



Coverage That Counts: Affordable Protection

City National Bank Benefit Offerings

For 2026 Plan Year





Helping You Prepare for the Unexpected

Your Benefit Options

Helping protect your family's financial future

- Life Insurance
- Accidental Death & Dismemberment Insurance (Voluntary)

Income protection & recovery support

- Short-term & Longterm Disability Insurance



Helping You Prepare for the Unexpected

Your Benefit Options

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Who is eligible?

All Active FullTime colleagues of City National Bank who work at least 30 hours per week on a regularly scheduled basis.

When can you enroll?

October 30th – November 13th

When does coverage begin?

January 1, 2026

Life Insurance

These benefits

- Are protection for those who you will leave behind with a cash benefit that can help with final planning and loss of future income.
- Gives you some peace of mind that your family will be protected when you're gone.
- Can be used to help cover costs like funeral expenses, debts, tuition, and childcare.



Life Form Series includes GBD-1000, GBD-1100, or state equivalent.

Life Insurance

How much Life insurance is provided by my employer?

- Employee: 1½x your salary to a maximum amount of \$100,000

How much Supplemental coverage am I able to purchase?

- Employee: 1-5x your salary to a maximum amount of 5x your earnings or \$1000,000, whichever is less
- Spouse: increments of \$10,000 to a maximum amount of \$250,000
- Dependent children: \$10,000

- **Evidence of Insurability requirements for New Hires**
 - Evidence of Insurability is required for any amount of the lesser of 3x your annual earnings or \$500,000. The same applies for spouse but for \$30,000
- **Evidence of Insurability requirements for currently enrolled employees**
 - Evidence of Insurability is required for you and your spouse for any increase you make to your existing election
- **Evidence of Insurability requirements for late entrants if you don't have existing coverage**
 - Evidence of Insurability is required for any election.

Accidental Death and Dismemberment Insurance, which we call:

Accidental Loss of Life and Severe Injury Benefits

These benefits:

- Cover you for an accidental loss of motion, sight, limb or life.
- Maximum benefit is \$500,000
- Ensure you are helping protect those who depend on you most when you cannot.
- Can be used to help cover costs like housing, food, education or final arrangements.
- You can elect supplemental coverage (benefit amounts vary)



Accident Form Series includes GBD-1000, GBD-1300, GBD-3300, GBD-3500, or state equivalent.

Short-term Disability Insurance, which we call:

Short-term Income Protection Benefits

These benefits:

- Replace part of your income if you are unable to work due to childbirth, illness, or injury.
- Help create some stability in an unstable time.
- This coverage provides 60% of your income, up to \$2,000 per week
- Can be used for anything you choose, like rent or mortgage payments, childcare, medical deductibles, bills, groceries
- Benefits begin on the 8th day of your disability
- Premium will be paid through payroll deduction, as authorized by you during the enrollment process
- Covers colleagues up to 26 weeks



THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

Long-term Disability Insurance, which we call:

Long-term Income Protection Benefits

These benefits:

- Replace part of your income if you are unable to work for an extended time due to an illness or injury (i.e., back pain, heart disease) .
- Can be used for anything you choose, like rent or mortgage payments, bills, groceries
- You pay for the premium through payroll deduction
- Benefit amount for the core election is 60% to a maximum amount of \$6,000 per month (there is a option to purchase additional coverage)
- LTD is subject to a Pre-Existing condition limitation- you need to be continuously insured for 12 months; the look back period is 3 months (for any doctor's office visits, medical documentation)
- Benefits begin after being disabled for 180 days



THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.



Additional Services

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Take advantage of additional benefits that come with your insurance plan.

- Funeral Planning Service¹ (*Life coverage*)
- Will Prep Services.¹ (*Life coverage*)
- Travel Assistance and ID Theft and Protection Services.¹ (*All Products*)
- Ability Assist[®] Counseling Services.¹ (*LTD*)
Important: You must be enrolled in our Long-term Disability plan and have a claim approved by The Hartford to be eligible.
- HealthChampionSM Health Care Support Services.¹² (*Disability*)

¹ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

² HealthChampionSM specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

Ability Assist[®] Counseling Services

Provided by ComPsych[®]

■ Flexible Access to Counseling Services

Wide-ranging Support

- Available to eligible employees, immediate family and household members
- 24/7 toll-free access to Master-level counselors
- Three face-to-face counseling sessions per occurrence per year per family member
- Unlimited phone and web access
- HealthChampionSM health care navigation support services
- Emotional and WorkLife Counseling
- Financial Guidance Resources
- Legal Support Resources

¹ The services described in this material are offered through The Hartford by ComPsych[®] Corporation. ComPsych[®] is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych[®] and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

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HealthChampion^{SM1} Health Care Navigation

Provided by ComPsych^{®2}

■ Administrative Support

Clinical Support

- Easy-to-understand explanation of benefits
- Cost estimates for covered & non-covered treatments
- Fee & payment negotiation
- Referral to financial resources for under or uninsured
- Explanation of the appeals process
- Preparation for doctor's visits
- Straightforward answers on treatment options
- Coordination with healthcare providers
- Community resource & support group referrals

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Making Travel Safer

Travel Assistance¹

■ Overview

Emergency Transport Services

Medical Assistance

Other Travel Services

- For business or pleasure
 - Over 100 miles from home for 90 days or less
- For employee, spouse and dependent children under age 26
- Emergency transport services such as medical evacuations, repatriations of remains and more.
- Medical monitoring
- Assistance with prescriptions
- Replacing medical devices
- Pre-trip information
- Lost luggage/ document assistance

¹ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employeebenefits/value-added-services for more information.

Identity Theft Support Services¹

- Education on prevention and steps to take following theft
- Credit bureau notification
- Credit information review
- Identity theft affidavit assistance
- Card replacement
- Translation and emergency cash advance

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Empathy Bereavement Services¹ that go beyond the benefit

Grief Guidance

Help for all the difficult emotions they may be feeling

Funeral Planning

Checklists and templates to stay on top of every detail

Obituary Writer

A professionally written obituary in minutes

Care Manager

1:1 chat with a dedicated expert for guidance

Family Collaboration

Support for the process by sharing with up to 10 others on an account

Secure Vault

A safe place to upload, organize, and share crucial documents

Estate Administration

Guidance to the ins and outs of this complex process

Account Deactivation

Automated canceling of memberships, accounts and subscriptions

Estate Planning

Every detail worked out to save the family time and headaches

Knowledge Base

In-depth information on any topic

¹ Bereavement Services, Funeral Planning Services and Will Prep Services are provided through The Hartford by Empathy. Empathy is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.

The Hartford Life Essentials & Value-added Services¹

Services for all stages of life

Life

- Travel Assistance Services
- Will Preparation Services
- Funeral Planning Services
- Employee Assistance Program (EAP)

End of Life

- Travel Assistance Services
- Will Preparation Services
- Funeral Planning Services
- Employee Assistance Program (EAP)

Beneficiary

- Travel Assistance Services
- Access to Empathy suite of bereavement services
 - Grief Guidance
 - Funeral Planning
 - Obituary Writing
 - Estate Planning
 - ID Theft
- Dedicated Care Manager
- Access to digital app

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Wrap Up and Questions

Available Plans

- Life Insurance ~~(Life Insurance)~~
- Accidental Death and Dismemberment Insurance
(Accidental Loss of Life and Severe Injury Benefits)
- Short-term & Long-term Disability Insurance (Income Protection Benefits)

Important Dates

Enrollment period is October 30th – November 13th, 2025

Coverage starts January 1, 2026

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