



from
day one

"I felt rewarded for my efforts."

Employee Benefits

Take Advantage of Competitive Benefits

At Fifth Third Bank, we want to create an environment where you will want to stay and build your career. From Day One, you'll experience the many advantages of joining our team. We offer a variety of outstanding benefits that help you and your family plan for your future while meeting your needs today.

WEALTH ACCUMULATION

401(k) Plan

In preparation for your future, after 30 days of employment, all employees are eligible to defer up to 50 percent of eligible earnings, subject to IRS limitations, into the 401(k) Plan on a pre-tax or Roth 401(k) after-tax basis. After 180 days of employment, Fifth Third Bank will match 150 percent of the first 2 percent deferred and 100 percent of the next 4 percent deferred per pay period. In other words, if you contribute 6 percent, Fifth Third will contribute 7 percent on your behalf. The Bank's match becomes 100 percent vested immediately.

Employee Stock Purchase Plan

You are eligible to purchase Fifth Third Bank stock through payroll deductions starting with your first paycheck. The stock purchase plan match is immediately 100 percent vested. Fifth Third Bank matches all employee contributions to the plan at 15 percent. You may contribute up to 10 percent of Benefits Salary,* not to exceed \$26,000 per calendar year.



myWellness

Fifth Third proudly offers a wellness program – myWellness, powered by Humana Vitality – that rewards you for taking care of yourself. The voluntary myWellness program is dedicated to helping improve the quality of our employees' lives through education, prevention, fitness and healthy living. Employees can earn Fifth Third Wellness Rewards and other incentives for completing certain wellness activities.

INSURANCE

Health Insurance

Fifth Third Bank offers medical coverage through Anthem Blue Cross and Blue Shield to eligible employees after a 30-day waiting period. Employees are offered two Health Savings Plan (HSP) options and a Network Plan option. The HSPs are consumer-directed plans with a Health Savings Account in which you have the option to contribute. Fifth Third also contributes to your HSA if an HSP is elected. The HSPs offer the flexibility of in-network and out-of-network benefits. Under the Network Plan, you must use an in-network service provider to receive benefits. All plans offer 100 percent coverage for preventive services received through in-network providers. The per-pay premiums for each plan are detailed in the adjacent chart.

Spousal Contribution

Employees who have a non-Fifth Third Bank employed spouse or same-gender domestic partner on their medical coverage, and the spouse or same-gender domestic partner has subsidized medical coverage available through his or her employer, will be required to make an additional \$50 per pay period contribution for medical coverage. Because your spouse or same-gender domestic partner was offered this benefit through his or her own employer, Fifth Third Bank requires an additional contribution to offset the additional cost to our plans.

Dental Insurance

Fifth Third Bank offers dental insurance through Delta Dental to eligible employees after a 30-day waiting period. You are able to choose between different levels of coverage offered through the Basic Plan and Premium Plan options. The Basic Plan provides coverage for preventive and basic services, while the Premium Plan option also provides coverage for major dental services² (root canals, crowns, etc.). When you seek non-covered dental services from an in-network provider, you still receive the same discounted rate as you would for covered services. The per-pay premiums for each plan are detailed in the adjacent chart.

Vision Insurance

Fifth Third Bank offers vision insurance through EyeMed Vision Care to eligible employees after a 30-day waiting period. You may select any provider for services; however, the plan pays higher benefits if you receive services from a participating network provider. Covered services include: eye exams, eyeglasses, contact lenses, and discounts for LASIK and PRK vision correction procedures. The per-pay premiums are listed in the adjacent chart.

	Health Insurance Plan	Employee	Employee+1	Family
Full-Time Employees	HSP80	\$49.69	\$99.49	\$155.34
	HSP90	\$52.97	\$107.03	\$165.61
	Network Plan	\$78.77	\$148.81	\$230.95
Part-Time Employees ¹	HSP80	\$83.42	\$167.31	\$260.98
	HSP90	\$88.22	\$176.93	\$275.99
	Network Plan	\$103.57	\$209.17	\$325.93

Dental Plan	Employee	Employee+1	Family
Basic	\$6.95	\$13.35	\$29.36
Premium	\$13.93	\$26.18	\$49.32

Fifth Third Bank reserves the right to terminate or change plans at any time. As always, the Plan Documents, not this summary, are controlling.

¹Part-time employees must work more than 20 hours per week to be eligible for benefits.

²There is a 12-month waiting period for certain services.

*Benefits Salary is a calculation that is used when referring to health and wellness benefits. To learn more, please speak with a recruiter.

