

# About your *benefits*



**BENEFIT GUIDE  
2024 PLAN YEAR**



# Welcome to *your* 2024 Benefit Guide

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Camden National Bank offers all the great benefits of a larger bank, with the close-knit feel of a community organization.

We're proud to give eligible stakeholders access to a wide range of benefits and programs to help you:

- Get and stay physically and emotionally healthy;
- Save money today and protect your financial wellbeing, while you save for the future;
- Take paid time away from work to rest and recharge; and
- Grow your career.

And, we give you the resources you need to understand what's available and how to make the most of it.

## So, what do you need to do?

### 1 STEP 1: GET READY

- Read this guide for information on what we offer, who is eligible, and how to get started.
- Visit the [Your Camden Benefits](#) website for additional details, including Information Sessions available during Open Enrollment.
- Ask ALEX® for a recommendation on which options you should enroll in (see [page 4](#)).

### 2 STEP 2: ENROLL

- During Open Enrollment, enroll from **November 1 through November 15, 2023**, for benefits that take effect January 1, 2024.
- As a new hire, enroll within 31 days of your hire date for coverage that begins on the first of the month following your date of hire.

### 3 STEP 3: STAY INFORMED

- Visit the [Your Camden Benefits](#) website throughout the year for anytime, anywhere access to benefit details and contact information.

# About *Your* Benefits



## Who's Eligible

Benefit	If you're regularly scheduled to work 30 or more hours per week, you're eligible for	If you're regularly scheduled to work 20 – 29 hours per week, you're eligible for
Medical, Prescription, Dental and Vision Coverage	●	●
Health Savings Account (HSA)*	●	●
Health Care, Limited Purpose and/or Dependent Care Flexible Spending Account (FSA)*	●	●
Voluntary Benefits: Hospital Insurance, Accident Insurance, Critical Illness Insurance	●	●
Group Life & Accidental Death and Dismemberment (AD&D) Coverage	●	
Voluntary Life & AD&D	●	
Short- and Long-Term Disability	●	
Employee Assistance Program	●	●
Wellness Program	●	●
401(k) Retirement Plan	●	●

\*See [pages 9](#) and [11](#) for more information on eligibility for the HSA and FSAs

If you're eligible, you can also enroll your eligible dependents, including your:

- Legal spouse or domestic partner
- Natural, adopted, foster or stepchild(ren); child(ren) for whom court appointed or legal guardianship has been awarded\*; and child(ren) of any age with disabilities (if determined to meet plan requirements)

*\*Children may be covered for Medical, Dental, Vision, Hospital Insurance, Accident Insurance, Critical Illness Insurance and Voluntary Life Insurance Plans until the end of the month they turn 26, regardless of student status.*

## When Coverage Begins

All employees have access to the Employee Assistance Program from their first day of employment.

If you're a new hire, you have 31 days to enroll in your benefits. The elections you make take effect the first of the month after your date of hire. If you're hired on the first day of a month, once you enroll, your benefits take effect retroactively to your date of hire. For the 401(k) Plan, your participation begins on the first of the month after you complete one month of service.

If you enroll during Open Enrollment (typically held each fall), your benefits will start on January 1 of the following year.

### MAKING CHANGES DURING THE YEAR

Your benefit elections stay in effect for one calendar year, from January 1 (or your effective date as a new hire) through December 31.



Generally, you can only change your benefit elections during annual Open Enrollment (held each fall), unless you experience a Qualified Life Event that affects your or a dependent's eligibility. Qualified Life Events include, but are not limited to, marriage, divorce, birth or adoption, death or a change in your or your spouse's employment status. If you experience a Qualified Life Event, notify the HR Benefits Officer at x2081 within 31 days of the event to update your benefits.

## Paying for Coverage

For eligible stakeholders, Camden National Bank pays the full cost of...	You and Camden National Bank share in the cost of...	You pay the full cost of*...
Dental coverage for employees	A portion of your medical coverage, for all covered individuals, and dental coverage for eligible dependents	Voluntary benefits Hospital Insurance, Accident Insurance and Critical Illness Insurance
The Wellness Program		Vision coverage
The Employee Assistance Program	Contributing to your Health Savings Account if you enroll in either the \$2,800 HDHP w/HSA or \$5,000 HDHP w/HSA medical coverage	The amount you choose to set aside in the Health Care/Limited Purpose Flexible Spending Account (FSA) and/or Dependent Care Flexible Spending Account (FSA)
Group Life and Accidental Death & Dismemberment Insurance	Contributing to your 401(k) Retirement Savings Plan account	The full cost of Voluntary Term Life and AD&D coverage
Short- and Long-Term Disability Insurance	External education through tuition reimbursement	
Your compensation		
Paid time off and paid holidays		
Floating Celebration Day		
Internal career development programs		

\*Your contributions are deducted on a bi-weekly basis. There are 26 pay periods each year, so deductions for all benefits occur 26 times per year.

Note: Premiums paid by Camden National Bank for coverage of a domestic partner will be included in your reported gross income for tax purposes. In addition, a domestic partner is not eligible for continued health insurance coverage under the federal law known as COBRA.

## How to Enroll

From your Workday home page **Awaiting Your Action** tile, click **Open Enrollment Change**. Refer to the [Navigate Open Enrollment Guide](#) for more information on how to enroll and add a new dependent.

### TAKE ADVANTAGE OF AN OPEN ENROLLMENT OPPORTUNITY THROUGH UNUM!



We invite you to take advantage of an open enrollment opportunity through Unum:

You can enroll in Voluntary Life Insurance coverage up to the guaranteed issued amount of \$250,000 for stakeholders and \$50,000 for spouses **without providing Evidence of Insurability (EOI)**. EOI is also known as proof of good health.

### ALEX® CAN TAKE THE GUESSWORK OUT OF BENEFITS DECISIONS!

ALEX is an easy to use, interactive, online tool to help you choose the best coverage for you.



Answer a few questions and ALEX will recommend which Camden National Bank options you should enroll in and help you understand why. You make your final choices, but ALEX is there to make your decisions a little easier.

[See what ALEX recommends!](#)

# Your Health & Wellbeing



Think Healthy, Live Well. There's nothing more valuable than your good health! We offer a range of programs that are designed to help you and your family get and stay healthy and to provide comprehensive coverage when you need it.

