

2023 BENEFITS AT A GLANCE

Benefits that fit your life



At U.S. Bank, we value our people. Together we're on a journey to take on new challenges and discover new possibilities.

You bring your best self to work, and we invest in benefits and programs that embrace what makes each of us unique and empowers all of us to thrive. Our benefits are designed to help you and your family boost your health, protect your financial security and give you peace of mind.

Explore the breadth and depth of our options, programs and features. This guide pulls it all together for you.

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Your benefit choices and start dates



Look for these symbols throughout this document to identify the benefits for which you qualify based on your employment status:

- FT** Full-time: scheduled to work 30 or more hours per week
- RPT** Regular part-time: 20-29 hours per week
- PT** Part-time: fewer than 20 hours per week

If you're eligible, you can generally cover your qualifying dependents, too:

- Spouse or domestic partner (same- or opposite-sex)
- Children younger than 26
- Disabled children 26 or older

As a new or newly eligible full-time or regular part-time employee, the benefits you select by your enrollment deadline will be set up the first of the month after your hire or eligibility date to help you avoid gaps in coverage. Thereafter, you can change your benefits each November for the following year, unless you experience a life event that allows you to add, drop or change earlier.

Your financial well-being



Your financial wellness matters throughout your career and into retirement. That's why we invest in your future with retirement savings and pension plans, and tools and resources to help you plan your journey.

FT **RPT** **PT** **401(k) savings plan**

You choose how to save and invest through before-tax and/or Roth after-tax contributions and a variety of investment options. You're immediately vested and receive a 100% company match up to 4% of eligible pay after a year of service. You're automatically enrolled with a 2% before-tax contribution to a target-date fund based on your age. Savings start on your first or second paycheck, and you can change your contributions or investments anytime.

Tools to help navigate your financial journey

We're your partner as you take steps to achieve your financial goals — no matter how big or small. Visit [My Money, My Goals](#) to access tools like a [financial wellness assessment](#) and periodic webinars to help you save for the unexpected, pay off debt, plan for retirement and much more.

And check out Your Total Rewards to access your savings and retirement accounts, project your future retirement income, get investment help and assess your financial health. Plus, see your total compensation statement and explore all the benefits and programs that comprise your total rewards.

You can use Health Savings Account contributions you make and receive from U.S. Bank during employment to pay your healthcare expenses in retirement, too. See [page 14](#) to learn more.

Pension plan

Help build your retirement income with a cash balance pension benefit funded completely by U.S. Bank. You're automatically enrolled on the first Jan. 1 or July 1 after you reach age 21 and complete a year of service in which you work at least 1,000 hours. Thereafter, each year you work at least 1,000 hours, you'll receive a pay credit (based on your age and years of service) equal to a percentage of your eligible pay up to the Social Security Wage Base (SSWB*) during the year, plus an additional pay credit based on your eligible pay equal to or more than the SSWB. You'll also receive an annual interest credit on your account balance. You're fully vested after three years of service with at least 1,000 hours. As a vested participant, you can roll over your balance or start receiving benefits after you leave U.S. Bank.

Note: *If you came to U.S. Bank as a part of the Union Bank acquisition and you're eligible, you'll continue to earn a benefit under the MUFG cash balance pension formula, not the U.S. Bank Pension Plan described on this page.*



Your age + years of service	Pay credit percentage on pay up to SSWB	Pay credit percentage on pay equal to or more than the SSWB
Less than 35	2.0%	4.0%
35-49	2.5%	5.0%
50-64	3.0%	6.0%
65-79	4.0%	8.0%
80 and over	5.0%	10.0%

*SSWB is updated each year. The 2022 amount is \$147,000.

Well mind and body



Feeling well helps power your potential at home, work and in all that you do. Choose from a variety of benefits and programs to help you be at your best.

FT **RPT** **Medical and wellness**

You have access to two distinctly different medical plans loaded with value-added features to make your experience more comprehensive, integrated and convenient:

- Broad network coverage administered by UnitedHealthcare/OptumRx for medical services and prescriptions.
- Free preventive screenings, immunizations and prescriptions, regardless of whether you've met your deductible. Preventive exams (like well-child visits and annual physicals) and other recommended screenings can help uncover health conditions that show no symptoms, prevent certain diseases and catch health issues early when they're easier and less expensive to treat.
- A variety of wellness and support programs.
- A single administrator — UnitedHealthcare/Optum — for your medical and prescription coverage, employee assistance program (EAP), Health Savings Account (if applicable) and wellness programs for an integrated experience and continuity of your preventive and ongoing healthcare.

