



Bank | Insurance | Private Advisory

Your Employer of Choice

Our Mission

MISSION STATEMENT

We are on a mission to deliver first-class financial advice, security and personalized service. At STAR, you're family.

Our Values

At every one of our locations, employees demonstrate their commitment to STAR and to our customers. It is this very commitment that has made STAR successful since 1943.

**HONESTY AND INTEGRITY
ACCOUNTABILITY
RESPECT FOR ALL**

**DO WHAT'S RIGHT
COMMUNITY LEADERSHIP
BEING PROGRESSIVE**

**CELEBRATE SUCCESS
REMAIN INDEPENDENT
COMMITMENT TO LIFELONG LEARNING**

Diversity & Inclusion

STAR Financial Bank proudly celebrates diversity and remains conscious of the realization that diversity is not solely represented by physical characteristics.

STAR's diversity and inclusion initiatives form a foundation to our policies on recruitment and selection, compensation and benefits, professional development and training and promotions.

MESSAGE FROM STAR'S CEO

"At STAR, you're family, and our priority is treating our employees and customers as such. We are committed to an inclusive culture that embraces all of our differences. Differences create strong teams, and we value everyone's unique ideas and perspectives. All of us collectively have an important role of being an advocate for the greater good."



Jim Marcuccilli, Chairman & CEO

Learning & Development

LEARNING IS NOT A CLASS, IT'S A CULTURE.

At STAR, we believe in continuous learning and development. Our dedicated team of professionals help facilitate your career through training, development of skills, reviewing competencies and engaging experiences that push for progress.

 **LEARN**

 **GROW**

 **LEAD**

 **SERVE**

Employee Benefit Plan Information

This Summary of Benefits and Coverages provides an overview of our typical medical, prescription drug, vision, and dental plan options. Benefits and Coverages are subject to change at any time.

STAR HEALTH PLANS

STAR offers a High-Deductible (HSA Eligible) Health Plan which includes medical and prescription drug coverage and has an unlimited annual benefit. STAR uses networks, based on the county in which you live, to provide the most cost-effective services.

PRESCRIPTION DRUG PROGRAM

STAR has partnerships with a national pharmacy network and prescription advocacy company. These partners help ensure participants of STAR's medical plan have access to the most affordable prescriptions to meet their medical needs.

DENTAL PLAN

STAR offers dental coverage with a generous network of providers & rich benefits.

VISION PLAN

STAR offers Vision Coverage with a generous network of providers and rich benefits that includes frames every two years and contact lenses annually, each covered up to an amount identified in the plan document.

**Contact lenses are in lieu of eyeglass lenses and frames*

HEALTH MANAGEMENT CONTRIBUTION

All STAR employees can receive up to a \$50 maximum contribution when they submit receipts for eligible health management products and/or services.

SPENDING ACCOUNTS (DEPENDENT CARE EXPENSE ONLY)

Employees have the opportunity to contribute pre-tax earnings into a Flexible Spending Account for out-of-pocket dependent day care expenses. Reimbursement is made after the employee submits applicable documentation to STAR's payroll department.

BASIC LIFE INSURANCE & AD&D INSURANCE

STAR offers Basic Life Insurance/Accidental Death & Dismemberment coverage at no cost to employees. Coverage amounts are tiered at \$50,000 or \$100,000, based on annualized hourly rate of pay or salary.

INDIVIDUAL INSURANCE POLICIES

Employees have the opportunity to enroll in additional "individual" insurance policies. Enrolled policies are at the cost of the employee:

- Term Life (including spouse and children)
- Short-Term Disability
- Long-Term Disability
- Critical Illness (including spouse and children)
- Accident (including spouse and children)

Guaranteed Issue is available if elected at the time of initial eligibility.

TRADITIONAL AND ROTH 401(K) PLANS

A retirement savings plan is available to all employees. Individuals may defer up to 100% of their pre-tax income into a Traditional 401(k) plan, and/or up to 100% of their after-tax income into a Roth 401(k) to the maximum annual Federal limit. Participants have the choice of 14 self-directed funds. Investment choices may be changed as desired and employees can review their account information on-line. Employee contributions are 100% vested immediately. Employer contributions require a 1-year vesting period.

401(K) MATCH

Eligible immediately. 1 year vesting period. Company will match 25% of the first 10% from time of hire under 5 years of completed service. Company will match 50% for the first 10% thereafter.

STAR SHORT TERM DISABILITY PAY

STAR offers Short Term Disability hours that are accrued at the rate of 2 hours per pay for a max accrual of 160 hours (4 weeks). These hours are paid at the same rate as your base pay during an approved medical leave.

STAR MATERNITY & PARENTAL PAY

Maternity (Childbirth) Leave is available to eligible employees who have given birth to a child.

Parental Leave is available to eligible employees for one or more of the following qualifying reasons:

- The birth of a child of the employee,
- Placement of a child under the age of 18 with the employee for adoption, foster care or guardianship of a child who is not the biological child of the employee. An individual who adopts, provides foster care or is appointed legal guardian of a spouse's child is not eligible for parental leave.

MANAGED TIME OFF (MTO)

Full time and part time employees accrue Managed Time Off (MTO). The amount accrued, bi-weekly is based on completed years of service as follows:

- 1-3 Years – Full Time - 120 Hours (15 Days) Part Time - 60 Hours
- 4-9 Years – Full Time - 160 Hours (20 Days) Part Time - 80 Hours
- 10 Years+ – Full Time - 200 Hours (25 Days) Part Time - 100 Hours

40 hours of MTO for full-time employees and 20 hours for part-time employees who are eligible for benefits will be preloaded immediately upon hire. Preloaded balance counts against annualized accrual.

PAID HOLIDAYS

11.5 paid holidays per year.

BEREAVEMENT TIME

Bereavement time is available to all employees. Time off will vary based on the relationship of the family member that has passed.

VOLUNTEER TIME OFF (VTO)

Volunteer Time Off (VTO) allows employees to support nonprofits of their choice through volunteer time. Employees can utilize up to 8 hours per calendar year while volunteering at a 501c3 charitable organization.

TUITION REIMBURSEMENT PROGRAM

The company assists employees in attaining their educational goals by offering a Tuition Reimbursement Program. Classes and programs of study must be approved by the employee's supervisor and by the Human Resources Department.

Degree programs must be relevant to a participant's current job, or to a future job within STAR.

ON-GOING LEARNING

STAR has devoted an internal training department to provide on-going learning for all employees. Most training is completed during regular business hours.

DISCOUNTS

STAR Perks delivers the kinds of everyday national and local discounts that employees want including food, entertainment, travel and apparel and services.