



Old National Benefits Guide

Bremer Enrollment April 8–21, 2025

WHAT'S INSIDE



About this Guide

This guide highlights features of the company benefits. Detailed plan terms and conditions can be found in the legal Summary Plan Descriptions (SPDs), insurance certificates and/or the Team Member Handbook. If there is a conflict or discrepancy between the provisions contained in this guide and the actual written terms of the SPD or certificate, the SPD or certificate will govern.

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Welcome to Old National Bank

Bremer Enrollment April 8–21



Questions?

- Go to handbook.oldnational.com/open-enrollment for details about plans and rates.
- Email: HRServices@oldnational.com

Benefits Highlights

Our team members are our most important resource, and Old National is proud to offer a competitive benefits package to you and your family. This guide provides an overview of Old National's benefit offerings to help you decide what options are right for you. Inside, you'll also find important resources and contact information. Additional benefits information is available online through our corporate portal. Old National will recognize your Bremer service date for purposes of eligibility under Old National's benefit plans.

Medical Benefits

Old National is committed to being *Better Together* and providing team members with strong, comprehensive benefits. ONB uses the BCBS network of providers. AmeriBen administers claims. You can choose from four different medical plans with deductibles ranging from \$1,250 to \$4,000 for individual coverage.

- PPO 1250
- HDHP 2250
- HDHP 3500
- HDHP 4000

Maxor Plus is the prescription drug provider. Maintenance medication is provided at no cost under all plans. All major pharmacy chains are part of the Maxor Plus network.

Bremer year-to-date deductions and out-of-pocket expenses will be credited to the Old National plan.

Medical Premium Discounts

- **Wellness discount for 2025 Bremer team members**—Automatically earn a monthly discount of \$50 if you enroll in an ONB medical plan.
- **Tobacco-free discount**—Earn a monthly discount of \$50 if you do not use tobacco products or if you complete a tobacco cessation program.

HSA Contributions

The company will contribute a total of \$500 for individual coverage and \$1,000 for all other coverage levels. Company HSA contributions for team members covered by an HDHP are made on a quarterly basis in early January, April, July and October. You may contribute an additional \$3,800 (team-member only coverage) or \$7,550 (all other coverage tiers). If you are 55 and older, you may contribute an extra \$1,000. The annual maximum includes contributions both you and Bremer made in 2025 to your HSA.

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Benefit Highlights

Continued from page 2

Health Benefits

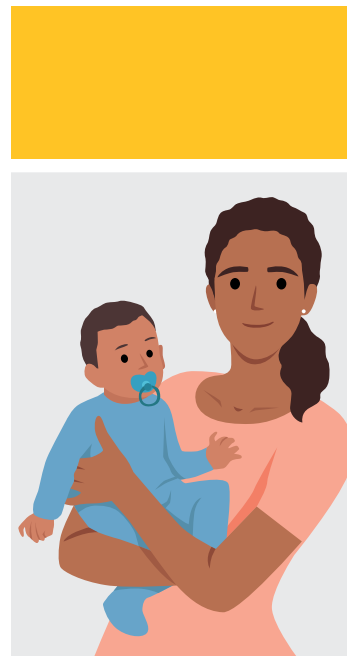
Old National's health benefits include programs to help you better navigate the healthcare ecosystem, while potentially saving money and improving your overall well-being.

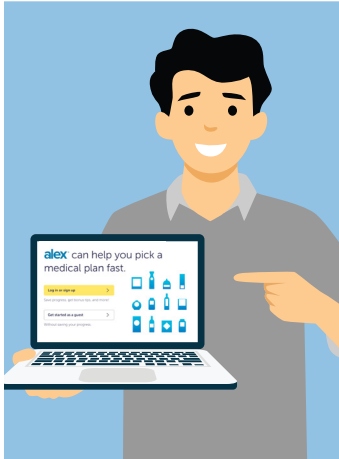
- **AmeriBen Engage+ Advocates**—Advocates can help you navigate through your medical journey and provide support for your health and well-being, ensuring you get the right care when you need it.
- **AmeriBen Engage App**—This app and website connects you to everything you need to manage your healthcare. You can:
 - Access your insurance card
 - Find quality, in-network providers
 - Compare costs before you go
 - View past claims and spending account balances
- **Mayo Clinic Complex Care Program**—If you or your covered dependents are facing complex healthcare challenges, you may be eligible for a second opinion at no additional cost from Mayo Clinic, one of the nation's leading hospitals.
- **Maxor+ Pharmacy Discount Program**—You can get the best prices on your medications at participating pharmacies, without additional cards or paperwork.
- **Dialysis Coverage Program**—The AmeriBen dialysis program will help you and your covered dependents navigate dialysis treatment, including Medicare enrollment.
- **PaydHealth**—This program is designed to reduce out-of-pocket costs for specialty drugs.
- **Regenexx®**—Regenexx® is a medical specialty group that provides an alternative to orthopedic procedures. If you and your dependents are enrolled in an Old National medical plan, you have access to Regenexx® as a covered benefit.

Dental, Vision, Basic and Supplemental Life and AD&D

- **Dental coverage** is offered through Delta Dental. You can choose either the Basic Plan or Premier Plan. There is no deductible with either plan.
- **Vision coverage** is offered through VSP (Vision Service Plan). VSP provides access to the largest nationwide network of providers and a \$200 allowance for contacts and \$150 allowance for frames.
- **Life and supplemental life** are offered through UNUM. The company will provide all full-time team members with 2X annual salary in basic life and AD&D coverage. A buy-down feature is available to 1X life or a flat \$15,000. Part-time level 1 team members receive \$15,000 in basic life coverage. Supplemental Life is also available for your eligible dependents.

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ALEX®

Learn more about ALEX [here](#)
or scan the QR code below.



Benefit Highlights

Continued from page 3

Flexible Spending Accounts (FSA)

- You can contribute up to \$3,300 to a Healthcare FSA and up to \$5,000 to a Dependent Care FSA (the IRS maximum), excluding year-to-date reimbursements under the Bremer plan.
- If you're enrolled in a High Deductible Health Plan (HDHP) and the Healthcare FSA, your Healthcare FSA can only be used to pay for eligible dental and vision expenses (Limited Purpose FSA).
- The amount you may carry over to 2026 is \$660 for Healthcare FSAs and Limited-Purpose Healthcare FSAs.
- You can contribute up to \$325 per month for parking and \$325 per month for transit to a Transportation Spending Account.

Mental Health | EAP

Headspace is a confidential, comprehensive mental health and life solution that includes an Employee Assistance Program and 24/7 support. Headspace is available to you and your dependents (ages 13 and older), regardless of whether they are enrolled in an ONB medical plan.

Income Protection Plans

- Group Accident
- Critical Illness
- Hospital Indemnity
- Legal Plan (coverage includes one individual or joint federal and state tax filing through TurboTax)
- LifeLock (identity, security and privacy protection)

Meet ALEX®!

ALEX is an interactive benefit decision tool that helps you select the best benefit plans for you and your family. All you have to do is answer a few questions about what medical care you might need in 2025, and ALEX will recommend the benefit plans and coverage that will best meet your needs.

Alex also offers a Medicare support tool to help you understand your Medicare options.



Enroll in your 2025 benefits through ADP April 8–21, 2025:

- Enroll at myadp.com.
- Call the Old National Benefits Solution Center at 800-240-7155.
- Download and log into the ADP mobile app.

Benefits selected and confirmed will be effective on May 1, 2025.



Domestic Partner Resources

- [Eligibility and tax implications](#)
- [Affidavit](#)

Eligibility for Benefits

Eligibility for the **benefits** program varies based on the benefit and full-time or part-time status. Old National will recognize your Bremer service for eligibility under the Old National benefits plans.

Who Is Eligible

You are eligible for benefits if you meet the following criteria:

- Full-time: Regularly work 30+ hours per week
- Part-time – Level 1: Regularly work 20–29 hours per week

If you regularly work fewer than 20 hours per week, you are only eligible for the 401(k) plan.

Eligible Dependents

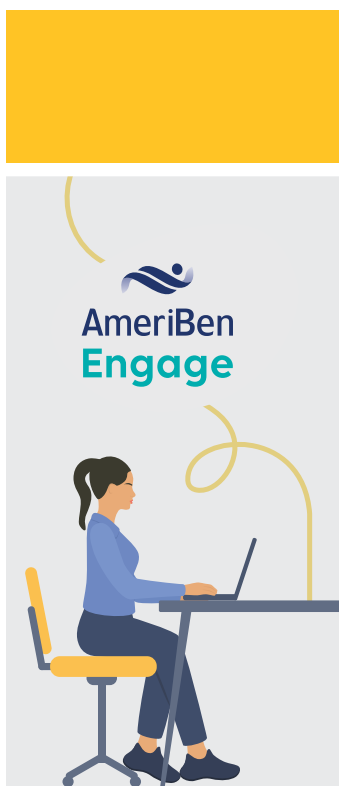
The company provides benefits for you and your eligible dependents defined as:

- Your legally married spouse.
- Your domestic partner, if an [affidavit](#) of domestic partnership is submitted with supporting documentation. **Please note: Tax implications for domestic partners can be significant.**
- Your natural children, stepchildren, adopted (or placed for adoption) children, children of your domestic partner and children for whom you are the legal guardian.
- Your dependent children who became totally and permanently disabled before age 26, if they were covered by the plan before they became disabled.
- Your adult children up to age 26 (does not include your child’s spouse or your grandchildren).
- Children for whom you are required to provide coverage under a Qualified Medical Child Support Order.

