



2025 Benefits Enrollment Guide

January 1, 2025 - December 31, 2025

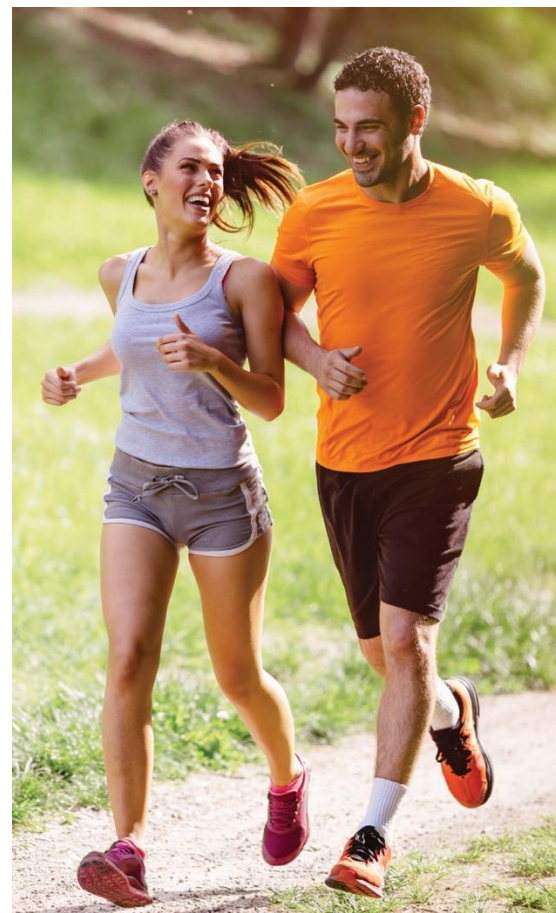


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This Benefits Guide contains a summary of the benefits available to all full-time employees and their eligible dependents. If there is any conflict between the summary of benefits included in this Guide and the Plan Document, the Plan Document will govern.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see Legal Notices page for more details.



Benefits Eligibility

This Guide includes information to help you understand your options plus resources to contact for questions and further help. Our plan year runs from January 1 to December 31. Benefits elected during this Open Enrollment period will be effective April 1, 2025 – December 31, 2025.

BENEFIT ELIGIBILITY

All team members who are regularly scheduled to work more than 30 hours per week are eligible for benefits on the first of the month after your date of hire. You may also enroll your legal dependents, including your legal spouse and legal dependent children under age 26.

QUALIFYING LIFE EVENT

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next Open Enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status (such as reaching age 26)
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan



If you experience a qualified life event during the year, notify HR within 30 DAYS of an event to ensure the desired benefit coverage.



VISION

To be the Bank of Choice

MISSION

Your Success is Our Mission

VALUES

Service | Expertise | Relationships



Enrollment Details



Enrollment Checklist

UNDERSTAND YOUR CURRENT BENEFITS.

- Review this Benefits Guide

MAKE DECISIONS.

- Decide what benefit options meet the needs of you and your family. Contact Benefit Butler if you have questions about your options.

PROCESS YOUR ELECTIONS IN PAYLOCITY.

- Login to Paylocity to enroll/make changes. **All employees must complete online enrollment in Paylocity by March 17th.**

KEY DATES

Open Enrollment in Paylocity	March 10-17
Open Enrollment Webinars	March 4 at 10 am March 5 at 2 pm
New Benefits Effective	April 1, 2025

GBC BENEFITS RESOURCE CENTER

Your one stop for all benefit information and resources.

TeamOne is excited to share our new benefits resource center, available year-round for benefit information. Click below or scan the QR code for:

- Benefits Guide
- Benefit plan summaries
- Access to the UKG enrollment portal
- How to find a provider
- Member Services contact information for all benefits
- Pharmacy information including list of covered medications
- Benefit Butler contact information
- And more!

<https://gbc.learnyourbenefits.com/>



Medical Benefits with Aetna

Aetna Network Administered by Allied Benefits

My Allied Portal allows you to navigate your benefits and proactively manage your healthcare at any time from the mobile app or web browser.

Manage your benefits at-home or on-the-go.

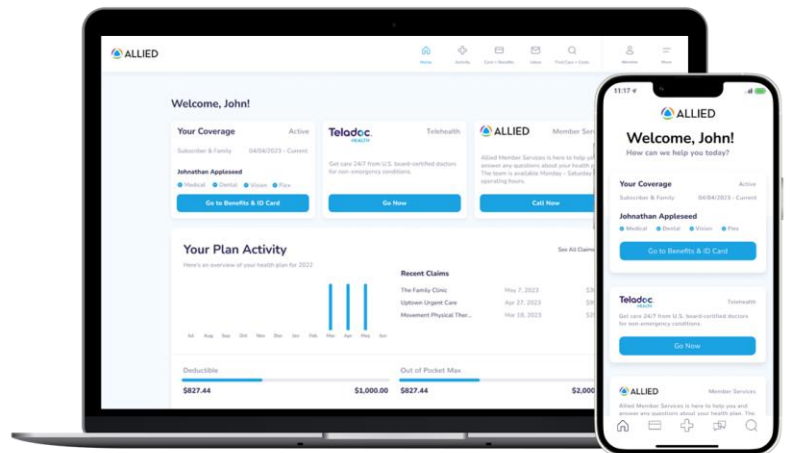
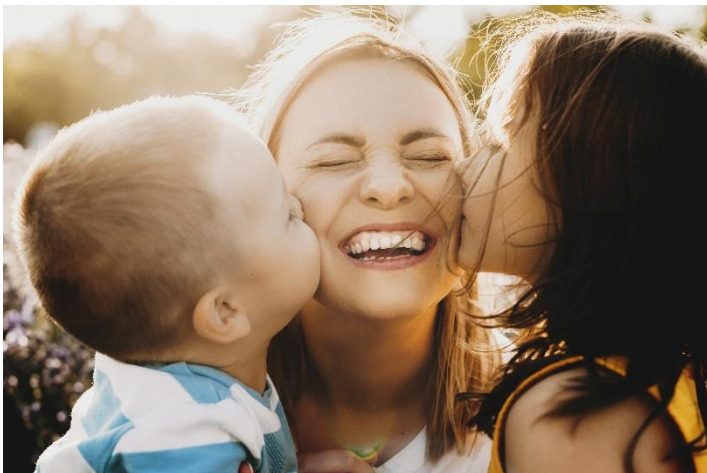
Allied's member portal allows you to manage your benefits at any time from any device. Simply download the My Allied Portal mobile app or log in at alliedbenefit.com to get started.

