

Benefits and paid time off (PTO) 2026

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

- Medical/prescription
- Pharmacy navigation
- Dental
- Vision
- Health Savings Account (HSA)
- Health care 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
- Optional 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
- Paid parental leave

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.

Paid time off (PTO):

All regular full-time and eligible regular part-time, non-exempt associates are eligible to receive paid time off (PTO) under this policy based on the associate's length of service as noted below. A full-time associate is any associate who is regularly scheduled to work thirty (30) or more hours per week. A part-time associate is any associate who is regularly scheduled to work between twenty (20) and twenty-nine (29) hours per week. Full-time associates are eligible to receive PTO on the 61st day following hire. Part-time associates do not receive PTO until they complete 12 months of service. Part-time associates working fewer than twenty (20) hours per week are not eligible for PTO.

The amount of PTO available to eligible associates is based on the associate's length of service and scheduled hours in Workday. PTO is granted on the 61st day following hire and every Jan. 1st and July 1st thereafter. An associate's first grant of PTO upon hire or upon eligibility will be pro-rata based on PTO-eligible days in the relevant semi-annual grant period. All grants will be based on the associate's tenure and scheduled hours as of the date of the grant. If an associate's tenure or scheduled hours change, no adjustment will be made until the next semi-annual grant. PTO grants are provided based on the following schedules:

Associates with 30-40 scheduled hours in Workday	
Time with the organization (milestone)	Semi-annual PTO factor
Calendar year in which you reach your 1 st through 4 th anniversary	1.2x scheduled hours in Workday effective Jan. 1st and/or July 1st
Calendar year in which you reach your 5 th anniversary	1.7x scheduled hours in Workday effective Jan. 1st and/or July 1st
Calendar year in which you reach your 10 th anniversary	2.2x scheduled hours in Workday effective Jan. 1st and/or July 1st
Calendar year in which you reach your 25 th anniversary	2.7x scheduled hours in Workday effective Jan. 1st and/or July 1st

Associates with 20-29 scheduled hours in Workday	
Time with the organization (milestone)	Semi-annual PTO factor
Calendar year in which you reach your 1 st through 4 th anniversary	.6x scheduled hours in Workday effective Jan. 1st and/or July 1st
Calendar year in which you reach your 5 th anniversary	.9x scheduled hours in Workday effective Jan. 1st and/or July 1st
Calendar year in which you reach your 10 th anniversary	1.1x scheduled hours in Workday effective Jan. 1st and/or July 1st
Calendar year in which you reach your 25 th anniversary	1.4x scheduled hours in Workday effective Jan. 1st and/or July 1st