

# 2023 Full-Time Employer-Sponsored Coverages

## Standard and Incentive Employees

### GROUP TERM LIFE INSURANCE

The amount your beneficiary will receive is a multiple of 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 \$700,000. Employees are subject to social security and Medicare tax on the cost of coverage over \$50,000.

- Level 1 .....2 times your salary
- Level 2.....3 times your salary
- Level 3.....4 times your salary
- Level 4 .....5 times your salary

### ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE\*

Benefit is rounded to the next higher multiple of \$1,000 if not already a multiple thereof.

- Level 1 .....2 times your salary
- Level 2.....3 times your salary
- Level 3.....4 times your salary
- Level 4 .....5 times your salary

### BUSINESS TRAVEL ACCIDENT INSURANCE

Benefits are based on an employee's pay grade.

- Level 1 .....\$200,000
- Level 2.....\$300,000
- Level 3.....\$400,000
- Level 4 .....\$500,000

## 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](http://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

## 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.