

Benefits and Paid Time Off (PTO) 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 (HCFA)
- Dependent Care Flexible Spending Account (DCFA)
- 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

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 January 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	1.2 x scheduled hours in Workday effective January 1st and/or July 1st
Calendar year in which you reach your 5 th anniversary	1.7 x scheduled hours in Workday effective January 1st and/or July 1st
Calendar year in which you reach your 10 th anniversary	2.2 x scheduled hours in Workday effective January 1st and/or July 1st
Calendar year in which you reach your 25 th anniversary	2.7 x scheduled hours in Workday effective January 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	.6 x scheduled hours in Workday effective January 1st and/or July 1st
Calendar year in which you reach your 5 th anniversary	.9 x scheduled hours in Workday effective January 1st and/or July 1st
Calendar year in which you reach your 10 th anniversary	1.1 x scheduled hours in Workday effective January 1st and/or July 1st
Calendar year in which you reach your 25 th anniversary	1.4 x scheduled hours in Workday effective January 1st and/or July 1st