## Medical Coverage

You have access to three medical plan options in 2024, administered by Aetna.

- \$750 PPO
- \$2,800 HDHP with HSA
- \$5,000 HDHP with HSA

## How the Plans Work

Each medical option offers:

- Coverage for the same services and supplies, with some differences in coverage levels and the amounts you pay when you receive care.
- Flexibility to visit any provider, though you will typically pay less out-of-pocket when you visit in-network providers that have agreed to charge negotiated amounts for services and supplies. Find out if your provider is in [Aetna's network](#).  
**Please note:** Once you enter the provider search tool from this link, please follow the "Continue as a guest" option on the right, and enter your home zip code to find providers.
- Freedom to visit a specialist without a referral.
- In-network preventive care services covered at 100%, which means your annual physical, vaccinations and certain screenings will not cost you a dime!
- An in-network annual eye exam, covered at 100%.
- Coverage for emergency or urgent care when you need it, anywhere in the United States.

## AETNA CONCIERGE PROGRAM: YOUR PERSONAL HEALTHCARE ASSISTANT



An Aetna concierge can help you understand your benefits and give you the tools to make more informed decisions about your healthcare. Call a concierge for help:

- Locating providers in your area
- Understanding your benefits
- Planning for upcoming treatment
- Estimating costs before you make an appointment, including in-network and out-of-network comparisons

Call **800-433-1594** to connect with a concierge today.

## TELADOC® OFFERS THE RIGHT CARE WHEN YOU NEED IT MOST

You can see a board-certified doctor, psychologist, psychiatrist or dermatologist, anytime day or night, from anywhere. That's convenient, quality care available by phone, video or app, to you and your family.



Access care at [Teladoc.com/Aetna](https://Teladoc.com/Aetna) or call **855-Teladoc (835-2362)**. Set up your account now to ensure this convenient service is available when you need it. Then, connect with providers for:

- **General medical care**, including diagnosis and prescriptions for the flu, sinus infections, allergies and more.
- **Mental health care**, including a visit with a therapist or psychiatrist for help with stress, depression, anxiety, grief and more. You can also get an expert review of your existing mental health diagnosis and treatment plan. **Note:** The patient must be at least age 13 to receive mental health care through Teladoc.
- **Dermatology care**, including identification of skin conditions. You register on the site, upload images, view your online results and then follow up with a doctor within seven days.

Coverage	\$750 PPO		\$2,800 HDHP w/ HSA		\$5,000 HDHP w/ HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual deductible (individual/ family)</b>	\$750/\$1,500	\$3,500/\$7,000	\$2,800/\$5,200* \$3,200 individual within the family	\$2,800/\$5,200* \$3,200 individual within the family	\$5,000/\$10,000*	\$5,000/\$10,000*
Refer to <i>How Deductibles and Out-of-Pocket Maximums Work</i> on <a href="#">page 7</a> for more information.						
<b>Annual out-of-pocket maximum (individual/ family)</b>	\$3,000/\$6,000	\$7,000/\$14,000	\$3,600/\$7,200	\$5,000/\$10,000	\$5,950/\$11,900	\$10,000/\$20,000
<b>Preventive services</b>	Covered at 100%	20%; deductible waived	Covered at 100%	20%; deductible waived	Covered at 100%	20%; deductible waived
<b>Routine mammograms</b>	Covered at 100%	20%; deductible waived	Covered at 100%	20%; deductible waived	Covered at 100%	20%; deductible waived
<b>Primary care visit</b>	\$25 copay	20%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Specialist visit</b>	\$40 copay	20%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Chiropractic services</b>	\$40 copay	40%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Outpatient services (diagnostic, X-ray, lab services)</b>	20%; after deductible	40%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Outpatient complex services (MRI, CAT, PET Scans, etc.)</b>	20%; after deductible	40%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Inpatient hospital services</b>	20%; after deductible	40%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Outpatient surgery</b>	20%; after deductible	40%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Emergency room care</b>	20%; after deductible	20%; after deductible	30%; after deductible	30%; after deductible	10%; after deductible	10%; after deductible
<b>Urgent Care</b>	\$60 copay	20%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Mental health office visits</b>	\$40 copay	20%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Inpatient mental health benefits</b>	20%; after deductible	40%; after deductible	30%; after deductible	50%; after deductible	10%; after deductible	30%; after deductible
<b>Pharmacy benefits (retail generic/ preferred brand name/ non-preferred brand name)**</b>	\$10/\$35/\$70 copay	20% after in-network prescription drug copay	\$10/\$35/\$70 copay; after deductible	20% after deductible and in-network prescription drug copay	\$10/\$35 /\$70 copay; after deductible	20% after deductible and in-network prescription drug copay

\*Medical and prescription drug expenses count toward meeting the deductible.

\*\*A 31-90 day supply (\$20/\$70/\$140) available through retail or mail order.

### A Note About the \$2,800 HDHP with HSA Individual Deductible

To comply with IRS requirements, this option has two individual deductible amounts:

- If you enroll in Stakeholder Only coverage, you must meet the \$2,800 deductible before the plan begins sharing costs.
- If you enroll any dependents, the individual deductible amount is \$3,200.

## HOW DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS WORK



Unless otherwise indicated, the deductible must be met before the plan begins sharing in the cost of care. So you pay expenses out-of-pocket, and once your expenses equal the deductible, the plan begins paying a percentage of the costs. The out-of-pocket maximum limits how much you will pay in a calendar year. When you reach your out-of-pocket maximum, the plan takes over—paying all eligible expenses for the rest of the year.

All covered expenses accumulate separately toward the in-network or out-of-network deductibles and out-of-pocket maximums.

In the chart on [page 6](#), you'll see each plan lists individual amounts and family amounts for deductibles and out-of-pocket maximums.

- If you enroll in Stakeholder Only coverage, once you meet your individual deductible, the plan begins sharing costs, and once you reach your out-of-pocket maximum, the plan takes over paying eligible expenses.
- If you enroll any dependents, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
- Similarly, all family members must meet their own out-of-pocket maximum until the overall family out-of-pocket maximum has been met.

