able to offer this robust benefits package. I hope that all of you take advantage of the benefits that are available to you. Thank you again for being part of the SECU family.

A stylized, handwritten signature in dark ink, appearing to read 'Dave Sweiderk'.

**Dave**

“There is **no greater asset** at SECU than each of you ...

# WELCOME TO SECU!

SECU is a great place to work, and we are pleased to offer a wide range of benefits that our employees can choose from to fit their unique needs. We are proud to offer the many benefits listed throughout this guide as a part of our total rewards package.

## ENROLLMENT PROCESS

All new or existing team members are eligible to participate in our benefits program.

As a new hire, your benefits will begin the first day of the following month after your hire date. Please note that you have 31 days to enroll in our benefits. You are able to change your elections at any time during this period. In the event you complete your benefit elections after your eligible effective date, you are responsible for incurring the employee premium costs dating back to the effective date of coverage. Should you not enroll in benefits within your first 31 days, you will be required to wait until the next open enrollment period, unless you have a qualifying life event.

After you've reviewed this benefits guide, you can complete the registration process and enroll in the benefits by registering on the ADP website at **[www.workforcenow.adp.com](http://www.workforcenow.adp.com)**. Once you log into ADP, you can find detailed information about our benefits options, enroll in your benefits, update your time and attendance, and find other important company information.

The links to all of our plan documents can be found on ADP under the "Resources" tab, and then navigating to the "Forms Library".

If there is ever a conflict between this enrollment guide, benefits summary and/or the plan document, the plan document will always prevail. SECU reserves the right to amend or terminate any of the provisions of the SECU Benefit Program at any time, in its sole discretion. To enroll in benefits, you will need to register for ADP. There you will also find detailed information about your benefit options, be able to record your time and attendance, and also get access to company information.

## Enroll via our ADP App

1. Download the ADP mobile app  
(tablets are not supported)
2. Log in using your ADP username and password  
(available upon your hire date)
3. Select the three bars at the top left of the screen
4. Select "Benefits"
5. At the top of the screen you will see "New Hire Enrollment"
6. Click "Enroll Now" to begin the process



## MEDICAL PLAN:

# CIGNA OPTION "A"

With Cigna, the health of you and your family is number one. Cigna offers 24/7 customer support, a national network of health care professionals that are designed with you and mind.

### BENEFIT HIGHLIGHTS

Preventive care is covered at 100%. There is no time limit requirement to visit providers with SECU's medical plans. Employees can schedule annual physicals and well-woman

visits at any time during the calendar year. New hires are automatically enrolled in the wellness rate for SECU medical plans.

Plan Details	In-Network	Out-of-Network
Deductible	\$750 person / \$1,500 family	\$3,000 person / \$6,000 family
Out-of-pocket limit	\$2,500 person / \$5,000 family	\$5,000 person / \$10,000 family
Primary care visit to treat an injury or illness	\$20 co-pay/visit	Plan pays 60%
Specialist visit	\$30 co-pay/visit	Plan pays 60%
Other practitioner office visit	\$30 co-pay/visit for chiropractor	Plan pays 60%
Preventive care / screening / immunization	\$20 PCP or \$30 Specialist copay per visit No charge/screening No charge/immunizations	pays 60%
Diagnostic test (x-ray, blood work)	No charge	Plan pays 60%
Imaging (CT/PET scans, MRIs)	No charge if preventative; may subject to deductible, then 20%	Plan pays 60%
Outpatient Surgery	In-Network	Out-of-Network
Facility fee (e.g. ambulatory surgery center)	Deductible, then 20%	Plan pays 60%
Physician/surgeon fees	Deductible, then 20%	Plan pays 60%
Emergency Services	In-Network	Out-of-Network
Emergency room services	\$150 co-pay/visit	\$150 co-pay/visit
Emergency medical transportation	No charge	No charge
Urgent care	\$35 co-pay/visit	\$35 co-pay/visit
Hospital Stay	In-Network	Out-of-Network
Facility fee (e.g., hospital room)	Deductible, then 20%	Plan pays 60%
Physician/surgeon fees	Deductible, then 20%	Plan pays 60%



### Mental, Behavioral Health, Substance Abuse

### In-Network

### Out-of-Network

Mental/Behavioral health outpatient services	Deductible, then 20%	Plan pays 60%
Mental/Behavioral health inpatient services	Deductible, then 20%	Plan pays 60%
Substance use disorder outpatient services	\$30 co-pay/office visit and No charge/other outpatient services	Plan pays 60%
Substance use disorder inpatient services	Deductible, then 20%	Plan pays 60%

### Maternity

### In-Network

### Out-of-Network

Prenatal and postnatal care	No charge	Plan pays 60%
Delivery and all inpatient services	Deductible, then 20%	Plan pays 60%

### Recovery Or Other Special Health Needs

### In-Network

### Out-of-Network

Home health care	Deductible, then 20%	Plan pays 60%
Rehabilitation services (annual max of: 30 days for Rehabilitation services; 36 days for Cardiac rehab services)	Deductible, then 20%	Plan pays 60%
Habilitation services (Covered under age 19- Unlimited visits per calendar year)	Deductible, then 20%	Plan pays 60%
Skilled nursing care	Deductible, then 20%	Plan pays 60%
Durable medical equipment	Deductible, then 20%	Plan pays 60%
Hospice services	Deductible, then 20%	Plan pays 60%

### Excluded Services & Other Covered Services

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

Acupuncture Cosmetic surgery Dental care (Adult) Dental care (Children) Long-term care	Non-emergency care when traveling outside the U.S. Private-duty nursing Routine foot care Weight loss programs
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Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

Bariatric surgery  
Chiropractic care

Hearing aids  
Infertility treatment  
Gender Affirming Care



## MEDICAL PLAN:

# CIGNA HDHP WITH HSA OPTION

In many ways, the HDHP works like a traditional health plan. If you need health care, you will visit a provider in your network and present your Cigna ID card. The difference is that you will be paying out-of-pocket for any health care services until you meet your annual deductible. If you choose to visit an out-of-network provider, your benefits are provided at the out-of-network level, with higher out-of-pocket costs. Once you have met your deductible, you will return to a more traditional payment structure—with simple co-pays or co-insurance, according to the terms of your plan.



Your deductible applies to everything, including prescriptions, office, and emergency room visits, except preventive care. Before the deductible is met, you pay the discounted charges for office visits and prescription drugs. Eligible medical and prescription drug expenses accumulate toward your deductible. It is also important to note that preventive services such as annual physicals and well-woman exams are always covered at 100% for in-network providers. Family deductibles may be satisfied by one family member or a combination of members on the family plan.

### **BENEFIT HIGHLIGHTS**

SECU contributes a defined amount (based on enrollment tier) to your HSA account to be used to offset the cost of medical expenses.



Plan Details	In-Network	Out-of-Network
SECU Contribution	\$750 Individual/\$1,500 Family	\$750 Individual/\$1,500 Family
Coinsurance	80%	60%
Annual Maximum	Unlimited	Unlimited
Deductible (Single/Family)	\$2,000/\$4,000	\$4,000/\$8,000
Out-of-Pocket Maximum (Single/Family) (includes deductible, copays)	\$4,000/\$8,000	\$8,000/\$16,000
Office Visits (PCP/SCP)	Deductible, then 80% covered	Deductible, then 60% covered
Preventive Care	100% covered	Deductible, then 60% covered
Diagnostic/Radiology/Laboratory Lab work X-rays MRI, CAT, PET	Deductible, then 80% covered	Deductible, then 60% covered
Hospital Services	Deductible, then 80% covered	Deductible, then 60% covered
Inpatient & Outpatient Services	Deductible, then 80% covered	Deductible, then 60% covered
Urgent Care	Deductible, then 80% covered	Deductible, then 80% covered
Emergency Room	Deductible, then 80% covered	Deductible, then 80% covered

Prescription	Integrated With Medical	Not Covered
30-day Supply	30-day Supply	30-day Supply
Retail	Deductible, then 80% covered	Not covered
Mail Order	Deductible, then 80% covered	Not covered

### Excluded Services & Other Covered Services

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)	
Acupuncture Cosmetic Surgery & Therapies Private-duty nursing Dental care (Adult/Children)	Routine foot care Weight loss programs Massage Therapy
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)	
TMJ, Surgical and Non-Surgical Bariatric surgery Chiropractic care	Hearing aids Infertility treatment Gender Affirming Care

“  
As a member,  
you can go to any  
of nearly **60,000**  
**RETAIL PHARMACIES**,  
including most major  
drugstores. Just ask  
your retail pharmacy  
if it’s in our network.



