

Side by Side Benefits Comparison



Work Hours & Time Off

	BCU Full-Time	HACU Full-Time
Work Week	8 hours per day; 40 hours per week	7 hours per day; 35 hours per week
Holidays	11 paid holidays (mixture of designated holidays, floating holidays and Employee Appreciation Day designated in October)	11 paid holidays Federal Holidays 2 half days (NY Eve & X-mas Eve)
Paid Time Off (PTO)	20-35 days of PTO (e.g., vacation, emergencies, personal, sick & other) annually based on tenure *front loaded, all days available on Jan 1 st PTO does not carryover unless required by law.	20-32 days of PTO annually based on tenure *accrues semi-monthly, can accrue and carryover up to 1.5 times their annual PTO accrual
Vacation / Sick	Included in PTO	Included in PTO *Reserved sick time for active employees as of 12/31/16
All-In	31 – 46 days off based on tenure	31 – 43 days of based on tenure (+2 half days)

2026 Paid Holidays

BCU	HACU
<ul style="list-style-type: none"> • New Years Day • Martin Luther King Jr. Day • Memorial Day • Juneteenth • Labor Day • Employee Appreciation Day (same day as Columbus Day) • Thanksgiving Day • Christmas Day • 3 Floating Holiday (*Independence Day is designated when it falls on a weekday, floating holidays allows employees to choose their own holidays) • *Some locations close early Christmas Eve and New years Eve 	<ul style="list-style-type: none"> • New Years Day • Martin Luther King Jr. Day • Presidents' Day • Memorial Day • Juneteenth • Independence Day • Labor Day • Columbus Day • Veterans Day • Thanksgiving Day • Christmas Day • *Close ½ day Christmas Eve and New Years Eve

Paid Time Off (PTO)

	BCU Full-Time	HACU Full-Time
Year of Hire to 4 years	20 days (13.33 hours/month)	20 days (5.8333 hours semi-monthly)
5 years to 9 years	25 days (16.67 hours/month)	25 days (7.2917 hours semi-monthly)
10 years to 19 years	30 days (20 hours/month)	32 days (9.3333 hours semi-monthly)
20 years and over	35 days (23.33 hours/month)	Same as 10-19 years
All Employees	+ 11 days Floating/BCU Designated Holidays ** PTO is only carried over in states or territories where required by law	+ 11 days & 2 half days Designated Holidays **PTO accrues until the employee reaches a balance of 1.5 times their annual accrual, no employee can carry a PTO balance exceeding 1.5 times their annual PTO accrual

401(k) Plan Comparison

Category	BCU 401(k) Retirement Savings Plan (RSP) - Empower	HACU 401(k) Retirement Savings Plan - Fidelity
Eligibility	All employees excluding union employees, leased employees, non-resident aliens, and interns. You may start contributing to the RSP immediately upon hire.	Coverage commences the first of the month following or coincident with the date of hire for regular full time, regular part time and part time staff. Special rules apply to temporary staff.
Plan Details	<p>Types of Contributions:</p> <ol style="list-style-type: none"> You can contribute from 1% to 50% of your eligible pay as pre-tax contributions or Roth after-tax contributions. BCU offers a company 100% match on your pre-tax and Roth deferrals, up to 4% of your eligible pay. You also can contribute from 1% to 50% of your eligible pay as after-tax contributions, but these amounts do not receive company matching contributions. You also will receive a non-matching contribution of 3% of your eligible pay for the year. You must be employed with BCU on the last day of the calendar year to be eligible for a non-matching contribution. You are 100% vested in your and the company's matching contributions. Non-matching contributions vest after 3 years of service (your service at HACU will be counted toward this time). 	<p>Types of Contributions:</p> <ol style="list-style-type: none"> Voluntary pre-tax and/or Roth employee contributions of .5% - 80% of eligible pay HACU will match 100% of pre-tax and Roth 401(k) contributions up to 4.5% of eligible pay HACU will contribute 4% of eligible pay as an employer retirement contribution. Employer matching and employer retirement contributions have a 6-year graded vesting schedule (20% for each year of service).
Investment Options	You can determine how your contributions are invested, selecting from a diversified menu of investment funds. For an additional fee, you also can invest your plan balances in stocks, bonds, and additional mutual funds through a self-directed brokerage window.	Participants will determine investment options offered through the plan.

