

# Benefits 2025

## Benefits you elect when you join Bread Financial®, or at Open Enrollment, as a full-time associate

- Medical/prescription
- Dental
- Vision
- Health Savings Account (HSA)
- Healthcare Flexible Spending Account (HCFSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Hospital indemnity insurance
- Critical illness insurance
- Accident insurance
- Optional life and AD&D insurance for additional levels of coverage for self and family
- Buy-up long-term disability (LTD) insurance
- Prepaid legal
- Identity protection

## Automatic benefits you receive at no cost to you (full-time associates only)

- Basic life insurance
- Basic AD&D and business travel accident insurance
- Short-term disability (STD) insurance
- Basic long-term disability (LTD) insurance

## Benefits when you're ready (only if enrolled in a Bread Financial medical plan)

- Telemedicine — primary care, urgent care and mental health
- Expert medical second opinion
- Cancer support program
- Fertility support
- Diabetes and hypertension support
- Musculoskeletal and menopause support
- Doula program for prenatal and postnatal care and support

## Benefits available to you anytime during the year

- 401(k)\*
- 529 Plan Finder\*
- Financial wellness resources\*
- Mental health support\*
- LivingWell Reward\*
- Commuter accounts
- Back-up care/virtual tutoring\*
- Elder care support\*
- College coach\*
- Student loan repayment resource\*
- Pet care\*
- Tuition reimbursement\*
- Adoption/surrogacy financial assistance
- Group, auto, home and pet insurance\*
- Employee Stock Purchase Plan (ESPP)\*\*
- Long-term care\*\*
- Lactation support\*

\*Also available to part-time associates

\*\*Can only enroll during special enrollment periods. Associates can refer to the company intranet to learn more for each benefit.