

# BENEFITS PACKAGE

## FHLBANK ATLANTA

### HEALTH BENEFITS

#### Medical and Prescription Drug Insurance Coverage

Eligible employees may select from two medical plan options. Both plans are Open Access, which means selecting a primary care physician or obtaining a referral is not required for access to health care services. The plans offer an extensive network of health care professionals and facilities and provide prescription drug coverage.

#### Dental Insurance Coverage

Dental insurance coverage is offered through a passive PPO plan. The plan covers preventive, diagnostic, routine, and major services and also provides an orthodontia benefit.

#### Vision Insurance Coverage

The Bank offers eligible employees the option of purchasing vision coverage. The vision plan provides an annual eye exam, eyeglass lenses every calendar year, frames every other calendar year, and discounts on other vision-care related expenses.

#### Flexible Spending Accounts

The Health Care Flexible Spending Account provides a pretax method of paying for eligible out-of-pocket health care expenses such as deductibles, copayments, certain over-the-counter items, and some expenses not covered by insurance. The Dependent Care Flexible Spending Account provides a pretax method of paying for childcare expenses for children ages 12 and under and dependent-care expenses for disabled or elderly dependents.

#### Health Savings Account

The Health Savings Account (HSA) is available to employees who enroll in the high-deductible medical plan. The HSA is a tax-deferred savings account that can be used to pay eligible out-of-pocket health care expenses.

#### Employee Assistance Program

Bank employees and their dependents are eligible to receive counseling sessions to assist in dealing with a wide range of issues, on or off the job. The Employee Assistance Program provides counselors trained in family therapy, substance abuse, financial counseling, elder-care issues, stress management, legal counseling, and a variety of other concerns.

## FINANCIAL BENEFITS

### 401(k) Savings Plan

The Bank's 401(k) Savings Plan enables employees to set aside base pay on a pretax or Roth after-tax basis, subject to IRS limits. Employees may invest in one or a combination of investment options offered by the Vanguard Group. The Bank matches 100 percent of the first six percent of employee contributions. Eligible employees hired on or after March 1, 2011, also receive an automatic Bank contribution of 4% of regular pay. All Bank contributions are subject to a two-year vesting schedule.

### Bankwide Incentive Compensation Program

The Bankwide Incentive Compensation Program allows eligible employees to share in the Bank's financial success. This program provides incentive compensation awards if the Bank meets certain specified performance targets each year.

### Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance Coverage

Eligible employees are provided with a basic life insurance and AD&D benefit. Additional life insurance coverage may be purchased at the Bank's group rates.

### Dependent Life Insurance Coverage

Life insurance coverage is available at group rates for spouses and eligible dependents.

### Short-Term Disability

The Bank's Short-Term Disability Program is designed to provide protection to employees against the loss of income during unavoidable illness or injury.

### Long-Term Disability Insurance Plan

The Long-Term Disability Plan provides eligible employees with a percentage of monthly base salary up to the plan maximum after an employee has been disabled for 180 days.

## PROFESSIONAL DEVELOPMENT

### Educational Assistance

Eligible employees may apply for educational assistance for graduate or undergraduate courses related to their job or career field when courses are taken at an accredited college or university. Employees are eligible for reimbursement of tuition and mandatory fees when a passing grade is earned.

### In-House Training and Development Programs

Programs in leadership, communications, and technical skills are provided on an ongoing basis. These courses are delivered in a group or one-on-one setting. Training and development opportunities are led by a variety of specialized vendors and employees of the Bank to ensure that all employees are well equipped with the skills required to optimally perform their job responsibilities.

### External Training Programs

External training is available to employees with specific job-related training needs. Graduate schools of banking and finance, leadership development programs, and professional seminars are available through various professional organizations.

### Professional Certifications and Designations

The Bank supports professional programs such as the Certified Public Accountant (CPA) or Chartered Financial Analyst (CFA) designation. The Bank will reimburse eligible fees associated with both the certification examinations and review courses.

## TIME OFF

### Annual Leave

The Bank has established an annual leave policy to provide eligible employees with paid time off from work. Eligible employees with less than four years of service earn 15 days of annual leave per calendar year. Eligible employees with four years but less than 10 years of service earn 21 days, and eligible employees with 10 or more years of service earn 23 days of annual leave per calendar year.

### Sick Leave

The Bank recognizes that employees occasionally may be unable to fulfill their employment duties with the Bank due to a personal injury or illness or that of a family member. The Bank provides eligible employees with up to 80 hours of sick leave per calendar year at 100 percent of base salary. Eligible employees hired after January 1 each year will be provided a prorated number of sick days based upon hire date.

### Community Involvement

The Bank supports and encourages active volunteerism. Eligible employees are granted 24 hours of paid leave each calendar year to support a variety of organizations, including those that serve housing concerns, meet health care needs, and address families' special needs.

### Bereavement Leave

Employees are allowed paid time away from the Bank for bereavement.

### Holidays

The Bank observes 10 paid holidays each year.

## ADDITIONAL BENEFITS

### Flexible Work Arrangements

Bank employees are allowed flexibility in the selection of their hours subject to management approval. With prior approval, employees may choose voluntarily to reduce their workweek to less than 40 hours, to compress their 40-hour workweek into less than five days, or to remote work up to two days per week.

### Everyday Appropriate Employee Dress

The everyday appropriate dress policy reflects the versatility and various roles the Bank's employees engage in every day and allows employees to choose between traditional business attire and more casual business dress.

### Onsite Fitness Facility

The Bank provides an onsite fitness facility free for employees. This benefit provides the opportunity to stay active and fit. Strength training equipment, treadmills, elliptical machines, and locker room facilities, including showers and towel service, are all offered as a complimentary benefit to Bank employees.

### Transportation Benefits

The Bank supports the State of Georgia's Clean Air Campaign<sup>®</sup> by offering all employees the opportunity to purchase discounted MARTA cards. Additionally, the Bank provides a subsidy for those employees who use van pools, commuter buses, and other transportation services.

### Café 1475

The Bank's onsite cafeteria offers a variety of daily menu items for both breakfast and lunch.