Access your digital ID card

- Look up claims and deductible progress
- Review your benefits, copays and coinsurance amounts
- Find in-network providers plus cost estimates for medical procedures and treatments

Steps to finding an Aetna provider:

1. Go to alliedbenefit.com/ProviderNetworks and select **"Aetna Signature Administrators."**
2. Enter your location – ZIP, city, county, or state— and click **"Search."**
3. Look up providers by typing into the general



Your health plan ID card contains key information about you and your coverage. Keep your card with you at all times, so it is easily and readily accessible. Anytime you visit your doctor, hospital, or other health care provider, remember to show them this card so they know how to bill for the services they are providing you.

Medical Benefits with Aetna



Sample ID Card

Your health plan ID card contains key information about you and your coverage. Keep your card with you at all times, so it is easily and readily accessible. Anytime you visit your doctor, hospital, or other health care provider, remember to show them this card so they know how to bill for the services they are providing you.

ALLIED PROVIDERS: Please call Allied 1-866-455-8727 to confirm benefits and verify eligibility, or verify electronically via the Provider Fast Track at: www.alliedbenefit.com. To file claims with Allied please reference the P.O. Box or the Payer ID details on the back side of the card.

GBC

Subscriber Employer: Georgia Banking Company, Inc. Group #: A24156 Subscriber: JOHN SAMPLE Subscriber ID: SMPL0001	Medical Plan Aetna Signature Administrators® PPO Coverage: Family <u>Deductible/Out-of-Pocket</u> Additional Information All dialysis providers are out-of-network. This Plan does not access or use the Aetna network for dialysis providers. Contact Allied for questions 866-455-8727
Pharmacy Plan RxBIN: 009430 RxGRP: GBCORX00 ProCare Rx https://www.mc-rx.com/ Member & Pharmacy: 800-699-3542	
Medical Claims Submission This plan is administered by Allied EDI: Payer ID 37308 Mail: Allied Benefit Systems, LLC P.O. Box 211651 Eagan, MN 55121 866.455.8727 How to use Teladoc: A Teladoc doctor is always just a call or click away. 1) Dial 1-800-Teladoc (835-2362) to speak with a friendly care coordinator. 2) Access your account online at www.teladoc.com and click "Set up account" to register. 3) Download the Teladoc member app at Teladoc.com/mobile .	Eligibility Contact Allied 866-455-8727 Mon-Thursday 7:30-7:00 CST, Fri 8:00 to 5:00 CST, Sat 9:00-12:00 CST. Online: www.Alliedbenefit.com This card does not guarantee coverage or eligibility. Aetna participating doctors and hospitals are independent providers and are neither agents nor employees of Aetna. Pre-Certification Contact Allied Care for Pre-certification: 866-458-2995 Contact Allied for all other questions: 866-455-8727 See plan description for details. Penalty may apply for failure to pre-certify according to requirements.



Your Medical Plan



Medical Benefits Summary

Benefits (In-Network)*	\$1,500 Plan	\$3,500 Plan	\$5,500 HDHP Plan
Deductible-Individual (calendar year)	\$1,500	\$3,500	\$5,500
Deductible—Family (calendar year)	\$3,000	\$7,000	\$11,000
Maximum Out-of-Pocket Individual	\$4,500	\$5,750	\$5,550
Maximum Out-of-Pocket Family	\$9,000	\$11,500	\$11,100
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Coinsurance	You pay 20%	You pay 0%	You pay 0%
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Physician	\$25 copay	\$25 copay	Deductible
Specialist Physician	\$50 copay	\$50 copay	Deductible
Urgent Care Facility	\$50 copay	\$50 copay	Deductible
Virtual Care (Teladoc)	\$0 copay	\$0 copay	\$0 copay
Hospital Services	Deductible then 20%	Deductible then 0%	Deductible then 0%
Emergency Room (copay waived if admitted)	\$250 copay	\$350 copay	Deductible
Rx—1-Month Supply (retail)			
Tier 1 - Generic	\$10 copay	\$10 copay	Deductible
Tier 2 - Preferred Brand	\$30 copay	\$30 copay	Deductible
Tier 3 - Non-Preferred Brand	\$60 copay	\$60 copay	Deductible
Tier 4 - Specialty	Pharmacy Concierge Services www.helpmewithmyrx.com \$0 - \$50.00 copay		

Know Where To Go

While you should never delay professional medical attention if you think an injury or illness is serious or life threatening, not all require a trip to the emergency room.

Save time and money by knowing where to go:

Call the Doctor

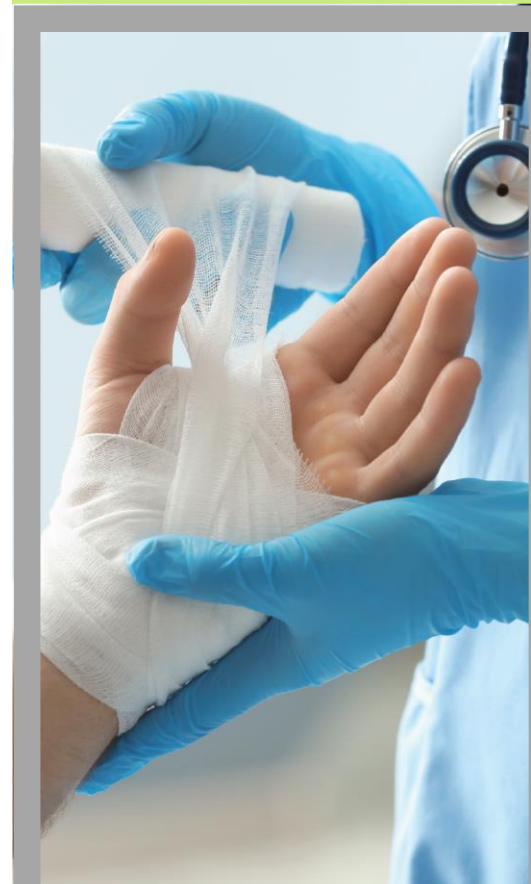
For minor cuts and sprains, low fevers, sore throats, and headaches if your symptoms are mild enough that you can wait until regular business hours.