Prevention can be the best medicine.

Be sure to catch up on preventive wellness checks you may have delayed due to COVID-19, busy schedules or other reasons. Annual physicals, well-child visits and immunizations can help maintain good health and identify health concerns early — and there's no cost to you!

The **Copay Advantage plan** features more certainty around what you pay when you go to the doctor or fill a prescription through:

- A lower deductible for medical services
- No deductible for prescriptions
- Free 24/7 Virtual Visits with a UnitedHealthcare Designated Virtual Network Provider
- Fixed copays for certain services

The **HSA Advantage plan** is a high deductible plan you can pair with a Health Savings Account (HSA) that offers:

- Lower premiums
- A tax-free way to save and pay for out-of-pocket healthcare expenses
- An HSA contribution from U.S. Bank — up to either \$750 or \$1,500 annually

Compare your options and what you pay for services

Find the best plan for your budget by considering your premiums and expected expenses. Also check out the medical expense estimator on Your Total Rewards or in the Alight mobile app when you enroll.

	UnitedHealthcare Copay Advantage Plan (In-network)	UnitedHealthcare HSA Advantage Plan (In-network)
HSA contribution from U.S. Bank	Not eligible	If you only cover yourself: \$750 All other coverage levels: \$1,500
What you pay		
Deductible	Medical: \$750/person; \$1,500/family Pharmacy: Deductible waived	Combined medical/pharmacy: \$3,000/person; \$5,000/family
Preventive medical/pharmacy	\$0 - deductible waived	
Office visit charge <i>See "Other covered medical services" for other services received during an office visit</i>	PCP, convenience clinic: \$25 Specialist, urgent care: \$50 Deductible waived (\$0 for behavioral health after deductible is met)	30% after deductible (\$0 for behavioral health after deductible is met)
24/7 Virtual Visits with a UnitedHealthcare Designated Virtual Network Provider	\$0 - deductible waived	30% after deductible
Emergency room	\$250 - deductible waived	30% after deductible
Other covered medical services	20% after deductible (\$0 for behavioral health after deductible is met if billed as office setting)	30% after deductible (\$0 for behavioral health after deductible is met if billed as office setting)
Retail pharmacy (30-day)	20%-45%; deductible waived	20%-45% after deductible
Home delivery pharmacy (90-day)	\$25 copay-45%; deductible waived	\$25 copay-45% after deductible
Out-of-pocket maximum (combined medical/pharmacy)	\$3,000/person \$6,000/family	\$5,000/person \$10,000/family
Cost of coverage per biweekly pay period	You only: \$94.81 You + spouse/partner: \$260.28 You + child(ren): \$180.14 You + family: \$374.07 <i>Assumes no tobacco use</i>	You only: \$42.89 You + spouse/partner: \$131.55 You + child(ren): \$83.32 You + family: \$160.49 <i>Assumes no tobacco use</i>

Similar plans are available through Kaiser in California, Colorado, Oregon and Washington at similar costs. See my.kp.org/usbank for details.

Expert guidance for navigating your healthcare

Premier support – Experience an elevated level of personalized and unified support when you have questions or concerns or when you need expert support related to your UnitedHealthcare/Optum medical, prescription, mental and behavioral health, and Health Savings Account benefits. You have unlimited access to a dedicated expert team of nurses and advocates trained in all our benefits — you can even choose to speak with the same person each time you call.

Advocates are standing by to provide personalized, holistic support for your physical and emotional needs. They can help you do the following and more to ensure you get the right assistance at the right time:

- Understand how your benefits work
- Find the balance of your deductible
- Decide where to go for care and find a doctor or specialist in your network
- Decipher a medical claim or bill
- Learn what care is covered and what you can expect to pay
- Manage a condition or learn more about a new diagnosis
- Understand your prescriptions
- Get the most out of your benefits and connect you to other U.S. Bank resources



Specialist Management Solutions (SMS) – This holistic solution is available at no additional cost as a part of your UnitedHealthcare medical plan and opens the door to affordable, quality specialty care in the following areas:

- Cardiovascular
- Ear, nose and throat
- Gastrointestinal
- General surgery
- Musculoskeletal/spine
- Ophthalmology
- Orthopedic
- Pain management
- Podiatry
- Urology
- Women's health

Through SMS, you have access to a broad network of physicians in local communities, making finding a doctor more convenient. SMS advocates can help you schedule consults with a provider, connect you with other benefit programs, and serve as the single point of contact throughout your healthcare journey. Specialists in the SMS alliance use ambulatory surgery centers (ASC), which means you may receive surgical care and other procedures in an outpatient setting which could save you money.