## YOUR HEALTH SAVINGS ACCOUNT

Your Health Savings Account or “HSA” is a savings account that allows money to be deposited on a pre-tax basis and is intended to be used for qualified medical expenses only in conjunction with your high deductible health plan. Your HSA will operate similar to a flexible spending account (FSA), in that you may elect pre-tax payroll deductions to be deposited into your plan. The contributions you make to your HSA are deducted before taxes are taken out; thereby, reducing your taxable income.

SECU will also provide you money towards the HSA account. These monies will be deposited in January or the month following your benefit enrollment date. Contributions are based on annual amounts of \$750 for employee only coverage and \$1,500 annually for family coverage. These funds may be used to cover your medical costs until you reach your deductible. Keep in mind that you will not be able to seek reimbursement of medical expenses until the amount you elect for your HSA has accrued.

The maximum HSA contribution (employee and employer combined contributions) for 2024 are as follows:

- » Employee Only coverage - \$4,150
- » Family coverage - \$8,300
- » There is no minimum contribution to the HSA

If you are age 55 or older, you may make additional “catch-up” contributions each year until you enroll in a Medicare plan. The additional “catch-up” contributions permitted for an HSA are \$1,000.

You may make contributions to your HSA up to the annual maximums determined by the IRS, less the amount contributed to your HSA by SECU. Changes to your HSA may occur at any time throughout the year by entering a direct deposit change in ADP.

**PRESCRIPTION —  
CIGNA PARTICIPANTS ONLY**

SECU has partnered with Express Scripts for your prescription drug benefits should you choose to enroll in a Cigna medical plan. These benefits include retail and mail order prescriptions for a flat copay through Express Scripts’ national network of pharmacies. The amount of your copay depends on whether you elect to have your prescription filled with a Generic Drug, Formulary Brand Drug or Non-Formulary Brand Drug, as shown in our plan options below. Some prescribed preventive care drugs may be covered at 100%. In addition to partnering their large network for pharmacies, Express Scripts will deliver up to a 90 day supply right to your door and standard shipping is free.

For short-term prescriptions, such as antibiotics, use a participating retail pharmacy.

As a member, you can go to any of nearly 60,000 retail pharmacies, including most major drugstores. Just ask your retail pharmacy if it’s in our network. You can also log in to [express-scripts.com](https://express-scripts.com) and select “Locate a pharmacy” from the menu under “Manage Prescriptions.”

Express Scripts offers discounts should you use generics and preferred medications.

If you are taking a medication that’s not on the preferred list, ask your doctor to consider prescribing a lower cost generic or preferred brand-name drug. To find out which drugs are preferred, log in to [express-scripts.com](https://express-scripts.com) and select “Learn about Formularies” from the “Health & Benefits Information” menu.

**Note:** Specialty Drugs must be filled through Express Script’s specialty group, Accredo Specialty Pharmacy. Information may be found on the Express Scripts website.

To learn more about your benefits, log in to [express-scripts.com](https://express-scripts.com) and select “**View Benefit Highlights**” from the drop-down menu under Health & Benefits Information. First-time visitors will need to register before using this service. You may also contact Member Services directly at **866-505-6162** with more specific questions.

Open Access Plus Option A			
	At A Retail Pharmacy	Home Delivery	Specialty Drugs
Generic drugs	\$10 up to a 30-day supply	\$30 up to a 90-day supply	\$10 up to a 30-day supply
Preferred brand-name drugs	\$30 up to a 30-day supply	\$90 up to a 90-day supply	\$30 up to a 30-day supply
Non-preferred brand-name drugs	\$50 up to a 30-day supply	\$150 up to a 90-day supply	\$50 up to a 30-day supply



**MEDICAL PLAN:**

# **KAISER PERMANENTE SELECT HMO**

Kaiser Permanente offers a variety of affordable, quality health insurance plans for you and your family. With the Kaiser medical plan, you can gain a great quality medical plan that will not only leave you and your family happy, but your wallet as well.



With the Kaiser medical plan, you can gain a great quality medical plan that will not only leave you and your family happy, **BUT YOUR WALLET AS WELL.**

### Plan Details

Copayments	\$15 (PCP) / \$25 (Specialty)
Coinsurance	Coinsurance (Plan pays / Member pays) 100% / 0% except as otherwise indicated
Deductible	None
Maximum Annual Copayment	Individual: \$1,300 Family: \$2,600
Lifetime Maximum	No lifetime maximum

### Benefits

### Member Pays

### Outpatient Services

Preventive Health Office Visit	No charge
Preventive Health Screening Tests	No charge

### Office Visit for Illness

Primary Care Office Visit	\$15 per visit (Copayment waived for children under age 5)
Specialty Care Office Visit	\$25 per visit
Routine pre-natal visit (after confirmation of pregnancy) and first post-natal visit	No charge
Diagnostic Tests and Procedures, X-rays & Laboratory Services	No charge
Specialty Imaging (e.g., CT, MRI, PET scan & Nuclear Medicine)	No charge
Outpatient Surgery (other than in a provider's office)	\$50 per procedure

### Hospital Services

Inpatient hospital care, including inpatient maternity care	\$100 copay
Inpatient physician services	\$100 copay

### Chemical Dependency and Mental Health Services

Inpatient hospital care	\$100 copay
Outpatient services	\$20 per visit for individual therapy; \$10 per visit for group therapy

# KAISER PERMANENTE SELECT HMO

Benefits	Member Pays
<b>Therapy &amp; Rehabilitation Services</b>	
Inpatient hospital care	No charge
Outpatient services	\$20 per visit
<b>Infertility Services</b>	
Office visits	50% of allowable charge
All other covered services for treatment of infertility (In vitro fertilization benefit limited to 3 attempts per live birth and a lifetime maximum Health Plan benefit of \$100,000)	50% of allowable charge
<b>Urgent Care &amp; Emergency Services</b>	
Urgent Care Office Visit	\$15 per visit (PCP) / \$25 per visit (Specialty)
After hours Urgent Care or Urgent Care Center	\$25 per visit
Hospital Emergency Room (waived if admitted as inpatient)	\$100 per visit
Ambulance	No charge
<b>Hospital Alternatives</b>	
Skilled Nursing Facility (limited to 100 days per contract year)	No charge
Home Health Care	No charge
Hospice Care	No charge
<b>Other Services</b>	
<b>Durable Medical Equipment (DME)</b>	
Basic DME	50% of allowable charge
Oxygen equipment	50% of allowable charge



### Prosthetics

Internal prosthetics	No charge
External prosthetics	Not covered except for hair prostheses, breast prostheses, mastectomy bras and urologic and ostomy supplies

### Vision

Office visit for medical conditions of the eye	\$15 per visit (PCP) / \$25 per visit (Specialty)
Routine eye refractions to determine need for vision correction	\$15 per visit with Optometrist \$25 per visit with Ophthalmologist (referral required)
Eyeglass frames and lenses (limited to one pair of glasses per contract year)	Member receives 25% discount off retail price when purchased from Plan Providers
Contact lenses	Member receives 15% discount off retail price on initial pair of contact lenses only, when purchased from Plan Providers

### Prescription Drugs

Covered prescription drugs (up to a 30-day supply) (Up to a 90-day supply for 2 copays)	
Plan Pharmacy & Mail Order	\$10 Generic / \$20 Preferred Brand / \$35 Non-Preferred Brand
Participating Network Pharmacy	\$20 Generic / \$40 Preferred Brand / \$55 Non-Preferred Brand

Gender Affirming Care Coverage - Based on medical necessity for the treatment of gender dysphoria, coverage includes mental health therapy, hormone therapy, gender-affirming upper- and lower-body surgeries, tracheal shave, and facial hair removal. For complete details, please contact Kaiser Permanente directly.



