

2022 FULL-TIME (AND REDUCED SCHEDULE PROFESSIONAL/RSP) BENEFITS AND PROGRAMS — OVERVIEW

Benefit	Key Features
Medical & Prescription Drug (health.html)	<p>Select Health Choice 1 or Health Choice 2. Both options offer the</p> <ul style="list-style-type: none"> • A Health Savings Account (HSA) (if eligible), which lets you set • Use any doctor you choose. You'll save money with in-network • In-network preventive care (according to federal guidelines) is • Annual deductible: All non-preventive covered expenses — me • Out-of-pocket maximum (OOP maximum): Protects you from u • Comprehensive fertility treatment coverage through Progyny, s • Prescription drug coverage through CVS Caremark: Certain co • Includes access to Castlight's health care cost and quality tool:
Teladoc (health.html)	<p><i>Due to temporary legislation, virtual visits through Teladoc, PNC's through Dec. 31, 2022, for those enrolled in PNC's medical cover: telehealth-is-back.aspx.</i></p> <p>Telemedicine service that gives you and your covered family mem available 24/7 via phone or video, dermatology is available 24/7 at apply in some states.</p> <p>If eligible, you can even earn Wellness Rewards when you registe</p>
Dependent Care Reimbursement Account (DCRA) (other.html)	<ul style="list-style-type: none"> • Contribute up to \$5,000 pretax to use for eligible child, adult or maximum contribution is \$5,000, those who meet the IRS defir will be determined during the plan year and communicated to • Deposits are made on a per-pay-period basis throughout the y • The deadline to incur eligible expenses is Dec. 31, 2022, or you
Dental (dental.html)	<p>Options include:</p> <ul style="list-style-type: none"> • Preventive Preferred Dental Organization (PPDO) with an annu • Preferred Dental Organization (PDO) with an annual benefit m • Dental Maintenance Organization (DMO), where available, whic benefit maximum in this plan. <p>The PDO and DMO plans include orthodontic services for childrer adults.</p>
Vision (vision.html)	Coverage for exams, frames, and lenses or contacts with both in-
Life Insurance: Basic and Optional (life.html)	<ul style="list-style-type: none"> • You receive a company-provided Basic Life Insurance benefit o • You may enroll for Optional Life Insurance of 1x to 7x eligible c • If you wish to increase coverage any time after your first enroll • If you purchase Optional Life Insurance through PNC for yours spouse/domestic partner, at no extra charge. (This service is n <p><i>*The combined maximum for Basic and Optional Life is \$4 million.</i></p>
Spouse/Domestic Partner Life Insurance (pdf/pnc_life_insurance_spd.pdf)	<ul style="list-style-type: none"> • Coverage options of \$10,000, \$25,000, \$50,000, \$75,000 or \$10 • You can increase coverage by only one level during annual enr
Child Life Insurance (pdf/pnc_life_insurance_spd.pdf)	You may elect coverage of \$10,000, which applies to each of your
Maternity Leave (pdf/pnc_short_term_disability_and_maternity_leave_booklet.pdf)	<p>Maternity Leave is covered under PNC's Short-Term Disability (ST continuous service as of the date of leave are eligible for 10 work-elimination period is required). Birth mothers who are not eligible STD section below.</p> <p>Maternity Leave and/or STD is in addition to Parental Leave for el other details.</p>