Visit Urgent Care

For immediate needs that are non-life threatening like falling off a step ladder and feeling like you may have broken your arm.

Rush to the Emergency Room

If your condition is severe like you are unable to breathe/chest pains, hit your head and are dizzy or experiencing severe bleeding.



Know Where To Go



Pharmacy Benefits

If you are enrolled in your employer’s health plan, you and your covered dependents are also covered under a unique and comprehensive pharmacy benefit program. The pharmacy program is designed to reduce or eliminate out of pocket expense for covered members when prescribed certain generic and brand drugs.

Georgia Banking offers a preferred vs non-preferred Pharmacy Network. The preferred pharmacies include Grocery Stores and Independent Pharmacy's and Non-Preferred pharmacies are CVS, RiteAid, Sams Club, Walmart and Walgreens. These pharmacies are charging higher rates for some prescriptions found at a grocery store pharmacies and independent pharmacies.

No Cost Share Medications Program

Save on certain prescription medications through ProCare. This Program offers the below at no out-of-pocket cost to members:

- Generic Insulins & Insulins that are Brand and don't have Generic available
- Generic Inhalers & Inhalers that are Brand and don't have Generic available
- ProCare Preferred Epinephrine drug



ProCare Rx is available 24/7 for assistance with your account including:

- Locating Pharmacies
- Understanding your pharmacy benefit
- Getting Prior Authorization
- Help with Rx Claims

For Pharmacy Benefit Questions and Assistance	For Assistance with Specialty and International Drugs (enrollment, shipment status, change in Rx)
ProCare – Rx Helpdesk	Pharmacist Concierge Services
855-828-1484	877-727-0140 or 678-201-0140 help!@helpmewithmyrx.com
Hours: 24/7	Hours: 8 am – 8 pm EST Mon, Tues, Thurs, Fri 8 am – 7 pm EST Wed

Specialty Pharmacy Benefits

ProCareRX manages the program in partnership with Pharmacist Concierge Services. Ninety percent of prescribed drugs will be filled at your local pharmacy. Ten percent of prescribed high-cost, brand drugs will be managed by enrolling with Pharmacist Concierge Services at www.helpmewithmyrx.com.

ProCare Rx

If you are on one of the Commonly Prescribed Medications in the box below, or on any specialty medication you must enroll in ProCare at helpmewithmyrx.com or scan the QR code below. All employees are encouraged to register on the ProCare member portal.

COMMONLY PRESCRIBED MEDICATION LIST~

AIMOVIG	ENTRESTO	NEXLETOL	SIMPONI	TRESIBA
AJOVY	EPCLUSA	NEXLIZET	SKYRIZI	TRINTELLIX
AMJEVITA	FARXIGA	NURTEC	SOLIQUA*	TRULANCE
ANORO ELLIPTA	FIASP	OCALIVA	SOMAVERT	TRULICITY*
AUBAGIO	GLYXAMBI	OLUMIANT	SPIRIVA	UBRELVY
BASAGLAR	HARVONI	ORENCIA	SPRYCEL	VEMLIDY
BIKTARVY		ORILISSA	STELARA	VERZENIO
BOSULIF	INCRUSE ELLIPTA	OTEZLA	SUCRAID	VIBERZI
BREO ELLIPTA	INVOKANA	OZEMPIC*	SUTENT	VICTOZA*
BREZTRI	JAKAFI	PRALUENT	SYMBICORT	VRAYLAR
BYDUREON*	JANUMET	PROLIA	SYNJARDY	WAKIX
CIMZIA	JANUVIA	PULMOZYME	TABLOID	XARELTO
COMBIVENT	JARDIANCE	QULIPTA	TAGRISSO	XELJANZ
COSENTYX	KESIMPTA	QVAR	TALTZ	XIGDUO XR
CREON	KISQALI	REPATHA	TERIFLUNOMIDE	XIIDRA
DUPIXENT	LEVEMIR	REVLIMID	TOUJEO	XOLAIR
ELIQUIS	MOUNJARO*	REXULTI	TRAJENTA	XYWAV
EMGALITY	MULTAQ	RINVOQ	TRELEGY ELLIPTA	YUPELRI
ENBREL	MYRBETRIQ	RYBELSUS*	TREMFYA	ZENPEP



Important Notes about your Pharmacy Coverage:

- **If you do not enroll in ProCare Rx and attempt to fill a prescription for a specialty medication, the prescription will be rejected at your pharmacy** and they will see the message, "Patient should enroll at www.helpmewithmyrx.com for assistance with this drug." Pharmacist Concierge Services is also notified of the rejection and will reach out to you through an email message sent to your Human Resources Department requesting they forward the message to your office email. The purpose in asking HR to forward the message to you is to ensure you recognize the message as a legitimate request from your RX program benefit provider.
- If the pharmacy tells you a prescription is not covered or has been "rejected" or you have any questions related to your pharmacy benefit, please contact one of the representatives below for immediate assistance:

Pharmacy Benefits

Ways to Save on your Prescriptions

No matter your pharmacy benefit coverage, below are tips and resources you can use to lessen your out of pocket costs for your prescription medication.

Generic vs. Brand Name

Generic drugs are less expensive and can be just as effective as brand name which will lower your out-of-pocket cost.

Discount Cards

GoodRx, **BlinkHealth** and **WellRx** provide discount prescription cards – most are free and provide discounts or coupons to help lower costs. Visit the company websites to sign up and get your discount card.

CostPlus Drug Company (costplusdrugs.com)

Mark Cuban has recently entered the market of prescription drugs by launching **CostPlus Drug Company** as an alternative way to purchase medications. Joining is free and medications are mailed to your home but do require a written prescription from your provider.