**DENTAL PLAN:**

# CIGNA DENTAL DPPO – HIGH

Cigna Dental offers broad choice with the largest discounted DPPO network. Here's what makes them a leading provider of dental benefits:

## **Focus on Preventive Oral Health**

– helping our employees lead healthier, more productive lives.

## **Cutting Edge Customer Service – 24/7**

live telephone service. Innovative myCigna.com, with oral health assessments and cost estimator tools. Easy on-the-go access with the myCigna Mobile App.



Dental care is about more than brushing and flossing and Cigna understands how to help you be healthier. Even better, they have the tools and experience to help you **SAVE MORE MONEY** on the path to better health.

## Cigna Dental – DPPO Premium Plan

Carrier Network (Owned/Leased/Both) Carrier Network Name	Owned Cigna Total DPPO	
	In-Network	Out-Of-Network
Deductible WellnessPlus Progressive Maximum	\$25 Individual / \$75 Family Year 1: \$1,250, Year 2: \$1,350, Year 3: \$1,450, Year 4: \$1,550	
Diagnostic/Preventative	No Deductible on 100%	
Oral Evaluation	100%	100%
X-Rays	100%	100%
Fluoride	100%	100%
Sealants	100%	100%
Space Maintainers	100%	100%
Basic Services		
Fillings	80%	75%
Simple Extractions	80%	75%
Oral Surgery	80%	75%
Nonsurgical Endodontics	80%	75%
Surgical Endodontics	80%	75%
Nonsurgical Periodontics	80%	75%
Surgical Periodontics	80%	75%
	In-Network	Out-Of-Network
Major Services	Deductible Applies	
Root Canals	50%	50%
Crowns	50%	50%
Restorations	50%	50%
Inlays / Onlays	50%	50%
Bridges / Dentures	50%	50%
Implants	50%	50%
TMJ	Not Covered	Not Covered
Orthodontics		
Reimbursement Level	50%	50%
Child Lifetime Maximum	\$2,000	\$2,000
Adult Coverage – Lifetime Maximum	\$2,000	\$2,000

### In-Network Reimbursement

For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.

### Out-of-Network Reimbursement

For services provided by an out of network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the maximum allowable charge. The dentist may balance bill up to their usual fees.



## DENTAL PLAN:

# CIGNA DENTAL DPPO – LOW

### Cigna Dental – DPPO Low Plan

Carrier Network (Owned/Leased/Both) Carrier Network Name	Owned DPPO Advantage	
	<b>In-Network</b>	<b>Out-Of-Network</b>
Deductible WellnessPlus Progressive Maximum	\$75 Individual / \$225 Family <b>Year 1: \$750, Year 2: \$850, Year 3: \$950, Year 4: \$1050</b>	
<b>Diagnostic/Preventative</b>	<b>No Deductible on 100%</b>	
Oral Evaluation	100%	100%
X-Rays	100%	100%
Fluoride	100%	100%
Sealants	100%	100%
Space Maintainers	100%	100%
<b>Basic Services</b>	<b>Deductible Applies</b>	
Fillings	50%	50%
Simple Extractions	50%	50%
Oral Surgery	50%	50%
Nonsurgical Endodontics	50%	50%
Surgical Endodontics	50%	50%
Nonsurgical Periodontics	50%	50%
Surgical Periodontics	50%	50%



Major Services	Deductible Applies	
Root Canals	0%	0%
Crowns	0%	0%
Restorations	0%	0%
Inlays / Onlays	0%	0%
Bridges / Dentures	0%	0%
Implants	0%	0%
TMJ	Not Covered	Not Covered
<b>Orthodontics</b>		
Reimbursement Level Lifetime Maximum Adult Coverage	Not covered	Not covered

#### In-Network Reimbursement

For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.

#### Out-of-Network Reimbursement

For services provided by an out of network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the maximum allowable charge. The dentist may balance bill up to their usual fees.



VISION PLAN:

# AVESIS

For over 30 years Avesis has offered one of the best values in vision benefits. Their members have the freedom to choose from thousands of carefully selected providers in their nationwide network. Avesis contracts with optometrists, ophthalmologists and vision retail centers.

Avesis has maintained steady growth over the past two decades. They attribute this to their overall member and provider satisfaction. Avesis is proud to have one of the highest retention rates in the benefits industry for both members and providers.



Their members have the freedom to **CHOOSE FROM THOUSANDS** of carefully selected providers in their nationwide network.



### In-Network Vision Benefits

Vision Examination Frame (within plan allowance) Spectacle Lenses Standard Single Vision Standard Bifocal Standard Trifocal Standard Lenticular	Covered in Full after co-pay(s)
Contact Lenses Elective (up to plan allowance) Medically Necessary	No co-pay for contacts
Progressive lenses Specialty lenses Polycarbonate lenses	Level 1: \$75 copay, Level 2: \$110 copay, all other up to 20% off retail, plus a \$50 allowance Up to 20% off retail, plus the corresponding standard lens payment Covered in full
Lens Options <sup>1</sup> Laser Vision Correction <sup>2</sup> Additional Purchases <sup>3</sup>	Discounted Items*

### Plan Allowances

Frame	Members receive any frame with an approximate retail value between \$100–\$150 (up to a \$50 wholesale allowance). Frames from participating Wal-Mart locations are covered up to a retail value.
Contact Lenses (In lieu of spectacle lenses and frames)	Members receive a contact lens allowance of which can be used for materials and services.
Lasik Surgery (In lieu of all other services for the benefit year)	Discount <sup>2</sup> plus one-time / lifetime allowance

### Co-pays

Vision Examination	\$10.00
Materials	\$25.00

### Benefit Frequency

Vision Exam Spectacle Lenses Frames Contact Lens Allowance	Every 12 Months
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\* Not insured benefits

1 Up to 20% off on all lens options

2 5%–25% off on laser vision correction

3 Up to 20% off on all additional purchases or items not covered



## VISION PLAN:

# CIGNA (CIGNA MEDICAL PARTICIPANTS ONLY)

With Cigna, the health of you and your family is number one. Cigna offers 24/7 customer support, a national network of health care professionals that are designed with you and mind. In order to participate in Cigna vision coverage, you must elect a Cigna medical plan and there is no additional cost for the participant.

### IN-NETWORK BENEFITS INCLUDE:

One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses.

### VISION NETWORK SAVINGS PROGRAM:

Minimum 20% savings on additional purchases of frames and/or lenses, including lens options, with a valid prescription; offered savings does not apply to contact lens materials. Check with your Cigna Vision Network Provider for details.



If you aren't clear about any of the underlined terms used in this form you can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or **call 1-800-Cigna24** to request a copy.



**Eye Health Examination**



**Dilation**



**Refraction**

Benefits	In Network	Out-Of-Network
Examination co-pay	\$10	n/a
Materials co-pay	n/a	n/a
Exam	Covered in full	\$45 allowance
Single Vision Lenses	Not Covered	Not Covered
Bifocal Lenses	Not Covered	Not Covered
Trifocal Lenses	Not Covered	Not Covered
Lenticular Lenses	Not Covered	Not Covered
Contact Lenses (retail allowance)		
Elective	Not Covered	Not Covered
Therapeutic	Not Covered	Not Covered
Frame (retail allowance)	Not Covered	Not Covered



**Prescription  
for Glasses**

## Questions?

**CALL 1-800-Cigna24 or VISIT  
us at [www.myCigna.com](http://www.myCigna.com).**



## WELLNESS PROGRAM

# MEDICAL PARTICIPANTS ONLY

SECU cares about your overall health and wellbeing. A healthy outside starts from a healthy inside! Help stay motivated and inspired with our BeWell program, where you can earn points and rewards for the healthy actions you take that focus on your wellbeing.

