

## EMPLOYEE BENEFITS

2015  
CIGNA  
WELL-BEING  
AWARD  
RECIPIENT



In addition to our excellent career opportunities and competitive compensation, Signature recognizes the importance of providing a comprehensive benefits program. The following is a partial list of the benefits Signature currently offers:

### MEDICAL

Medical benefits are offered through Cigna's Open Access Plus network. You have the option to choose from three Open Access Plus High Deductible Medical Plans with Health Savings Accounts which is co-funded by Signature Bank.

### DENTAL

Eligible employees have a choice of dental options that have a variety of deductibles, annual and lifetime maximums and out-of-pocket limits. Dental benefits are offered through Delta Dental's large network. Two options are Deltacare USA DMO and PPO/Premier Plan.

### VISION

The vision care plan provides coverage such as annual vision exam and expenses toward eyeglasses or contact lenses for covered employees and eligible dependents. The total cost of this program is paid for by Signature.

### FLEXIBLE SPENDING ACCOUNTS

This benefit helps employees to pay for eligible health care expenses (not paid by insurance,) dependent day care expenses, transit, and parking expenses using pre-tax dollars contributed from their pay and allows for tax savings at the same time.

### 401(K) PLAN

Enrolling in the Signature Bank Employee 401(K) Plan is one clear way to work toward your retirement. The state of the art website provides information regarding your plan, as well as educational information, financial calculators, and other tools to help you manage your account. Signature will match 100% of the first 3% and 50% of the next 4% of your eligible pay that you contribute to the plan.

### TUITION REIMBURSEMENT

Tuition reimbursement is available to eligible employees who have completed six months of employment. Signature will reimburse up to \$10,000 for approved courses in accordance to the HR policy.

### WELLNESS BENEFITS

Signature Bank, recipient of Cigna's 2015 Well-Being Award, is committed to employee health and well-being.

We offer the following:

- Gym Membership Fee Reimbursement
- Gym Discounts
- Corporate Wellness Challenges
- Onsite Biometric Screenings, Flu Shots and Health Fairs
- Wellness Seminars and Webinars

### OTHER BENEFITS AND PROGRAMS

- Paid Time Off – Vacation days, Personal Days, Sick Days, and Holidays
- Employee Referral Cash Bonus
- Short Term Disability with salary continuation and Long Term Disability, paid by Signature
- Basic Life Insurance and Accidental Death & Dismemberment Insurance, paid by Signature
- Optional Supplemental Life & Accidental Death & Dismemberment Insurance available
- Employee Assistance Program
- Voluntary Benefits
  - ▶ Critical Illness Insurance
  - ▶ Accident Insurance
  - ▶ Excess Liability Insurance
  - ▶ Pet Insurance
- Professional Development Opportunities