Manufacturer coupons

When a high-cost **brand** or **specialty drug** is your only option:

Step 1: Go to the manufacturer website

Step 2: Search the drug name itself

Step 3: Print the coupon

Step 4: Take to the pharmacy to apply to your prescription

Mail Order Pharmacy

If you have medical insurance and take a maintenance medication, check out the mail order pharmacy through ProCare Rx for convenience and possible savings.

Flexible Spending Account (FSA) and Health Savings Account (HSA)

You may use FSA or HSA dollars for the cost of your medication when also using one of these services.



Virtual Care

If you are enrolled in any one of the Allied medical plans, you have access to Teladoc. Your Teladoc benefit provides you and your covered family members access to virtual care services from anywhere you are.

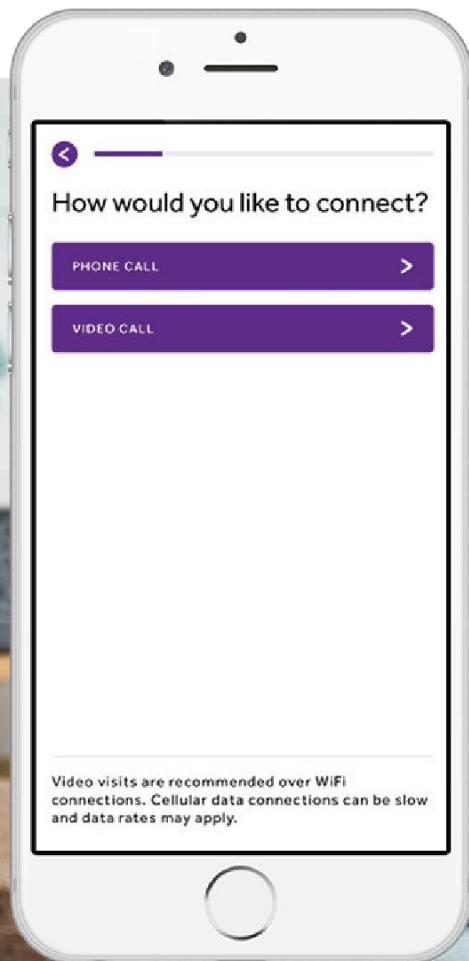
Talk to a U.S.-licensed doctor for non-emergency conditions 24/7 by phone, video, web or app. Teladoc doctors can:

- Provide a diagnosis, treatment and prescription if needed.
- Treat bronchitis, flu, rashes, sinus infections, sore throats, and more.
- Help you avoid the high cost and long waits of the ER or urgent care.

Virtual Care Cost

The cost of a virtual visit is **\$0 copay** for all team members covered on any of the GBC medical plans.

Convenience and Care with Teladoc®



Teladoc[™]
HEALTH

Talk to a doctor for free.

Call 1-800-TELADOC (835-2362)
or visit [Teladoc.com](https://www.teladoc.com)

Health Savings Account (HSA)

You are only eligible for a Health Savings Account (HSA) if you are enrolled in the GBC HDHP. An HSA is a tax-advantaged account that you own and can make contributions up to the IRS annual allowable limits.

How Do I Sign Up?	<ul style="list-style-type: none"> • Via Paylocity • Account is with CAS
What Expenses Are Allowed?	<ul style="list-style-type: none"> • Medical, dental, and vision out of pocket expenses • Prescription medications (including prescribed over-the-counter drugs) • COBRA and Long-Term Care premiums • Acupuncture and chiropractor expenses • Labs and x-rays
Advantages Of An HSA	<ul style="list-style-type: none"> • Funds used for eligible expenses are tax-free • Contributions are tax-deductible and earnings grow tax-free • Funds roll over from year to year • Accounts are portable and yours to keep, regardless of your employer or insurance carrier. If you retire or leave GBC, the accrued balance goes with you. • Deposits can be invested in mutual funds
Things To Consider	<ul style="list-style-type: none"> • HDHP Plan (only plan eligible for HSA) comes with a higher annual deductible and does not have copays • Save receipts for eligible expenses for tax filing purposes • If you are over 55 years of age, you can make catch-up contributions • You are not eligible for an HSA if you are insured by more than one health plan, including Medicare
GBC Contribution	<ul style="list-style-type: none"> • \$100 per month (\$1,200 per year) • Participants can also elect to contribute via pre-tax payroll deductions up to the annual IRS-limits



2025 HSA Maximum Employee Contribution	
Employee Only: \$4,300	Family: \$8,550
Catch Up Contribution Limit (age 55+): \$1,000	
*Minimum Employee Contribution: \$25/pay period	

Health Savings Account (HSA)

The HSA Plan combines a High Deductible Health Plan (HDHP) with a health savings account (HSA). The HSA gives you ownership of a tax-exempt savings bank account you can use to put aside pretax dollars to pay for current or future medical, pharmacy, dental and other IRS approved health care expenses. To be eligible to contribute to an HSA, you must be enrolled in the Aetna HDHP HSA medical plan and meet the other IRS HSA eligibility requirements.

How Does an HSA Work?

- Set up an HSA account with CAS. See HR or call the Benefit Butler to explore your options.
- Elect to make contributions electronically from your paycheck into the HSA.
- Access the funds via a debit card, checks and/or electronic transfer.
- Use HSA dollars to pay for qualified out-of-pocket expenses, certain insurance premiums (COBRA and Medicare) or choose to save these funds for the future.
- Run all healthcare services through the HDHP that has a deductible, co-insurance and an annual out-of-pocket maximum.
- Roll HSA dollars over each year and accrue interest. The balance stays with you even if you leave the company.
- You may not open an HSA until any remaining balance in an existing FSA is exhausted and the balance is \$0

Why an HSA?

