


















2026 Benefits at a Glance

HEALTH		DESCRIPTION
Medical	●	You have the choice of either a PPO Plan or a Qualified High Deductible Plan (HDHP) through Highmark Blue Shield®, and can open a Fulton Bank HSA with the HDHP. The medical plans can provide you and your family with valuable protection against the major share of expenses associated with illness and injury. Both the PPO and Qualified HDHP include multiple levels of comprehensive medical coverage and can be selected based on your own family's needs.
Call Outs for Medical	●	We cover fertility with our medical plan. This includes methods used to enhance the possibility of conception through retrieval or manipulation of the sperm or ovum. These services, with the exception of artificial insemination, are subject to a \$15,000 lifetime benefit max. Massage therapy, chiropractic care, and acupuncture benefits are covered by our medical plans.
Teladoc	●	If enrolled in one of our medical plans, you will have 24/7 access to a physician through Teladoc. Through phone or video consults, Teladoc allows you to talk to a doctor who can diagnose, recommend treatment and prescribe medication, when appropriate, for many medical issues.
Prescription Drug	●	When you enroll in a Fulton medical plan, you are automatically enrolled in our prescription drug plan, which is through CVS/Caremark. The CVS/Caremark network includes 68,000 network pharmacies, as well as CVS/Caremark for mail order. Our prescription plan covers a broad range of medications that fall into four tiers (Generic, Preferred Brand, Non-Preferred Brand, and Specialty Drugs).
Health Savings Account	●	If you choose to enroll in our HSA-qualified High Deductible Health Plan (HDHP), you may also be eligible to contribute to a Fulton Bank Health Savings Account.
Flexible Spending Accounts (Health and Dependent Care)	●	You have two Flexible Spending Accounts — the Health Care Spending Account and the Dependent Care Spending Account — available to you. Flexible Spending Accounts allow you to set aside money from your paycheck on a pre-tax basis for health care expenses (not covered under your health plan) and dependent care expenses. This makes it easier for you to afford the health and dependent care you need by saving you money on taxes.
Dental	●	You have a choice of two dental plans through United Concordia (UCCI). Both plans have an emphasis on routine preventive care in an effort to keep small dental problems from becoming more serious.
Vision	●	You have a choice of two vision plans (a base plan and a buy-up plan) through Vision Service Plan (VSP). Both plans provide coverage for eye exams every 12 months from a network provider. There are also benefits for eyeglass lenses, frames and contact lenses every 12 months.
WELLNESS		
Wellness Reimbursement Program*	●	All employees scheduled to work at least 20 hours per week are entitled to a \$300 reimbursement each calendar year for completed wellness programs or attendance at a health club or gym.
Wellness Program (Highmark members)	●	The Wellness Program is designed to help you be more involved in the management of your health and offers a lump-sum cash incentive. We partnered with Highmark to offer the program to medically covered employees and spouses/domestic partners.
Employee Assistance Program (EAP)*	●	The EAP is an early intervention program designed to help you and your immediate family members by offering free completely confidential counseling services for a wide range of personal and family issues. Our EAP includes up to 10 free face-to face or virtual consultations per member per occurrence per year (dependents are also eligible for 10 visits) as well as up to 6 free telephonic coaching sessions per year.
Blues on Call, Baby Blue Prints, Tobacco Cessation, Health Coach (Highmark members)	●	If enrolled in one of our medical plans, you will have many Highmark-sponsored programs. These programs are available to provide the support you need, when you need it and provide peace of mind for all things health-related right at your fingertips.



*Highlighted rows indicate benefits that part-time Fulton Bank employees (working less than 30 hours a week) may also be eligible for.

● Fulton pays full cost ● You pay full cost ● Fulton and you share the cost




INCOME PROTECTION DESCRIPTION

Transit & Parking		These accounts allow you to set aside pre-tax money for qualified commuter and parking expenses you incur traveling to and from work or parking at work.
Short Term Disability		Fulton provides all benefit-eligible, salary-based employees with Short Term Disability (STD) for a medical reason that causes the employee to be out 6 consecutive work days. STD benefits are paid at 66% of your regular base salary starting on the 6 consecutive workday lost due to disability. STD benefits are paid until your doctor releases you back to work or you are out for 6 months.
Long Term Disability		Fulton provides all benefit-eligible employees with Long Term Disability (LTD) after a 6-month disability. The employee will receive 60% of annual base wages as defined by the plan for the duration of the disability up to age 65.
Voluntary Critical Illness		Critical Illness insurance is available to purchase for yourself, spouse/domestic partner, and/or dependent child(ren). This insurance provides a cash benefit when you or a covered dependent is diagnosed with a covered condition, like a heart attack or stroke.
Voluntary Accident Insurance		Accident Insurance is available to purchase. This insurance will pay you cash for covered accidents and treatments.
Voluntary Hospital Indemnity Insurance		If you select this coverage to purchase it will pay a fixed benefit for each day you or a covered dependent are hospitalized.
Auto/Home Insurance		Employees have access to discounted policies for Auto & Home Insurance.
Basic Life Insurance		Fulton provides all benefit-eligible employees with 2X base wages in Basic Life Insurance.
Accidental Death and Dismemberment Insurance		Fulton provides all benefit-eligible employees with 2X base wages in Accidental Death and Dismemberment Insurance.
Voluntary Life Insurance		Voluntary Life Insurance is available, if you want to purchase extra protection up to a maximum of \$500,000 in addition to the Basic Life provided.
Voluntary Spousal / DP and/or Child Life Insurance		You may elect to purchase Voluntary Spousal/DP and/or Child Life Insurance.
Business Travel Accident Insurance		When traveling on company business, you will have Business Travel Accident Insurance provided by Fulton.
Legal		Coverage offered through MetLaw is a legal plan that provides access to professional legal services with no out-of-pocket costs when using an in-network attorney for a covered service.
Workers' Compensation*		Fulton provides Workers' Compensation, a form of insurance that may provide wage replacement and medical benefits to employees that are injured in the course of employment.
LifeKeys		This program provides life insurance related resources including will preparation, identity theft resources, and beneficiary resources.
Pet Insurance*		My Pet Protection with Nationwide is available exclusively through Fulton with a group discount on coverage for your furry family members!
Emergency TravelConnect Program		This program includes travel, medical and safety-related services while traveling more than 100 miles from home (personal or professional).
