Medical

Health - BCU

Coverage begins on your hire date or the date you become benefit eligible

Employee may also enroll a qualified Domestic Partner with an affidavit and two forms of proof

Coverage includes PPO and High-Deductible Health Plan (HDHP) options through Aetna plus Prescription Drug Coverage

Telehealth through CVS Health Virtual Care is available 24 hours a day, 7 days a week. Mental health services are available by appointment 7 days a week. 24 hr nurse line, weight management program, back and joint care program, gut health program, menopause care, pelvic health program all available at no additional cost as part of medical enrollment.

Health - HACU

Coverage commences the first of the month following or coincident with date of hire

Coverage includes HMO, PPO, and Consumer Driven Health Plan (CDHP) options through Blue Cross BlueShield of Illinois

Virtual visits from MDLIVE provides access to 24/7 non-emergency care from broad-certified doctor or therapist by phone, online video or mobile app from almost anywhere. Doctors can send e-prescriptions to your local pharmacy. Available for PPO and CDHP Plans only.

Virtual visits sessions with licensed behavioral health therapists are available by appointment.

Dental

Dental - BCU

Coverage begins on your hire date or the date you become benefit eligible

Coverage through Cigna includes three dental plans with different levels of coverage including preventative, basic, major and orthodontia

Dental - HACU

Coverage commences the first of the month following or coincident with date of hire

Coverage through MetLife includes one program that covers preventative, basic, major and orthodontia

Vision

Vision - BCU

Coverage begins on your hire date or the date you become benefit eligible

Aetna's vision preferred network includes most EyeMed network providers. Coverage includes exams, glasses/contact lenses and prescription sunglasses. It also includes out of network coverage via a series of reimbursements.

Vision - HACU

Coverage commences the first of the month following or coincident with date of hire

Coverage is through EyeMed, includes in and out of network benefits for exam, lenses, frames and other discounts such as LASIK laser eye procedures.

Short-Term Disability Coverage

	BCU	HACU															
Eligibility	Upon hire	First day of the month following or coincident with date of hire or transition to an eligible class.															
Cost	Paid by BCU	Credit Union provides coverage on a noncontributory basis.															
Benefit Percentage	<table border="1"> <thead> <tr> <th>Years of Service</th> <th>100% Regular Salary</th> <th>70% Regular Salary</th> </tr> </thead> <tbody> <tr> <td>0-4</td> <td>6 Weeks</td> <td>Remainder of STD Period</td> </tr> <tr> <td>5-9</td> <td>12 Weeks</td> <td>Remainder of STD Period</td> </tr> <tr> <td>10-19</td> <td>18 Weeks</td> <td>Remainder of STD Period</td> </tr> <tr> <td>20+</td> <td>Entire STD Period</td> <td>Remainder of STD Period</td> </tr> </tbody> </table>	Years of Service	100% Regular Salary	70% Regular Salary	0-4	6 Weeks	Remainder of STD Period	5-9	12 Weeks	Remainder of STD Period	10-19	18 Weeks	Remainder of STD Period	20+	Entire STD Period	Remainder of STD Period	<p>Coverage includes a disability benefit of 66 2/3% of weekly earnings with a maximum weekly benefit of \$2300</p> <p>*PTO is not accrued when you are only receiving a paycheck from our short-term disability carrier without using any PTO, RST, TST, or PT.</p>
Years of Service	100% Regular Salary	70% Regular Salary															
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Elimination Period	Benefits will begin on the 1st day of continuous disability if you remain disabled following the completion of the 7 consecutive calendar day elimination period. Elimination period is waived if admitted as an inpatient to the hospital.	14 calendar day elimination period following a certification of disability.															
Benefit Duration	26 week maximum.	24 week maximum.															
Pregnancy	Benefits may begin up to 2 weeks (6 weeks for multiple births – twins, triplets, etc.) prior to your expected delivery date with physician certification. Disability commencing more than 2 weeks prior to expected delivery date requires medical evidence of disability.	Benefits may begin prior to delivery date, if a doctor’s note is provided to Lincoln Financial for medical evidence of disability.															
Paid Parental Leave	This program provides twelve weeks of paid time off for new mothers and fathers and is in addition to short-term disability leave that mothers may be eligible for.	N/A															