BENEFIT	FULL-TIME TEAM MEMBERS	PART-TIME TEAM MEMBERS LEVEL 1
HEALTH BENEFITS		
Medical	Date of hire	Date of hire
Dental		
Vision		
Flexible Spending Accounts (FSAs) <ul style="list-style-type: none">• Healthcare• Limited-purpose Healthcare• Dependent Care• Commuter• Mental health		
LIFE, AD&D, DISABILITY AND PARENTAL LEAVE BENEFITS		
Life Insurance	Date of hire	Date of hire
AD&D Life Insurance		
Short-term Disability	The first of the month after 6 months of employment*	
Long-term Disability	The first of the month following 6 months of employment	Not eligible
Parental Leave	One year of employment	
Caregiver Leave		
INCOME PROTECTION BENEFITS		
Accident	Date of hire	Date of hire
Critical Illness		
Hospital Indemnity		
Legal Plan		
LifeLock		

*Your Bremer hire date will be honored.

HEALTH BENEFITS



AmeriBen Engage™

- Visit engage.ameriben.com.
- Download the AmeriBen Engage™ app on your phone.

AmeriBen's Engage+ Advocates

This program can help you navigate through your medical journey and provide support for your health and well-being needs.

You can get:

Integrated Support

- Benefit questions and billing issues
- Appointment scheduling assistance
- Coordination with providers

Proactive Care

- Manage preventive care and chronic conditions
- Understand your health plan and benefits available



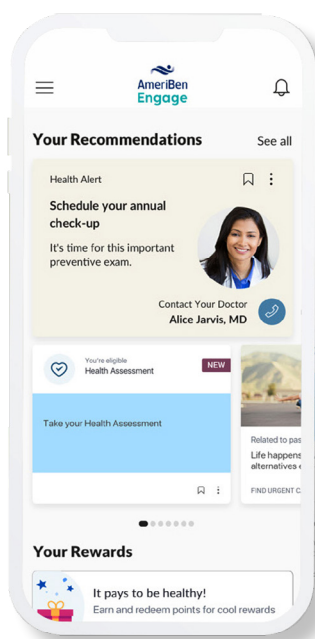
AmeriBen is ONB's medical plan administrator. It offers online resources to assist you with claims, benefits and eligibility.

Comprehensive Outreach

- Preventive health service reminders
- Guidance during ER discharge and adverse determinations

AmeriBen Engage™ App

The new AmeriBenEngage™ app and website will connect you to everything you need to easily manage your healthcare, achieve your goals and live healthier.



You can:



Find quality, in-network providers near you.



Compare estimated costs for care before you go.



Understand your health plan.



Access your digital ID card.

HEALTH BENEFITS

Medical Benefits

You can choose between four medical plans—one PPO Plan and three High-Deductible Health Plans (HDHP). Both the PPO and High-Deductible Health Plans use the same BlueCross BlueShield network of providers. Deductibles range from \$1,250–\$4,000 for individual coverage and \$2,500–\$8,000 for family coverage. You may select where you receive your medical services; however, your out-of-pocket costs will be lower if you use in-network providers.

Bremer year-to-date deductibles and out-of-pocket expenses will be credited to the Old National medical plan. The process of receiving and moving deductibles and out-of-pocket expenses to the Old National medical plan will begin after the partnership closing date of May 1, 2025, and will be completed as soon as administratively possible. AmeriBen will work with Medica to ensure a smooth transition of care, medical management and prior authorizations.

Preventive Care

Preventive medical care is an important part of your coverage. In-network routine physical exams, certain medications, flu shots, vaccinations, certain diagnostic tests, screenings and other regular **preventive care are provided at 100% coverage** with no cost to you. Early detection of health problems before they become serious may result in more effective treatment at lower costs.

MEDICAL PLANS SUMMARY

PLAN PROVISION	PPO 1250		HIGH DEDUCTIBLE HEALTH PLANS					
			HDHP 2250		HDHP 3500		HDHP 4000	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
HSA CONTRIBUTION								
Team member only	N/A		\$500		\$500		\$500	
Family*	N/A		\$1,000		\$1,000		\$1,000	
ANNUAL DEDUCTIBLE ¹								
Team member only	\$1,250 ²	\$2,500 ²	\$2,250 ³	\$4,500 ³	\$3,500 ²	\$7,000 ²	\$4,000 ²	\$8,000 ²
Family*	\$2,500 ²	\$5,000 ²	\$4,500 ³	\$9,000 ³	\$7,000 ²	\$14,000 ²	\$8,000 ²	\$16,000 ²
ANNUAL OUT-OF-POCKET MAXIMUM ⁴								
Team member only (includes deductible)	\$3,500	\$10,000	\$4,500	\$12,000	\$5,500	\$15,000	\$6,000	\$20,000
Family* (includes deductible)	\$7,000	\$20,000	\$9,000	\$24,000	\$11,000	\$30,000	\$12,000	\$40,000
OFFICE VISIT								
Primary Care	\$25	50% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Specialist	\$40	50% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
HOSPITAL VISIT								
Inpatient Hospital	20% after deductible	50% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	50% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Emergency Room	20% after deductible		20% after deductible		20% after deductible		20% after deductible	

*Includes team member + spouse/domestic partner, team member + child(ren) and family categories.

¹ Bremer YTD deductibles will be credited to the Old National plan.

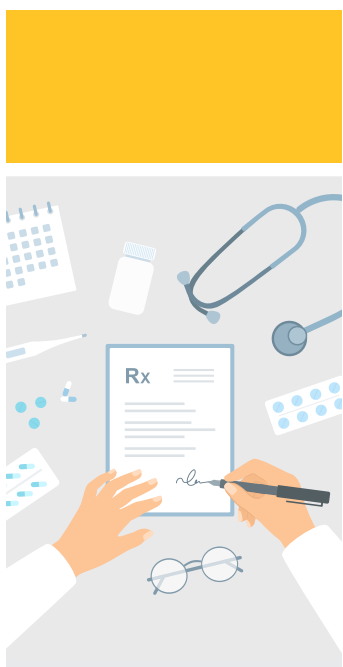
² **Embedded deductible**—If you have family* coverage, each family member has an individual deductible that rolls up to the family deductible. This means that if an individual meets the deductible before the family deductible is met, coinsurance applies only to that individual. Once two or more family members meet the family deductible, coinsurance applies to all family members until you reach the plan's out-of-pocket maximum.

³ **Non-embedded deductible**—If you have family* coverage, you do not have to meet an individual deductible. Instead, you must meet the family deductible. Once the family deductible is met, coinsurance applies until you reach the out-of-pocket maximum.

⁴ Bremer claims will be applied to annual out-of-pocket maximum.

Please see the SPD for additional details. The company reserves the right to make benefit plan changes during the year to comply with additional or clarified requirements of the Affordable Care Act.

HEALTH BENEFITS



Prescription Drug Coverage

Prescription drug coverage is provided by MaxorPlus. The MaxorPlus network encompasses more than 67,000 retail pharmacies, including regional and national chains, as well as independently owned pharmacies.

The plans cover a large number of eligible drugs. Under Maxor's drug formulary, [preventive prescriptions](#) that are on the IRS list are covered at 100% under all plans and are not subject to the deductible. For other medications, you will pay less if you use generics or preferred prescription drugs on the formulary list.

To locate an in-network pharmacy near you, log on to maxorplus.com and access the pharmacy locator or call **800-687-0707**.

PRESCRIPTION DRUG PROGRAMS

Maxor+ Pharmacy Discount Program. You will automatically receive the best of the pharmacy discount programs and the lowest available price on prescriptions at most pharmacies. This benefit is fully integrated through your Old National medical card. No need for a separate discount card.

Prescription mail order form. Go to the MaxorPlus member services website to obtain a form and instructions for submission.

Home Delivery Choice Program. Qualifying prescriptions you take on a regular basis can be sent to your home. Up to two refills can be obtained from your local pharmacy before you decide whether home delivery is right for you.

Specialty Pharmacy. If you have a long-term health condition that requires complex drugs, the specialty pharmacy will work with you to get the best health results from the drug you take. To see a list of drugs that must be filled through the specialty pharmacy, log on to MaxorPlus.com and go to your personalized pharmacy page. PaydHealth offers additional advocacy for specialty drugs.

Preferred Generics. This program will help you save money when you opt for a lower-price generic option over a brand-name drug.

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NOTE: If you are currently taking prescribed medication that requires prior authorization, MaxorPlus will work with you to avoid disruptions of refills.

HEALTH BENEFITS

Prescription Drug Coverage

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PRESCRIPTION DRUG SUMMARY

PLAN PROVISION	PPO 1250		HIGH DEDUCTIBLE HEALTH PLANS					
			HDHP 2250		HDHP 3500		HDHP 4000	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
RX ONLY OUT-OF-POCKET MAXIMUM								
Team member only	\$2,000	N/A	subject to plan deductible and coinsurance*		subject to plan deductible and coinsurance*		subject to plan deductible and coinsurance*	
Family	\$4,000	N/A						
RETAIL								
Generic	\$15	N/A	20% \$200 maximum	N/A	20% \$200 maximum	N/A	20% \$200 maximum	N/A
Brand Formulary	\$45	N/A						
Brand Non-Formulary	\$75	N/A						
Specialty	25% \$200 maximum	N/A						
MAIL ORDER								
Generic	\$15	N/A	20% \$200 maximum	N/A	20% \$200 maximum	N/A	20% \$200 maximum	N/A
Brand Formulary	\$115	N/A						
Brand Non-Formulary	\$225	N/A						
Specialty	25% \$200 maximum	N/A						

*Bremer YTD deductibles will be credited to the Old National plan.



