

2022 Full-Time Employer-Sponsored Coverages

Northwest provides these benefits to you:

- **Group Term Life Insurance**
- **Accidental Death & Dismemberment Insurance**
- **Business Travel Accident Insurance**
- **Disability Benefits**
- **Employee Assistance Program**

Standard and Incentive Employees

GROUP TERM LIFE INSURANCE

The amount your beneficiary will receive is a multiple of your base annual salary. The life 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

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

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

The AD&D 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.

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

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 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 (if obtained through Northwest, subject to certain eligibility)

- 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 discount – 15% (Not eligible for unlimited data plans)
- AT&T Wireless discount – 18% (Not eligible for unlimited data plans)

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