

LONG-TERM DISABILITY POLICY

nbkc bank, in partnership with a third-party administrator, offers a long-term disability benefit for income replacement for employees unable to work due to major illness, and/or recuperation from a major accident or injury.

Eligibility

A regular, full-time employee (30+hrs/week) or a commissioned employee who is unable to work due to major illness, and/or recuperation from a major accident or injury is eligible the first of the month after hire date.

There is a 90-calendar day elimination period that has to be satisfied before the benefit will pay. An employee receiving workers' compensation, long-term disability or disability pay under any state or federal plan is ineligible for this benefit. To be eligible for continued disability benefits, the employee must not engage in outside employment and is expected to avoid activities that may delay recovery and a return to work.

Medical certification

An employee suffering from a long-term disability must be under the care of a legally qualified physician. The employee must provide our third-party administrator any requested attending physician's statement of disability certification of the disability that includes the starting and expected ending date that the employee will be unable to perform his or her customary job function.

Benefit payment

After the 90-calendar day elimination period, an employee on long-term disability will receive 66 2/3% of his/her monthly earnings, not to exceed the maximum monthly benefit which is \$15,000.00. All payments will come directly from the third-party administrator to the employee.

Loan Originators and Loan Originator Managers will be paid 66 2/3% of their weekly salary determined by their prior two-year commission average, not to exceed the maximum monthly benefit which is \$15,000.00. If a Loan Originator or Loan Originator Manager has been employed for less than two years, the employee will be paid based on a salary of \$75,000.

Employees on long-term disability will be offered COBRA if they would like to continue benefit coverage through nbkc bank's insurance plans. Coverage continuation will be offered for medical, dental, vision, and FSA plans.

All PTO accruals will cease during long-term disability leave and the employee will be inactive in all payroll systems.

Long-term disability leave cannot be accumulated from year to year. In the event of termination, no payment will be made for any unused leave to which an employee may be due if eligible. No benefits will be paid after an employee has retired.

Return to work

The employee must return to work as soon as permitted by his/her health care provider. The employee must submit return to work certification to Human Resources before returning to work. nbkc bank will do its best to reinstate the employee to his/her former position. If that position had to be filled out of a business necessity, a reasonable effort will be made to place the employee in a comparable position without affecting salary or service.

PTO accruals and benefits through nbkc bank will be reinstated upon return to work.

Employees with any questions regarding this policy should contact Human Resources.

Legal Language

In case of discrepancy between this document and the actual plan documents, the actual plan documents will prevail.