Easily access your prescription information by signing up for MaxorPlus's member portal and mobile app (available in the Apple App Store and Google Play).

Check out the full list of [covered preventive medications.](#)

HEALTH BENEFITS



For FAQs about the Mayo Clinic Complex Care Program click [here](#).

Mayo Clinic Complex Care Program

If you or your covered dependents are facing complex healthcare challenges, you may be eligible for care at Mayo Clinic, which will also coordinate travel and lodging.

Mayo Clinic experts solve the world's toughest medical problems with teams of leading experts from every medical specialty and subspecialty working together to ensure the best possible outcome for each patient.

Effective treatment depends on getting the right diagnosis as soon as possible. Mayo Clinic specialists collaborate across disciplines to listen to your story, evaluate your condition, and develop a diagnosis and treatment plan just for you.

This program is designed for these medical conditions:

- Autoimmune disorders
- Cancer
- Complex pediatric conditions
- Gastrointestinal disorders
- Hemophilia
- Neurological disorders
- Spine health
- Transplant
- Undiagnosed symptoms or conditions

The Mayo Clinic Complex Care Program

1. **Connect.** Call 844-209-0080 for full details and to get connected with AmeriBen to discuss the Mayo Clinic Complex Care Program.
2. **Mayo Clinic review.** Experts will review your diagnosis and treatment plan to determine if you would benefit from care at Mayo Clinic.
3. **Travel to Mayo Clinic for care.** If travel is recommended, Mayo Clinic will contact you to schedule your appointments. Travel and lodging for you and a caregiver will be covered and coordinated for you.
4. **Return home.** After treatment, you will return home for ongoing care with your local provider.

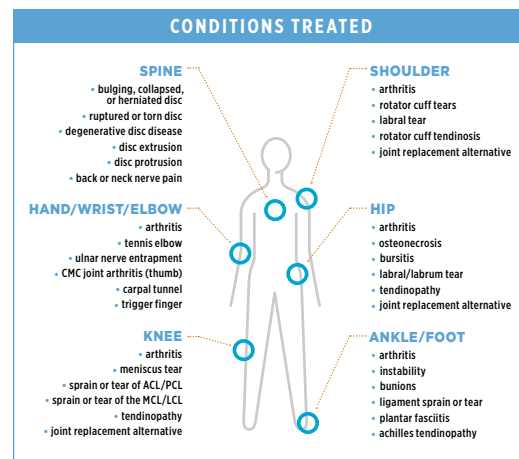
HEALTH BENEFITS



Regenexx®

Regenexx® is a medical specialty group that uses regenerative medicine to treat a broad range of orthopedic conditions. Regenexx® provides an innovative, nonsurgical relief to treat damaged bone, cartilage, muscles, tendons, and ligaments through outpatient procedures. Regenexx® implements your body's natural healing agents by employing your own stem cells and blood platelets to treat your damaged bone, cartilage, muscle, tendon, and ligament tissues—eliminating the need for up to 70% of elective orthopedic surgeries.

Learn more [here](#).



LiveHealth Online®

If you are an ONB medical plan participant, use LiveHealth Online® to virtually visit with a doctor on your smartphone, tablet or computer. No appointment is necessary. Simply sign up at livehealthonline.com or use the app to see a board-certified doctor in just a few minutes.

Use LiveHealth Online if you have:

- Cold
- Flu
- Fever
- Allergies
- Pinkeye
- Sinus infection

A virtual doctor will assess your condition, provide a treatment plan and even send a prescription to your pharmacy. If you are enrolled in the PPO plan, your cost is \$0 and no deductible. If you are enrolled in an HDHP, your cost is \$59 per visit until your deductible is met. Once you meet your deductible, your cost is \$0.

Go to livehealthonline.com or download the app and register on your phone or tablet.

HEALTH BENEFITS



PaydHealth

If you enroll in an Old National medical plan and are being treated with a brand-name medication for rheumatoid arthritis, cancer, multiple sclerosis, or other conditions typically treated by a specialist and qualify for the program, you will be contacted by the PaydHealth Specialty Contact Center to enroll in the Select Drugs and Products Program. **Participation is required.** Advocates from the program will assist you with accessing and making these high-cost specialty drugs affordable by identifying possible external funding solutions that may help you reduce your out-of-pocket costs. Advocates from the program will guide you through any required application process required of external funding solutions. All products included in the program require prior authorization and engagement with program advocacy specialists. Learn more [here](#).

Dialysis Coverage Program

Old National partners with AmeriBen on a dialysis-coverage program to help you navigate dialysis treatment, including enrolling in Medicare, understanding costs and coverage, and ending coverage if you no longer need dialysis. Plan participants receiving dialysis treatment will receive a separate dialysis ID card (different from your health benefits ID card) with instructions on filing claims directly with AmeriBen (not to the network). There is no provider disruption as the dialysis benefit is network neutral.

Call AmeriBen Medical Management at 855-407-2657 with questions or to precertify treatment.

HEALTH BENEFITS



**Headspace
24/7 Support**

• 855-420-0734

Mental Health | EAP

Headspace is a confidential, comprehensive mental health and life solution that includes an Employee Assistance Program. Headspace is available to all team members and their dependents (ages 13 and older) regardless of whether they are enrolled in an ONB medical plan.

Headspace offers:

- **Unlimited real-time mental health coaching via text.** You can use the Headspace app to chat with a mental health coach day or night at no cost to you.
- **The ability to schedule a teleconference with a Headspace licensed mental health professional.** You can receive up to eight paid therapy sessions a year (per person and per issue) on weekdays, weekends and evenings. Benefit coverage for needs beyond eight sessions coordinates with Old National's medical plan.
- **The option to schedule in-person counseling sessions with a local provider.** Up to eight in-person therapy sessions are covered per person, per issue and per year.
- **Everyday mindfulness resources and guided programs.** Learn how to better manage stress and anxiety with meditation, sleep support and mindfulness exercises. You can move through courses at your own pace.
- **Traditional Employee Assistance Plan (EAP) benefits.** Headspace provides traditional EAP services, such as childcare and eldercare referrals in addition to the enhanced mental health benefits and resources.
- **Access to 24/7 support.** Once you have registered for Headspace, you may access 24/7 support through the Headspace app or by calling the support line at 855-420-0734.

How to enroll in Headspace

[Register online](#) starting May 1 as a member of the ONB team.

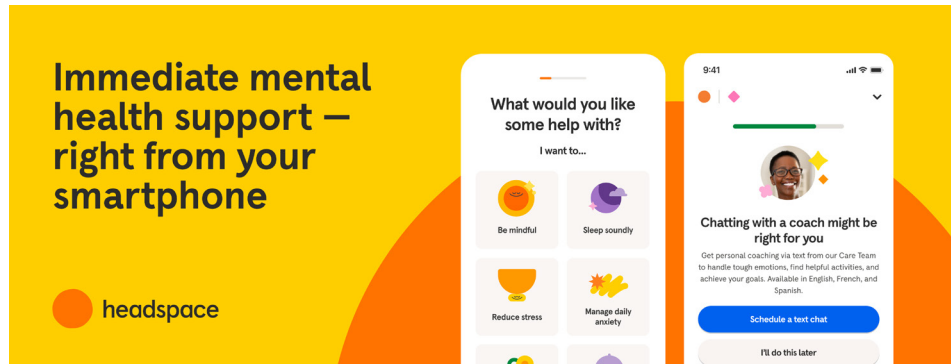
1. Enter your Bremer email. You'll then receive an activation email.
2. Open the email, and click *Activate*, which will take you back to the website where you'll be asked to enter your date of birth and country.
3. If you already have an existing Headspace account for personal use, click *Yes, I already have an account*. You will then log in using your existing account's credentials to merge the two accounts. If you do not have an existing Headspace account, choose *No, I need to create a new one*. Follow the prompts to create your account.
4. You are now logged in to your ONB Headspace account! Complete a short onboarding assessment about how you're feeling and what brings you to Headspace. You will be prompted to open or download the Headspace app.

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HEALTH BENEFITS

Mental Health | EAP

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Get Easy Access to Your Headspace Account

A quick link to Headspace can be found under *Current Topics* on the left side of the ONB intranet page. There is also a link on the Mental Health Matters resource page.

Headspace App

Download the Headspace app on your mobile device to access mental health coaching and other resources when you're on the go. Note: You must enroll in Headspace before logging into the app.

- Click *Already have an account. Log in.*
- Enter your Old National email address and password.

Need help right away?

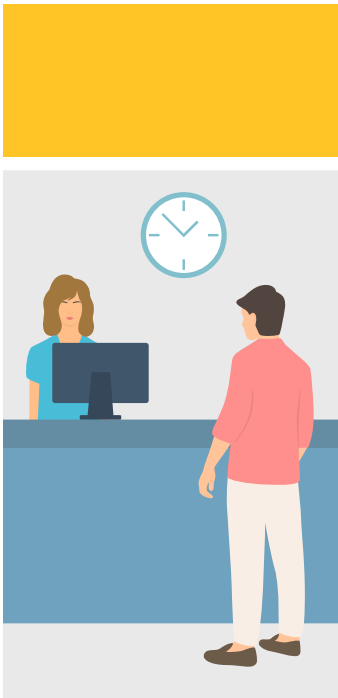
Call the 24/7 phone line at **855-420-0734** to get support during a crisis, access local resources for everyday challenges or schedule an in-person therapy appointment.

Watch for more information about the resources, benefits and upcoming webinars Headspace offers. Meantime, learn more about available resources to help you balance work and life at [headspace.com/work-life](https://www.headspace.com/work-life), using company code **"old national."**

Questions?