## Medical Contributions

The amount you pay depends on the plan you choose, how many hours you're regularly scheduled to work and who you choose to cover.

### Stakeholders regularly scheduled to work 30+ hours per week

Coverage	Your bi-weekly cost (26 pay periods per year)		
	\$750 PPO	\$2,800 HDHP w/ HSA	\$5,000 HDHP w/ HSA
Stakeholder Only	\$75.22	\$47.00	\$20.12
Stakeholder + Spouse	\$249.83	\$168.26	\$119.88
Stakeholder + Child(ren)	\$214.20	\$142.13	\$98.22
Stakeholder + Family	\$360.34	\$220.46	\$150.70

### Stakeholders regularly scheduled to work 20 – 29 hours per week

Coverage	Your bi-weekly cost (26 pay periods per year)		
	\$750 PPO	\$2,800 HDHP w/ HSA	\$5,000 HDHP w/ HSA
Stakeholder Only	\$142.25	\$112.08	\$95.76
Stakeholder + Spouse	\$334.15	\$263.27	\$224.96
Stakeholder + Child(ren)	\$310.82	\$244.89	\$209.25
Stakeholder + Family	\$479.30	\$377.64	\$322.68

### Executives

Coverage	Your bi-weekly cost (26 pay periods per year)		
	\$750 PPO	\$2,800 HDHP w/ HSA	\$5,000 HDHP w/ HSA
Stakeholder Only	\$111.76	\$88.06	\$75.24
Stakeholder + Spouse	\$262.55	\$206.86	\$176.75
Stakeholder + Child(ren)	\$244.21	\$192.42	\$164.41
Stakeholder + Family	\$376.60	\$296.71	\$253.53



## Get More With Aetna

In addition to high-quality medical and prescription drug coverage, you get so much more when you enroll in one of our plans through Aetna.

### Personalized Digital Tools

With the Aetna Health app (available on the App Store and Google Play) and the [Aetna member website](#), health care is easier wherever and whenever you need it. In addition to accessing a digital ID card, you can:



- View your health plan summary and get detailed information about what's covered
- View claim details and pay claims for your whole family
- Search for providers, procedures and medications—and get cost estimates before you get care
- Track spending and progress toward meeting the deductibles for you and your family
- Get recommended health actions based on your profile

### 24-Hour Nurse Line

We can't always plan ahead for when we need medical advice. So if your child spikes a fever in the middle of the night, or you notice a strange rash on a Sunday, with Aetna's 24-Hour Nurse Line, you can speak to a registered nurse whenever you need to. It's toll-free, you can call as many times as you need for free, and your covered family members can use it, too. Visit the [Aetna member website](#) or call **800-556-1555**.

### Aetna One® Flex

If you're identified for care management for one of the top five medical conditions (diabetes, musculoskeletal issues, cardiovascular disease, obesity, and oncology), you're eligible for enhanced support from Aetna. A clinical nurse can work with you to put together a personalized plan, help you understand your benefits, and answer your health-related questions. Your nurse can collaborate with service teams to help you achieve your health goals, supported by a multidisciplinary team that can help guide you to local resources. If you're eligible for One Flex, Aetna will reach out to you.

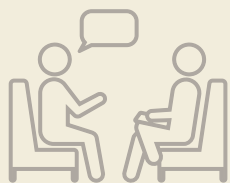
### Aetna Maternity Program

It's a special time in your life. And whether you're a new or experienced mom, you may have a lot of questions or need reliable information and support. You can count on Aetna to help give your baby a healthy start in life, with a knowledgeable team of experienced obstetric nurses who understand the joys and challenges of parenthood. Through the Aetna Maternity Program, you will have access to:



- Helpful facts on prenatal care, labor, delivery, newborn care and more
- A survey to review your health and pregnancy
- A personal nurse, if you have health conditions that may affect your pregnancy

For a complete list of program features, visit [aetna.com/individuals-families/womens-health.html](https://aetna.com/individuals-families/womens-health.html).



### QUICK REMINDER ABOUT NO-COST COUNSELING SESSIONS

You and the members of your household (including children living away from home, up to age 26) each have access to **six free counseling sessions** per issue per year through the Employee Assistance Program. See [page 13](#) for more information.



## Health Savings Account

The \$2,800 HDHP with HSA Plan and \$5,000 HDHP with HSA Plan medical plan options both come with automatic access to a tax-advantaged Health Savings Account (HSA).

### How an HSA Works

- An HSA is a savings account owned by you that allows you to set aside pre-tax dollars\* to pay for [eligible healthcare expenses](#). Expenses can be incurred by you and your eligible dependents during the year you are enrolling for (the following calendar year if you enroll during Open Enrollment, or the current calendar year, if you enroll as a new hire). You can also save your balance to pay for expenses incurred in the future, even as far in the future as retirement. Eligible expenses include medical, prescription, dental, vision and Teladoc virtual care costs.
- Under IRS rules, the maximum that can be deposited into your HSA in 2024 is \$4,150, if you have stakeholder only medical coverage, or \$8,300, if you cover any dependents.
- If you are at least 55 years old—or will turn 55 any time in the calendar year—you may make an additional \$1,000 contribution to an HSA.
- The maximum amount that can be deposited into your HSA includes any amount you contribute, as well as the Camden National Bank contribution.
- The Camden National Bank contribution to your HSA is based on the option you choose and who you cover:

Coverage	\$2,800 HDHP w/ HSA Plan		\$5,000 HDHP w/ HSA Plan	
	Total Annual Amount	Bi-weekly Deposit	Total Annual Amount	Bi-weekly Deposit
If you cover yourself only	\$600	\$23.08	\$1,600	\$61.54
If you cover any dependents	\$1,150	\$44.23	\$2,650	\$101.92

### DID YOU KNOW?



IRS rules state that you cannot have both an HSA and a Health Care FSA since both of these tax-advantaged accounts apply funds toward your medical expenses.

Camden National Bank does offer a Limited Purpose FSA for stakeholders who have an HSA, which allows you to contribute to both the HSA and a Limited Purpose FSA. The Limited Purpose FSA is only for dental and vision related expenses. See [pages 11-12](#) for details.