Benefit	Key Features
Parental Leave (for births or adoptions) (timeaway.html)	Eligible new parents of any gender are provided with six work-week requirements, including one full year of continuous service as of 1 conjunction with an adoption, and it must be taken in whole work-
Standard Short-Term Disability (STD) (pdf/pnc_short_term_disability_and_maternity_leave_booklet.pdf)	Full-Time employees have company-provided STD coverage as fo <ul style="list-style-type: none"> If you have at least 90 days but less than one year of full-time c compensation for up to six work-weeks of disability. If you have at least one year of full-time continuous service and compensation, then up to an additional six work-weeks at 60%
Long-Term Disability (LTD) (pdf/pnc_long_term_disability_spd.pdf)	Full-Time employees have LTD coverage as follows: <ul style="list-style-type: none"> Company-provided LTD coverage of 60% of eligible compensat totally disabled for 91 calendar days and approved by the admi You can elect to buy an additional 10% of coverage by choosing The monthly benefit maximum is \$10,000.
Personal Accident Insurance (pdf/PNC_PA_SPD.pdf)	This coverage pays a benefit in the event of accidental death or di <ul style="list-style-type: none"> You may elect coverage from \$10,000 to \$500,000 (up to 10x yo You also may elect family coverage, which pays a percentage o When you elect this coverage, it includes a benefit of \$10,000 fi
Incentive Savings Plan (ISP) 401(k) (pdf/ISP_401k_promo_brochure.pdf)	Full-time employees are eligible to participate immediately. You'l according to your date of birth, unless you make different contributi about which fund is applicable to you based on your birth year, rel or directly at pncpathfinder.com (https://pncpathfinder.com) > Inl <ul style="list-style-type: none"> You may contribute from 1% to 75% of your eligible pay on a pr Starting with the first of the month following six months of ser pay (combined). You are vested in the company match after thr There is a minimum company match of \$2,000 if you contributi year. (The minimum match is prorated for hourly employees at You choose from a variety of investment options to suit your pe
Pension Plan (pdf/pnc_pensionplan_spd.pdf)	Full-time employees are eligible the first of the month following s earnings credits in an amount equal to a percentage of your eligib after three years of service. <ul style="list-style-type: none"> If you were covered by the PNC Pension Plan — including activ level you had attained on that date (from 3% to 8%, which was If you first became a participant in the plan on or after Jan. 1, 2 Effective Jan. 1, 2018, eligible employees receive a minimum \$ year.)
Vacation (timeaway.html)	Full-time employees accrue vacation time based on a schedule.
Vacation Buy (timeaway.html)	All full-time and Reduced Schedule Professional (RSP) employee will have completed two years of continuous service by the start c
Vacation Carry-Over (timeaway.html)	Carry over up to three accrued, unused regular (company-provide accrued vacation and before the end of the first quarter of that ye 2022. Any carry-over days remaining at the end of the first quarte <p>Carry-over is available for regular vacation days only. You cannot the calendar year, you may request reimbursement of unused, pu</p> <p><i>*Certain state laws, such as in California and Colorado, may requ</i></p>
Holidays (timeaway.html)	The corporate holiday schedule (timeaway.html#holiday) has 11 p
Paid Occasional Absence Days (POA)/ Personal Day (timeaway.html)	These days can be used for personal illness, care of immediate fe are eligible for eight POA days per year and one personal day afte employment status to full time.