For other frequently asked questions, please visit help.headspace.com.

HEALTH BENEFITS



Medical Premium Discounts

Wellness Discount

You will automatically receive a \$50 monthly wellness discount in 2025 if you enroll in an Old National medical plan. To receive the discount in 2026, you must complete certain wellness activities. Details will be provided at a later date.

Tobacco-Free Discount

Earn a \$50 monthly discount for being tobacco free or by completing a tobacco-cessation program. You will certify your tobacco-user status during open enrollment.

Tobacco use is the leading cause of preventable disease, disability and death in the U.S. Nearly 30.8 million U.S. adults use at least one tobacco product—including e-cigarettes. Every day, more than 1,600 youth smoke their first cigarette. Every year, nearly a half million Americans die prematurely of smoking or exposure to secondhand smoke. Another 16 million live with a serious illness caused by smoking. Smoking-related diseases cost billions of dollars each year to treat. (Source: CDC)

- Tobacco users often incur more medical claims. As a result, you will pay more for your medical coverage if you use tobacco.
- The company offers a tobacco cessation program to help you quit. You must complete the tobacco-cessation program and be tobacco-free for three months to receive the discounted medical premium.
- You may complete the tobacco cessation program through Deaconess at Work. Providers will help you develop a personalized plan to work toward quitting tobacco and other nicotine-containing products. Email the Deaconess health coach at corporatewellness@deaconess.com or call 812-492-5714 to initiate a conversation. This free program is available to all team members, regardless of medical plan participation.

You may also complete a tobacco cessation program through another provider. To verify that the program meets required standards, please contact the human resources team or the Deaconess coach at 812-492-5714 or through the [Deaconess at Work portal](#).

MEDICAL PREMIUM DISCOUNTS

MEDICAL PLAN	MONTHLY PREMIUM DISCOUNTS		
	WELLNESS	TOBACCO-FREE	TOTAL POSSIBLE DISCOUNT
ALL PLANS	\$50	\$50	\$100

HEALTH BENEFITS

2025 Team Member Medical Premiums

Your premium rate for medical coverage in 2025 is based on your salary. If you earn less than \$50,000 per year, you will pay a lower rate. If you earn more than \$50,000, your contribution will be higher. These premiums will be deducted from your paycheck twice per month. With a total of 26 pay periods, there will be two paychecks during the year when no benefit deductions will be taken.

Note: You will automatically receive the \$50 monthly wellness discount in 2025 if you enroll in a medical plan. To receive the \$50 monthly tobacco-free discount, you must provide a self-attestation at enrollment.

FULL-TIME – ANNUAL SALARY <\$50K

PLAN PROVISION		TEAM MEMBER MONTHLY PREMIUM	MONTHLY PREMIUM LESS ALL WELLNESS DISCOUNTS
PPO 1250			
1	Team member only	\$235	\$135
2	Team member + spouse/DP	\$478	\$378
3	Team member + child(ren)	\$421	\$321
4	Family	\$606	\$506
HDHP 2250			
1	Team member only	\$161	\$61
2	Team member + spouse/DP	\$241	\$141
3	Team member + child(ren)	\$213	\$113
4	Family	\$498	\$398
HDHP 3500			
1	Team member only	\$139	\$39
2	Team member + spouse/DP	\$192	\$92
3	Team member + child(ren)	\$173	\$73
4	Family	\$431	\$331
HDHP 4000			
1	Team member only	\$120	\$20
2	Team member + spouse/DP	\$146	\$46
3	Team member + child(ren)	\$133	\$33
4	Family	\$354	\$254

FULL-TIME – ANNUAL SALARY \$50K+

PLAN PROVISION		TEAM MEMBER MONTHLY PREMIUM	MONTHLY PREMIUM LESS ALL WELLNESS DISCOUNTS
PPO 1250			
1	Team member only	\$257	\$157
2	Team member + spouse/DP	\$544	\$444
3	Team member + child(ren)	\$476	\$376
4	Family	\$698	\$598
HDHP 2250			
1	Team member only	\$171	\$71
2	Team member + spouse/DP	\$266	\$166
3	Team member + child(ren)	\$233	\$133
4	Family	\$568	\$468
HDHP 3500			
1	Team member only	\$146	\$46
2	Team member + spouse/DP	\$208	\$108
3	Team member + child(ren)	\$184	\$84
4	Family	\$490	\$390
HDHP 4000			
1	Team member only	\$123	\$23
2	Team member + spouse/DP	\$154	\$54
3	Team member + child(ren)	\$140	\$40
4	Family	\$399	\$299

PART-TIME – LEVEL 1

PLAN PROVISION		TEAM MEMBER MONTHLY PREMIUM	MONTHLY PREMIUM LESS ALL WELLNESS DISCOUNTS
PPO 1250			
1	Team member only	\$492	\$392
2	Team member + spouse/DP	\$958	\$858
3	Team member + child(ren)	\$841	\$741
4	Family	\$1,269	\$1,169
HDHP 2250			
1	Team member only	\$461	\$361
2	Team member + spouse/DP	\$892	\$792
3	Team member + child(ren)	\$785	\$685
4	Family	\$1,178	\$1,078

PLAN PROVISION		TEAM MEMBER MONTHLY PREMIUM	MONTHLY PREMIUM LESS ALL WELLNESS DISCOUNTS
HDHP 3500			
1	Team member only	\$449	\$349
2	Team member + spouse/DP	\$862	\$762
3	Team member + child(ren)	\$758	\$658
4	Family	\$1,140	\$1,040
HDHP 4000			
1	Team member only	\$433	\$333
2	Team member + spouse/DP	\$830	\$730
3	Team member + child(ren)	\$730	\$630
4	Family	\$1,093	\$993

PLAN COMPARISON

PLAN DETAILS	PPO PLAN	HIGH DEDUCTIBLE HEALTH PLANS
Team member monthly premiums	Higher	Lower
ONB HSA contributions	No	Yes – \$500 individual or \$1,000 family
Team member HSA contributions	No	Yes – \$3,800 individual, \$7,550 family + \$1,000 for age 55+
Deductible	Lower	Higher
Out-of-pocket maximum	Lower	Higher



Confused by HSAs and FSAs?

Alex, your virtual benefits counselor can help! Everything you need to make informed decisions about HSAs and FSAs can be found [here](#).



Is a High-Deductible Health Plan (HDHP) Right for You?

A HDHP works differently than the PPO Plan. With an HDHP, you get lower premiums in exchange for a higher deductible. You can fund this higher deductible with an HSA.

HSA Contributions

- With a HDHP, the company contributes money into your HSA—\$500 for team member-only coverage and \$1,000 for other coverage categories—to help you pay a portion of your medical expenses. **Contributions will be made in four equal installments in early January, April, July and October.** Company contributions will be made regardless of your decision to contribute. You must be actively employed at Old National, enrolled in an HDHP, have an open UMB HSA account and not be participating in any form of Medicare (A or B)/Medicaid/Tri-Care at the time of the quarterly deposit to receive the funds.
- HSA contributions are prorated for new hires and for team members who experience a mid-year life event.
- You may also contribute pretax money to your HSA, up to \$3,800 for team member-only coverage and \$7,550 for other coverage categories in 2025. If you are 55 or older before 12/31/2025, you may contribute an additional \$1,000 each year as catch-up contributions. The maximum limits include contributions both you and Bremer made in 2025 to your HSA.

2025 CALENDAR YEAR	TEAM-MEMBER ONLY	ALL OTHER COVERAGE TIERS
Company Contribution*	\$500	\$1,000
Your Contribution Limit	\$3,800	\$7,550
IRS LIMIT FOR ALL CONTRIBUTIONS	\$4,300	\$8,550
Additional HSA Catch-Up Contribution (age 55 or older by 12/31/2025)	\$1,000	\$1,000
MAXIMUM	\$5,300	\$9,550

*Assumes you are eligible to receive the maximum company contribution and have a UMB HSA. Employer contributions for new hires are prorated based on hire date. Bremer and ONB contributions count toward the limit.

You can contribute a minimum of \$5 twice per month up to the limit. Whatever you contribute to your HSA and do not spend will rollover and accumulate year to year for future healthcare expenses. You can change your contribution amount at any time.

Per IRS guidelines, if you participate or plan to enroll in Medicare Part A and/or B, you can no longer contribute to a HSA account or receive the company HSA contribution. This is because you generally cannot have any health coverage other than a High-Deductible Health Plan (HDHP) if you are putting money into an HSA. If you are currently contributing to an HSA, you must stop your HSA contribution through the ADP portal the month you enroll in Medicare (typically the first of the month of your 65th birthday).

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HEALTH BENEFITS

Is a High-Deductible Health Plan (HDHP) Right for You?

Continued from page 17

However, you may continue to withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses (deductibles, premiums, copays or coinsurance). As long as you use the account for qualified medical expenses, it will continue to be tax-free.

To make pretax contributions to your Health Savings Account, **you must have a UMB HSA** and you must specify a contribution amount for 2025. Please review your current Bremer contributions, expenses and the IRS 2025 maximum contribution to determine what amount is best for you.

HSAs are like personal saving accounts, except that the funds can only be used for qualified healthcare expenses. You own and control the money in your HSA. Even if you leave the company, the money still belongs to you.

Health Savings Account Triple-Tax Advantages

HSAs allow you to build up savings for future healthcare needs on a tax-advantaged basis:

1. Money is contributed to your account on a pretax basis.
2. Funds in your account accumulate interest tax free.
3. Money that comes out of your account to pay for qualified healthcare expenses is not taxed.

