

2022 PART-TIME 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 same features:</p> <ul style="list-style-type: none"><li>• A Health Savings Account (HSA) (if eligible), which lets you set aside pretax money to pay for</li><li>• Use any doctor you choose. You'll save money with in-network providers.</li><li>• In-network preventive care (according to federal guidelines) is paid at 100% up to the allowat</li><li>• Annual deductible: All non-preventive covered expenses — medical <b>and</b> prescription drug —</li><li>• Out-of-pocket maximum (OOP maximum): Protects you from unexpected high health care cc individual and family coverage.</li><li>• Comprehensive fertility treatment coverage through Progyny, subject to the annual deductibl</li><li>• Prescription drug coverage through CVS Caremark: Certain covered preventive care drugs ar</li><li>• Includes access to Castlight's health care cost and quality tools, in addition to the well-being</li></ul>
Teladoc (health.html)	<p><i>Due to temporary legislation, virtual visits through Teladoc, PNC's Well-being Centers and othe April 1 through Dec. 31, 2022, for those enrolled in PNC's medical coverage. <b>Refer to News Onli (<a href="https://newsonline.pnc.com/EmpCen/News/Pages/no-cost-telehealth-is-back.aspx">https://newsonline.pnc.com/EmpCen/News/Pages/no-cost-telehealth-is-back.aspx</a>).</b></i></p> <p>Telemedicine service that gives you and your covered family members convenient, affordable ac consultations are available 24/7 via phone or video, dermatology is available 24/7 and behaviora video or phone. <b>Note: Limitations apply in some states.</b></p> <p>If eligible, you can even earn Wellness Rewards when you register for Teladoc or complete a cor</p>
Dental (dental.html)	<p>Options include:</p> <ul style="list-style-type: none"><li>• Preventive Preferred Dental Organization (PPDO) with an annual benefit maximum of \$1,000</li><li>• Preferred Dental Organization (PDO) with an annual benefit maximum of \$2,000 per person.</li><li>• Dental Maintenance Organization (DMO), where available, which requires that you select and annual benefit maximum in this plan.</li></ul> <p>The PDO and DMO plans include orthodontic services for children. The PDO includes orthodont children or adults.</p>
Vision (vision.html)	Coverage for exams, frames, and lenses or contacts with both in- and out-of-network coverage
Life Insurance (life.html)	\$20,000 Life Insurance benefit is automatically provided by PNC.
Incentive Savings Plan (ISP) 401(k) (pdf/ISP_401k_promo_brochure.pdf)	<p>Part-time employees are eligible for the plan after completing one year of service. You are auto LifePath Target Date Fund according to your date of birth, unless you make different contributio eligibility date. (For more information about which fund is applicable to you based on your birth (<a href="https://pncpathfinder.com">https://pncpathfinder.com</a>) (from Quick Links on PNC's intranet or directly at <a href="#">pncpathfinder.cor Investments &gt; 401(k) &gt; Related Links.</a>)</p> <ul style="list-style-type: none"><li>• You may contribute from 1% to 75% of your eligible compensation on a pretax basis and/or th</li><li>• PNC will match your pretax and/or Roth after-tax contributions dollar for dollar up to 4% of y you enroll. You are vested in the company match after three years of service.</li><li>• There is a minimum company match of \$2,000 if you contribute at least 4% every pay period business day of that year. The minimum match is prorated for hourly or part-time employees for less than a full year.</li><li>• You choose from a variety of investment options to match your personal savings and retireme</li></ul>
Pension Plan (pdf/pnc_pensionplan_spd.pdf)	<p>Part-time employees are eligible for the plan after completing one year of service. The plan pro accrues with earnings credits in an amount equal to a percentage of your eligible pay each quar quarter. The benefit vests after three years of service.</p> <ul style="list-style-type: none"><li>• If you were covered by the PNC Pension Plan — including active participation in the National earnings credit level you had attained on that date (from 3% to 8%, which was based on your in the future.</li><li>• If you first became a participant in the plan on or after Jan. 1, 2010, you will receive a fixed 3%</li><li>• Effective Jan. 1, 2018, eligible employees receive a minimum of \$2,000 in earnings credits an eligible for less than a full year.)</li></ul>
Vacation (timeaway.html)	Active, part-time employees may be eligible for paid vacation time after their first year of servic

