

Your Retirement Benefits

401(k) Investments — Save, Invest, Retire.

Begin contributing in Bethpage's Enhanced 401(k) Plan today to plan for your Retirement. Our generous Employer Match is second to none. We match your first 3% contribution at 200% and your next 4% contribution at 100%. You receive a 10% Employer Match to your 7% contribution. Bethpage provides various Funds to meet your needs with our well rounded portfolio.

Your Benefits Package

The health and happiness of you and your family is a high priority. That's why we offer a benefits package to help you and your loved ones feel secure.

Eligibility Information.

As a full time employee, you're eligible for Medical, Dental and Vision Insurance benefits. Eligible dependents can also receive healthcare coverage. Once eligible, active employees can participate in the 401(k) savings program.

Making Changes During the Year.

Generally you can only change your benefit elections during the annual benefits Open Enrollment period. An exception is made for any Qualified Life Event (QLE), such as marriage, divorce, birth or adoption. You must notify Human Resources within 31 days of any QLE to make changes. Otherwise, you'll have to wait until the next open enrollment period. Any changes you make to your benefit choices must be directly related to the QLE. Proof of the change may be required (example: a marriage license or birth certificate).

When Coverage Ends.

Most benefits end at termination or the last day of the month following your last day worked. However, under certain circumstances, you may continue your health care benefits through COBRA Insurance.

Insurance Coverage For the Unexpected.

Life/AD&D and Disability Insurance aren't something you think about everyday. But, they should be apart of everybody's financial planning— no matter what your age. Your benefits program offers the following coverages to help protect you and your family when it is needed most:

Basic Life and Accident (AD&D):

Class 1: 2x Annual Earnings to \$500,000

Class 2: 20% of Basic amount of insurance to \$15,000 AD&D benefits are paid in addition to Life Insurance if you die in an accident or become seriously injured or physically dismembered.

Supplemental Life and AD&D (you pay full cost):

Class 1: Up to 3x Annual Earnings to a combined \$500,000; Spouse \$5,000 increments to \$50,000; Spouse not to exceed Employee amount; Child \$10,000 or \$20,000 Flat amount

Short Term Disability NY DBL:

50% of salary up to \$170 per week. Benefits begin on the eighth day of illness or injury and continue for 26 weeks.

Long Term Disability (company paid):

Class 1: 60% to a monthly maximum of \$20,000

Class 2: 60% to a monthly maximum of \$15,000

Additional Benefits

We offer all employees access to additional benefit programs to help you live a more balanced life. The following benefits are designed to help you balance work and family issues:

Employee Assistance Program (EAP).

Receive confidential help for everyday situations and personal difficulties such as depression, dependency, job-related stress, even legal and financial concerns.

Health Advocate.

Your Health Advocate benefit, paid by your employer, gives you access to your own Personal Health Advocate, typically a registered nurse backed by medical directors and benefits and claims specialists. You'll get one-on-one help for any healthcare or insurance-related issue. And you, your spouse, dependent children, parents and parents-in-law are eligible to use Health Advocate.

Fitness Program Memberships.

Bethpage Federal Credit Union supports all employees who choose to take advantage of gym and weight reduction programs. We provide a reimbursement benefit, limited to employees only; dependents are not eligible. Bethpage Federal Credit Union will subsidize a fitness program of your choice for a maximum of \$60 per quarter. To receive reimbursement, you must participate in a gym and/or health and fitness program that offers physical and/or aerobic activities that focus on direct physical health.

Weight Loss Memberships.

In addition to the fitness program membership, Bethpage Federal Credit Union will subsidize participation in any weight loss reduction program of your choice. Reimbursement will take place on a quarterly basis for a maximum of \$60 per quarter. This benefit is limited to employees only; dependents are not eligible.

Tuition Reimbursement.

All current full time and part time employees who have completed six (6) months of service at Bethpage Federal Credit Union are eligible to apply for tuition reimbursement. The six-month minimum must have been completed prior to the start of the course and/or registration period. Part time Teammate reimbursement is pro-rated. A Teammate will not be reimbursed for courses that have not been successfully completed.