In addition, any unused dollars in your account roll over to the following year to help fund future medical expenses.

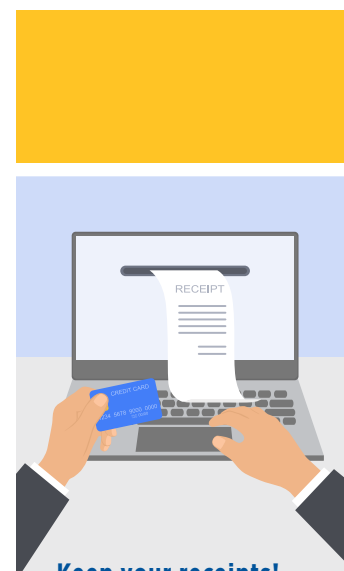
HSA Contributions

How to Open a Health Savings Account with UMB

- Go to hsa.umb.com.
- Click on the **Individuals** tab in top tool bar.
- Click **Open an HSA**.
- Enter code: THA0001-100066



UMB is Old National's HSA custodian. All HSA contributions will be deposited into your UMB account.



Keep your receipts!

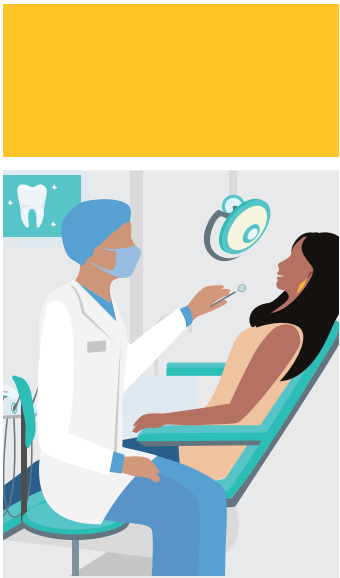
HSAs are tax-advantaged accounts. The IRS may request proof that your expenses are eligible.

Questions?

Contact UMB at:

- hsa.umb.com
- Customer service at 866-520-4HSA.

HEALTH BENEFITS



Delta Dental Online Access

Our online member portal lets you access your dental plan securely over the internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards and more—all at your own convenience.

Dental Benefits

Regular dental care can catch minor problems before they become major procedures that are expensive to treat. It can even help improve your overall health. Gum disease is increasingly linked to complications for preterm birth, heart disease, stroke, diabetes, osteoporosis and other health issues.

As a member of Delta Dental, you have access to the nation’s largest dental networks. You can choose between two plans: Delta Dental Basic Plan and Delta Dental Premier Plan. The **Basic Plan** provides routine services, such as diagnostics, prevention, and minor restorative services. The **Premier Plan** provides routines services, plus major restorative services and orthodontia.

With both plans:

- In-network dentists will fill out and file your claims for you.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service. You must submit a claim form and wait to be reimbursed.

BASIC PLAN

PROVISIONS & SERVICES	DELTA DENTAL NETWORK	NONPARTICIPATING DENTIST*
Calendar Year Maximum	\$1,000 per person total per benefit year on all services	
Annual Deductible	None	None
DIAGNOSTICS & PREVENTION		
Diagnostic and Preventive Services exams, cleanings, fluoride, and space maintainers	100%	100%
Emergency Palliative Treatment to temporarily relieve pain	100%	100%
Sealants to prevent decay of permanent teeth	100%	100%
Brush Biopsy to detect oral cancer	100%	100%
Radiographs – X-rays	100%	100%
BASIC SERVICES		
Minor Restorative Services fillings and crown repair	50%	50%
Extractions – removal of teeth	50%	50%

*When you receive services from a nonparticipating dentist, the percentages in the column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves, and you are responsible for that difference.

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HEALTH BENEFITS

Dental Benefits

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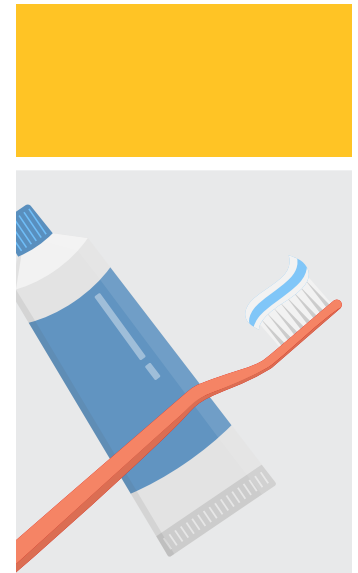
PREMIER PLAN

PROVISIONS & SERVICES	DELTA DENTAL NETWORK	NONPARTICIPATING DENTIST*
Calendar Year Maximum	\$2,000 per person total per benefit year on all services except orthodontic services	
	\$1,500 per person total per lifetime on orthodontic services	
Annual Deductible	None	None
DIAGNOSTICS & PREVENTION		
Diagnostic and Preventive Services exams, cleanings, fluoride, and space maintainers	100%	100%
Emergency Palliative Treatment to temporarily relieve pain	100%	100%
Sealants to prevent decay of permanent teeth	100%	100%
Brush Biopsy — to detect oral cancer	100%	100%
Radiographs — X-rays	100%	100%
BASIC SERVICES		
Minor Restorative Services fillings and crown repair	80%	80%
Simple Extractions non-surgical removal of teeth	80%	80%
Other Basic Services miscellaneous services	80%	80%
MAJOR SERVICES		
Endodontic Services — root canals	50%	50%
Periodontic Services — to treat gum disease	50%	50%
Other Oral Surgery Services — dental surgery	50%	50%
Major Restorative Services — crowns	50%	50%
Relines and Repairs — to prosthetic appliances	50%	50%
Prosthodontic Services — bridges, implants, dentures and crowns over implants	50%	50%
ORTHODONTIC SERVICES		
Orthodontic Services — braces	50%	50%
Orthodontic Age Limit	No age limit	No age limit

*When you receive services from a nonparticipating dentist, the percentages in the column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves, and you are responsible for that difference.

DENTAL PREMIUMS

COVERAGE LEVEL	MONTHLY PREMIUMS	
	BASIC	PREMIER
Team member only	\$18	\$42
Team member + spouse	\$37	\$85
Team member + child(ren)	\$57	\$123
Family	\$75	\$165



Questions?

If you have questions, please call customer service at 800-524-0149 or visit deltadentalin.com.

Find out more [here](#).

HEALTH BENEFITS



Vision Service Plan

Log in to [VSP.com](https://www.vsp.com) or contact the VSP customer service department at 800-877-7195 for questions regarding eligibility, claims or for specific coverage information about your benefits.

How to Use Your VSP Benefits

1. Call your VSP doctor and make an appointment.
2. Provide the doctor's office with:
 - Patient's name and date of birth
 - Your employer and VSP member identification number (your social security number)
3. The doctor will check your eligibility for services and plan coverage.
4. Pay any copayments and other costs not covered by your VSP plan.

Vision Benefits

Regular eye care helps protect your overall health. Periodic eye examinations not only determine the need for corrective eyewear, but may also detect general health problems in their earliest stages. Ensure your good vision with the comprehensive vision care provided through this benefit plan.

VISION PLAN SUMMARY

IN-NETWORK PLAN PROVISION	VSP CHOICE PLAN®	
Exam Copay	\$10	
Materials Copay	\$10	
Exam	Every calendar year	
Lenses	Every calendar year	
Frame	Every other calendar year	
EXAM COVERAGE		
WellVision Exam®	Covered in full after \$10 copay	
Contact Lens Exam (fitting and evaluation) <i>*15% off not available at Costco® Optical, Walmart® Optical or Sam's® Club Optical</i>	Member receives 15% off contact lens exam services;* copay will never exceed \$40	
Routine Retinal Screening	No more than a \$39 copay	
Essential Medical Eyecare	\$20 copay per visit	
LENS COVERAGE (IN LIEU OF CONTACT LENSES)		
Basic Prescription Lenses: Single vision, lined bifocal, lined trifocal, lenticular	Covered in full after \$10 copay	
LENS ENHANCEMENTS (These and other enhancements are covered with a copay, saving an average of 30%)		
	SINGLE VISION	MULTIFOCAL
Impact-Resistant Lenses for Children	Covered in full	Covered in full
Standard Progressive Lenses	N/A	Covered in full
Solid Tints and Dyes (Pink I and II)	Covered in full	Covered in full
Scratch-Resistant Coating	Covered in full	Covered in full
Costco® Optical, Walmart® Optical or Sam's® Club Optical prices already include savings. Members will pay the usual and customary fee.		
FRAME COVERAGE		
Frame Allowance	\$150 allowance; plus 20% off any amount above the allowance	
Enhanced Featured Frame Brand Allowance	\$170 allowance; plus 20% off any amount above the allowance	
Additional Pairs of Glasses and Sunglasses	40% discount from any VSP provider within 12 months of your last WellVision Exam	
Costco® Optical Allowance	\$150 allowance	
Walmart® Optical and Sam's Club® Optical Allowance	\$150 allowance	
CONTACT LENS COVERAGE (in lieu of glasses)		
Elective Contact Lenses	\$200 allowance	
Necessary Contact Lenses	Covered in full after \$10 copay	

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HEALTH BENEFITS

Vision Benefits

Continued from page 21

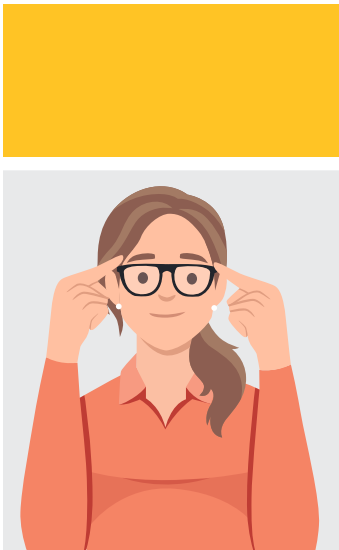
VISION PLAN SUMMARY

OUT-OF-NETWORK PLAN PROVISION	VSP CHOICE PLAN®
Eye Exam	\$60 allowance
Single Vision	\$50 allowance
Lined Bifocal or Progressive	\$60 allowance
Lined Trifocal	\$80 allowance
Lenticular	\$80 allowance
Frame	\$65 allowance
Elective Contact Lenses	\$200 allowance
Necessary Contact Lenses	\$210 allowance
Impact-Resistant Lenses for Children	\$5 allowance
Scratch-Resistant Coating	\$5 allowance

VSP VISION CARE PREMIUMS

COVERAGE LEVEL	MONTHLY PREMIUMS
Team member only	\$8.32
Team member + spouse	\$15.78
Team member + child(ren)	\$16.60
Team member + family	\$24.42

Eyeconic® is VSP's preferred online retailer. Eyeconic seamlessly connects your eyewear, insurance coverage, and the VSP doctor network. You get the convenience of online shopping along with the personal touch of a VSP doctor. Learn more [here](#).