RETIREMENT AND INVESTMENTS (LONG TERM SAVINGS)

Fulton 401(k) Retirement Plan*		All employees at least 18 years of age are eligible to make 401(k) contributions. After you have 1 year of service, you are eligible for the employer match. The match is \$1 for \$1 on the first 5%. You are 100% vested in the employer match.
Employee Stock Purchase Plan*		All employees are eligible to participate in the ESPP. Shares of Fulton stock are purchased at a 15% discount. The maximum annual contribution is \$15,000.

*Highlighted rows indicate benefits that part-time Fulton Bank employees (working less than 30 hours a week) may also be eligible for.





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COMPANY-SPONSORED  DESCRIPTION

Paid Time Off*		Paid Time Off (PTO) is provided for paid, personal time away from work. The amount of PTO employees accrue is determined based on tenure, according to the PTO schedule.
Volunteer Time Off*		Employees working more than or equal to 30 hours/week will get 16 Volunteer hours annually and those working less than 30 hours per week, are eligible for 8 Volunteer hours per year to be used for eligible volunteer opportunities.
Bereavement Leave*		Bereavement leave is available to regular employees in the event of the death of an employee's family member.
Holidays*		All regular full-time and part-time employees are eligible for holiday pay.
Floating Holidays*		In addition to observed holiday pay, you are provided 2 paid days off for other holidays of your choice.
Parental Leave*		Fulton provides twelve (12) weeks of Parental Leave paid in full by Fulton. Parental Leave is available to employees following the birth or adoption of an employee's child and foster placement of a child. Part-time employees working less than 20 hours per week, temporary and commission-based employees are not eligible for Parental Leave.
Military Leave*		Fulton complies with federal and state law regarding military service leave and employees' and employers' related rights and obligations.
Internship Development Program		The Internship Development Program provides college graduates or students in the process of completing a 4-year college degree the opportunity to explore a career path that matches interests while gaining valuable insight into the working life at our company.
Management Training Program		The Management Training Program offers rotational training in a variety of departments before pursuing one particular career path. With the skills and knowledge obtained, employees will strive to develop a professional banking foundation in order to provide a superior customer experience, serve the community, and become future leaders of Fulton Financial Corporation.
Military Internship Program		The Military Internship Program is designed to help veterans transition back into the workforce. This 12-week internship will provide on-the-job training in the financial services industry and job search support. Interns receive unique development opportunities to help promote professional growth.
Training for Job Development and Educational Seminars*		There are various education options that explore the world of banking. Employees are encouraged to enroll in American Institute of Banking and Center for Financial Training courses. Additional comprehensive training is available for various computer software systems and, when available, employees are encouraged to attend educational webinars/seminars.
Tuition Reimbursement/Educational Assistance		This program aids employees in obtaining a degree, at an accredited college or university, in an area of education that will impact their career growth with Fulton Financial Corporation. Full-time employees that have completed their introductory period and are actively working at least 80 hours per pay period are eligible for 80% reimbursement for continued education.
Banking Benefits*		Fulton provides a free checking account with added benefits, a preferential rate for consumer loans and credit cards, lender credit towards a residential mortgage closing, and a complimentary plan and life insurance review with Fulton Financial Advisors.
Employee Recognition Program*		The Fulton Experience Recognition Program encourages you to recognize teammates that exhibit our values and guiding behaviors.
Employee Referral Program*		The New Hire Referral Program provides a referral award for each referral that results in hire. Half the monetary award is made when the newly referred employee is hired and the remaining is made after the newly referred employee completes six months of service.

*Highlighted rows indicate benefits that part-time Fulton Bank employees (working less than 30 hours a week) may also be eligible for.

COMPANY-SPONSORED  DESCRIPTION

Matching Gift Program		All full-time employees with at least one year of continuous service are eligible to participate in the Matching Gifts Program. The Corporation will match your gift of up to \$250 to a qualifying educational institution.
Scholarship Awards		Fulton sponsors a Scholarship Fund to provide employees' children with an opportunity to compete for scholarships that will help defray the expenses of their college education.
Volunteering Opportunities and Charitable Giving		Fulton supports volunteering opportunities in our communities for company-sponsored events and participates in various charitable fundraisers throughout our footprint.
Adoption Assistance		Fulton provides \$5,000 in adoption assistance for benefit-eligible employees. The benefit is \$5,000 per adoption with a lifetime maximum of \$15,000.

Fulton is an equal opportunity employer and is committed to providing equal employment opportunity for all qualified persons. Fulton will recruit, hire, train and promote persons in all job titles, and ensure that all other personnel actions are administered, without regard to race, color, religion, creed, sexual orientation, national origin, citizenship, gender, gender identity, age, genetic information, marital status, disability, covered veteran status, or any other legally protected status.

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