Benefit	Key Features
Paid Family Leave (timeaway.html)	<p>Effective Jan. 1, 2022, all eligible employees may use up to two weeks of Paid Family Leave for a family member. You may use Paid Family Leave for situations that include:</p> <ul style="list-style-type: none"> Your spouse or partner is hospitalized with a serious illness or Your child requires outpatient surgery and needs care when they are home A parent is moving to hospice care and you want to be by their side You need to take your partner or child to and from lengthy physical therapy appointments <p>Requests for Paid Family Leave will be reported to your manager.</p> <p><i>* Paid Family Leave for RSP employees (who work less than a typical full-time employee)</i></p>
Educational Assistance (other.html)	<p>This program provides eligible full-time employees with reimbursement for tuition, books, and other educational programs, or certain certification programs.</p> <p>Visit the Educational Assistance policy on Pathfinder (https://pathfinder.pnc.com/ps/ps_2/EMPLOYEE/EMPL/s/WEBLIB_IS_AW.ISC?AWGroupID=NCC_EDUCATIONAL_ASSISTANCE&AWPageID=NCC_EDUCATIONAL_ASSISTANCE) for more.</p>
Living Well (livingwell.html)	<p>Living Well is available to all employees, and includes programs, services, and resources. Programs are also available to spouses/domestic partners and/or dependents.</p> <p>All employees have access to Castlight (livingwell.html) — a platform that provides a variety of medical options. Employees with a PNC medical option also have access to Castlight.</p> <p>The Wellness Rewards Program rewards you with points when you use your PNC BeneFit Plus Health Savings Account (HSA), you can redeem points for up to an additional \$400. If you're not enrolled in a PNC medical option or HSA, you can still earn points.</p> <p>Learn more (livingwell.html#collapse1)</p>
Just In Case Care (livingwell.html)	<p>In partnership with Bright Horizons, a nationwide network of back-up care services is available to PNC employees. Services are available when you are unavailable.</p> <p>Note: The IRS limits the amount employers can exclude from an employee's gross income for dependent care services. The value of any child or elder care services provided by PNC through Bright Horizons will be considered imputed income and taxed as regular wages.</p> <p>Visit the Just in Case Care page on Pathfinder (https://pathfinder.pnc.com/ps/ps_1/EMPLOYEE/EMPL/s/WEBLIB_IS_AW.ISC?AWGroupID=NCC_PNC_JUST_IN_CASE_CARE&AWPageID=NCC_PNC_JUST_IN_CASE_CARE) for more.</p>
Ovia Health Family-Building Services	<p>Ovia Health is a collection of easy-to-use apps that provide daily care and support for women and their families.</p> <p>Features include fertility tracking, personalized health data and insights, and coaching; a variety of physician-developed health programs; information and resources; and more. Ovia Health is available to PNC employees and their families at no cost. You don't need to be a PNC employee to use Ovia Health.</p> <p><i>Ovia Health helps participants about options, answer questions, help navigate patient care, and more.</i></p>
Adoption Assistance (other.html)	<p>If you have at least one year of continuous full-time service and are not currently on leave, you are eligible for adoption assistance for each adoption. Learn more (other.html#collapse2)</p>
Employee Assistance Program (EAP) (other.html)	<p>Free confidential assistance, through GuidanceResources, offers support and counseling. It is available 24/7 to you and your family members. Visit pathfinder.pnc.com/ps/ps/EMPLOYEE/EMPL/s/WEBLIB_IS_AW.ISC?AWGroupID=NCC_LIVING_WELL_MORE_INFORMATION&AWPageID=NCC_LIVING_WELL_MORE_INFORMATION in Pathfinder for more information.</p> <p>Learn more (livingwell.html?eap#collapse3)</p>
Advocacy (health.html)	<p>PNC's advocacy service is there when you need help with complex and managing claims issues. Call the HR Service Center at 877-YOUR-PNC.</p>
Commuter Benefits Program (other.html)	<p>Pay for eligible parking or transit expenses with pretax dollars, with your contribution through Pathfinder (via WageWorks/HealthEquity).</p>
Voluntary Coverage: Pet, Home and Auto Insurance	<p>Pet insurance is available through MetLife and home and auto coverage is available through MetLife. You can compare group rates as a PNC employee and pay for coverage through your company's group plan.</p> <p>Learn more at metlife.com/PNC (https://www.metlife.com/PNC/)</p>

Benefit	Key Features
Business Travel/Criminal Acts Insurance (pdf/pnc_life_insurance_spd.pdf)	Covers death and dismemberment while you travel on company business up to a certain capacity as a PNC employee.
Employee Stock Purchase Plan (ESPP) (other.html)	If you have at least six months of service, as of the first day of the month, you can purchase PNC common stock at a 5% discount from the fair market value on the first day of the month.

[Home \(index.html\)](#) [Contact Us \(contact.html\)](#) [Documents & Forms \(documents.html\)](#)

Note: Pathfinder links from this site will only function if you are connected to PNC's network.

© 2022 Alight Solutions

*None of the information on this website should be interpreted as a binding commitment on PNC's part with respect to participation in any PNC benefit plans/programs. PNC's official plan documents and employment policies govern the terms and conditions of each benefit plan or policy and will control in the event of a discrepancy between this information and the official plan documents. You can access the **Summary Plan Descriptions (SPDs) here (documents.html)**. PNC reserves the right to change or terminate its benefit plans and policies at any time.*

While employee pretax HSA payroll contributions are made possible under the terms of the PNC Group Benefit Plan, the HSA itself is not part of the PNC Group Benefit Plan, is not covered by the Employee Retirement Income Security Act of 1974, as amended (ERISA), and is offered by PNC Bank, National Association, independent of the PNC-sponsored employee benefit programs. Although PNC intends to continue its contribution to the HSA, it reserves the right to change, modify, amend or terminate this at any time and for any reason.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 877-968-7762.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 877-968-7762