Hearing Benefits

VSP® Members—TruHearing®

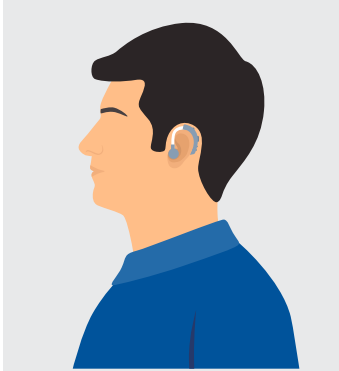
VSP members, dependents and extended family members can save up to 60% on hearing aids with TruHearing.

To access the TruHearing discount:

1. Call 877-396-7194. You and your family members must mention VSP. TruHearing can answer your questions.
2. Schedule a hearing exam with a local provider.
3. Attend appointment. The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing and fit them for you.

Attention: Old National Medical Plan Participants

If you are covered under a company medical plan, hearing benefits are available. You may be eligible for one hearing aid per ear every two years. Details on plan benefits and limitations can be found in the Summary of Benefits and Coverages and Summary Plan Descriptions. Learn more [here](#).

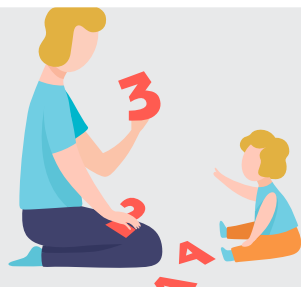


VSP Members— TruHearing®

Save more on digital hearing aids and batteries today. Learn more [here](#).



FLEXIBLE SPENDING ACCOUNTS (FSAs)



FSA Rules

- You carryover any money left unspent.*
- Money cannot be transferred from one account to another.
- You may not change the amount of your contribution during the year for Healthcare or Dependent Care FSAs unless you experience a qualified life event.

*You may carryover up to \$640 of unused 2025 Healthcare FSA to use in 2026.

Need more help?

An FSA calculator is available [here](#).

Questions?

For questions about your Flexible Spending Accounts, contact WEX at: wexinc.com or phone 866-451-3399.

To file a claim:

FAX: 866-451-3245

EMAIL: customerservice@wexhealth.com

Download the WEX app to learn more.

Flexible Spending Accounts (FSAs) can help you save tax dollars on expected healthcare, dependent care or transportation expenses. These accounts enable you to set aside pretax dollars to pay for predictable expenses, which can save you money by reducing your taxable income. Flexible Spending Accounts are voluntary benefits which require contributions from your paycheck.

Four Types of Flexible Spending Accounts

- Healthcare FSA
- Limited-Purpose Healthcare FSA*
- Dependent Care FSA
- Transportation Spending Account (TSA)

*You may only participate in the Limited-Purpose Healthcare FSA if you select an HDHP medical plan.

Healthcare FSA

This account provides tax savings on eligible healthcare expenses such as your annual deductible, copays, prescription drugs, coinsurance (the percentage you pay for medical expenses), vision care expenses, hearing exams and aids, dental service charges and other expenses not covered by your health plans.

See a full list of eligible expenses [here](#). You may contribute from \$240 to \$3,300 to this FSA in 2025.

Limited-Purpose Healthcare FSA

If you enroll in an HDHP plan, you may contribute up to \$3,300 to a Limited-Purpose Healthcare FSA to help pay for **dental or vision expenses** for you or a family member that are not reimbursed by a health plan. You may contribute from \$240 to \$3,300 to this FSA in 2025.

You may contribute a total of up to \$3,300 to a Healthcare FSA and up to \$5,000 to a Dependent Care FSA. The contribution amount you select should exclude your Bremer claim reimbursements and cannot exceed the IRS maximums. (For example, if your Bremer Healthcare FSA claim reimbursement through 4/30/2025 was \$2,100, you may only contribute a maximum of \$1,200 to the ONB plan per IRS limits.)

Dependent Care FSA

This account can provide you with tax savings on the money you spend for child care, such as baby sitters, day care centers, nursery school, day camps or care for a dependent spouse or parent. You may contribute from \$240 to \$5,000 to this account in 2025. (If you are married filing separately, your maximum deposit is limited by the IRS to \$2,500 per person in 2025.)

Eligible expenses must be for dependents under age 13, your spouse or a qualified relative who is physically or mentally incapable of selfcare and whom you claim as dependents on your tax return. An older dependent child is not eligible for reimbursement as a care provider. You and your spouse are eligible for reimbursement from a Dependent Care FSA if you both work or study full-time.

Transportation Spending Account (TSA)

You can save money on your commuting costs by having pretax funds deducted from your paycheck and deposited into your TSA. The maximum monthly deposit is \$325 for transit (e.g., train, bus, subway) or \$325 for parking. You may use your benefits debit card to pay for these expenses. Your balance also can be used to fund commuter cards.

Learn more about FSAs and Dependent Care FSAs [here](#).

Current Bremer FSA Participants:

Submit reimbursements for payroll contributions made year-to-date to your Bremer FSA accounts at HealthEquity. You must submit your claims no later than 90 days after the close date.

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FLEXIBLE SPENDING ACCOUNTS (FSAs)



Questions?

For questions about your Flexible Spending Accounts, contact WEX at: [wexinc.com](https://www.wexinc.com) or phone 866-451-3399.

To file a claim:

FAX: 866-451-3245

EMAIL: customerservice@wexhealth.com

Download the WEX app to learn more.

Flexible Spending Accounts

Continued from page 23

How FSAs Work

FSAs are designed to reimburse you for eligible expenses you have paid.

1. You determine how much you want to deposit to the FSA(s) during the year.
2. Your contributions are withheld on a pretax basis from your paycheck.
3. When you have healthcare or child care expenses, use your FSA debit card to pay directly from your available account funds.

FSA Debit Cards

If you enroll in any of the FSAs, you will receive an FSA debit card directly linked to your account. When you have expenses, you may pay for them with the FSA debit card. You do not need to complete a reimbursement form; the funds are automatically deducted from your FSA.

Save your receipts. You may be asked for documentation to substantiate a claim, according to IRS regulations. (Substantiate means providing documentation to prove the card was used for IRS approved transactions.)

Your receipts must contain:

- Date of service
- Description of service
- Dollar amount

2025 CARRYOVER

At the end of 2025, up to \$660 in a Healthcare FSA may be carried over to the 2026 plan year under the above terms. Dependent Care FSAs are not eligible for a carryover. Any unused funds in these accounts not claimed by February 28, 2026, will be forfeited.

GET THE HIGHEST QUALITY HEALTHCARE—AT THE BEST VALUE

- **Qualify for the wellness discount on your medical premiums.** Complete the online health assessment.
- **Avoid the ER for non-emergencies.** Save the ER for true emergencies. You can get more cost-effective—and often faster—care at an urgent care facility. Or better yet, see your own doctor.
- **Use generic medications.** Generics have to meet the same standards as brand-name drugs for safety and effectiveness, yet they are usually significantly less expensive. Ask your doctor to prescribe generics whenever possible.
- **Use an HSA or FSA.** You can pay for out-of-pocket medical expenses with your pretax contributions to either of these types of accounts. (See pages 17 and 23 for details.)

LIFE AND AD&D BENEFITS



Questions?

Contact Unum at
800-421-0344.

The company understands the importance of protecting your income in the event of catastrophic events. You have a competitive array of basic and supplemental life insurance, AD&D insurance and disability coverage.

- **Life Insurance**— Provides financial security for your spouse or other beneficiaries if you pass away while employed by the company.
- **Supplemental Life Insurance**— Additional insurance to cover your spouse and/or children while you are employed at the company.
- **Accidental Death & Dismemberment (AD&D) Insurance**— Protection in the event of a loss of life or serious injury while employed by the company.

Life and AD&D Coverage

Enrollment is automatic in Basic Life and AD&D coverage and there is no cost to you. If you want more coverage, you may purchase supplemental coverage with rates based on your age. Coverage levels vary for full-time and part-time team members.