Specialized programs to meet your personal needs

With either of our UnitedHealthcare medical plans, you receive these valuable programs at no additional cost to you:

- **2nd.MD** empowers you to confidentially consult by phone or video with a highly specialized physician from a top-ranked institution. They'll provide a second opinion about a diagnosis or differing diagnoses from multiple doctors, surgery, a new course of treatment, or prescription or treatment you're not sure is working.
- **Livongo for Diabetes Program** includes a connected meter; anytime, anywhere coaching; and 100% coverage for testing strips.
- **Maternity Support Program** to enhance your understanding of what to expect, ease your concerns, access useful information and resources, and prepare for the best possible pregnancy and birth.
- **Real Appeal** digital weight loss and healthy living program, which includes a personal coach, online group classes, nutrition and fitness guides, food and exercise trackers and more.
- **Stop Smoking Program**, including a quit coach and nicotine replacement products to help you become tobacco- and nicotine-free. Also available to Kaiser members.

Expect support for anxiety, depression, relationship issues, legal concerns and more

Since it launched in January 2022, our Optum employee assistance program (EAP) has helped thousands of U.S. Bank employees and their family members through confidential one-on-one counseling and related services.

You don't need to enroll in a UnitedHealthcare medical plan to benefit from all our EAP has to offer, but when you do, your total well-being support is more streamlined and cohesive. That's because Optum is part of the UnitedHealthcare group of companies that administers our medical and pharmacy coverage and our Health Savings Account. And that's easier for you, since you'll use the same provider network and can choose to access resources through the same website and phone number.



Mental health matters

Behavioral and mental health are incredibly important to your well-being. That's why we provide:

- Confidential counseling through the EAP to help you cope with grief and loss, navigate personal relationships, manage financial worries and solve family or parenting concerns. Up to eight face-to-face or virtual sessions with a network provider are free for you and your household members even if you're not enrolled in a U.S. Bank medical plan.
- A broad spectrum of online resources and phone support through the EAP on topics like adult and eldercare, parenting and childcare, chronic condition support, and school and education. Resources include:
 - Self-help programs and tools.
 - Educational information: articles, discussion boards, videos and webinars.
 - Access to professional services: clinician/counselor provider search tool, legal and mediation services (including free 30-minute consultations per problem per year with a 25% discount on services beyond the consult) and financial services (including 60 minutes of consultation per issue per year).
 - Research and general support: save time and money when an EAP representative helps you find local services, like childcare or eldercare, pet sitting, landscaping and more; or get general advice or information about resources to help you manage personal issues at work or home.
- Coverage under our medical plans for diagnosis, treatment, therapy and crisis intervention related to mental health and behavioral health conditions, such as depression, mental illness and substance abuse. From virtual and office visits to prior-authorized inpatient, outpatient and residential treatment, we've got you covered. With our UnitedHealthcare plans, eligible expenses are covered at 100% after you reach your deductible both in and out of network.*

**Applies to behavioral health services billed as an office setting, as well as any additional health services received at that visit.*

Convenient options that fit your busy life

- **24/7 Virtual Visits** – Get free or low-cost care from UnitedHealthcare Designated Virtual Network Providers through your phone, tablet or computer — anytime, anywhere and without an appointment. For \$50 or less per visit, you could save up to hundreds of dollars and receive convenient, contact-free treatment for common conditions such as flu, fever, upset stomach, headaches, rashes, sinus issues and more. See how you could save with 24/7 Virtual Visits at uhcbenefitsusb.com.
- **Onsite health centers** – See a nurse practitioner at one of our larger worksites to get more convenient care for minor illnesses or medical services. It's completely free to you — even if you're not enrolled in a U.S. Bank medical plan.
- **uhcbenefitsusb.com** – Prior to enrolling, find a network doctor or pharmacy, and access covered medications and the drug pricing tool.
- **myuhc.com** – Find a network doctor or pharmacy, access 24/7 Virtual Visits Designated Virtual Network Providers, estimate costs, manage your claims, access your HSA, order prescriptions and more. When you're covered by a UnitedHealthcare medical plan, this one-stop resource integrates all your medical, pharmacy, EAP, wellness, and HSA information, resources and transactions.