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Paid Occasional Absence Days / Personal Day (timeaway.html)	These days can be used for personal illness, care of immediate family members or personal business. Full-time employees are eligible for six Occasional Absence days per year (prorated for those who are part-time).
Holidays (timeaway.html)	<ul style="list-style-type: none"><li>The corporate <b>holiday schedule (timeaway.html#holiday)</b> provides 11 paid days per year, plus 11 floating days.</li><li>Part-time employees are eligible for paid holidays if the holiday falls on a regularly scheduled workday.</li></ul>
Educational Assistance (other.html)	<p>This program provides eligible part-time employees with reimbursement of up to \$1,200 per year for tuition, books, fees, and materials for college classes, degree programs, or certain certification programs.</p> <p>Visit the <b>Educational Assistance policy (https://pathfinder-prd.ps.pnc.com/psp/ps_2/EMPLOYEE/EMPL/s/WEBLIB_IS_AW.ISCRIPT1.FieldFormula.IScript_AWGroupID=NCC_EDUCATIONAL_ASSISTANCE&amp;AWPageID=NCC_EDUCATIONAL_ASSISTANCE)</b> on Pathfinder to learn more.</p>
Living Well (livingwell.html)	<p>Living Well is available to all employees, and includes programs, tools and resources to support your physical, mental and emotional health. Living Well and programs are also available to spouses/domestic partners and/or family members in the household.</p> <p>All employees have access to <b>Castlight</b> — a platform that empowers you to manage your well-being. Employees with a medical option also have access to Castlight.</p> <p>The Wellness Rewards Program rewards you with points when you take certain steps to maintain your health. If you have a medical option with a PNC BeneFit Plus Health Savings Account (HSA), you can redeem your points for a gift card. Employees with a medical option (applicable) can earn up to an additional \$400. If you're not enrolled in a PNC medical option or don't have a PNC HSA, you can earn up to \$100 in gift cards.</p> <p><b>Learn more (livingwell.html#collapse4)</b></p>
Employee Assistance Program (EAP) (other.html)	Free confidential assistance with life's challenges, ranging from parenting and elder care support to financial and legal issues. <b>Learn more (livingwell.html?eap#collapse3)</b>
Advocacy (livingwell.html)	PNC's advocacy service is there when you need help with complex health and benefits issues, like understanding your options, navigating Medicare and managing claims issues. Call the HR Service Center at <b>877-YOUR-PNC (968-727-7273)</b> .
Parental Leave (for birth or adoption) (timeaway.html)	Eligible new parents of any gender are provided with six work-weeks of paid leave at 100% of regular salary. The leave must be taken within one year of the date of a birth or adoption, and it must be taken in whole work-week increments.
Paid Family Leave (timeaway.html)	<p>Effective Jan. 1, 2022, all eligible employees may use up to two work-weeks* of Paid Family Leave for the care of an immediate family member. You may use Paid Family Leave for situations that qualify for FMLA, such as:</p> <ul style="list-style-type: none"><li>Your spouse or partner is hospitalized with a serious illness or injury;</li><li>Your child requires outpatient surgery and needs care when they get home;</li><li>A parent is moving to hospice care and you want to be by their side; or</li><li>You need to take your partner or child to and from lengthy physical therapy appointments.</li></ul> <p>Requests for Paid Family Leave will be reported to your manager and to the HR Service Center.</p> <p><i>* Paid Family Leave for part-time employees will be prorated, based on their typical schedule on the date of leave.</i></p>
Just In Case Care (livingwell.html)	<p>In partnership with Bright Horizons, a national network of back-up child and elder/adult care services, PNC provides access to care when your family's regular care is unavailable.</p> <p><i>Note: The IRS limits the amount employers can exclude from an employee's income for dependent care services. The dependent care exclusion is a tax benefit that allows employers to exclude up to \$5,000 per year of dependent care expenses from an employee's income. This limit will be considered imputed income and taxed as regular wages. This limit applies to a dependent care flexible spending account (DCRA), as well as the value of any child or elder care services provided by PNC through Bright Horizons.</i></p> <p>Visit the <b>Just in Case Care page (https://pathfinder-prd.ps.pnc.com/psp/ps_1/EMPLOYEE/EMPL/s/WEBLIB_IS_AW.ISCRIPT1.FieldFormula.IScript_AWGroupID=NCC_PNC_JUST_IN_CASE_CARE&amp;AWPageID=NCC_PNC_JUST_IN_CASE_CARE)</b> on Pathfinder to learn more.</p>
Ovia Health Family-Building Services	<p>Ovia Health is a collection of easy-to-use apps that provide daily confidential support for your entire family's health and well-being. Ovia Health includes:</p> <ul style="list-style-type: none"><li>Fertility tracking and insights</li><li>Personalized health data and insights</li><li>Unlimited in-app messaging with fertility coaches and health coaches</li><li>A variety of physician-developed health programs</li><li>Information about PNC's health and wellness services</li></ul> <p>and related services are available to PNC employees and their families at no cost. <b>You don't need a PNC medical plan to use Ovia Health.</b></p> <p><b>Note:</b> Ovia coaches educate participants about options, answer questions, help navigate patient care, but do not diagnose, prescribe or act in a medical capacity.</p>
Adoption Assistance (other.html)	<p>If you have at least one year of continuous part-time service and meet additional eligibility requirements, PNC can help cover eligible expenses for each adoption.</p> <p><b>Learn more (other.html#collapse2)</b></p>

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Commuter Benefits Program (other.html)	Pay for eligible parking or transit expenses with pretax dollars with convenient debit cards or h change your contribution through Pathfinder (via WageWorks/HealthEquity) at any time.
Voluntary Coverage: Pet, Home and Auto Insurance	<b>Pet insurance</b> is available through MetLife and <b>home and auto coverage</b> is available through Me enroll at group rates as a PNC employee and pay for coverage through convenient payroll deduc Learn more at <a href="https://www.metlife.com/PNC/">metlife.com/PNC (https://www.metlife.com/PNC/)</a> .
Business Travel/Criminal Acts Insurance (pdf/pnc_general_plan_wrap.pdf)	Covers death and dismemberment while you travel on company business or resulting from the in your capacity as a PNC employee.
Employee Stock Purchase Plan (ESPP) (other.html)	Part-time employees with at least one year of service, as of the first day of the next offering per purchase PNC common stock at a 5% discount from the fair market value on the purchase date



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*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.*

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