- 1. It's yours.** Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.
- 2. Flexibility.** Save for a rainy day. Invest for your future retirement. Or spend your funds on qualified expenses, penalty free.
- 3. Easy to use.** Swipe your benefits debit card at the point of purchase. There is no requirement to verify any of your purchases. We recommend keeping any receipts in case of an IRS audit.
- 4. Smart savings.** The HSA's unique, triple-tax savings means the money you contribute, earnings from investments and withdrawals for eligible expenses are all tax-free, making it a savvy-savings and retirement tool.
- 5. Investment options.** You can invest your HSA funds in an interest-bearing account or our standard mutual fund lineup. Savvy investors may opt for a Health Savings Brokerage Account powered by Charles Schwab, giving you access to more than 8,500 mutual funds, stocks and bonds.

Flexible Spending Account (FSA)

Flexible Spending Account

You can save money in taxes by participating in the Health Care, Limited Purpose and/or Dependent Care Flexible Spending Accounts (FSA). You need to plan carefully before you participate in an FSA, because you forfeit any unused funds at the end of the runout period (March 31, 2026), as legally required under the “use it or lose it” rule. If you have a qualified life event that permits the change, you may increase your FSA election during the year.

A **Health Care FSA** reimburses you for eligible, out-of-pocket medical, dental and vision expenses for yourself and your dependents (dependents do not have to be covered on your EPGroup benefits). You will be mailed a debit card to pay for qualified expenses that must incur from January 1, 2025 – March 15, 2026. If you elect the HDHP plan, you may only enroll in the **Limited Purpose FSA**, which covers dental and vision expenses only – no medical. An advantage of enrolling in the Health Care or Limited Purpose FSA is that your full election is available for use on qualified expenses on the day your plan starts, even though your contributions are spread out over the plan year.

If you have child or elder care expenses, consider taking advantage of the **Dependent Care FSA**. You can use the Dependent Care FSA to set aside up to \$5,000 per year pre-tax dollars (\$2,500 if married and filing separate tax returns) for childcare expenses while you work. However, unlike the health care FSA, your full election for the plan year is not available on the day your plan starts. For the dependent care FSA, you can only be reimbursed for qualified expenses up to the amount you have contributed to your FSA up to that point in time. As your contributions accrue, claims for reimbursement can be processed.



Below are instructions & steps on how to access your Benefit Accounts online

1. Visit www.consolidatedadmin.com
2. Hover over the “Logins” link at the top of the webpage
3. Click on “Participant/Employee Login”, which takes you here: CAS.com

Get started with The CAS Mobile App in minutes.



FSA 2025 Maximum Employee Contribution*

Healthcare: \$3,300

Dependent Care: \$5,000

HSA & FSA Comparison

This chart shows the features of the health care FSAs and the Health Savings Account (HSA) and compares the limited purpose health care FSA to the traditional health care FSA.

	HSA	LIMITED PURPOSE HEALTH CARE FSA ¹	HEALTH CARE FSA ²
Available if you select these plans	High Deductible Health Plan	High Deductible Health Plan	PPO
How much you may contribute	\$4,300 (employee only coverage) or \$8,550 (all other coverage levels), less your payroll contribution. Catch-up contributions of up to \$1,000 per year may also be permitted if you are age 55 or older.	up to \$3,300	
Expenses you may pay from your account	Out-of-pocket	Out-of-pocket expenses incurred during the current calendar year (including the grace period):	
	<ul style="list-style-type: none"> •Medical •Prescription drug •Dental •Vision •Long Term Care premiums 	<ul style="list-style-type: none"> •Dental •Vision 	<ul style="list-style-type: none"> •Medical •Prescription drugs •Dental •Vision
Account balance available to reimburse expenses	Current account balance	Entire contribution amount elected for the plan year	
Time limits for using your account balance	No limit	Must use 2025 account balance for expenses incurred through 12/31/2025; claims must be filed by March 31, 2026	
If you don't use all your account balance each year	Any account balance carries over from year to year	Employees may carryover up to \$660 of FSA funds left over from 2025 to the 2026 plan year from their FSA accounts.	
How it saves you money	<ul style="list-style-type: none"> •Your contributions are tax-free, which reduces your taxable income •Any investment or interest earnings on your account balance is tax-free •Distributions are tax-free if used for qualified health care expenses 	<ul style="list-style-type: none"> •Your contributions are tax-free, which reduces your taxable income and increases your take-home pay •You pay for health care expenses with pre-tax dollars 	

1. The limited purpose FSA is available to employees who enroll in our HDHP. HDHP members may not enroll in the health care FSA, unless you are ineligible to participate in the HSA.
2. You don't have to participate in a company medical plan to enroll in a health care FSA.

Health Reimbursement Arrangement

If you are enrolled in the \$5,500 HDHP Medical plan option, you are eligible for the HRA. After you satisfy a portion of your plan deductible, GBC will contribute to your HRA for you to access to pay for eligible in-network expenses that apply to your annual deductible.

You are responsible for paying the first \$2,000 (Employee Only) or \$3,300 (Employee + Dependents) that applies to your deductible. The HRA will then reimburse you after you have met your deductible and file a claim against the HRA. The HRA is administered by CAS.

Coverage Level	Medical Plan	Team Member Pays	GBC-Sponsored HRA Reimburses
Employee Only	\$5,500 HDHP Plan	First \$2,000 of deductible	Next \$2,300 of deductible
Employee + Dependents	\$5,500 HDHP Plan	First \$3,300 of deductible	Next \$2,300 of deductible



CAS will be administering the HRA. This will be an automatic process in 2025.



Dental Coverage

Preventive dental care is important to your overall wellbeing. Unhealthy teeth and gums are often found in combination with heart disease and other life-threatening conditions, and many health issues can also affect your oral health.

MetLife Dental Benefits		
In-Network Benefits	Base Plan	Buy Up Plan
Deductible (calendar year)		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum		
	\$1,250 per person	\$2,000 per person
Coinsurance		
Preventive & Diagnostics (exam, x-rays, cleanings)	100%, deductible waived	100%, deductible waived
Basic Restorative Services (fillings, extractions, root canals, periodontics, oral surgery)	80%	80%
Major Restorative Services (crowns, dentures, bridges, implants)	50%	50%
Orthodontia (children to age 19)	N/A	50%, deductible waived
Lifetime Orthodontia Maximum	N/A	\$1,500 per person

**See Plan Documents for complete details. Balance billing may occur for services rendered by an out-of-network provider. It is recommended that a pre-determination of benefits is submitted for approval for any treatments that may exceed \$300. Some dental procedures or treatments may not be covered by the plan, so it is very important to verify coverage prior to the treatment being done.*

MetLife benefits information right from your desktop.

