














FULTON FINANCIAL CORPORATION

BENEFITS AT A GLANCE

HEALTH		DESCRIPTION
Medical		You have the choice of either a PPO Plan or a Qualified High Deductible Plan (HDHP) through Highmark Blue Shield®, and can open an HSA with the HDHP. The medical plans can provide you and your family with valuable protection against the major share of expenses associated with illness and injury. Both the PPO and Qualified HDHPs include multiple levels of comprehensive medical coverage and can be selected based on your own family's needs.
Teladoc		If enrolled in one of our medical plans, you will have 24/7 access to a physician through Teladoc. Through phone or video consults, Teladoc allows you to talk to a doctor who can diagnose, recommend treatment and prescribe medication, when appropriate, for many medical issues.
Prescription Drug		When you enroll in an FFC medical plan, you are automatically enrolled in our prescription drug plan, which is through Express Scripts. The Express Scripts network includes 68,000 network pharmacies, as well as the Express Scripts Pharmacy (home delivery). Our prescription plan covers a broad range of medications that fall into four tiers (Generic, Preferred Brand, Non-Preferred Brand, and Specialty Drugs).
Health Savings Accounts		If you choose to enroll in one of our two HSA-qualified High Deductible Health Plans (HDHP), you may also be eligible to contribute to a Health Savings Account.
Flexible Spending Accounts (Health and Dependent Care)		You have two Flexible Spending Accounts — the Health Care Spending Account and the Dependent Care Spending Account — available to you. Flexible Spending Accounts allow you to set aside money from your paycheck on a pre-tax basis for health care expenses (not covered under your health plan) and dependent care expenses. This makes it easier for you to afford the health and dependent care you need by saving you money on taxes.
Dental		You have a choice of two dental plans through United Concordia (UCCI). Both plans have an emphasis on routine preventive care in an effort to keep small dental problems from becoming more serious.
Vision		You can elect vision coverage through Davis Vision. The vision plan provides 100% coverage for eye exams every 12 months from a network provider. Eyeglass lenses, eyeglass frames and contact lenses are also covered 100% every 12 months if selected from the Davis Vision Frame and Lens Collection.
WELLNESS		
Wellness Reimbursement Program		All employees scheduled to work at least 20 hours per week are entitled to a \$150 reimbursement each calendar year for completed wellness programs or attendance at a health club or gym.
Invest in Yourself - Wellness Program (Highmark members)		The Invest in Yourself - Wellness Program is designed to help you be more involved in the management of your health and offers a lump-sum cash incentive. We partnered with HealthFitness to offer the program to medically covered employees and spouses.
Wellness Committee and Resources		The FFC Wellness Committee offers a variety of initiatives and resources to help educate employees and their families on health and wellness.
Employee Assistance Program (EAP)		The EAP is an early intervention program designed to help you and your immediate family members by offering free completely confidential counseling services for a wide range of personal and family issues.
Blues on Call, Baby Blue Prints, Tobacco Cessation, Health Coach (Highmark members)		If enrolled in one of our medical plans, you will have many Highmark-sponsored programs. These programs are available to provide the support you need, when you need it and provide peace of mind for all things health-related right at your fingertips.

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INCOME PROTECTION



DESCRIPTION

Short Term Disability	●	Fulton provides all benefit-eligible, salary-based employees with Short Term Disability (STD) for a medical reason that causes the employee to be out 6 consecutive work days. STD accrues at a rate of 1 day per month, plus 1 day at the completion of each year of service.
Voluntary Short Term Disability	●	Voluntary Short Term Disability is available to purchase for all benefit-eligible employees who have less than 8 years of service, excluding employees who work in New Jersey. This is offered so that employees with less than 8 years of employment can purchase income protection if they were out on disability for the full 6-months before Long Term Disability would kick in.
Long Term Disability	●	Fulton provides all benefit-eligible employees with Long Term Disability (LTD) after a 6-month disability. The employee will receive 60% of annual base wages as defined by the plan for the duration of the disability up to age 65.
Voluntary Critical Illness	●	Critical Illness insurance is available to purchase for yourself, spouse, and/or dependent child(ren). This insurance provides a cash benefit when you or a covered dependent is diagnosed with a covered condition, like a heart attack or stroke.
Voluntary Accident Insurance	●	Accident Insurance is available to purchase. This insurance will pay you cash for covered accidents and treatments.
Basic Life Insurance	●	Fulton provides all benefit-eligible employees with 2X base wages in Basic Life Insurance.
Accidental Death and Dismemberment Insurance	●	Fulton provides all benefit-eligible employees with 2X base wages in Accidental Death and Dismemberment Insurance.
Voluntary Life Insurance	●	Voluntary Life Insurance is available, if you want to purchase extra protection up to a maximum of \$500,000 in addition to the Basic Life provided.
Voluntary Spousal and/or Child Life Insurance	●	You may elect to purchase Spousal and/or Child Life Insurance.
Business Travel Accident Insurance	●	When traveling on company business, you will have Business Travel Accident Insurance provided by Fulton.
Workers' Compensation	●	FFC provides Workers' Compensation, a form of insurance that may provide wage replacement and medical benefits to employees that are injured in the course of employment.