- Once you open an account, you'll receive a debit card to use at providers' offices or retail locations to pay for eligible services and supplies.
- Accounts may be opened at Camden National Bank or with another banking institution, if you do not already have one that is active from a prior employer.
- Don't forget to add your account information into Workday! Instructions can be found [here](#).
- The money in your HSA rolls over from year-to-year, and the account is portable, which means you take it with you (including any Camden National Bank contributions) in the event you leave Camden National Bank.

### HSA Eligibility

To be eligible to contribute to an HSA, you must meet four criteria:

- You must be covered by a qualified high deductible health plan (HDHP), like the \$2,800 HDHP with HSA Plan or \$5,000 HDHP with HSA Plan.
- You can't be covered by other disqualifying health coverage, including Medicare, TRICARE or VA benefits. **Note:** If you become eligible for coverage that disqualifies you from contributing to the HSA, please log in to Workday to stop your contribution. You must also notify the HR Benefits Officer by emailing [Humanresources@camdennational.bank](mailto:Humanresources@camdennational.bank) to stop the employer HSA contribution.
- You can't be claimed as a dependent on another individual's tax return.
- You and your spouse can't be participating in a health care flexible spending account.

For additional details regarding HSA eligibility requirements, see the following website: [www.irs.gov/publications/p969/](http://www.irs.gov/publications/p969/)

### YOU CAN EARN MORE IN YOUR HSA

In addition to our contribution shown above, you are eligible for an **extra \$250 contribution** from Camden National Bank when you complete your annual preventive screening with your healthcare provider by September 30, 2024. Please speak with a member of the HR team for more details.



\*Making pre-tax contributions means your contribution is taken from your paycheck before taxes are calculated. Therefore, you will pay less in taxes to save money for expenses you would pay anyway.

## Voluntary Benefits

We offer three coverage options that are designed to protect you from the high cost of care in the event you are hospitalized, injured in an accident or diagnosed with a serious illness. These plans are administered by Unum, and you can choose coverage under one, two or all three plans.

You pay for coverage through convenient, after-tax payroll deductions.

Remember, these plans aren't intended to replace your medical plan coverage, but they can offer some additional protection for a relatively low monthly cost. You can use the payment you receive in any way you choose—whether it be paying a medical bill or daily living expenses, like food, transportation or childcare.

### Hospital Insurance

Pays a cash benefit to you for an inpatient hospital stay.

Refer to [this summary](#) for more information and the costs for coverage.

### Critical Illness Insurance

Pays a cash benefit when you're diagnosed with a covered illness, including:

- Cancer
- Heart attack
- Stroke
- End-stage renal (kidney) failure
- Much more

When you enroll in Critical Illness, coverage for your children is FREE!

Refer to [this summary](#) for more information and the costs for coverage.

### Accident Insurance

Pays a cash benefit for a wide variety of injuries and accident-related expenses, including:

- Ambulance service
- X-rays, labs and MRIs
- Dislocations and fractures
- Hospitalization and surgery
- Much more

Refer to [this summary](#) for more information and the costs for coverage.

### Important Message

Since our Voluntary Benefits are transitioning from Cigna to Unum, you **MUST** file all 2023 claims with Cigna by March 30, 2024. Log in to [myCigna.com](https://mycigna.com) for details about how to file a claim.

## Dental Coverage

We offer dental coverage through Northeast Delta Dental, using the broadest network Delta Dental offers: The PPO Plus Premier Network. The plan is designed to help you maintain a healthy smile, with regular preventive care, and to assist with the cost of more extensive care, if you need it.

### Coverage At-a-Glance

	Coverage
Annual deductible	\$50 individual/\$150 family
Annual benefit maximum	\$1,500 per person per year
Coverage A services (oral exams, cleanings, X-rays)	100% coverage, no waiting period
Coverage B services (simple extractions, fillings, oral surgery)	80% coverage, after deductible, no waiting period
Coverage C services (bridges, crowns, dentures)	50% coverage, after deductible, no waiting period
Coverage D orthodontia	50% coverage, no waiting period
Orthodontia lifetime maximum	\$1,000 per person

### Dental Contributions

	Your bi-weekly cost (26 pay periods per year)	
	30+ hours per week	20 - 29 hours per week
Stakeholder Only	\$0	\$18
Stakeholder + 1	\$17	\$37
Family	\$40	\$61

To find out if your dentist participates in our PPO Plus Premier Network, you can call your dentist, visit [nedelta.com](https://nedelta.com), or call Customer Service at **800-832-5700**.

## DON'T MISS OUT ON DELTA DENTAL PERKS AND GO GREEN!

If you're covered through our dental insurance plan with Northeast Delta Dental, don't miss out on the perks they have to offer! Register with Delta Dental and access useful tools by:

1. Visiting [www.nedelta.com](https://www.nedelta.com) and clicking on "Patients"
2. Clicking on "Register Here" under Welcome Members login
3. Completing the three-step registration process

**Note:** You will need your Social Security number or Subscriber ID number (found on your ID card or by calling Customer Service at **800-832-5700**).

You have access to your online account when it's convenient to you, to:

- Print additional identification cards
- Get 24/7 access to your benefit and claim information
- Read your benefit booklet and Explanation of Benefits (EOB)
- Search for a dentist
- And so much more!

You can also download Delta Dental's mobile app to access your account on the go.

## Vision Coverage

To help keep life in focus, vision coverage through VSP covers periodic eye exams, eyeglasses and contact lenses for you and your covered dependents. You have access to the VSP Premier Program network of providers that have agreed to negotiated pricing from:

- The largest network of independent doctors
- 700 Visionworks retail locations
- Network benefits at other retail chains, including Walmart, Costco, Cohen's, My Eye Dr., Pearle Vision and Sam's Club
- 24-hour access to emergency care
- Online shopping for the latest designer glasses and brand-name contacts

Benefits are also available outside the VSP network although there may be less overall savings. If you use an out-of-network provider, you will pay for services and submit a [Reimbursement Form](#) to VSP.