- The MyBenefits web site is a quick and easy way for you to get the information you need about your MetLife benefits — all in one place. Log in at metlife.com/mybenefits to see how we've taken personalization and integration to a new level.
- Personalized homepage to all your MetLife benefits.
- Get more information on your MetLife benefits, where you can link to detailed coverage information and can perform tasks, such as:
- Dental Plans — Easily find a participating dentist or view your benefits, copay or coinsurance amount, and claims¹ online.
- Dental ID cards are available online for you to download and print at your convenience. Cards contain your name, employer's name and group number. Also included are MetLife's claims submission address, website address, customer service telephone number and a service number for International Dental Travel Assistance.

Vision Coverage

Sight, it's a beautiful thing and not to be taken for granted. Whether you want to be incognito and wear contact lenses or stand out in the crowd with the latest stylish frames, this vision plan has you covered.

GBC provides Vision Insurance through MetLife using the Davis network. MetLife allows members to access a national eye care professional network comprised of approximately 135,000 provider location combinations including Walmart. Find an in-network Vision Provider by visiting the MetLife website at www.metlife.com/vision.



Laser vision correction

Savings of 20% - 50% off the national average price of traditional LASIK are available at over 1,000 locations

MetLife Vision Plan		
Benefits	In-Network	Out-of-Network Reimbursement
Service Frequency	Based on date of service	
Eye Exam	One per 12 months	
Eyeglass Lenses or Contact Lenses	One per 12 months	
Contact Lens Fitting	One per 12 months	
Frame	One per 24 months	
Eye Exam	Covered in full after copay	
Optometrist	\$10 copay	Up to \$45
Eyeglass Lens Copay	In lieu of Contact Lens benefit	
Single Vision	\$25	Up to \$30
Bifocal	\$25	Up to \$50
Trifocal	\$25	Up to \$65
Lenticular	\$25	Up to \$100
Progressive	\$55 - \$250 lens option	Up to \$50
Contact Lens Allowance	In lieu of Contact Lens benefit	
Elective	\$130 allowance	Up to \$70
Medically Necessary	Covered in full	Up to \$210
Frame Allowance	\$130 allowance	Up to \$45

Life Insurance

Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you.

Full-time team members receive this benefit from GBC:

- 2x your basic annualized earnings (up to a \$350,000 maximum) in Basic Life insurance and Basic Accidental Death & Dismemberment (AD&D) coverage.
- GBC pays for these coverages in full .
- Per the IRS this benefit (over \$50K) requires an imputed income tax that will be assessed with payroll and identified on your W-2.

Voluntary Life Insurance

Supplemental Life Insurance is available on a voluntary basis.

- This coverage is in addition to the company provided coverage.
- Premiums are 100% employee paid through payroll deduction.
- Coverage is only available to team members eligible for benefits and covered under the Basic Life plan.
- If Employee Voluntary Life/AD&D is purchased, voluntary coverage for a Spouse or Dependent children may be purchased. Coverage options are as follows:

	Supplemental Life Benefit	Guaranteed Issue Amount
Employee	\$10,000 increments up to \$500,000, not to exceed 5x basic annual earnings	Up to \$150,000 if enrolled timely when newly eligible
Spouse	\$5,000 increments to \$500,000, not to exceed Employee Voluntary Life election	Up to \$50,000 if enrolled timely when newly eligible
Dependent Child	\$10,000 – 6 months to 26 years \$250 - 14 days to 6 months	\$10,000 or \$250 based on age

A medical questionnaire and insurance carrier approval may be required depending upon the election amount (you or a spouse) and timing of your election. **To complete the medical questionnaire, please enter code GEORGIAB2 once you have gained access to the Lincoln Portal.** A benefit reduction schedule applies beginning at age 70 and additional limitations may apply. See Certificate for further details.

Rates and further details for voluntary life insurance are available on Paylocity.

Beneficiary Information

Remember to review and update your life and 401(k) beneficiary information.

Update this information throughout the year in the event of any life change such as a birth, death, divorce, etc.

Short & Long-Term Disability Insurance

GBC provides full-time benefit-eligible team members with short and long-term disability income benefits. This coverage provides income protection for regular expense items, which are typically covered by your paycheck. If you experience a disability that impacts your ability to work and earn a paycheck, disability insurance helps cover the gap. At GBC, we want to do everything we can to protect you and your family. That's why we pay for the full cost of short- and long-term disability insurance for you.

If you become disabled from a non-work-related injury or sickness, disability income benefits can provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-term Disability	Long-term Disability
Benefits Begin	15th day of eligible disability	91st day of eligible disability
Monthly Benefit	60% of base salary, up to a maximum of \$1,000/week	60% of monthly salary, up to \$10,000/month



Voluntary Benefits



GBC offers team members the opportunity to purchase Accident, Critical Illness, and or Hospital Indemnity through Lincoln and Whole Life with Long Term Care with Trustmark. The policy is owned by you, the primary insured, so you can port the coverage if you change jobs.

For more information about the Lincoln and Trustmark policies including rates and how to enroll go to Paylocity.

Accident Insurance

Accident Insurance provides a fixed cash benefit according to the schedule of benefits found on Paylocity when a Covered Person suffers certain Injuries or undergoes a broad range of medical treatments or care resulting from a Covered Accident.

Critical Illness

Critical Illness insurance provides a cash benefit when a Covered Person is diagnosed with a covered critical illness or event after coverage is in effect. Rates are based on the coverage you elect, your age, and smoker status.

Hospital Indemnity

Hospital indemnity insurance provides a lump sum cash benefit directly to you if you or a covered family member is admitted to a hospital due to an illness or an injury.

Whole Life with Long Term Care

Universal LifeEvents is uniquely designed to match the needs of insureds throughout their lifetime.

