



At NCFB, we have benefits that grow with you.

**HEALTH:** We offer choice.

**PRESCRIPTION** 





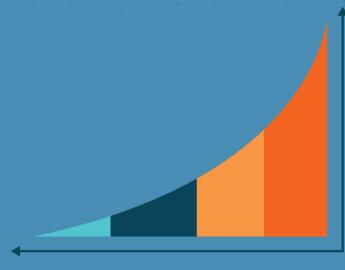
**Co-pays** as low as

**DENTAL:** Something to smile about.

**COMPANY PLAN** GOOD **YOU PAY \$0 IN PREMIUMS PER MONTH** 

PREMIER PLAN **YOU PAY \$7.56 IN PREMIUMS PER MONTH** 

LIFE INSURANCE: We have you covered.



**Amount of Insurance** Increases with Age and Salary

No employee premium!

PENSION: You commit to us, we commit to you.

## This is a **Defined Benefit Plan.** That means you don't pay a dime.

Instead, you contribute with loyalty and we contribute to your retirement.



**Fully vested after 5 years** 