It is always a great time to start focusing on your health and SECU is pleased to be your partner. Register today and start earning!

SECU reserves the right to modify the plan at any time and is subject to change with or without notice.

Only employees who participate in either the Cigna or Kaiser Permanente medical plans offered by SECU are eligible to participate and earn points and rewards under the program.



It is always a great time to start focusing on your health and SECU is pleased to be your **PARTNER.**

## Here's How You Get Started

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Register at [myCigna.com](https://myCigna.com) or download the myCigna app from your device's App Store

Schedule your preventive healthy activity to earn rewards; it's that simple!

Earn points for preventive healthy activities such as getting an annual check-up, having regular dental and vision exams, and completing online coaching programs.

Employees who have earned points or participate in challenges throughout the year will have the chance to earn various prizes.

## Cigna Health Plan Participants

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Points will automatically be added to your account when using Cigna services or going to your health care provider.

If you receive services outside of your plan, such as getting your Flu shot from a pharmacy, then you must enter these activities into your Wellness Program account on [myCigna.com](https://myCigna.com) or in your app.

## Kaiser Permanente Plan Participants

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You will have to report your eligible healthy activities into your Wellness Program account on [myCigna.com](https://myCigna.com) or in your app. SECU cares about you and your health. Get inspired and Be Well!

## Preventive Care: Here Are Our Annual Requirements To Save Money On Your Benefit Premium Costs.

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Annual Physical or OB/GYN Exam — 200 Points, one exam per year

Biometric Screening — 100 Points

Dental Exams — 75 Points (cap 2 per year)

Vision Exam — 75 Points (Once/year; may be extended to two years with physician approval)

## Engagement & Education

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Complete Online Health Assessment on [mycigna.com](https://mycigna.com) — 200 Points

Chronic Coaching — 100 points

Wellness Challenges — 100 Points/Challenge

Online Coaching for things such as — 50 Points (cap of 2)  
nutrition, exercise, healthy weight, managing stress, quitting tobacco,  
managing diabetes, controlling asthma and much more!

Everfi Financial Education Required (8) & Additional Modules (8) — 75 Points each

**Learn more things you can do to earn points at [www.mycigna.com](https://www.mycigna.com) or by downloading the myCigna app.**



## FLEXIBLE SPENDING ACCOUNTS

# WEX

SECU partners with WEX to allow you to pay for certain medical and/or dependent care expenses with pre-tax dollars. By contributing pre-tax, you will lower your taxable income and increase your spendable income. SECU offers you three options: a Medical FSA, Limited Purpose FSA, and a Dependent Care FSA through WEX (formerly Discovery Benefits — [www.wexinc.com](http://www.wexinc.com)).

The maximum annual contribution to your medical and limited purpose FSA is \$3,050 per year. The maximum annual contribution to your dependent care FSA is \$5,000 per year.



### MEDICAL FSA

The Medical FSA helps you pay for healthcare expenses not covered or only partially covered by your health, dental or vision insurance. The Medical FSA can be used to pay expenses for you or any of your qualified dependents, and the funds in the account are available on the first day of the plan year or your effective date.

Our FSA plan also provides the option to rollover unused FSA funds up to \$610 to be used during the following plan year, conditional upon enrolling in FSA benefits for the next plan year. This gives you more flexibility and control to spend your FSA money when you need it, using it for necessary out-of-pocket healthcare expenses, rather than feeling pressured to engage in last minute and potentially unnecessary spending at the end of the year.



### LIMITED PURPOSE FSA

The Limited Purpose FSA is only for employees who enroll in the HDHP health plan option and open a Health Savings Account (HSA). The Limited Purpose FSA helps cover costs for dental and vision expenses only that are not covered or only partially covered by your applicable dental or vision plan. All other medical expenses must be paid through your HSA account.

### DEPENDENT CARE FSA

The Dependent Care FSA will save you money on the cost of dependent care expenses, while you and your spouse (if applicable) work. Childcare expenses like daycare centers or babysitters are eligible for children through age 12. Disabled or elder daycare expenses are eligible, regardless of age.

### How FSAs will Save you Money

When you elect to participate in a FSA, you will designate a specific amount of dollars to be deducted from your gross earnings (before tax) each pay period. By contributing pre-tax, you will lower your taxable income and increase your spendable income! In fact, you are using dollars you would have paid in taxes to help pay for your medical and/or dependent care costs.

### How Does It Work? Planning Your Election

Here are just a few strategies you can use to be sure that you are making every penny count!

Plan ahead. Base your election on anticipated predictable expenses not covered by other insurance or benefit plans.



The **MEDICAL FSA** helps you pay for healthcare expenses not covered or only partially covered by your health, dental or vision insurance.





## LIFESTYLE SPENDING ACCOUNT (LSA)

# WEX

A company provided benefit in which SECU sets money aside for you to use on eligible expenses related to physical, financial and emotional well-being. This benefit meets the needs of everyone, no matter your stage of life, age or circumstances and is designed to improve your overall well-being or lifestyle. Think of it like a bonus set aside for you and dedicated to the expenses or experiences you value most.

### HOW DOES IT WORK?

SECU will contribute \$500 for full-time employees, \$250 for part-time employees and \$375 for individuals working 30-39 hours per week. These funds will be contributed to your LSA through WEX. You will determine which eligible expenses or experiences will improve your lifestyle and plan your purchases based on the approved categories.

Once you're ready to submit for reimbursement, please create your WEX account (if you haven't done so already), snap a photo of your receipt and submit a claim for reimbursement on the WEX mobile app

or via the WEX website at any time. WEX will then process your reimbursement and send you a check or place the funds in your account if you've set up direct deposit. All funds are allocated to your WEX account in a quarterly distribution and must be used by the last day of the calendar year and do not include a carryover provision.

Eligible employees will have until March 15 of the next calendar year to submit for reimbursement for expenses incurred prior to December 31.



## WHAT DOES IT COVER?

An LSA's eligible expense list is extensive, with a wide variety of options to choose from. There are three categories of expenses related to wellbeing: physical, financial and emotional. If you are unsure if your expense is qualified for reimbursement, please contact Human Resources. Eligible expenses may include:

### Physical Wellness

- » Athletic equipment and accessories
- » Exercise equipment
- » Gym, health club, spa and fitness
- » Studio memberships
- » Fitness classes (yoga, pilates, spin/cycle, dance, etc.)
- » Personal training
- » Fitness trackers
- » Entry fees (marathons, leagues, etc.)
- » Passes (ski, snowboard, golf, swimming, etc.)
- » Massages and/or acupuncture

### Financial Wellness

- » Student loan reimbursement
- » Home purchase expense reimbursement (down payment, closing costs, etc.)
- » Financial adviser and planning services
- » Financial seminars and classes
- » Identity theft services
- » Pet insurance premiums

### Emotional Wellness

- » Meditation classes
- » Retreats (leadership, spiritual, etc.)
- » Pet care (walkers, day care, grooming, etc.)
- » Camping (equipment fees, etc.)
- » Personal development classes (art, cooking, etc.)

This benefit meets the needs of everyone, no matter your stage of life, age or circumstances and is designed to improve your overall **WELL-BEING** or **LIFESTYLE**.



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

# SPRING HEALTH

Support for your mental health has never been more important. SECU has partnered with Spring Health to offer you and your family a comprehensive employee assistance program with personalized mental health services. Spring Health is confidential, easy to use, and costs you nothing extra.

### At no cost, Spring Health provides you with:

- » **Personalized care plans.** Take an online mental health assessment designed to find the right care for your needs and help track your progress.
- » **Free therapy:** Meet with a trusted therapist in as soon as two days — you and your covered dependents each have 6 sessions covered at no cost by SECU.
- » **Dedicated support:** Your Care Navigator is a licensed clinician who takes away the guesswork during care. They help find the right therapist, set appointments, provide guidance, and offer emotional support.
- » **Wellness exercises:** Use Moments, an on-demand library of self-guided exercises to improve mental wellbeing, with programs for anxiety, burnout, better sleep, and more.
- » **Diverse providers:** You have choices in a provider network made to be as diverse as the people they support. Find a therapist across specialty, gender, race, LGBTQIA+, and language.