### In-Network Coverage At-a-Glance

	Coverage
<b>Annual exam</b>	You pay a \$25 copay
<b>Prescription lenses every 12 months (single, bi- or tri-focal lenses)</b>	Covered in full
<b>Frames allowance every other calendar year</b>	\$130
<b>Contacts, instead of glasses, every calendar year</b>	\$130

### Vision Contributions

	Your bi-weekly cost (26 pay periods per year)
<b>Stakeholder Only</b>	\$3.35
<b>Stakeholder + 1</b>	\$5.35
<b>Stakeholder + Children</b>	\$5.46
<b>Stakeholder + Family</b>	\$8.81

Create an account on [vsp.com](https://vsp.com) or call **800-877-7195** to learn more about your in-network coverage. **Please note:** VSP does not mail ID cards to their members.

## Flexible Spending Accounts

Camden National Bank offers three Flexible Spending Accounts (FSAs) through Voya: the Health Care FSA, Limited Purpose FSA, and Dependent Care FSA. These accounts let you set aside pre-tax dollars through payroll deductions to pay for eligible expenses. Plus, you can reduce the amount taken from your paycheck in taxes.

### How an FSA Works

- You can participate in either the Health Care FSA OR the Limited Purpose FSA (depending on the medical coverage you enroll in) AND/OR the Dependent Care FSA.
- You don't have to be enrolled in medical coverage through Camden to participate in any of these accounts.
- Your contributions will be deducted from your paychecks in equal amounts during the plan year. If you're enrolling mid-year, make sure you elect a contribution amount for the time remaining in the calendar year.
- As you incur eligible expenses, you can either use a debit card to pay them or you can submit the [Health Care FSA Claim Form](#) or [Dependent Care FSA Claim Form](#) to be reimbursed from your account.
- Money can't be transferred between the Health Care FSA/ Limited Purpose FSA and Dependent Care FSA accounts.
- You can't stop or change your FSA contributions during the plan year unless you have a Qualified Life Event (see Making Changes During the Year on [page 3](#) for more information).
- You must re-enroll in an FSA each year during Open Enrollment to participate in the following year; elections do not carry over from year to year.
- Per IRS regulations, you can use your 2024 FSA balance to pay for costs incurred through March 15, 2025. Reimbursements must be submitted to Voya by March 31, 2025. Any balance left in your account after March 31 will be forfeited under the IRS "use it or lose it" rule.



## Flexible Spending Accounts (cont'd)

### Account Overview

Account Feature	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
<b>Eligibility</b>	You can be enrolled in coverage that is not a high deductible plan, like the \$750 PPO option through Camden.	You can be enrolled in the \$2,800 HDHP with HSA Plan or \$5,000 HDHP with HSA Plan through Camden.	You and your spouse (if applicable) must be actively working, looking for work or a full-time student.  You must have a qualified dependent: child(ren) under the age of 13 or a tax dependent of any age who is not physically or mentally able to care for themselves.
<b>Your contributions</b>	Up to \$3,200	Up to \$3,200	<ul style="list-style-type: none"> <li>Up to \$5,000 a year if you're single or married filing jointly</li> <li>Up to \$2,500 if you're married filing separately</li> </ul> Married couples have a combined \$5,000 limit, even if each has access to a separate dependent care FSA through his or her employer.
<b>Eligible expenses</b>	Medical, prescription drug, dental and vision out-of-pocket costs. Refer to <i>IRS Publication 502</i> .	Dental and vision out-of-pocket costs. Refer to <i>IRS Publication 502</i> .	Day care, day camp or caregiver expenses for eligible dependents. Refer to <i>IRS Publication 503</i> .

### Accessing Your Account

To access your account easily and securely, download the Voya | Benefit Strategies Mobile App, available on the [Apple App Store](#) and [Google Play](#), to:

- View account balance and details
- Submit claims
- Upload pictures of your receipts any time
- Sign up to receive account alerts via text

### Using Your Account

You will receive a debit card to pay for eligible expenses at provider offices or retail locations.

- Replacement or additional debit card cost is \$5.00.
- Health Care or Limited Purpose and Dependent Care FSAs are available for use on one card, but you cannot use the balance from one to pay expenses for the other.
- Debit cards are issued for three years, at which time they expire.

If you cannot pay your expenses by debit card, you can pay them out of pocket and submit a request for reimbursement with the [Health Care FSA Claim Form](#) or [Dependent Care FSA Claim Form](#).

For more detailed information about eligible expenses, please check the Flexible Spending Account website at [Myhealthaccountsolutions.voya.com](http://Myhealthaccountsolutions.voya.com) or call **888-401-FLEX (3539)**.



## Wellness Program

### Take Charge of Your Health!

A strong company cannot exist without healthy stakeholders. Camden National Bank offers a comprehensive wellness program, available to all regular, full-time and part-time stakeholders. The program offers a variety of tools to support you and your family with a physically and emotionally healthy lifestyle.

Camden National Bank offers a wellness reimbursement program to promote stakeholders' physical health, mental health and overall well-being so they can be the best that they can be. We will reimburse stakeholders up to \$250 annually.

**Eligible Reimbursable Items:** Any combination of the following up to \$250.

- **New in 2024!** Fitness Equipment (Strength Training, Treadmill, Spin Bike, Weights, Elliptical, etc)
- Fitness Center Membership (YMCA, Planet Fitness, Golds Gym, etc)
- Fitness Classes (Yoga, Spin, Pilates, Kickboxing)
- **New in 2024!** National or State Park Pass
- Weight Management Programs (Weight Watchers, Noom, etc)
- Nutritional Counseling
- Race/Walk Entry fees

Find more information on [Your Camden Benefits](#), under Wellness.

*Note: Clothing and athletic shoes are not part of the reimbursement program.*

### TOBACCO CESSATION

Click [here](#) for more information on how Aetna can help you and/or your enrolled dependent(s) stop using tobacco.



**Be on the lookout for more information about the well-being program coming soon.**

## Aetna Resources for Living<sup>SM</sup>: Your Employee Assistance Program

We all need help from time to time to balance our priorities, find resources and manage our day-to-day lives. That's why we offer Aetna Resources for Living.

