# Health and wellbeing

You need to be at your physical best to excel in both your personal and professional lives. That's why we provide a variety of health and wellbeing benefits.

## Medical insurance

Full-time employees choose from two health plans, both of which provide comprehensive medical coverage, pharmacy benefits and 100% coverage for age-appropriate, network preventive care, including routine vision exams. We also offer two additional HMO plans in select geographic areas. Eligible employees also may cover their spouses or domestic partners and children.

#### A Dental and vision plans

Our dental options encourage proactive preventive care and help offset the cost of major services. Our vision plan provides coverage for glasses and contact lenses. Both are available to full-time and regular part-time employees and their eligible spouses/domestic partners and children.

#### ∧ Wellbeing

In addition to 100% coverage for network preventive care through our medical plans, we also offer a variety of wellbeing programs and resources.

Use them to:

- Prevent illness or injury
- Make healthier decisions about weight, physical activity and nutrition
- Have the healthiest pregnancy possible
- Receive decision support if you have a condition
- Quit smoking
- And more

## A Health Savings Accounts

If you enroll in a U.S. Bank high deductible medical plan, you may be eligible to contribute to a Health Savings Account (HSA) to save and pay for deductibles, coinsurance and qualified healthcare expenses. You contribute before-tax dollars, which lowers your taxable income. You don't pay taxes on the money you use to pay for eligible expenses. U.S. Bank also contributes to the HSAs of eligible employees, which helps you save even more. What's more, your account is yours, even if you leave U.S. Bank. Use it today, and save for tomorrow.

### ^ Healthcare flexible spending account

Healthcare FSAs are available to full-time employees and allow you to pay for eligible healthcare expenses for you and your dependents using before tax dollars. You contribute a portion of your elected amount each pay period, with the entire annual contribution amount available to you right away. U.S. Bank is an equal opportunity employer committed to creating a diverse workforce. We consider all qualified applicants without regard to race, religion, color, sex, national origin, age, sexual orientation, gender identity, disability or veteran status, among other factors.

Credit products offered by U.S. Bank National Association and are subject to normal credit approval and program guidelines. Deposit products offered by U.S. Bank National Association. Member FDIC.

Investment products and services are:

Not a Deposit • Not FDIC Insured • May Lose Value • Not Bank Guaranteed • Not Insured by any Federal Government Agency

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