- » **Medication management:** Meet with in-network prescribers who can manage your medications during care when needed.
- » **Coaching:** Receive motivational coaching to help you set and achieve goals around parenting, health & wellness, and personal development.
- » **Family care:** Fast access to children's therapists available for your dependents ages 6 to 26.
- » **Work-life services.** Talk to experts and find support for legal assistance, financial services, child or elder care, travel, and more.

### IS SPRING HEALTH CONFIDENTIAL?

**Yes.** Your care with Spring Health is private and confidential. No information will be shared with SECU without your consent unless required by law.

### HOW CAN I GET STARTED?

Go to [secu.springhealth.com](https://secu.springhealth.com) (use code: secu) or download "Spring Health Mobile" from the App Store or Google Play.

# 401(K) RETIREMENT SAVINGS PLAN

Benefit highlights - 50% match up to 6% and discretionary contribution awarded annually.

## Eligibility

You are immediately eligible to participate in the 401(k) plan through Transamerica upon date of hire and may join the plan at any time. However, if you are in one of the following employee classifications, you are not eligible to participate in the plan:

- » Supplemental employees who work on an on-call basis and receive no benefits
- » Interns
- » Non-resident aliens
- » Contractors

## Your Contributions

You may choose to make contributions up to the maximum allowed by law in our traditional 401(k) plan and our Roth plan. You may increase, decrease or stop your contributions at any time.

Your plan includes an automatic enrollment provision. When you become eligible to join the plan, 6% of your pay will be contributed automatically. Should you not change your investment elections from when you were automatically enrolled, your contribution percentage will increase by 1% annually until 10% is reached as part of our automatic escalation feature on your anniversary date.

Your contributions will generally begin thirty (30) days after your date of hire. You are able to opt out of the auto enrollment and auto escalation features or change your election by contacting Transamerica directly at (800) 755-5801 or registering your account online at [www.trsuretire.com](http://www.trsuretire.com), within thirty (30) days of hire. Transamerica will communicate your information directly to SECU's Human Resources department for processing.

Your plan offers an auto-increase service; a feature that allows you to elect to have your contribution amount automatically increased each year. You may sign up

for auto-increase service online at [my.trsuretire.com](http://my.trsuretire.com). You may designate your contributions as traditional pre-tax contributions, after-tax Roth contributions, or a combination of both. An annual IRS dollar limit of \$22,500 applies. If you are age 50 or older (or you reach age 50 during the current calendar year), you may make additional catch-up contributions up to \$7,500. These limits are indexed annually by the IRS.

If you have an existing retirement plan account with a prior employer, you may roll over that account into our plan at any time. To initiate a rollover of a retirement account with a prior employer, please contact Transamerica directly at [www.my.trsuretire.com](http://www.my.trsuretire.com).

## Employer Contributions

SECU provides a matching contribution of 50% of your deferral, up to a maximum of 6% of pay. In addition, a discretionary non-elective contribution up to 6% of your annual salary per year. Employees must be benefit eligible and have worked a minimum of 1,000 hours for the respective calendar year to be eligible for the discretionary contribution.

## Vesting

Vesting refers to your "ownership" of your account. You are always 100% vested in your contributions to this plan, including any rollover or transfer contributions you have made, plus any earnings on those contributions. Employer contributions are subject to the below vesting schedule. Should you have worked for one of our partner organizations, your previous years of service will credit to your vesting schedule.

Year(s) of Service	Vesting %
Less than one year	0%
1	20%
2	40%
3	60%
4	80%
5	100%

## SHORT TERM DISABILITY INSURANCE

# LINCOLN FINANCIAL GROUP

Short Term Disability is offered to all benefit eligible employees and is 100% paid by SECU.

### Eligibility Minimum Hourly Requirement

You are eligible if you are working a minimum of 20 regularly scheduled hours per week. Excludes supplemental employees.

### Waiting Period For Benefits

First of the month following 90 days of continuous employment.

### Elimination Period

Benefits will commence on the 16th day for injury or sickness.

### Benefit Percentage

60% of your Basic Weekly Earnings or maximum of \$1,500 a week reduced by other income benefits.

### Maximum Duration

13 weeks total (including the elimination period)

### Definition of Earnings

Salary and Commissions (12 month average)

### Partial Disability

Partial disability benefits can be payable if you are totally or partially disabled for at least 15 days and suffer a 20% or greater loss of earnings.

### Successive Periods Of Disability

If you become disabled for the same condition within 14 days following your prior disability, you will not need to satisfy a new 15 day elimination period.

### Exclusions

Workers Compensation, disability caused or contributed to by war or act of war, commission or attempt to commit a felony, intentionally self-inflicted injuries, active participation in a riot, gender change, and cosmetic surgery unless in connection with an injury or sickness.

## LONG TERM DISABILITY INSURANCE

# LINCOLN FINANCIAL GROUP

Long Term Disability is offered to all benefit eligible employees and is 100% paid by SECU. Dependable service and comprehensive coverage. Effective clinical management to facilitate employee recovery and return to work while helping employers save money.

<b>Eligibility Minimum Hourly Requirement</b>	You are eligible if you are working a minimum of 20 regularly scheduled hours per week. Excludes supplemental employees.
<b>Waiting Period For Benefits</b>	First of the month following 90 days of continuous employment
<b>Elimination Period</b>	90 Days or end of Short-Term Disability
<b>Benefit Percentage</b>	66.67% of Basic Monthly Earnings less other income benefits to a Maximum Monthly Benefits of \$6,000
<b>Definition Of Earnings</b>	Salary and Commissions (12 month average)
<b>Minimum Monthly Benefit</b>	\$50
<b>Definition Of Disability</b>	For the first 24 months of benefits, the inability to perform the material duties of your "own occupation" — after that, it is "any occupation" based on your training, education and experience.
<b>Pre-Existing Condition Exclusion</b>	Benefits are not payable for pre-existing conditions if you become disabled from that condition in the first 12 months after becoming insured. Pre-existing condition means a condition resulting from an Injury or Sickness for which the Covered Person is diagnosed or received Treatment within 3 months prior to the Covered Person's Effective Date.
<b>Integration Provision</b>	Primary and Family Social Security
<b>Partial Disability</b>	Loss of Earnings
<b>Work Incentive Benefit</b>	12 months
<b>Survivor Benefit</b>	Lump sum payment equal to three months of gross benefits paid to an eligible survivor if you are receiving a benefit and have been disabled for at least 180 days.
<b>Workplace Modification</b>	Greater of \$2,000 or 2 Months Net Benefit
<b>Successive Periods Of Disability</b>	If you become disabled for the same condition within 6 months following your prior disability, you will not need to satisfy a new 90 day elimination period.
<b>Benefit Duration</b>	Up to your Social Security Normal Retirement Age

# BASIC LIFE / ACCIDENT DEATH & DISMEMBERMENT (AD&D) INSURANCE

# LINCOLN FINANCIAL GROUP

Basic Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance is offered to all benefit eligible employees and is 100% paid by SECU.