This confidential program is available to ALL stakeholders regardless of whether they're enrolled in Camden National Bank medical coverage or not, and the members of their households, including children up to age 26 who are living away from home. Services are available 24 hours a day, 7 days a week, **at no cost to you.**

### Resources

Emotional Well-Being Support	Daily Life Assistance	Legal Services	Financial Services
<ul style="list-style-type: none"> <li>• <b>Six free live or virtual counseling sessions per issue per year</b></li> <li>• In-the-moment emotional support available 24 hours a day</li> <li>• Help managing:                             <ul style="list-style-type: none"> <li>– Anxiety, depression and stress</li> <li>– Relationships and family issues</li> <li>– Work/life balance</li> <li>– Grief and loss</li> <li>– Substance use</li> <li>– Much more</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Personalized guidance to find resources for:                             <ul style="list-style-type: none"> <li>– Child care, parenting and adoption</li> <li>– Care for older adults</li> <li>– Caregiver support</li> <li>– School and financial aid research</li> <li>– Home repair and improvement</li> <li>– Pet care</li> <li>– Much more</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Free 30-minute consultation with a participating attorney for each topic:                             <ul style="list-style-type: none"> <li>– Wills and other document preparation</li> <li>– Real estate transactions</li> <li>– Elder law and estate planning</li> <li>– Mediation services and divorce</li> <li>– Much more</li> </ul> </li> <li>• 25% discount on services beyond the initial consultation</li> <li>• Free online access to legal documents and forms</li> </ul>	<ul style="list-style-type: none"> <li>• Free 30-minute consultation for each financial topic:                             <ul style="list-style-type: none"> <li>– Budgeting</li> <li>– Retirement or other financial planning</li> <li>– Mortgages and refinancing</li> <li>– Credit and debt management</li> <li>– College funding</li> <li>– Tax and IRS questions</li> <li>– Much more</li> </ul> </li> <li>• 25% discount on tax preparation services</li> <li>• Free online access to financial articles, calculators and a financial assessment</li> </ul>

Additional tools, discounts and resources are available online.

Visit [resourcesforliving.com](https://resourcesforliving.com) (username: Camden; password: EAP) or call **888-238-6232**, TTY: 711.

# Your Financial Planning & Protection



## Life and Accidental Death & Dismemberment Insurance

Life is unpredictable. We know how important it is to make sure you have enough life insurance to protect the ones you love.

If you're regularly scheduled to work 30 or more hours per week, Camden National Bank automatically provides Group Life Insurance coverage, which includes Accidental Death & Dismemberment (AD&D) coverage, at no cost to you. This coverage is offered through Unum and is equivalent to one times your Base Annual Salary, rounded to the next higher \$1,000, up to a maximum of \$350,000.

**Note:** Company-provided life insurance that exceeds \$50,000 may be subject to imputed income.

### Voluntary Term Life Insurance

You also have the option to purchase additional Term Life Insurance through Unum. You may purchase coverage for yourself, your spouse and dependent child(ren).

You may purchase coverage for your:

- **Self:** In increments of \$10,000 up to five times your Base Annual Salary, up to a maximum of \$650,000. Medical Evidence of Insurability (EOI) is always required for amounts above \$250,000.
- **Spouse:** In increments of \$5,000, up to 100% of your coverage, up to a maximum of \$650,000. Medical EOI is always required for amounts above \$50,000.
- **Dependent Child:** For children at birth to age 26, a flat benefit of \$10,000. You can cover your dependent child until age 26, whether they're a student or not.

**Note: You must have Voluntary Life and AD&D to purchase Life and AD&D for your dependents.**

### KEEP YOUR BENEFICIARIES UP TO DATE

To ensure your life insurance is distributed according to your wishes, make sure you designate your beneficiary(ies) and keep your information up to date. Visit [Workday](#) to add and update beneficiary information.



### Evidence of Insurability

We invite you to take advantage of a special enrollment opportunity through Unum, when you can enroll for coverage **without providing Evidence of Insurability (EOI)**. EOI is also known as proof of good health.

As an enrolled or non-enrolled stakeholder, you have the option to elect or increase your coverage for Voluntary Life Insurance up to the guaranteed issued amount of \$250,000 for stakeholders and \$50,000 for spouses **without providing EOI**. Anything over the guaranteed issued amount requires EOI.

There is no EOI required for Term Life Insurance for your child(ren).

### Voluntary Life Rates per Month

Age Band	Stakeholder per \$10,000	Spouse per \$5,000*	Child Flat \$10,000
- 24	\$0.700	\$0.350	\$0.910**
25 - 29	\$0.600	\$0.300	
30 - 34	\$0.800	\$0.400	
35 - 39	\$1.100	\$0.550	
40 - 44	\$1.400	\$0.700	
45 - 49	\$1.790	\$0.895	
50 - 54	\$3.200	\$1.600	
55 - 59	\$5.300	\$2.650	
60 - 64	\$7.990	\$3.995	
65 - 69	\$13.300	\$6.650	
70 - 74	\$24.100	\$12.050	
75 +	\$48.700	\$24.350	

\*The premium paid for spouse coverage is based on the stakeholder's age.

\*\*The premium paid for child coverage is based on the cost of the coverage for one child, regardless of how many children you have.

**Note:** Premium increases take effect on the policy anniversary date coinciding with, or next following, a change in age band.

### Voluntary Accidental Death & Dismemberment (AD&D) Insurance

You have the option to purchase voluntary, personal accidental death and dismemberment insurance coverage, through Unum. You can choose the level of coverage in \$10,000 increments, not to exceed five times your Base Annual Salary, to a maximum of \$650,000. You may also elect spousal coverage in increments of \$5,000 and/or coverage for your dependent child(ren) at a flat benefit of \$10,000.

There is no EOI required for AD&D for yourself, your spouse (up to the same amount as your own) or your child(ren).



### Voluntary AD&D Rates per Month

	AD&D cost per \$1,000 Coverage	Monthly Rate
Stakeholder	\$10,000	\$0.020
Spouse	\$5,000	\$0.020
Children	\$10,000	\$0.020

You must purchase Voluntary Life and AD&D for yourself to be eligible to elect coverage for your dependents.

### Coverage Reductions Based on Age

When you reach age 65, Life and AD&D Insurance Benefits for you and your spouse will reduce to:

- 65% of the Life Insurance Benefit at age 65
- 42% of the Life Insurance Benefit at age 70
- 27% of the Life Insurance Benefit at age 75

## Disability Insurance

Disability insurance can provide a sense of security, knowing that if you cannot work due to a non-work-related illness or injury, you can still provide for yourself and your family.

