

# Coulee Bank

## Benefits at a Glance



*Coulee Bank is committed to providing a comprehensive employee benefits program that encourages our employees to stay healthy, feel secure, and maintain a positive work/life balance.*

### Medical Coverage

Employees that work a minimum of 30 hours per week are eligible for medical coverage for themselves and their families. Coulee Bank offers a fully-insured health insurance plan through HealthPartners. You can find a list of providers at [www.healthpartners.com](http://www.healthpartners.com).

### Dental Coverage

Dental coverage is provided at a low cost to employees through HealthPartners.

Little Partners Dental Benefit is also offered for children 12 and under. Little Partners covers 100% at in-network dentists with no deductible, no co-insurance, no annual maximum, and no annual limit on care.

### Vision Coverage

Vision coverage is provided through EyeMed. Coverage includes eye exams, standard and progressive lenses and frames, and contact lenses in lieu of glasses.

### Life Coverage

Group life insurance is provided at no-cost to Coulee Bank employees. Additional life insurance coverage is available for purchase.

### FSA/HSA/HRA

Employees electing medical coverage are eligible for an HSA, HRA, or FSA, depending on which plan is elected. All contributions are tax-free when you use them for qualified health care expenses.

### Dependent Care FSA

Employees have the option to set aside funds pre-tax in a Dependent Care Reimbursement FSA each year to help you pay for your eligible dependent care expenses, such as day care for your child or elder care.

### Disability Insurance

Short-term and long-term disability provide income protection for absence due to nonwork-related injury or illness.

Both short-term and long-term disability coverage are provided at no cost to the employee.

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### 401(k) Account

All employees who are at least 21 years of age are eligible to participate in the 401(k) plan. Employee contributions are matched dollar for dollar up to a maximum of 4%. The 2024 401(k) contribution limit defined by the IRS is \$23,000. Catch-up contribution limits if you're 50 or older are limited to \$7,500 in 2023.

### Profit Sharing

Annually, the Board of Directors of Coulee Bank determines the percentage of profit sharing contributions that Coulee Bank will make on behalf of its employees.

### Paid Time Off

Coulee Bank provides all employees with annual PTO. Full-time employees start at 19 days a year, and part-time employees start at 40-56 hours a year, depending on the number of hours worked. Employees who work a minimum of 30 hours a week are also eligible for 10 paid holidays.

### Employee Assistance Program

Our Employee Assistance Program offers solutions to help you navigate the stress of life changes. From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief or loss, our EAP is your resource for professional support.

### Tuition Reimbursement

Coulee Bank encourages lifetime learning and will consider tuition reimbursement to full-time employees for coursework completed.

### Wellness Program

In order to promote the health and well-being of our employees, Coulee Bank offers a Wellness Program that allows employees to earn between \$300-\$500 towards their HRA or HSA.

### Checking Accounts, Safe Deposit Box, and Bill Pay

Employees are strongly encouraged to open a checking account with Coulee Bank. Employees will receive one checking account and safe deposit box at no cost.

### Contact:

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