RETIREMENT AND INVESTMENTS (LONG TERM SAVINGS)

FFC 401(k) Retirement Plan	●	All employees are eligible to make 401(k) contributions. After you have 1 year of service, you are eligible for the employer match, provided you have worked 1,000 hours in that year. The match is \$1 for \$1 on the first 5%. You are 100% vested in the employer match.
Employee Stock Purchase Plan	●	All employees with prior year FFC earnings are eligible to participate in the ESPP. You may purchase ≤ 15% of your prior year's earnings with a maximum of \$15,000. The stock is purchased quarterly at a discounted rate (historically 15%).

COMPANY- SPONSORED BENEFITS

Paid Time Off	●	Paid Time Off (PTO) is provided for paid, personal time away from work. The amount of PTO employees accrue is determined based on tenure and grade level, according to the PTO schedule.
Bereavement Leave	●	Bereavement leave is offered in the event of the death of an employee's family member.
Holidays	●	All permanent full-time and part-time employees are eligible for holiday pay.
Parental Leave	●	Fulton provides 2 weeks of Parental Leave paid in full by Fulton. Parental Leave is available to employees following the birth or adoption of an employee's child. Part-time employees working less than 20 hours per week, temporary and commission-based employees are not eligible for Parental Leave.

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COMPANY- SPONSORED		DESCRIPTION
Military Leave	●	FFC complies with federal and state law regarding military service leave and employees' and employers' related rights and obligations.
Internship Development Program	●	The Internship Development Program provides college graduates or students in the process of completing a 4-year college degree the opportunity to explore a career path that matches interests while gaining valuable insight into the working life at our company.
Management Training Program	●	The Management Training Program offers rotational training in a variety of departments before pursuing one particular career path. With the skills and knowledge obtained, employees will strive to develop a professional banking foundation in order to provide a superior customer experience, serve the community, and become future leaders of Fulton Financial Corporation.
Military Internship Program	●	The Military Internship Program is designed to help veterans transition back into the workforce. This 12-week internship will provide on-the-job training in the financial services industry and job search support. Interns receive unique development opportunities to help promote professional growth.
Training for Job Development and Educational Seminars	●	There are various education options that explore the world of banking. Employees are encouraged to enroll in American Institute of Banking and Center for Financial Training courses. Additional comprehensive training is available for various computer software systems and, when available, employees are encouraged to attend educational webinars/ seminars.
Tuition Reimbursement/ Educational Assistance	●	This program aids employees in obtaining a degree, at an accredited college or university, in an area of education that will impact their career growth with Fulton Financial Corporation. Full-time employees that have completed their introductory period and are actively working at least 80 hours per pay period are eligible for 80% reimbursement for continued education.
Banking Benefits	●	Fulton provides a free checking account with added benefits, a preferential rate for consumer loans and credit cards, lender credit towards a residential mortgage closing, and a complimentary plan and life insurance review with Fulton Financial Advisors.
Employee Recognition Program	●	The Fulton Experience Recognition Program encourages you to recognize teammates that exhibit our values and guiding behaviors.
Employee Referral Program	●	The New Hire Referral Program provides a referral award for each referral that results in hire. Half the monetary award is made when the newly referred employee is hired and the remaining is made after the newly referred employee completes six months of service.
Matching Gift Program	●	All full-time employees with at least one year of continuous service are eligible to participate in the Matching Gifts Program. The Corporation will match your gift of up to \$250 to a qualifying educational institution.
Scholarship Awards	●	Fulton sponsors a Scholarship Fund to provide employees' children with an opportunity to compete for scholarships that will help defray the expenses of their college education.
Volunteering Opportunities and Charitable Giving	●	Fulton supports volunteering opportunities in our communities for company-sponsored events and participates in various charitable fundraisers throughout our footprint.
Adoption Assistance	●	Fulton Financial Corporation provides \$5,000 in adoption assistance for benefit-eligible employees. The benefit is \$5,000 per adoption with a lifetime maximum of \$15,000.

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Fulton Financial Corporation ("Fulton") is an equal opportunity employer and is committed to providing equal employment opportunity for all qualified persons. Fulton will recruit, hire, train and promote persons in all job titles, and ensure that all other personnel actions are administered, without regard to race, color, religion, creed, sexual orientation, national origin, citizenship, gender, gender identity, age, genetic information, marital status, disability, covered veteran status, or any other legally protected status.