<b>Eligibility</b>	<p><b>Class 1:</b> All Employees excluding the President, Vice President and Board of Directors, working a minimum of 20 hours a week.</p> <p><b>Class 2:</b> President and Vice President</p> <p><b>Class 3:</b> Board of Directors, Directors Emeritus, Stipend Directors, Supervisory Committee Members and Credit Committee Members</p>
<b>Waiting Period</b>	<p>Current Employees: None</p> <p>New Employees: 1st of the month coincident with or next following the date of hire.</p>
<b>Basic Life Amount of Insurance</b>	<p><b>Class 1:</b> 1.5 times annual earning up to maximum of \$500,000</p> <p><b>Class 2:</b> 2.5 times annual earnings up to maximum of \$600,000</p> <p><b>Class 3:</b> \$10,000</p>
<b>Non-Medical Maximum</b>	<p><b>Class 1:</b> \$425,000</p> <p><b>Class 2:</b> \$500,000</p>
<b>Basic Life And Ad&amp;D Reduction Schedule</b>	<p><b>Classes 1 &amp; 2:</b></p> <p>Age 70–74: to 65%</p> <p>Age 75 and up: to 50%</p>
<b>Airbag</b>	10% of Full Amount to Max of \$5,000
<b>Seatbelt</b>	10% of Full Amount to Max of \$10,000
<b>Repatriation</b>	\$5,000 Maximum Benefit
<b>Child Education</b>	\$2,500 per child annually, \$20,000 Family Lifetime Maximum
<b>Accelerated Death Benefit</b>	If you have a life expectancy of 12 months or less you may request up to 50% of your coverage amount while still living to a maximum of \$250,000.
<b>Basic Annual Earnings</b>	Your annual rate of earnings as figured: (a) from the W-2 form received from the Sponsor for the calendar year just prior to the date of loss; or (b) for the period of employment if no W-2 form was received.
<b>Waiver Of Premium Basic Life Only</b>	In the event you become totally disabled prior to age 60, you may be eligible to continue your group life insurance. You may apply for the waiver after 6 months of being totally disabled and waiver will term at age 65.
<b>Conversion And Portability</b>	If all or part of your coverage ends, you may port your coverage into an individual term life policy or convert your policy to an individual whole-life insurance policy. *Conversion limited to class 1 and 2.

# SUPPLEMENTAL LIFE INSURANCE, AD&D, DEPENDENT LIFE, & DEPENDENT AD&D INSURANCE

## LINCOLN FINANCIAL GROUP

Additional life insurance and AD&D benefits are offered for a qualified spouse and dependent(s). These benefits are 100% paid by employees who are benefit eligible.

<b>Eligibility</b>	<p><b>Class 1:</b> All Employees excluding the President, Vice President and Board of Directors, working a minimum of 20 hours a week.</p> <p><b>Class 2:</b> President and Vice President</p> <p><b>Class 3:</b> Board of Directors, Directors Emeritus, Stipend Directors, Supervisory Committee Members and Credit Committee Members</p>
<b>Waiting Period</b>	<p>Current Employees: None</p> <p>New Employees: 1st of the month coincident with or next following the date of hire.</p>
<b>Basic Life Amount of Insurance</b>	<p><b>Class 1:</b> 1.5 times annual earning up to maximum of \$500,000</p> <p><b>Class 2:</b> 2.5 times annual earnings up to maximum of \$600,000</p> <p><b>Class 3:</b> \$10,000</p>
<b>Non-Medical Maximum</b>	<p><b>Class 1:</b> \$425,000</p> <p><b>Class 2:</b> \$500,000</p>
<b>Basic Life And Ad&amp;D Reduction Schedule</b>	<p><b>Classes 1 &amp; 2:</b></p> <p>Age 70–74: to 65%</p> <p>Age 75 and up: to 50%</p>
<b>Airbag</b>	10% of Full Amount to Max of \$5,000
<b>Seatbelt</b>	10% of Full Amount to Max of \$10,000
<b>Repatriation</b>	\$5,000 Maximum Benefit
<b>Child Education</b>	\$2,500 per child annually, \$20,000 Family Lifetime Maximum
<b>Accelerated Death Benefit</b>	If you have a life expectancy of 12 months or less you may request up to 50% of your coverage amount while still living to a maximum of \$250,000.
<b>Basic Annual Earnings</b>	Your annual rate of earnings as figured: (a) from the W-2 form received from the Sponsor for the calendar year just prior to the date of loss; or (b) for the period of employment if no W-2 form was received.
<b>Waiver Of Premium Basic Life Only</b>	In the event you become totally disabled prior to age 60, you may be eligible to continue your group life insurance. You may apply for the waiver after 6 months of being totally disabled and waiver will term at age 65.
<b>Conversion And Portability</b>	<p>If all or part of your coverage ends, you may port your coverage into individual term life policy or convert your policy to an individual whole-life insurance policy.</p> <p>*Conversion limited to class 1 and 2.</p>

### TRAVEL/ACCIDENT INSURANCE

- » Begins on the date of hire
- » 100% employer paid.
- » \$50,000 Coverage for exempt employees
- » \$10,000 Coverage for non-exempt employees

### PAID LEAVE BENEFITS

SECU believes that providing employees with paid time off from work is a valuable benefit. Time off accruals begin immediately and are as follows:

- » Vacation Leave
- » Personal Leave
- » Volunteer Leave
- » Extensive Holiday Time (12 days per year)
- » Sick Leave (up to 12 days per year)
- » Paid Employee Birthday
- » Parental and Caregiver Leave

All leave is on an accrual basis and prorated based on employment status and has a carryover option.

### VACATION CONVERSION

Designed to allow employees to convert their vacation hours to pre-tax benefit dollars to pay for medical coverage. This benefit is only available during our annual benefit open enrollment period.

Employees are offered the option of converting one or two vacation hours on a bi-weekly basis. The hourly rate of pay cannot exceed the portion of benefit premiums on a bi-weekly basis and one must have a minimum vacation balance of forty hours to be eligible for the benefit.

### EMPLOYEE REFERRALS

SECU is always looking for top talent like yourself to join our team. We offer employee referral incentives if you refer a candidate and they are hired. Incentives may vary based on the position and current promotions.

### COVID-19 VACCINATION

SECU is committed to supporting your health and well-being – and maintaining a safe and healthy work environment. We strongly encourage all of our employees and their families to get vaccinated. Getting vaccinated protects ourselves and our communities – it's important for all of us to do our part!

### SPARK EMPLOYEE RECOGNITION PROGRAM

Our rewards and recognition program recognizes, acknowledges and celebrates employees who consistently demonstrate and uphold our company values, drive company goals, and go above and beyond in their contributions to the company's success. Employees can earn reward points through the SPARK program to be used on a variety of different prizes including fashion, home, travel, gift cards and more.

### COMPANY – WIDE INCENTIVE PROGRAM

Our goal is to cultivate a culture that drives high performance while providing opportunities to increase your compensation by exceeding our organizational metrics. With SECU having the vision to be the most holistic and helpful institution - to bank with and work for - in Maryland, a pivotal part of that vision is to align our strategy with key elements to offer you a company wide incentive payout.

All staff are eligible to receive the incentive payout with the exception of the Leadership Team (AVP and higher roles). Target incentive eligibility is based on your pay grade and additional details can be found on the SECU Salary Structure.

Our employees can be our members too. We invite you to take advantage of our **WIDE ARRAY of financial service offerings.**

# SECU MEMBERSHIP

As an employee, you are automatically eligible to be a SECU member and take advantage of the array of services our credit union offers, including:

- » **Lower rates, fewer fees.** As a member-owned credit union, our profits go back to our members through lower loan rates, higher deposit rates, and fewer and lower fees.
- » **Digital banking.** Pay bills, deposit checks, transfer money and securely manage all your other day-to-day banking tasks on your computer or mobile device.
- » **Free financial wellness program.** Learn to budget, improve your credit score, plan for retirement and more with educational tools, workshops, and personal financial counseling.
- » **Free ATMs.** SECU members have access to more than 50,000 free ATMs nationwide.
- » **Lifetime membership.** Once you join SECU, you are a member for life (even if you change jobs or move away).

## SECU TOTAL™ CHECKING & REWARDS

All SECU members can take advantage of SECU Total™ Checking & Rewards, a free, all-inclusive checking solution that offers high-yield interest, tiered rewards, no minimum balance requirements (after the \$25 initial deposit to open the account), and no fees. While there are four tiers – Bronze, Silver, Gold, and Platinum – SECU employees who are members that open a SECU Total Checking & Rewards account will automatically qualify for the Gold Tier. Employees can start earning the Gold Tier rewards when they meet the minimum requirements for each reward.



