

IT'S ABOUT
TAKING CARE
 OF THE PEOPLE THAT TAKE CARE OF US

HEALTH AND WELLBEING PROGRAMS

From health coverage to wellbeing programs, we do all we can to take care of our people.



Health Plans

- We have comprehensive health plans to fit you and your family's needs. Here at Frost, there's no waiting period; your coverage starts on your first day of employment.

Comparing The Health Plans	
Copay Plan	<ul style="list-style-type: none"> • Set out-of-pocket dollar amount, or copay, for services and prescriptions.
Health Reimbursement Account Plan	<ul style="list-style-type: none"> • Lump-sum deductible credit from Frost. • Credit used first to pay for all eligible medical and prescription expenses — credit counts toward deductible. • Once credit is depleted, services are covered on a coinsurance basis. • Unused funds roll over to the following year.
High-Deductible Health Plan	<ul style="list-style-type: none"> • Eligible medical and prescription expenses are covered on a coinsurance basis once the deductible is met. • Eligible to open a Health Savings Account (HSA), to which Frost contributes semimonthly. • Employees can contribute to the HSA on a pre-tax basis. • HSA dollars can be used to pay for qualified medical expenses, and a portion can even be invested in mutual funds.



Dental Plans

Comparing The Dental Plans	
Dental PPO	<ul style="list-style-type: none"> • Can use in-network or out-of-network providers. • Only child orthodontia is covered in this plan option.
Dental HMO	<ul style="list-style-type: none"> • Must see a dentist in the Dental HMO network. • Orthodontia is covered for both children and adults.



Vision Plan

- Provides for eye exams, glasses, and contacts. Copays, frequency limits, and dollar allowances apply.



Flexible Spending Account (FSA)

- Eligible the first day of the calendar month beginning on or after the date of employment.
- Opportunity to set aside tax-free dollars to pay for eligible healthcare and dependent day care expenses.



Health Savings Account (HSA)

- Employees enrolled in the high-deductible health plan are eligible to open an HSA.
- An HSA is a tax-advantaged account that helps pay for qualified medical expenses.
- The funds are yours to spend forever — even if you retire, change jobs, or change health plans.
- An HSA provides triple tax savings — contributions are not taxed, account growth through interest and investment earnings are not taxed, and withdrawals for qualified medical expenses are income-tax free. It's a win-win to save on healthcare costs today, tomorrow, and even through retirement.
- Eligible the first day of the calendar month beginning on or after date of employment.
- Once your account reaches a certain designated balance, you can accelerate your financial wellness by choosing to invest a portion of your HSA.



Health Reimbursement Account (HRA)

- Automatically set up when enrolled in the HRA Plan.
- Frost makes a lump-sum contribution; the amount is based on the date you enroll.
- HRA money is used to pay medical and prescription expenses first.
- Unused money rolls over to the next year and is available for as long as you work at Frost.



Life Insurance

- Company paid. Enrollment is automatic.
- Full-time employees are covered for 2x their eligible compensation.
- Part-time employees are covered for \$10,000.



Optional Life Insurance

- Available for employees and eligible dependents.



Short-Term Disability Plan

- Company paid. Available for full-time employees with no remaining sick time.
- Can receive 70% of pay during the first 90-day period; 50% of pay during the second 90-day period.
- Coverage period is up to 180 days.



Long-Term Disability Insurance

- Company paid. Automatic enrollment after 90 days of employment.
- Benefits begin after the employee has been unable to work for 180 days and is approved for disability benefits.
- Monthly benefit is equal to 60% of covered monthly earnings up to \$15,000.



Supplemental Income Protection Plan

- Frost provides employees meeting certain income requirements the option to purchase supplemental disability insurance that would provide additional income to meet financial obligations in the event of a disabling injury or illness.



Wellbeing At Frost

- Health and wellbeing programs are available to help Frost employees live healthier, balanced lifestyles. Programs are centered on supporting the physical, mental, and social wellbeing of our employees and their families.
 - Interactive wellness platform personalized to fit your needs and earn rewards for making healthy choices.
 - 1,200+ virtual classes related to fitness, nutrition, mental well-being, and injury prevention.
 - Dedicated and coordinated team of online doctors, mental health providers, physical therapists, health coaches, and care navigators, plus the option of in-person care at a health center location.



Employee Assistance Program & Mental Health Support

- Confidential care for your emotional and mental health, how, when, and where you need it. Our program provides support from top coaches and therapists to help during times of need.
 - Guided self-care with a coach, in-person or virtual therapy, and on-demand courses and live workshops — all through one easy-to-use app.
 - Work/life support services, including legal, financial, and identity theft services; dependent care referral resources; and 24-hour online and phone support.



Onsite Benefits

- For employees who work at our One Frost campus, we offer a range of amenities to enhance your on-the-job experience, including a cafeteria, health center, fitness center, company store, outdoor walking and running trails, basketball court, and patio seating with Wi-Fi.

Benefits are subject to the terms and conditions of formal plan documents. Frost reserves the right to amend and modify its employee benefit plans, in whole or in part, from to time. Employee discounts may not be available on all consumer loans.