

Benefits 2023

Benefits:

Benefits you elect when you join Bread Financial as a full-time associate

- Medical
- 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
- Buy-up Long-Term Disability (LTD) Insurance
- Prepaid Legal
- Identity Protection

Automatic benefits you receive at no cost to you

- Basic Life Insurance
- Basic Accident & Business Travel Accident Insurance
- Short-Term Disability (STD) Insurance
- Basic Long-Term Disability (LTD) Insurance
- Mental Health Support*

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

- Telemedicine (Doctor on Demand)
- Expert Medical Opinion (Included Health)
- Fertility Support (Progyny)
- Diabetes and Hypertension Support (Livongo)
- Musculoskeletal Support (Hinge Health)

Benefits you can enroll in anytime during the year

- 401(k)*
- 529 Savings Plan*
- Bright Plan Financial Services*
- Employee Stock Purchase Plan (ESPP)**
- LivingWell Reward*
- Commuter Benefits
- Back-up Care/Virtual Tutoring*
- Elder Care Support*
- College Coach*
- Pet Care*
- Tuition Reimbursement*
- Adoption Assistance*
- Group, Auto, Home and Pet Insurance*

*Also available to part-time associates

**Can only enroll during the ESPP enrollment periods