# SECU Total™ Checking & Rewards Blended Rates

Rates and balance amounts are accurate as of 7/1/21 and are subject to change at any time. The examples below illustrate how portions of the balance are divided into separate interest tiers based on your Reward Level.

## What is a “blended interest rate” and how does it work?

Depending on your Reward Level, you earn varying amounts of interest on different portions of your account’s balance—so the more money you keep in your account, the more you earn! The result is a “blended rate,” where the final APY is a combination of rates. Learn more about blended rates below.



## BRONZE

### QUALIFICATIONS:

After the account is established with a \$25 initial deposit, there is no minimum required balance to maintain the account.

An average daily balance of at least \$1,000 is required to earn interest.

**Example Average Daily Balance: \$2,000      Blended Rate: 0.025%**

Bronze Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
\$0.01 - \$999.99	0%	\$999.99
\$1,000+	0.05%	\$1,000.01

In this example, we calculate the interest earned for the month based on your average daily balance and your rewards level. An average daily balance of \$2,000 in the Bronze level would earn 0% on the first \$999.99 and 0.05% on the next \$1,000.01, resulting in a blended rate of 0.025% and \$0.04 interest credited to the account at the end of the month.



## SILVER

### QUALIFICATIONS:

\$10,000+ combined deposit/loan balance  
OR

\$3,500+ in a checking account

**Requires:** e-statements and full check direct deposit of \$500+ a month

**Example Average Daily Balance: \$5,000      Blended Rate: 0.10%**

Silver Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
All balances	0.10%	\$5,000

An average daily balance of \$5,000 in the Silver level would earn 0.10% on the entire balance, resulting in \$0.42 interest credited to the account at the end of the month.



## GOLD

### QUALIFICATIONS:

\$50,000+ combined deposit/loan balance  
OR

\$10,000+ in a checking account

**Requires:** e-statements and full check direct deposit of \$500+ a month

**Example Average Daily Balance: \$25,000      Blended Rate: 0.11%**

Gold Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
\$0.01 - \$19,999.99	0.10%	\$19,999.99
\$20,000+	0.15%	\$5,000.01

An average daily balance of \$25,000 in the Gold level would earn 0.10% on the first \$19,999.99 and 0.15% on the portion of the next \$5,001.01, resulting in a blended rate of 0.11% and \$2.34 interest credited to the account at the end of the month.



## PLATINUM

### QUALIFICATIONS:

\$100,000+ combined deposit/loan balance  
OR

\$30,000+ in a checking account

**Requires:** e-statements and full check direct deposit of \$500+ a month

**Example Average Daily Balance: \$100,000      Blended Rate: 0.81%**

Platinum Interest Tier	Interest Rate (credited monthly)	Average Daily Balance (calculated daily)
\$0.01 - \$3,499.99	0.10%	\$3,499.99
\$3,500 - \$19,999.99	0.15%	\$16,500.00
\$20K - \$74,999.99	0.50%	\$55,000.00
\$75K+	2.00%	\$25,000.01

See current rates page for balances required to earn interest for each level. Platinum rate of 2.00% APY is available for balances over \$75K for qualifying members. Your interest will be calculated as a blended APY. For example: If you are in the Platinum level and have a balance of \$100,000, you will receive 0.10% on the first \$3,499.99, 0.15% on the portion of your balance between \$3,500 and \$19,999.99, 0.50% on the portion of your balance between \$20,000 and \$74,999.99 and 2.00% on the portion of your balance above \$75,000. This would result in a blended APY of 0.81%, if you maintain the \$100,000 for the entire month.



We are committed to strengthening and **ENRICHING THE LIVES** of our neighbors in the communities where we live and work.

### EMPLOYEE LOAN BENEFIT

Employees who are SECU members are eligible for a rate discount on some SECU loans including:

- » **Direct auto loans.** Automatic ¼ % rate discount; ¼ % additional rate discount when you set up direct payment from any SECU account.
- » **Direct auto loans.** Automatic ¼ % rate discount.
- » **Mortgage loans.** Automatic ¼ % rate discount. Free credit report and appraisal. Accelerated processing. FHA (Federal Housing Administration) and VA (Veterans Administration) programs are not eligible for the ¼ % discount.
- » **Home Equity Loans/Home Equity Lines of Credit (HELOC).** Automatic ¼ % rate discount to the margin. No closing cost. Accelerated processing.

Officers of SECU or our affiliates (CEO, Vice Presidents, Assistant Vice Presidents), Board of Directors, Credit Committee, and Supervisory Committee of the credit union are not eligible for the employee loan benefits. Rate, terms, and the amount of the loan/line will be based on credit and income evaluation.

### Employee Member Support

SECU employees have a centralized resource for assistance with questions related to their own SECU accounts, services, and products. The Employee Financial Resource Team (EFRT) is comprised of a team of internal resources that have the subject matter expertise and service mindset to address your questions and/or concerns with the utmost confidentiality and discretion. Please contact a SECU representative in one of our financial center locations for more information.

### How to Join

All SECU employees are automatically eligible for SECU membership. Simply open an account when you are ready to join. Accounts can be opened online, in our virtual financial center, or by visiting a local financial center. For more information, including the link to open an account online, please visit our website at [secumd.org/more/open-account](https://www.secumd.org/more/open-account). Those in positions that are Managing Director, Assistant Vice President or higher are not eligible to participate in the employee loan benefits also please update the link in "How to Join" to <https://www.secumd.org/more/open-account>.

### COMMUNITY OUTREACH

At SECU, we're proud to call Maryland home. We are committed to strengthening and enriching the lives of our neighbors in the communities where we live and work. By fully embracing the credit union philosophy of "People Helping People," we're here to help our state thrive. SECU supports Maryland communities through a variety of initiatives and programs that bring SECU employees, members, and neighbors together as a force for good.

### Volunteer with SECU

SECU employees are offered regular opportunities to volunteer as a group in the community. This is a great way to meet people across the organization while giving a helping hand. SECU employees are granted up to 12 hours per quarter to volunteer during core business hours.

## SECU MD FOUNDATION

SECU has a long history of giving back to the communities we serve. To help grow our community outreach initiatives, SECU launched the SECU MD Foundation in May 2017. The SECU MD Foundation's mission is to create a stronger Maryland by empowering access to education, supporting health and wellness, and serving as a catalyst for community development. To support this mission, the Foundation oversees an annual Scholarship Program, runs Finance Fairs in local schools, and offers Grant Programs. SECU employees are able to volunteer at SECU MD Foundation events. You can also make one-time donations to support the Foundation, or have a regular donation amount deducted from each paycheck.

In addition, SECU employees have a centralized resource for assistance with questions related to their own SECU accounts, services and products. The Employee Financial Resource Team (EFRT) is comprised of a team of internal resources that have the subject matter expertise and service mindset to address your questions and/or concerns with the utmost confidentiality and discretion.

Please contact a SECU representative in one of our financial center locations or more information.

## OTHER PERKS

For more information on employee events, SECU sponsored partnerships, and offerings with our other voluntary benefit listed below, please visit their respective website for plan information.

**Employee Discounts:** we encourage you to visit the myHR page on mySECU for various offers.

**United Legal Benefits:**  
[www.unitedlegalbenefits.com](http://www.unitedlegalbenefits.com)

## Retirees

Employees that retire from SECU and are ages 62-65 are eligible to participate in medical, dental and vision benefits at their current level of coverage.

Retirees are also eligible for all of employee benefits when they are a SECU member, including rate discounts on some loans and qualifying for the gold tier in the SECU Total™ Checking & Rewards checking product. These benefits also continue beyond ones retirement date as well.

If you are approaching retirement and wish to discuss these benefits in further detail, please contact Human Resources.

## PROFESSIONAL DEVELOPMENT

Our greatest asset is our employees, and we want to watch you grow and thrive professionally during your career at SECU. Our commitment to your professional development begins on your first day with our immersive orientation and onboarding program. Our 12-month onboarding program connects new employees with all areas of the organization to give them a deep understanding of our business and corporate cultures.

We also offer different opportunities to grow your skills through training and workshops held at SECU University, our in-house educational facility.