BENEFIT PROGRAM	COVERAGE	TEAM MEMBERS	
		FULL-TIME	PART-TIME LEVEL 1
Team Member Life Insurance	Team member – Basic (company-provided)	2 times salary up to \$3,000,000	\$15,000
Supplemental Life Insurance	Team member – Supplemental (optional additional coverage)	up to \$1,500,000	up to \$1,500,000
	Spouse – Supplemental Life (50% of team member)	\$5,000 minimum; \$100,000 maximum	\$5,000 minimum; \$100,000 maximum
	Children – Supplemental Life	\$5,000 – \$10,000 per child	\$5,000 – \$10,000 per child
AD&D Insurance	Team member – Basic (company-provided)	2 times salary up to \$3,000,000	\$15,000
	Team member – Supplemental (optional additional coverage)	up to \$1,000,000	up to \$1,000,000

If you are a full-time team member, you may also buy down your basic Life Insurance to one times your salary or a flat \$15,000. You may increase or decrease your supplemental life insurance each year. The cost of your supplemental life insurance depends on your age as of January 1 each year.

Evidence of Insurability

Evidence of insurability may be required for certain coverage levels or changes. A link to the EOI form can be found on the enrollment portal. Coverage amounts will remain pending until the EOI form is submitted and approved.

LIFE AND AD&D BENEFITS

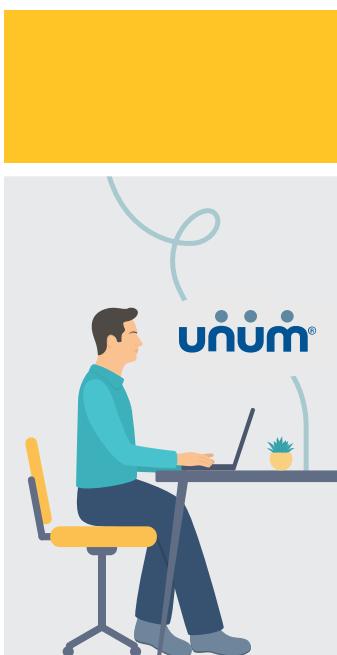


Supplemental Dependent Life Insurance

Supplemental life insurance for your spouse is available up to 50% of the amount of your total life insurance, up to \$100,000 maximum amount. If you did not purchase supplemental life insurance for your spouse when you were first hired or if you are enrolling your spouse during open enrollment, your spouse must provide evidence of insurability for coverage. A link to the EOI form can be found on the enrollment portal.

All of your children may be insured for a \$5,000 or \$10,000 life benefit. Coverage begins after live birth and continues to age 26 for children whom you provide maintenance and support.

INCOME PROTECTION BENEFITS



Unum

If you enroll, you may register for an account at unum.com.

- View benefits and file claims or leave.
- Upload documents and add/update medical providers.
- Update your profile and communication preferences.
- View status and payment information.

For information on how to file a claim go [here](#).

Questions?

For Group Accident, Critical Illness and Hospital insurance, call Unum Monday through Friday, 8:00 am–8:00 pm ET at 800-635-5597 or visit unum.com.

A crisis can happen anytime. Group Accident, Critical Illness and Hospital Indemnity insurance help safeguard your finances by providing a lump-sum payment that is yours to spend however you want. The payment is in addition to any other insurance you may have and is tax free. The cost is 100% team-member paid.

Group Accident Insurance

Accident insurance pays out a lump-sum amount when you suffer an injury such as broken bones, concussions or serious burns. It also pays out for medical services and treatments related to accidental injury, such as doctor visits, ambulance transportation and physical therapy. Learn more about coverage and monthly premiums [here](#).

Group Critical Illness Insurance

Critical illness insurance pays out a lump-sum amount upon diagnosis of certain critical illnesses, such as a heart attack, stroke, organ transplants, kidney failure or cancer. The money can be used to pay for anything you like—medical bills not covered by insurance, mortgage/rent payments or groceries—whether it's related to your illness or not.

The lump-sum payment upon diagnosis is \$5,000–\$50,000 for you. Your spouse and children receive 100% of your coverage. As long as you are covered, your children are covered at no extra cost. You may use this coverage more than once. Learn more about coverage and monthly premiums [here](#).

Group Hospital Insurance

During a hospital stay, you might need various treatments, tests and therapies to get up and about again. These services could result in out-of-pocket costs beyond what your medical plan may cover, such as deductibles, copays and out-of-network care costs. Household expenses—like your rent or mortgage, car payment or childcare—may become harder to keep up with while you focus on recovering. With Group Hospital Insurance from Unum, you will receive a lump-sum payment to help pay for these costs. Learn more about coverage and monthly premiums [here](#).

Be Well Benefit

You and your family members can also receive \$75 annually if you have Accident coverage or \$50 annually if you have Critical Illness coverage for getting a Be Well Benefit screening, such as:

- Annual exam by a physician (e.g., sports physical, well-child visit, dental and vision exams)
- Cancer screenings (e.g., pap smear, colonoscopy)
- Cardiovascular function screening
- Imaging studies (e.g., chest x-ray, mammogram)
- Immunizations (e.g., HPV, MMR, tetanus, influenza)

INCOME PROTECTION BENEFITS

Legal Plans

Having access to attorneys through a group legal plan empowers you to handle legal matters as they arise. With MetLife Legal Plans, you have easy access to legal help for many common issues—estate planning to traffic and real estate. The plan also provides coverage for identity theft matters, tax preparation, credit monitoring and much more. A legal plan can be a cost effective way to get legal help. Learn more [here](#).

Consider the potential cost savings

COVERED SERVICES	WITHOUT A LEGAL PLAN	WITH A LEGAL PLAN
Will, living will, power of attorney	\$1,564	\$0 out-of-pocket
Legal contract review	\$782	\$0 out-of-pocket
Traffic ticket defense	\$1,173	\$0 out-of-pocket
Tax filing	\$168	\$0 out-of-pocket
TOTAL	\$3,687	\$225.60 per year
POTENTIAL SAVINGS		\$3,461.40



MetLife partners with TurboTax to offer one individual or joint federal and state tax filing.

The monthly premium for the MetLife Legal plan is \$18.80.

Watch a videos on:

[MetLife Legal Plans](#)

[Digital Estate Planning](#)

[Read More Here](#)

Norton LifeLock

You and your family share all kinds of personal, sensitive information online every day—and that information is valuable to cybercriminals. Norton LifeLock can help safeguard your personal, sensitive information on multiple devices, keep your online activity private and help protect your identity. This all-on-one solution alerts you to possible threats and can proactively lock accounts. If your identity is stolen, LifeLock works to fix it.

Protection includes:

- Device security
- Identity alerts with credit monitoring
- Social media monitoring
- Norton secure VPN
- Parental controls
- Million-dollar protection package
- Cybercrime coverage
- Norton AntiTrack

PREMIER PLUS	MONTHLY COST
Team member* only	\$12.50
Family	\$21.48

*You must be 18 years old.

Already enrolled in Norton LifeLock?

Be sure to cancel your membership when you enroll in the ONB group plan by calling 800-607-9174.



Questions?

To learn more about your coverages and see MetLife's attorney network, create an account at:

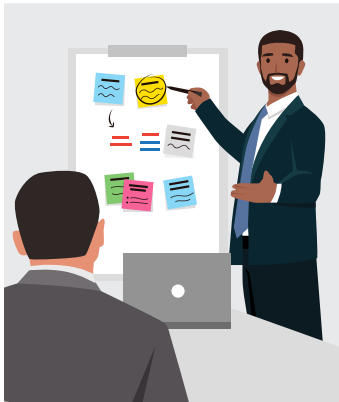
- members.legalplans.com
- 800-821-6400



Norton LifeLock

Learn more about Norton LifeLock [here](#).

RETIREMENT BENEFITS



Pretax, Roth, and after-tax: Which road to take?

- Learn more [here](#).
- [Plan features and highlights](#)

Questions?

Contact Empower

- 844-465-4455
- myonbretirement.com



401(k) Employee Stock Ownership and Savings Plan

One of the most effective ways to save for a secure, financially independent retirement is through Old National's 401(k) plan. This plan is funded with your own contributions and company contributions.

If you have been employed more than one month, you are eligible to participate in the plan beginning with your first Old National paycheck. If you register your account and specify your contribution rate before May 4th at 11:59 CT, you can start saving with your May 9, 2025, paycheck. If you do not take action by June 1, you will be automatically enrolled in the plan at a contribution rate of 5% of pay, which will increase 1% per year up to 10% of pay. These contributions will be automatically invested in an age-appropriate fund unless you make a different election or opt out altogether.

You can contribute in **three ways**. You can save up to 85% of pay in pretax and Roth contributions combined, up to the IRS limit of \$23,500. If you are age 50 and older, you may contribute an additional \$7,500 each year as catch-up contributions. In the years you turn age 60-63, you may contribute an additional \$11,250 per year as catch-up contributions. In the year you reach age 64, the standard limit applies. These contribution limits will be offset by contributions made to the Bremer 401(k) plan. After-tax contributions are not subject to the IRS limit.

- **Pretax contributions.** Your contributions are deducted from each paycheck before taxes and deposited into your account. Taxes on your contributions and earnings are deferred until you withdraw the money, usually at retirement when your tax bracket might be lower.
- **Roth contributions.** You also may make Roth contributions to your account. Since taxes have already been paid, you will not owe additional tax on these contributions or earnings when you withdraw funds if the distribution is qualified. A qualified distribution means that your Roth account has been in place for at least five years, and you are at least age 59½. Distributions for disability or death also qualify.
- **After-tax contributions.** You may make voluntary after-tax contributions to the plan. Taxes on earnings are deferred until distribution when they will be taxed as ordinary income.

Old National Bank Contributions

Old National Bank will also contribute to your account. The company will match 100% of your **pretax and Roth contributions**, up to 5% of pay. ONB also may make a profit-sharing contribution based on company performance. Voluntary after-tax contributions are not matched.

You are immediately vested in all contributions at 100%.