Long-Term Disability

BCU	HACU
<p>Coverage begins on your hire date or the date you become benefit eligible</p> <p>You automatically receive Basic LTD coverage at no cost to you which covers 60% of your annual base pay up to \$15,000/month. You can also purchase supplemental LTD to increase your coverage to 66 2/3% of your annual base pay up to \$20,000/month. LTD is applicable after all 26 weeks of STD has been exhausted.</p>	<p>Coverage commences the first of the month following or coincident with date of hire</p> <p>Coverage includes a disability benefit of 66 2/3% of monthly earnings with a maximum monthly benefit of \$10,000 after a 180-calendar day elimination period following certification</p>

Life Insurance

BCU	HACU
<p>Coverage begins on your hire date or the date you become benefit eligible</p> <p>Basic Life at no cost to employees is equivalent to 1X eligible pay, up to a max of \$1,000,000. Supplemental Life is available for amounts between 1X to 10X eligible pay with max determined by coverage. Guaranteed issue amounts apply.</p>	<p>Coverage commences the first of the month following or coincident with date of hire</p> <p>Coverage is three times annual salary, rounded up to nearest \$1000 with a max monthly benefit of \$500,000</p>

AD&D

BCU	HACU
<p>Coverage begins on your hire date or the date you become benefit eligible</p> <p>Basic AD&D is provided at no cost to employee's equivalent to 1X annual base pay up to a max of \$1,000,000. Supplemental AD&D coverage is available for employee or family 1X-10X eligible pay up to a max of \$2,000,000</p>	<p>Coverage commences the first of the month following or coincident with date of hire</p> <p>The AD&D benefit provides an additional benefit equal to the Life amount. Reduction in benefits beginning at age 65</p>

HSA

BCU	HACU
<p>Coverage begins on your hire date or the date you become benefit eligible</p> <p>Available to staff enrolled in HDHP, allows employee and employer contributions up to IRS limit. BCU will make \$500 for employee only coverage and \$1000 for family coverage as an annual contribution to the HSA for all employees who enroll in the HDHP. Amounts are prorated for new hires.</p>	<p>Coverage commences the first of the month following or coincident with date of hire</p> <p>Available to staff enrolled in CDHP, allows employee and employer contributions up to IRS limit. Employee contributions cannot be made through payroll deduction</p> <p>Credit Union will make \$1,000 annual contribution to HSA for all employees who enroll in the CDHP as of 1/1, after 1/1 the contribution is prorated.</p>

FSA

BCU	HACU
<p>Coverage begins on your hire date or the date you become benefit eligible</p> <p>Set aside pre-tax dollars for healthcare (FSA), Limited Purpose (HSA) and Dependent Care (FSA).</p>	<p>Coverage commences the first of the month following or coincident with date of hire</p> <p>Set aside pre-determined amount of money from gross pay, before taxes, to cover: Healthcare FSA, Limited Scope FSA and Dependent Care FSA</p>