## Additional Professional Development Opportunities include:

- » Generous Tuition Reimbursement (\$6,000 maximum per year).
- » In-person and online non-credit continuing education coursework
- » Credit Union Certification (STAR & Merit) Programs
- » Opportunities to attend conferences, professional meetings and seminars.
- » Career Development Planning
- » LinkedIn Learning



# OUR MOST VALUABLE RESOURCE

**We recognize that our employees are our most valuable resource and we appreciate your efforts to help SECU become better known, valued and utilized.** We recognize the dedication to our members through the service our employees provide, which is why we offer an attractive and competitive total rewards package consisting of compensation, benefits,

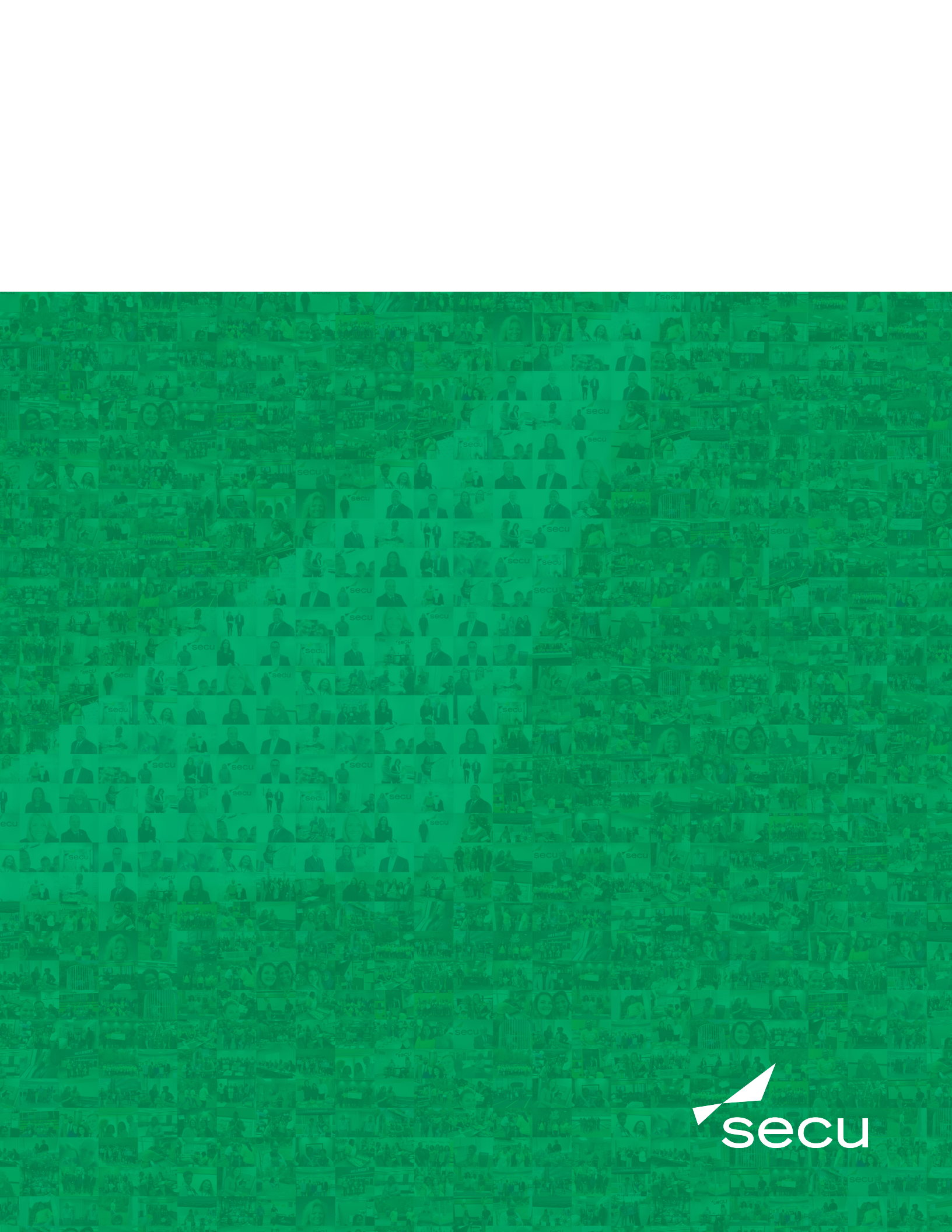
career-pathing, and a positive work environment. We hope you found this benefits guide to be useful and demonstrates our commitment to your total rewards package.

Should you have any questions related to any information provided in this benefits guide, please contact a member of the Human Resources Team.



# YOU ARE OUR GREATEST ASSET!

It's our promise and commitment  
that your well-being is at the heart  
of all we do!






# 2024 EMPLOYEE HEALTHCARE CONTRIBUTIONS

Cigna Option A Plan	Cigna Option "A" Wellness	Cigna Optiona "A" Non-Wellness
Employee	\$53.22	\$73.07
Employee & Spouse	\$160.07	\$207.63
Employee & Child(ren)	\$132.23	\$171.51
Employee & Family	\$208.79	\$270.82
Cigna HDHP/HSA Plan	Cigna HDHP Wellness	Cigna HDHP Non-Wellness
Employee	\$25.98	\$42.86
Employee & Spouse	\$93.90	\$134.44
Employee & Child(ren)	\$77.57	\$111.06
Employee & Family	\$122.48	\$175.36
Kaiser Permanente Plan	Kaiser Permanente Wellness	Kaiser Permanente Non Wellness
Employee	\$39.21	\$57.90
Employee & Spouse	\$122.12	\$168.57
Employee & Child(ren)	\$103.38	\$142.71
Employee & Family	\$153.77	\$212.26
Dental – Cigna High Option	Bi-Weekly Rate	
Employee	\$16.04	
Employee +1	\$31.06	
Family	\$45.96	
Dental – Cigna Low Option	Bi-Weekly Rate	
Employee	\$6.07	
Employee + 1	\$11.46	
Family	\$15.79	
Vision – Avesis	Bi-Weekly Rate	
Employee	\$3.68	
Employee +1	\$6.48	
Family	\$9.64	

Rates effective as of January 1, 2024

# CONTACT LIST

PLAN	Carrier	Phone	Website
Medical	Cigna	800-Cigna24	<a href="http://www.mycigna.com">www.mycigna.com</a>
Prescription Cigna Participants Only	Express Scripts, Inc.	866-834-0452	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Medical-HSA	Cigna/HSA Bank	800-Cigna24	<a href="http://www.mycigna.com">www.mycigna.com</a>
Medical	Kaiser Permanente	301-468-6000 800-777-7902	<a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>
Dental	Cigna	800-Cigna24	<a href="http://www.mycigna.com">www.mycigna.com</a>
Vision	Avesis	800-828-9341	<a href="http://www.avesis.com">www.avesis.com</a>
Vision	Cigna	877-478-7557	<a href="http://www.mycigna.com">www.mycigna.com</a>
Flexible Spending Account(s)	WEX	866-451-3399	<a href="http://benefitslogin.wexhealth.com/Login">benefitslogin.wexhealth.com/ Login</a>
Short Term Disability	Lincoln Financial Group	800-713-7384	<a href="http://www.MyLincolnPortal.com">www.MyLincolnPortal.com</a> Claimant Service ID: SECUMD
Long Term Disability	Lincoln Financial Group	800-713-7384	<a href="http://www.MyLincolnPortal.com">www.MyLincolnPortal.com</a> Claimant Service ID: SECUMD
Life Insurance	Lincoln Financial Group	800-713-7384	<a href="http://www.MyLincolnPortal.com">www.MyLincolnPortal.com</a> Claimant Service ID: SECUMD
Employee Assistance Program (EAP)	Spring Health	TBD	<a href="http://secu.springhealth.com">secu.springhealth.com</a>
401(k)	Transamerica Retirement Solutions	800-755-5801	<a href="http://my.trsretire.com">my.trsretire.com</a>

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