	Basic	Premium
Deductible (per calendar year)		
Preventive and diagnostic services	\$0	\$0
Basic and major services	\$50/person, \$150/family	\$50/person, \$150/family
Orthodontia	\$0	\$0
Coverage		
Preventive and diagnostic	100%	100%
Basic services	80% after deductible	80% after deductible
Major services	50% after deductible	80% after deductible
Orthodontia	50% – for dependent children under age 19	50% – for adults and dependent children
Annual maximum benefit for preventive and diagnostic, basic and major services	\$1,000/person per calendar year	\$2,000/person per calendar year
Lifetime orthodontia maximum	\$1,000/dependent child per lifetime	\$2,000/person per lifetime
<i>Percentages shown indicate the percent of the “payment obligation/allowable charge” paid by the plan.</i>		
Premiums		
What you pay each biweekly pay period	You only: \$5.88 You + spouse/partner: \$11.77 You + child(ren): \$12.65 You + family: \$20.04	You only: \$15.73 You + spouse/partner: \$31.46 You + child(ren): \$33.81 You + family: \$53.50

Get your routine eye exam and pay less for eyeglasses and contact lenses purchased through a variety of retail and private practice optometrists and ophthalmologists in the EyeMed network. Discounts on diagnostic hearing exams and hearing aids also are available. You pay from \$3.29 to \$9.04 per pay period depending on the family members you cover.

Product/service	Your in-network cost
Exam services Exam Fit and follow-up - standard Fit and follow-up - premium	\$0 copay \$0 copay; contact lens fit and two follow-up visits \$0 copay; 10% off retail price, then apply \$40 allowance
Frames	\$0 for frames up to \$150 retail value; 80% of balance over \$150
Standard plastic lenses with polycarbonate and anti-reflective coatings (other lens options available for additional cost) Single vision, bifocal, or trifocal Standard progressive Premium progressive	\$10 copay \$75 copay Varies by type of lens from \$95 to \$120 copay, or \$75 copay up to \$120 retail value plus 80% of balance over \$120
Contact lenses (both eyes) Conventional Disposable (up to \$150 retail value) Medically necessary	\$0 for lenses up to \$150 retail value; 85% of balance over \$150 \$0 for lenses up to \$150 retail value; 100% of balance over \$150 \$0 (paid in full by plan)
Lasik surgery from US Laser Network	85% of regular retail price; 95% of promotional price

Your parenting journey



Your family life matters. Save money, bring harmony to your work and home lives, and access practical resources and assistance with these programs.

- FT RPT** **Adoption assistance:** Reimbursement of up to \$10,000
- FT RPT PT** **Bright Horizons:** 10 days of discounted backup child and elder care and related resources
- FT RPT** **Dependent care flexible spending account:** Pay for up to \$5,000 of daycare expenses with pre-tax dollars
- FT RPT PT** **Emergency backup care reimbursement:** Reimbursement for up to five days (up to \$100 per day) of backup child or elder care that you arrange so you can work when all other options are exhausted
- FT RPT** **Fertility Solutions Program:** Education, counseling and support, plus coverage of up to \$25,000 for medical and surgical expenses and \$10,000 for prescriptions when enrolled in a UnitedHealthcare medical plan
- FT RPT PT** **Lactation breaks and mothers' rooms:** Time and a private space to express milk at work
- FT RPT** **Leaves of absence:** All parents welcoming a new child through birth or adoption receive 10 weeks of paid parental leave. Additionally, the parent giving birth receives an additional nine weeks of paid pregnancy disability leave for a total of 19 weeks of paid leave
- FT RPT** **Maternity Support Program:** Free when you're enrolled in a UnitedHealthcare medical plan ([see page 8](#))
- FT RPT** **Surrogacy assistance:** Reimbursement of up to \$10,000

Support for your budget



Your bottom line matters. Make the most of your spending with pre-tax savings and valuable discounts.