Business Travel Accident Insurance

BCU	HACU
<p>Coverage begins on your hire date or the date you become benefit eligible</p> <p>Coverage while working on an authorized business trip. Coverage amount equals 4 times your annual base salary, up to a max of \$500,000. Also covers spouse, domestic partner, children if they traveled with you on a business or relocation trip paid for by BCU.</p>	<p>Immediately upon date of hire</p> <p>Accidental death and dismemberment coverage up to \$250,000 while traveling on credit union business</p>

Tuition Reimbursement

BCU	HACU
Upon hire date (subject to repayment rules if employee voluntarily terminates within 12 months of reimbursement)	After one year of service
100% reimbursement for eligible expenses up to the IRS max of \$5250 annually for approved undergraduate college course work	100% reimbursement for eligible expenses up to the annual max of \$5,000 upon satisfactory completion of approved undergraduate and graduate college course work, test preparatory classes to attain a professional license or certification, and instructional courses or training to obtain a professional certification.
Up to 90% reimbursement for eligible expenses for graduate level course work after ELT approval	

EAP

BCU	HACU
Upon hire	Upon hire
Coverage provides you and your dependents 24/7 support, resources and information. No cost, confidential counseling and legal support, financial information, and personalized work-life resources.	Coverage provides confidential support, counseling and resources for life issues on a 24/7 basis via phone, in person or online

Transit Benefit

BCU	HACU
Coverage begins on your hire date or the date you become benefit eligible	Coverage commences the first of the month following date of hire and/or the first of the month following the date an Election Form is submitted during the year
Commuter spending account allows employees to cover eligible transit and parking expenses related to their commute to work.	Set aside pre-determined amount of money from gross pay to cover Metra, PACE, Ventra and/or CTA expenses incurred while commuting to and from work

Gym Membership

BCU	HACU
N/A	First of the month following or coincident with date of hire
N/A	Reimbursement of up to \$100 per 12-month calendar year for individual gym membership fees

Additional BCU Benefits



Medical Travel Reimbursement	Upon hire date	Employees provided with reimbursement up to \$2000 per year for eligible travel expenses while seeking medical care
Health Accident Insurance - BCU	Coverage begins on your hire date or the date you become benefit eligible	Pays cash to you when you experience treatment for covered accidental injury
Hospital Indemnity Plan - BCU	Coverage begins on your hire date or the date you become benefit eligible	Cash benefit paid directly to you when you have a planned or unplanned hospital stay for illness, injury, surgery or even childbirth
Critical Illness Insurance - BCU	Coverage begins on your hire date or the date you become benefit eligible	Pays cash benefit for a critical illness diagnosis, such as heart attack or stroke
Whole Life with Long-Term Care Insurance - BCU	Coverage begins on your hire date or the date you become benefit eligible	Life insurance policy guarantees a benefit upon death and offers a long-term care rider with two kinds of assistance if needed
BenefitHub - BCU	Coverage begins on your hire date or the date you become benefit eligible	Provides access to discounts and cash back offers on thousands of brands and products at no cost to the employee.
Voluntary Benefits - BCU	Coverage begins on your hire date or the date you become benefit eligible	Allows you to enroll in employee-paid benefits including ID protection, legal plan, and pet insurance
Adoption Reimbursement Program - BCU	Coverage begins on your hire date or the date you become benefit eligible	Eligible employees may receive a max reimbursement of up to \$10,000(per adoption) for legal fees and admin expenses incurred during the adoption process
Paid Parental Leave - BCU	Coverage begins on your hire date or the date you become benefit eligible	Mothers are eligible for 6 to 8 weeks short-term disability benefits followed by 12 weeks of paid parental leave. Fathers, partners, adoptive parents and foster parents are eligible for 12 weeks paid parental leave taken continuously within 12 months of the birth
Concierge Services - BCU	Coverage begins on your hire date or the date you become benefit eligible	Onsite concierge (Vernon Hills) provides assistance to employees including running errands, grabbing lunch, pick up dry cleaning, etc. Can assist remote employees with online services, purchases that can be mailed, etc.