### Short-Term Disability (STD) Insurance

If you are regularly scheduled to work 30 or more hours per week, Camden National Bank automatically provides Short-Term Disability at no cost to you, through Unum. Coverage takes effect on the first of the month following your date of hire.

STD provides income when you are absent from work due to a non-work-related illness or injury or pregnancy-related disability. When disabled, benefits begin following a 7-day elimination period and replace 66.67% of your weekly earnings up to a maximum of \$2,500 per week. The maximum benefit period is 13 weeks.

### Long-Term Disability (LTD) Insurance

If you are regularly scheduled to work 30 or more hours per week, Camden National Bank automatically provides Long-Term Disability at no cost to you, through Unum. Coverage takes effect on the first of the month following your date of hire.

LTD provides you with a continuing source of income after 90 days of total disability under the STD plan. Benefits are calculated as a percentage of your salary and replace 66.67% of your monthly earnings to a maximum benefit of \$13,000 per month.

## 401(k) Retirement Savings Plan

Camden National Bank's 401(k) Retirement Savings Plan, offered through TransAmerica, is designed to help you prepare for a secure financial future.

### How the Plan Works

- You may contribute a percentage of your salary (up to 100%, up to \$23,000 per year in 2024) on a pre-tax basis (traditional contributions) or a post-tax basis (Roth contributions).
- If you are at least 50 years old—or will turn 50 any time in the calendar year—you may make an additional \$7,500 contribution.
- Camden National Bank will match 100% of the first 3% you contribute and 50% of the next 2%, for a total contribution amount of 4% of your salary.
- Upon reaching eligibility (age 18 and the first of the month following one month of service), new hires will be automatically enrolled to defer 5% of their pre-tax pay unless participation is waived.
- An automatic escalation of 1% each year, up to a maximum of 10%, will apply for participants who do not have an affirmative election.
- Your contributions, Camden National Bank matching contributions and any amount you roll over from another qualified retirement plan are always 100% vested, meaning you own 100% of your account balance. It will never be forfeited.
- Rollover contributions are accepted from other qualified plans at the discretion of Camden National Bank.
- Your account balance is placed in the plan investment options of your choice and earns interest tax-free.
- You may take up to two loans at a time and will be required to repay your account.
- Distributions are allowed when you terminate employment with Camden National Bank, die, become disabled, retire, or reach age 59½.
- Hardship withdrawals may be granted if you meet hardship criteria.
- Account statements are produced quarterly.

Please refer to the Summary Plan Description for complete plan details. Visit [Your Camden Benefits](#) to view the Summary Plan Description and subsequent amendments, under Additional Resources.

Access your account online at [www.transamerica.com/portal/home/](http://www.transamerica.com/portal/home/), where you can make changes to your contribution amounts, investment elections, or beneficiaries 24 hours per day.

## Compensation

Camden National Bank operates a performance-based compensation structure. Each year, generally in March, your base rate of pay will be reviewed alongside your performance over the past twelve months.

You also have an opportunity each year to earn an annual bonus through our Stakeholder Incentive Program. This program rewards both individual and company performance. The stronger you perform in your role and the stronger we perform as a whole, the higher the payout. Individual performance is measured through the performance appraisal process using Workday.

You can also earn extra cash through various referral programs:

- Through the Retail Banking Division, you could earn an incentive for each new money mortgage referral that results in a new mortgage. In addition, the Retail Team offers various cash incentives throughout the year for Elavon Merchant Services promotions and Elan credit card promotions.
- Through Camden National Wealth Management, you can earn a reward equal to a percent of first year's estimated fees by making a referral that results in a new investment management relationship. Referral rewards are made directly through payroll. Camden National Wealth Management provides comprehensive wealth management, investment management and trust services to individual and institutional clients.
- Through Camden Financial Consultants, you could earn money back for each qualified referral. A qualified referral is someone who meets the minimum assets requirement, has the need and ability to invest, and meets with a Camden Financial Consultant.
- Successfully referring a new stakeholder to Camden National Bank will earn you a referral bonus from our Talent Acquisition Team.

More information about each of these compensation opportunities is available through the Human Resources Department.

## 2024 Payroll Schedule

Month	Payroll Dates		
January	4th	18th	
February	1st	15th	29th
March	14th	28th	
April	11th	25th	
May	9th	23rd	
June	6th	20th	
July	3rd	18th	
August	1st	15th	29th
September	12th	26th	
October	10th	24th	
November	7th	21st	
December	5th	19th	

## Perks & Discounts

### National Purchasing Partners

National Purchasing Partners offers discounts on hotels booked through Expedia.com and legalzoom.com services.

To access this benefit, go to [www.mynpp.com](http://www.mynpp.com), click **Join now; I am an employee of an NPP member company**. Enter passcode DB2974C0, click **Continue** and enter your personal information to set up our account.

Call Customer Service with any questions at **800-810-3909** or email: [customerservice@mynpp.com](mailto:customerservice@mynpp.com)

### LifeMart Member Discount Program

Get access to thousands of exclusive discounts on products and services nationwide. [Click here](#) to register.

### Additional Discount Programs

- **Verizon Wireless:** You're eligible for a discount on their personal Verizon Wireless accounts. [Click here](#) to register with your email address ending in *.com* to receive a 25% discount on accessories (discount does not apply to monthly billing).
- **Aetna Resources for Living:** Visit [resourcesforliving.com](http://resourcesforliving.com) (username: Camden; password: EAP). The Discount Center offers deals on brand-name products and services, including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.
- **Allen Agency/Patriot Insurance:** You are eligible for a 5% discount on your auto and home-owners insurance policies with convenient electronic payment process.

Contact: Meesha Luce

Phone: **207-236-4311**

Email: [mluce@allenif.com](mailto:mluce@allenif.com)

### TAKE CARE OF YOUR FINANCIAL WELL-BEING WITH ENRICH!

Enrich is a platform focused on improving your financial well-being. Access the **FREE** platform through Okta and find the resources you need for navigating your financial wellbeing **through various stages of life, including student loans, buying a house, and saving for retirement.**

- To begin, users take a **“Financial Wellness Checkup”** to receive customized content, tools, and courses that cater to their specific needs.
- Once they set their goals, they can gain insight into how their personality affects their spending habits through the **“Your Money Personality Assessment.”**
- Enrich is meant to be used as stakeholders experience different stages in their financial journey, so it's important to keep checking in as your financial situation changes and grows.