FT **RPT** Health Savings Account (HSA)

An HSA provides a tax-advantaged means for you to save and pay for qualified healthcare expenses, including doctor and dentist visits, prescriptions, glasses, contact lenses and more. Enroll in a U.S. Bank HSA Advantage medical plan to contribute and to receive up to \$750 (if you cover yourself) or up to \$1,500 (if you cover one or more family members) annually from U.S. Bank. You own your HSA and all the money in it — even if you change medical plans or employment. There's no deadline to use your HSA balance, so you can save for future medical expenses, including those you may have in retirement.

FT **RPT** Flexible Spending Accounts (FSAs)

With our FSAs, you save on taxes when you pay for expenses with pre-tax dollars. Estimate your expenses carefully — in most cases, you'll lose any money not used for the year.

Healthcare FSA (either general purpose or limited purpose depending on your HSA eligibility) for qualifying medical, dental, vision and hearing expenses. Your entire annual contribution amount is available at the beginning of the year. You may carry up to \$500 to the next year, but you'll lose any additional unused balance. Certain exceptions may apply as a result of the COVID-19 pandemic.

Dependent Care FSA for daycare expenses. Under normal plan rules, you may be able to change your contributions during the year if you or your spouse/domestic partner experience a qualifying job change. This can only be used to allow you or your spouse to work. You also may want to consult your tax advisor regarding other child and dependent care tax credits.

Parking FSA for work-related parking expenses. Start, stop or change your participation month by month.

FT **RPT** **Commuter plans**

Choose the Transit Plan to purchase your transit or vanpool vouchers before-tax and enjoy the convenience of receiving them at your home. Or, in the seven-county Minneapolis/St. Paul metropolitan area, purchase a Metropass at a reduced price. With either, U.S. Bank contributes \$35 toward your commuting expense every month you participate and you have the flexibility to cancel or change your participation on a monthly basis.

Discounts and reimbursements

Maximize your spending on day-to-day and major expenses:

FT **RPT** **PT** Exclusive employee offers on U.S. Bank financial products through [My Money](#), [My Goals](#).

FT **RPT** **Tuition reimbursement**

FT **RPT** **PT** Discounts on gym memberships, higher education, hotels, restaurants, movie theaters, retailers, florists, electronics, national attractions, travel and more through the [U.S. Bank Discount Program](#), powered by Abenity.



Protection for you and your loved ones



Your peace of mind matters. Rest easy with programs that replace a portion of your income if you're unable to work, protect your or your loved ones' financial future and lend a caring hand in challenging times.

FT **RPT** Short-term and long-term disability

If you're unable to work due to illness or injury and have been eligible for benefits for at least one year, you may be eligible to receive 100% pay replacement for up to 13 weeks and 60% for another 13 weeks, if needed, under short-term disability. If you're still unable to work after 26 weeks, long-term disability (LTD) applies. At enrollment, you elect either 50 or 60% pay replacement for LTD. You receive the 50% of pay coverage option at no cost and may buy-up to 60%.

FT **RPT** Term life insurance

You automatically receive term life insurance coverage equal to your annual pay (up to \$300,000) at no cost, with the option to purchase more — up to 10 times your annual pay (\$4 million maximum). During your initial enrollment, select up to three times pay (\$750,000 maximum) without evidence of insurability. At subsequent annual enrollments, you may purchase or increase coverage by one-times pay (up to the lesser of three times pay or \$750,000) without evidence of insurability.

Dependent term life policies are available, too. For your spouse or domestic partner, choose up to \$100,000. At your initial enrollment, up to \$50,000 is available without evidence of insurability. At subsequent annual enrollments, evidence of insurability is required for new or increased coverage. For your children, choose up to \$25,000 without evidence of insurability. You may increase coverage during future annual enrollments or during the year if you experience a qualifying status change. You can even continue employee and dependent policies if you leave U.S. Bank, with certain restrictions.

FT RPT Critical Illness Protection

This plan provides additional financial support if you are diagnosed with a qualifying critical illness or condition. It covers 18 critical illnesses like cancer, stroke and heart attack, plus an additional six critical illnesses specifically for children. You receive a lump sum amount to help you pay out-of-pocket expenses, including:

- Medical plan deductibles or coinsurance.
- Rent, mortgage, childcare, groceries, or other daily living expenses.