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RETIREMENT BENEFITS

Retirement Benefits

Continued from page 29

Employee Stock Purchase Plan

You may purchase shares of ONB common stock at a 5% discount through after-tax payroll deductions taken on the first two paychecks of every month. All team members are eligible to participate after 30 days of employment during the quarterly offering period.

- Enrollment is offered prior to the beginning of each quarter.
- You cannot change your payroll deduction rate mid-offering period.
- You must hold your shares for at least two years.
- E*Trade is ONB's provider for ESPP enrollment and maintains the records once the shares are purchased.



WORK/LIFE BENEFITS



FMLA
Parental Leave
Short-term disability
Long-term disability

Contact Unum

- 866-779-1054
- unum.com/claims



Long-Term Disability

Full-time team members who are unable to work because of a long-term qualifying medical disability are eligible for long-term disability coverage. The coverage is effective the first of the month following six months of employment. Payments begin after a waiting period of 180 days, which is covered under short-term disability benefits. LTD benefits are designed to continue monthly income equal to 60% of pay up to a maximum of \$15,000 per month, for as long as the insurance carrier determines you to be disabled. The monthly benefit is offset by other income received, such as workers' compensation or Social Security.

Long-Term Disability Pretax and Post-Tax Option During Enrollment

Old National pays the entire long-term disability premium for eligible full-time team members and does not include the cost of coverage in your gross income.

During enrollment, you have the option to have the company pay for your LTD coverage on an after-tax basis. That means you elect to be taxed on the premiums paid by Old National, which will be reflected on your Form W-2.

If you elect the after-tax treatment and are receiving LTD benefits, you will not pay taxes on the benefit you receive. If you choose the pretax option and are receiving LTD benefits, you will have to pay taxes on the benefits received. These earnings will be included on your Form W-2 as taxable income. The tax treatment is per IRS requirements.

The decision to have the cost of LTD coverage paid on an after-tax basis must be made during benefits enrollment and is irrevocable once made for the current plan year. Any team member who becomes eligible for LTD coverage during the plan year, such as a new hire or a change from part-time to full-time status, may make an irrevocable prospective election for the remainder of that plan year.

EDUCATIONAL BENEFITS



ONB offers financial assistance for continuous learning to help you grow and thrive.

College Course Reimbursement

Full-time team members are eligible for up to \$5,250, and part-time level 1 team members are eligible for up to \$2,625 in tuition reimbursement per calendar year. Courses must be preapproved and be relevant to your role at ONB. Reimbursement is for tuition only, minus any scholarships or grants. You must receive a final grade of C or better.

American Sign Language

Being able to communicate effectively with team members and clients who are unable to hear is important. ONB will reimburse you for tuition and fees for completing ASL courses offered through speech and hearing centers, community centers, and more—as well as accredited ASL courses that are part of a degree program. You must receive a final grade of C or better.

Achieve Your Degree

Old National partners with Ivy Tech Community College to help team members earn their degrees at no cost. ONB will pay for tuition costs, minus financial aid, for individual courses that lead to a certificate specifically designed for ONB team members or an associate degree in business administration. The total amount is up to the lesser of \$10,000 over four years of the tuition required for an associate degree in business.

To be eligible for this program, you cannot hold an associate degree or higher, you must complete the FAFSA to determine financial-aid eligibility, and you must remain an active team member. You also must receive a final grade of C or better.

ENROLLING IN YOUR BENEFITS



ALEX®

Learn more about ALEX [here](#)
or scan the QR code below.



Meet ALEX®!



ALEX is a virtual benefits counselor that helps you select the best benefits plans for you and your family.

You'll start by answering a few questions about what medical care you might need in 2025—e.g., doctor visits, surgeries, and prescriptions. ALEX will calculate how much that care might cost

under each medical plan—and add that to the premium cost (payroll deductions) of each plan. ALEX will then identify the best benefit plans for your needs.

The entire process takes about 15 minutes. If you set up an ALEX ID, you can save your place and pick up right where you left off when you return. Get started at start.myalex.com/onb.

ALEX Go (text-based)

Access the ALEX Go path for a quicker review of your benefits offerings and compare options with the family-plan comparison tool via a text-based ALEX experience at start.myalex.com/onb.

- Get personalized benefits advice at your own pace with a text-based experience in either English or Spanish.
- Compare your plans with a family member's plans to figure out which option gives you the best coverage for the lowest cost.
- Save money by comparing prescription costs, forecasting HSA savings and more.
- Review unbiased overviews of voluntary benefits like hospital indemnity or critical illness and accident coverage.
- Access support on the go with an experience that works just as well on your computer or your phone.

ALEX Medicare

ALEX Medicare provides a guided journey to help you make educated decisions when it comes to your Medicare options. Here's how:

- **Complete Guide to Medicare:** ALEX Medicare breaks down your Medicare options through digestible modules, including information on eligibility, enrollment dates, coverage options, and costs.
- **Medicare expertise:** ALEX Medicare offers truly unbiased education on Medicare.
- **Curated content:** ALEX Medicare offers a video, text and visual content library where you can choose what you want to learn about, right when you need it.
- **Personalized Guided Journey:** ALEX Medicare asks you important questions to personalize your experience with content that makes the most sense for you and your health journey. And ALEX Medicare remembers your journey, so you can pick up right where you left off.

ALEX Medicare works just like ALEX. Get started at: medicare.myalex.com/onb. You can also access Medicare content through the open enrollment ALEX conversation.

ENROLLING IN YOUR BENEFITS

How to Enroll

You must register to use Old National's ADP Enrollment Portal. After registering, enroll in your 2025 benefits at myadp.com or via the ADP app, available in the Apple App Store and Google Play.

YOU MUST ENROLL APRIL 8–21.

Click [here](#) for detailed registration instructions.

REGISTER FOR OLD NATIONAL'S ADP PORTAL:

1. Go to netsecure.adp.com.
2. Select "Get Started."
3. Select "I Have A Registration Code." **Important**—Do not select the "Find me" option.
4. Enter **ONB-2007** as your registration code.
5. Enter identifying information.
6. Input your Bremer email address and phone number.
7. Enter the verification code sent to your email address or mobile number.
8. Create a password and make note of your user ID.

Once you have registered, please log in and verify your home address is correct by clicking on your initials in the upper right-hand corner and selecting Profile > Personal. If you need to correct your address, click the > and edit. Important: Your benefit cards will be sent to this address.

If you have any questions or experience any issues while registering for ADP-MyONB, please contact the Old National HR Shared Services team at HRServices@OldNational.com.

Do You Have HR Questions?

For enrollment navigation, contact the ADP Old National Benefit Solution Center at **800-240-7155**.

For HR questions, contact the Old National HR Service Center:

- Phone: **800-893-3432**, option 9, option 3.
- Email: HRServices@oldnational.com.

ENROLLMENT CHECKLIST

- ✓ Review this *Old National Benefits Guide*.
- ✓ Use ALEX to determine the benefit plans for you.
- ✓ Make sure you have a UMB Health Savings Account if you are enrolled in an HDHP medical plan.



Install the ADP Mobile Solutions App

The ADP Mobile Solutions app allows you to enroll in benefits for 2025, modify benefit elections and access and update payroll and tax information, as well as other personal information.

1. Search for the ADP Mobile Solutions app in the Google Play Store or the Apple App Store, depending on the mobile device.
2. Select the ADP Mobile Solutions app and install. Once installed, tap the icon or open button to begin.
3. Input your User ID and password to the MYONB Portal. If you do not remember your user ID and password, use the "Forgot/Reset Password?" link on the homepage of the app.
4. After logging in, select the three bars in the upper left corner and tapping the "Myself" icon to review your home address.

Bremer team members may enroll in benefits using the ADP mobile app. Additional functionality such as completing tax information and viewing pay statements will be available later.

View 2025 Compliance Notices [here](#).

DIRECTORY OF CONTACTS

CONTACTS	WEBSITE	TELEPHONE
Old National Benefits Solution Center (Enrollment and Life Events)	myadp.com	800-240-7155
AmeriBen/BCBS (Medical Plan Administrator)	engage.ameriben.com	844-209-0080
Deaconess (ONB Wellness Portal)	onb.personalhealthportal.net/login	855-581-9910 (help desk) 812-492-5714 (health coach)
Delta Dental	deltadentalin.com	800-524-0149
Empower (401[k])	myonbretirement.com	844-465-4455
E*Trade (ESPP)	etrade.com	800-838-0908
Headspace (EAP and Mental Health)	headspace.com/work-life	855-420-0734
HR Services	HRServices@oldnational.com	812-468-1000, option 9, option 3
LifeLock (Identity, Security and Privacy)	my.norton.com	800-607-9174
Live Health Online (Virtual Care)	livehealthonline.com	888-548-3432
MaxorPlus Pharmacy	maxorplus.com	800-687-0707
Mayo Clinic Complex Care Program	engage.ameriben.com	844-209-0080
MetLife (Legal Plans)	members.legalplans.com	800-821-6400
Regenexx (Medical Specialty)	regenexxbenefits.com/oldnational	866-695-8581
UMB (Health Savings Account)	hsa.umb.com	866-520-4472
Unum (Family & Medical Leave, Parental Leave, Short-term and Long-term Disability Insurance)	unum.com	888-673-9940
Unum (Life and AD&D Insurance)	unum.com	888-445-0402
Unum (Group Critical Illness, Accident and Hospital Insurance)	unum.com	800-635-5597
VSP (Vision Service Plan and TruHearing)	vsp.com	800-877-7195
WEX, Inc. (FSAs & TSA)	wexinc.com	866-451-3399