



# Iowa State Bank

## Employee Benefits and Perks

### Time Off With Pay

- Generous PTO starting at 19 days per year for entry-level
- Nine paid holidays per year
- Eight hours of paid Volunteer Time per year
- Bereavement leave

### 401(k) Plan

- Automatic enrollment
- Pre-tax and Roth options
- Annual 3% safe harbor employer contribution
- Annual discretionary Profit Sharing employer contribution
- Six-year vesting schedule

### Medical (Wellmark BCBS)

- PPO Plans
- Three medical plan options, including a high deductible option
- Employer pays up to 75% of premium depending on enrollment tier
- Nationwide physician network

### Dental (Delta Dental)

- 100% coverage on diagnostic and preventive care
- Large provider network
- “To Go” carry over options up to \$3,000
- Employer pays up to 75% of premium depending on enrollment tier

### Vision (Delta Dental)

- One annual eye exam provided
- General frame, lenses and contacts allowances

### Health Savings Account (HSA)

- Election in a HDHP gives eligibility to contribute to HSA
- Employee contributions are pre-tax
- Employer contribution is provided

### Flexible Spending Account (FSA)

- Pre-tax dollars used for medical, dental, and childcare expenses

- Debit card available for all accounts
- Roll-over feature

#### **Other Insurance**

- Life Insurance provided to employee
- Optional supplemental life insurance for employee, spouse, and children
- Short term disability insurance provided to employee
- Optional long-term disability insurance
- Accidental death and dismemberment insurance
- Optional accident expense insurance

#### **Other Benefits and Perks**

- Annual incentive plan
- Employee referral bonus
- Tuition reimbursement, \$2,000 annually
- Lifestyle spending account, \$400 annually
- Paid Family Leave
- Christmas cash gift
- Free checking accounts & services
- Discounts on Trust services
- Access to in-house investment representatives
- All employee training days and social events
- Jean day Fridays!