# Your Paid Time Off



We know you need time away from work, with pay, to take care of yourself and your loved ones, celebrate and manage life’s responsibilities. We offer paid time off programs to give you the time you need.

## Paid Holidays

You are paid for holidays that fall on your normally scheduled workdays.

Recognized Holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Washington’s Birthday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous Peoples’ Day
- Veterans Day
- Thanksgiving Day
- Christmas Day
- Floating Celebration Day (to be used within 30 days of your birthday)

## Personal Time Off (PTO)

All regular full-time and part-time stakeholders will accrue paid time off bi-weekly, based on length of service, budgeted hours, and officer level. Your PTO bank can be drawn upon for everything from planned vacations, to sick days. You can use PTO in increments as small as 15 minutes, so you can use it for a doctor’s appointment or to make sure you don’t miss your child’s sporting events.

## Additional Types of Time Off

Paid time off is provided for bereavement time (up to five days), when necessary, and if you are required to serve jury duty.

We also offer six weeks of paid parental leave when you’re welcoming a new family member.

Please check the *Stakeholder Handbook* for full policy details.

### CAMDEN NATIONAL BANK CELEBRATES YOU

Each year, you get a day off to celebrate your birthday! That’s our gift to you. You have 30 days from your birthday to use the time.





We offer opportunities for educational enrichment and career development.

### ABA e-Learning

You have access to industry-specific content, provided by the American Bankers Association (ABA). Courses available include banking business, management and in-depth certificate programs of study. These courses are provided at no cost.

### Center for Financial Training & Education Alliance (CFTEA) Courses

CFTEA provides a catalog of classes available externally, which are taught locally or online. Course fees and textbook costs may be paid by Camden National Bank for full-time stakeholders who have been with us for at least six months and are in good standing.

To be eligible, you must meet with your department manager by October of each year to discuss CFTEA classes you're interested in taking the following year. Your manager must approve the request.

### External Education

Camden National Bank's tuition reimbursement program is intended to foster professional development, build skill, and enhance knowledge related to our business. Full-time stakeholders can request pre-approval from their manager and the Education and Development Manager for tuition reimbursement for relevant classes. Reimbursement is made upon the successful completion of the course and is based on the grade you earn and the tuition reimbursement maximum limits.

You must meet with your department manager by October to discuss interest in tuition assistance for the coming year.

Reimbursement rates and maximums, along with other details and conditions of the tuition reimbursement program, are available in the *Stakeholder Handbook*. Use the [Tuition Reimbursement Form](#) to request reimbursement.

# Contacts



Please contact the individual company/provider listed here to learn more about a specific benefit plan.

We also invite you to contact your Human Resource Department at [Humanresources@camdennational.bank](mailto:Humanresources@camdennational.bank).

When You Have Questions About	Contact	Phone Number	Website/Email
<b>Medical and prescription drug coverage</b>	Aetna	Concierge service: 800-433-1594	<a href="http://aetna.com">aetna.com</a>
<b>Voluntary Health Benefits: Hospital Insurance, Accident Insurance, Critical Illness Insurance</b>	Unum	800-635-5597	<a href="http://unum.com">unum.com</a>
<b>Life, AD&amp;D, STD, LTD, FMLA, and ADA</b>	Unum	800-421-0344	<a href="http://unum.com">unum.com</a>
<b>Wellness Program</b>	Human Resources Department	N/A	<a href="mailto:wellness@camdennational.bank">wellness@camdennational.bank</a>
<b>Flexible Spending Accounts</b>	Voya	888-401-FLEX (3539)	<a href="http://myhealthaccountsolutions.voya.com">myhealthaccountsolutions.voya.com</a> Email: <a href="mailto:hasinfo@voyacom">hasinfo@voyacom</a>
<b>Employee Assistance Program</b>	Aetna Resources for Living	888-238-6232 TTY: 711	<a href="http://resourcesforliving.com">resourcesforliving.com</a> (username: Camden; password: EAP)
<b>Vision coverage</b>	VSP	800-877-7195	<a href="http://vsp.com">vsp.com</a>
<b>Dental coverage</b>	Northeast Delta Dental	800-832-5700	<a href="http://nedelta.com">nedelta.com</a>
<b>401(k) Retirement Savings Plan</b>	Transamerica	800-755-5801	<a href="http://transamerica.com/portal/home">transamerica.com/portal/home</a>



# Important Benefit Notices

Official plan documents, including Summary Plan Descriptions (SPDs), Summary of Benefits and Coverage (SBCs), and Benefit Summaries can be found on the [Your Camden Benefits](#) website. You may also contact your Human Resources Department at [humanresources@camdennational.bank](mailto:humanresources@camdennational.bank) to obtain copies of these important documents.

## Children’s Health Insurance Program Notice

The Children’s Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states and funded jointly by states and the federal government to provides premium assistance.

## HIPAA Notice of Privacy Practices

This notice describes how individual’s health information is protected, rules for use, and disclosure as permitted under HIPAA.

## Woman’s Health and Cancer Rights Act (WHCRA)

The health plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides coverage for reconstructive surgery following a mastectomy.

## Medicare Part D Creditable Coverage Notice

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

Camden National Bank has determined that the prescription drug coverage offered is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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## ABOUT THIS GUIDE

*This guide describes the benefit plans and policies available to you as a stakeholder of Camden National Bank. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other stakeholder benefit materials. If there is ever a question about one of the plans and policies, or if there is a conflict between the information in this brochure and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.*

Camden National Corporation is required to distribute a summary of benefit plan changes annually. This guide will serve as the **Summary of Material Modification (SMM)** and **Summary of Material Reduction (SMR)** and is intended to comply with ERISA regulations. Additional detailed information can be found on the Anchor or by contacting the Camden National Corporation Benefits Office directly.

*Note: The benefits highlighted and described in this guide may be changed at any time and don’t represent a contractual obligation—either implied or expressed—on the part of the Camden National Bank.*