You can choose from two coverage options and cover your family members as well. Premiums vary by the option you choose, whom you cover and other factors like age and tobacco use.

Bonus — Each year you and/or your spouse or domestic partner enroll in Critical Illness Protection and complete at least one qualifying health screening, you'll receive a \$50 wellness reward, which can help offset what you pay for coverage.

FT RPT Accident Protection

This plan pays a fixed benefit amount to offset costs associated with treatment of common injuries, like a concussion, dislocation, broken bone or burn. The money you receive can ease the financial burden of out-of-pocket costs:

- Initial care you need immediately after an accident, such as ambulance services and emergency room, urgent care or doctor visits.
- A stay in the hospital or intensive care.
- Follow-up care, like X-rays, physical therapy, doctor visits or medical devices.

In the event of a qualifying accident, you decide when and how to use the money.

You also receive additional financial protection if you're injured while participating in an organized sport. And if you're hospitalized and have young children, you can receive additional money to help pay for up to 30 days of daycare.

You can choose from two coverage options and cover your family members, as well. Premiums vary depending on the option you choose and whom you cover.

The Critical Illness Protection and the Accident Protection benefits are voluntary, and are excepted benefits in that they do not coordinate with coverage under any medical plan.

FT RPT PT Sick and Safe Leave

When you need time off for medical appointments, personal illness, the illness of a family member, to care for a family member when their school or place of care is closed due to a public health emergency, and other reasons as allowed by law, Sick and Safe Leave has you covered. Accrue one hour for every 30 hours worked up to 80 hours each calendar year (unless you work in California or Washington where there's no accrual limit) and carry up to 80 hours over to the next year. Accrued time is capped at 80 hours at any given time.

FT RPT PT Business Travel Accidental (BTA) death and dismemberment insurance

You are protected by BTA insurance at no cost to you. It provides a benefit if you die or sustain certain injuries at work or while traveling on U.S. Bank business.

FT RPT Accidental Death and Dismemberment (AD&D) insurance

Elect coverage for yourself, or include your family in multiple coverage levels for protection in the event of accidental death and certain accidental injuries and conditions.



A helping hand anytime, anywhere

Get practical information, resources, tools and support that can assist with all of life's challenges — personal and professional, financial, legal, health, family, relationships and more. From research and general support to counseling and critical assistance in a crisis, you can count on confidential 24/7 assistance through our EAP.

Support from employees for employees

Funded by employee donations, our Employee Assistance Fund provides one-time grants to help employees experiencing financial hardship due to unexpected events, like destructive fires or storms, illness or death of a family member, or military deployment.

Time away when it matters most

In addition to vacation time and disability, parental and sick leaves, you may have access to other time away — including funeral and bereavement time, family medical leave and personal leaves — to care for your personal priorities.

Life outside of work



Work is just one part of your life. Relax, recharge and connect with your friends, family and community with paid time off.

FT **RPT** Vacation

Your paid vacation is based on your scheduled hours, years of service and job grade. You begin earning vacation the first of the month following three full months at the company (e.g., if you start on Jan. 18, you begin earning vacation on May 1).

Years of service	Grades 4-9	Grades 10-13	Grades 14+
1-4	2 weeks	3 weeks	4 weeks
5-9	3 weeks	3 weeks	4 weeks
10-14	3 weeks	4 weeks	4 weeks
15-24	4 weeks	4 weeks	4 weeks
25+	5 weeks	5 weeks	5 weeks

FT **RPT** Purchased vacation

Each annual enrollment, you may purchase up to one week of additional vacation in one-hour increments, not to exceed your scheduled weekly hours.

FT **RPT** Paid holidays

U.S. Bank recognizes 11 holidays and provides eligible employees one My Holiday per calendar year, which you can use to recognize or celebrate a day of significance to you. New employees are immediately eligible for holiday pay and a My Holiday.

Empowering you in your community

We believe in making our communities the best places to live, work and play. That's why we encourage you to take up to 16 hours of paid time off with Volunteer Days. We also have programs to match your charitable contributions and personal volunteer time with a monetary match.

This document provides highlights of various U.S. Bank employee benefits, programs and policies. See official plan/program documents for qualifications, limitations and details. In all cases, the official plan/program documents govern.