- The policy pays a higher death benefit during the working years when expenses are high and families need maximum protection
- At age 70, when financial needs are typically lower, the death benefit reduces to one third
- However, higher Living Benefits do not reduce — they continue through retirement to match the greater need for LTC



How Universal LifeEvents works

A higher death benefit during working years.
Long-term care (LTC) benefits that stay the same throughout your life.

Example: \$25,000 policy, before age 70

Death benefit	\$25,000
LTC benefits	\$25,000
After age 70	
Death benefit	\$8,333
LTC benefits	\$25,000

Behavioral Health Support

Employee Assistance Program

Sometimes life can be challenging.

That's why GBC provides an Employee Assistance Program (EAP) to all employees through Lincoln Financial-- at no cost to you. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. This benefit is available for you and your immediate family.

You can call the EAP 24 hours a day, 7 days a week to reach a professional counselor. Should you need to be referred to a local counselor for personal visits, then they will find someone within your medical network.

EAP Counselors Will Assist With:

- Marital & Relationship Issues
- Alcohol & Drug Abuse
- Stress Management
- Family/parenting problems
- Work Relationships
- Job Concerns
- Emotional Concerns
- And Much More

Me Days

GBC strongly encourages team members to be active in the communities in which they live and work. The team members' community involvement connects GBC to the community. All GBC team members will be eligible for up to 2 paid hours each month to volunteer in their communities.

EMPLOYEECONNECT Through Lincoln Financial

guidanceresources.com

Login use

Username: LFGSupport

Password: LFGSupport1

GUIDANCENOW MOBILE APP

888-628-4824

GBC Cares Initiative

As we REACH HIGHER than the day before and push hard to build our company, it is important that we all take time to create margin for ourselves to unplug, take care of our mental health, and focus on a work-life balance. The only thing we ask is that you set your Out of Office message and mentally and physically step away from work.

GBC is pleased to offer all FT team members:

- 2 ME days if hired prior to July 1st
- 1 ME Day if hired after July 1st

All PT team members receive:

- 1 ME day, if hired prior to July 1st.
- 4 hours of ME day if hired after July 1st



Financial Benefits & Retirement Plan

401(k)

GBC offers a 401(k) safe harbor plan with a defined match per pay period to eligible team members. A 401(k) is an investment tool with tax advantages. As a participant, your taxable income is reduced by the amount you contribute. This means you do not pay income tax on the earnings in the account (such as interest) until you start making withdrawals, typically at retirement.

- Automatically enrolled at a 5% contribution rate* on or about the first pay date following 30 days from your date of hire, unless you opt out or elect a different contribution rate
- Dollar for dollar match on the first 3%, 50 cents on the dollar for the next 2%
- Contributions (both employee contributions and employer match) are vested at 100% upon deposit

To make changes or opt-out, contact Human Resources for further information, or go through The Standard website at [Log In | The Standard](#)

*Deferrals will be automatically withheld from other forms of compensation, such as bonus checks.



GBC Team Checking

A checking account exclusively for GBC team members. GBC wants to provide the opportunity for your money to be directly deposited. This account has all the perks needed to make your bank life easy. As a team member of GBC, you are provided an opportunity to be the number one advocate for where you work.

2025 Maximum Employee Contribution

401(k): \$23,500

Age 50+ Catch-up Limit: \$7,500

Age 60-63 Catch-up: \$11,250



Paid Time Off

Vacation

We recognize that personal time away from your job can improve physical health, improve mental health, increase mental motivation, improve work-life balance, and create a greater well-being in all of us. We offer full time or regularly scheduled part-time employees vacation days based on officer status and length of service.

Non-Bank Officers

Less than < 5 years of service	10 days (80 hours) per 12 months
> 5 years, and <10 years of service	15 days (120 hours) per 12 months
>10 years of service	20 days (180) hours per 12 months

Bank Officers

< 5 years of service	15 days (120 hours) per 12 months
> 5 years of service	20 days (160 hours) per 12 months

ME Days are also included in your personal time off.

ME Days for FT team members: 2 ME days if hired prior to July 1st or 1 ME Day if hired after July 1st

ME Days for PT team members: 1 ME day, if hired prior to July 1st or 4 hours of ME day if hired after July 1st

**During a year in which an employee hits a "years of service" milestone and begins accruing vacation at the next level, the per-pay-period accrual rate will increase beginning with the first pay period following the anniversary date.*

Sick Policy

The **GBC Sick Leave Policy** offers full-time or regularly-scheduled part-time team members 7 sick days a calendar year calculated as 7 days (56 hours) per 12 months, accrued at a rate of 2.34 hours per semi-monthly pay period.

Company Holidays

- New Year's Day
- Juneteenth
- MLK
- Independence Day
- President's Day
- Labor Day
- Memorial Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Christmas Day



Benefit Contribution

Per Pay Period: Semi-Monthly (24 pay periods a year)

Medical			
Coverage Tier	\$1,500 Plan	\$3,500 Plan	\$5,500 Plan
Employee Only	\$141.70	\$115.43	\$20.00
Employee / Spouse	\$310.43	\$266.36	\$150.00
Employee / Child(ren)	\$285.11	\$214.37	\$100.00
Family	\$453.19	\$422.34	\$200.00

Dental		Vision	
Coverage Tier	Dental Base	Dental Buy-Up	Vision
Employee Only	\$9.62	\$11.35	\$2.88
Employee / Spouse	\$19.14	\$22.70	\$5.50
Employee / Child(ren)	\$17.55	\$21.87	\$5.75
Family	\$29.30	\$36.18	\$8.46

Spousal Surcharge

GBC has a \$100/month spousal surcharge which is a charge that applies to team members whose covered spouse has access to medical coverage through his or her own employer but still elects to participate in the GBC medical plan. If your spouse is unemployed or does not have access to group coverage you do not need to pay the surcharge. Contact Human Resources for more information.

To elect medical coverage for your spouse for the 2025 plan year, you must complete the spousal surcharge affidavit within 10 days of enrollment. You may obtain a copy from Human Resources or find a copy on GBC's Paylocity site.

