

Full-Time Employer-Sponsored Coverages

Standard and Incentive Employees

GROUP TERM LIFE INSURANCE

The amount your beneficiary will receive is two times your base annual salary. Benefit is rounded to the next higher multiple of \$1,000 if not already a multiple thereof. The maximum amount of insurance is \$500,000. Employees are subject to social security and Medicare tax on the cost of coverage over \$50,000.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE*

Your beneficiary will receive two times your annual salary. Benefit is rounded to the next higher multiple of \$1,000 if not already a multiple thereof.

BUSINESS TRAVEL ACCIDENT INSURANCE

Employees are provided \$200,000 for this benefit.

Variable Employees

GROUP TERM LIFE INSURANCE*

Northwest provides \$75,000 for non-exempt employees and \$200,000 for exempt employees. Employees are subject to social security and Medicare tax on the cost of coverage over \$50,000.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Northwest provides \$75,000 for non-exempt employees and \$200,000 for exempt employees.

BUSINESS TRAVEL ACCIDENT INSURANCE

Northwest provides \$75,000 for non-exempt employees and \$200,000 for exempt employees.

All Full-Time Employees

DISABILITY BENEFITS

- Maximum weekly Short-Term Disability benefit is \$2,500.
- Maximum monthly Long-Term Disability benefit is \$15,000.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The program is strictly confidential and is accessible 24 hours per day, seven days a week by calling 1-800-252-4555 or log on to their website at www.theEAP.com.

MISCELLANEOUS BENEFITS**

- Fees waived for loans and money orders
- No annual fee for credit cards
- Reduced interest rates on credit cards, consumer loans, and mortgages
- Reduced rates for Investment and Advisory services
- Limited Financial Planning Services
- Education assistance reimbursement for job related courses
- Verizon Wireless – 15% Discount***
- AT&T Wireless – 18% Discount***
- Microsoft Office Suite – Discounted Employee Rate for personal use
- Family and Friends Vehicle Rental Program

Sign up for Affinity Plus Checking for:

- No monthly service charge
- Free Online and Mobile Banking with Bill Pay and electronic statements
- Access to 55,000 free ATMs worldwide
- No fees from Northwest for using non-Northwest, including international ATMs
- Free online fraud protection software
- Free standard checks
- Preferred money market rates
- No overdraft protection transfer fee

*At age 75, group term life insurance benefits will reduce by 50 percent of the original amount

**If obtained through Northwest, subject to certain eligibility requirements

***Not eligible for unlimited data plans.