Legal Notices

Dear Plan Participant:

As a participant in any of Georgia Banking Company Welfare Benefits Plan (Company's), you can request any or all the following documents at any time. You can contact Human Resources, and you will receive a copy of the documents as soon as possible.

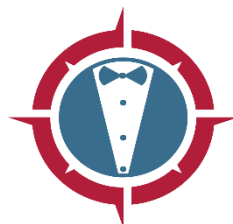
- The Georgia Banking Company Welfare Benefits Plan Healthcare Wrap Plan and Section 125 Summary Plan Descriptions (SPDs). The SPDs are a summary of all the material provisions of the health and welfare benefits offered by the Company.
- Certificates of Coverage. The explanation of benefits is a benefit booklet prepared by the insurance carrier which explains the details of how and which benefits are covered, and which are not.
- Summary of Material Modifications. If any of the benefits offered by the Company are changed in a substantial way, the Company will amend the corresponding documents about the benefits. This is sometimes contained in this document.
- Annual and other Required Disclosures. All are contained in our Open Enrollment materials. If you have any questions about these notices, please let us know.
- Summary Annual Report (SAR). Georgia Banking Company files a Form 5500 for the health and welfare benefits and must also prepare an SAR. The SAR explains information about what the Company paid for benefits in the previous plan year. This is distributed after the 5500 is filed each year.
- Initial COBRA Notice. This notice explains your rights under COBRA should you have a qualifying event, including a termination of employment or a reduction in hours.
- Summary of Benefits & Coverage. This is a document that was required under the Affordable Care Act (Obamacare). It is a four-page document prepared for each medical plan offering of the Company and enables you to compare each plan side by side.
- Marketplace Notice. This Notice gives you information about the health insurance marketplace which was created as part of Obamacare. The Marketplace Notice is included in this enrollment guide.
- Medicare Part D Notice. This Notice informs you about the credibility of the Company's prescription drug coverage so that you can elect Medicare in a timely manner to avoid potential penalties. This notice is included in this enrollment guide.
- Wellness Program Information and Disclosures. This information will explain how the Company's wellness program works, and what is required to receive an incentive. This disclosure is included in this enrollment guide.

Thank you, and please let us know if you have any questions.

Human Resources

Benefit Contacts

Resource Name	How To Contact
The Benefit Butler	404-991-6070 benefitbutler@palmerandcay.com
Medical Benefits	800-288-2078 www.alliedbenefit.com
Pharmacy Benefits	ProCare Customer Support: 855-828-1484 https://memberaccess.procarerx.com Specialty Medications helpmewithmyrx.com
Dental & Vision Benefits	800-GET-MET8 www.metlife.com/pfml
Life & Disability	800-423-2765 clientservices@lfg.com
HSA, FSA, HRA Accounts	877-941-5956 info@consolidatedadmin.com
Employee Assistance Program (EAP)	888-628-4824 www.Guidanceresources.com Username: LFGSupport Password: LFGSupport1
Voluntary Benefits Lincoln	800-423-2765
Life with Long Term Care	800-918-8877 CustomerCare@trustmarkbenefits.com
401(k)	https://login.standard.com/
Paylocity	https://access.paylocity.com/



BENEFIT BUTLER™
Your Personal Navigator

Contact the Benefit Butler with any benefit related questions during enrollment and throughout the year.

📞 404.991.6070

✉️ benefitbutler@palmerandcay.com

GBC Values

GBC is committed to providing comprehensive and competitive benefit programs that are flexible enough to meet the needs of you and your family. Because you matter at GBC, our benefit programs offer solutions that support your health, happiness, and personal growth.

Core Values



BE AUTHENTIC

- Be open-minded
- Focus on solutions
- Leave titles at the door
- Think like a customer



LEARN CONTINUOUSLY

- Allow room to innovate
- Be forward thinking
- Be goal-oriented
- Empower others



ACT LOCALLY

- Be an advocate
- Follow your passions
- Get involved
- Share information, knowledge, time & resources

OVER COMMUNICATE

- Actively listen
- Clear goals & expectations
- Get to know your work neighbor
- Provide the what & the why

LEAN IN

- Act like an owner
- Demonstrate excellence in execution
- Provide exceptional follow-up & follow through
- Resolve conflict swiftly

WIN TOGETHER

- Celebrate each other
- Connect & collaborate
- Inspire & encourage each other
- Reach higher than the day before—
NEXT LEVEL



Disclaimer: The Benefits Plan is a Section 125 Cafeteria Plan: all premiums for elected lines of coverage are withheld from your income on a pre-tax basis. Taxable income is reduced by the amount contributed, so you pay less in taxes and have more take-home pay. This booklet is a summary of your benefit plans. Refer to your Summary of Benefits and Coverage (SBC), Summary Plan Document (SPD) and Plan Document for plan details. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

GBC Culture

Learn Continuously

With “Learn Continuously” as one of our core behaviors, GBC is committed to providing all team members with opportunities for career and personal development. As an institution of learning, GBC ensures all team members are provided with opportunities to improve their personal and professional skills through various channels such as LinkedIn Learning, external training, and on-going in-house training. This is a key for us “To Be the Bank of Choice”.

Performance Reviews

GBC recognizes that Performance Management and Performance Reviews are essential for the continued development of our greatest asset: OUR PEOPLE.

Employee Engagement

- All team members are given an opportunity to provide feedback to Senior Leadership through the ongoing employee engagement surveys (i.e. Pulse Surveys).
- Senior leadership communicates goals and objectives regularly during the year, so all team members understand how we are performing.
- Line of Business Leaders and Department Leaders meet with team members throughout the year to discuss how each individual’s job contributes to company goals.
- Monthly Culture Events
 - Chili Cook Off, Live Cooking Demos, Worksgiving, Jersey Day, Spooky Halloween Treats
- Family Day
- Team Member Appreciation Week
- Community Service opportunities
- Rewards & Recognition
 - Make it Happen Recognition
 - VoC Service Recognition
 - Quarterly Top Performers Luncheon
 - Annual Service & Sales Trip
 - Referral Mania
 - Milestone Work Anniversaries
 - Team Member Referral





2025 Benefits Enrollment Guide