	Employee	Employee+1	Family
Vision Plan	\$3.82	\$7.25	\$10.64

SUMMARY OF HEALTH BENEFITS	Network Plan (In-Network Only)	Health Savings Plan 90 (HSP90) (In-Network = 90%) (Out-of-Network = 70%)	Health Savings Plan 80 (HSP80) (In-Network = 80%) (Out-of-Network = 60%)
Office Visits (PCP)	\$20 copayment / then 100% Lab/Diagnostic = 90% after deductible	90% after deductible	80% after deductible
Preventive Care (PCP)	100%	In-Network: 100% no deductible Out-of-Network: 70% after deductible	In-Network: 100% no deductible Out-of-Network: 60% after deductible
Specialist Visit	90% after deductible	90% after deductible	80% after deductible
Hospital - Inpatient & Outpatient	90% after deductible	90% after deductible	80% after deductible
Emergency Room (Copay waived if admitted)	\$100 copayment / then 90% after deductible	90% after deductible	80% after deductible
Urgent Care	\$50 copayment / then 90% after deductible	90% after deductible	80% after deductible
Prescription Drugs - Retail Tier 1 (Primarily Generic)	\$10 copay	90% after deductible	80% after deductible
Tier 2 (Brand Preferred)	30% coinsurance (\$30 min - \$60 max)		
Tier 3 (Brand Non-Preferred)	50% coinsurance (\$50 min - \$100 max)		
Prescription Drugs - MAIL Order 90-Day Tier 1 (Primarily Generic)	\$25 copay	90% after deductible	80% after deductible
Tier 2 (Brand Preferred)	30% coinsurance (\$75 min - \$150 max)		
Tier 3 (Brand Non-Preferred)	50% coinsurance (\$125 min - \$250 max)		
Deductible In-Network	\$400 Single / \$800 Family	\$1,500 Single / \$3,000 Family ^{2,3}	\$2,500 Single / \$5,000 Family ³
Out-of-Network	N/A	N/A	\$5,000 Single / \$10,000 Family ³
Out-of-Pocket Maximum In-Network	\$2,500 Single / \$5,000 Family ¹	\$2,500 Single / \$5,000 Family	\$4,000 Single / \$8,000 Family
Out-of-Network	N/A	\$5,000 Single / \$10,000 Family	\$8,000 Single / \$16,000 Family
Health Savings Account (HSA) Fifth Third Bank Contribution ⁴	N/A	\$250 Single \$500 Double or Family	\$250 Single \$500 Double or Family

¹Out-of-Pocket Maximums include deductibles and copayments. Separate out-of-pocket maximums for medical and prescription drugs.

²HSP90 deductible applies to In-Network and Out-of-Network services.

³The individual deductible does not apply to employee plus one dependent or family coverage under the HSP90 Plan and HSP80 Plan. The total annual family deductible must be met before benefits are paid.

⁴The Fifth Third contribution is prorated by the employee's start date.

The information above is not all-inclusive and is intended for summary purposes only. For more detailed information, please contact the customer service unit of the plan of your choice.

TIME AWAY FROM WORK

Vacation

Full-time and eligible part-time employees¹ accrue vacation from their date of hire according to this schedule:

Employees starting mid-year will accrue a prorated amount of vacation based on their hire date.

	Job Grade 11 and Below							
Years of Service	<5	5-10	11	12	13	14	15	25
Vacation Time	2 weeks	3 weeks	+1 day	+1 day	+1 day	+1 day	4 weeks	5 weeks

Vacation Purchase Plan

Eligible employees also have the option of purchasing one to five days of additional vacation. Vacation purchase elections may only be made during annual Benefits Open Enrollment for the following calendar year.

	Job Grade 12 through Job Grade 14, Bands G and T and 50 (no band)							
Years of Service	up to 5	6	7	8	9	10-14	15-25	
Vacation Time	3 weeks	+1 day	+1 day	+1 day	+1 day	4 weeks	5 weeks	

Sick Time

Full-time employees accrue up to 56 hours of sick time per year. Part-time employees¹ accrue up to 20 hours of sick time per year. Employees who start mid-year will accrue a prorated amount of sick time based on their hire date.

	Job Bands A-F and Grade 50 with Bands P-S	
Years of Service	up to 9	10-25
Vacation Time	4 weeks	5 weeks

OTHER BENEFITS

Education Assistance

Fifth Third Bank offers tuition reimbursement to full- and part-time employees, up to \$5,250 and \$2,500 per calendar year, respectively. Reimbursements are forgiven 18 months from the completion of the course.

Fifth Third Bank also is proud to offer its employees other benefits such as:

- Discounts on Bank products (checking accounts, loans, credit cards, etc.).²
- Voluntary Products (Long-term Care, Auto/Home, and Pet Insurance).
- Employee Assistance Program.
- Educational Gift Match.
- Adoption Reimbursement.
- Employee discounts with participating merchants.

If you have questions or need more information about Fifth Third Bank's employee benefits program, please contact your Fifth Third Bank recruiter or visit www.53.com/careers and view the Benefits page in the Why Fifth Third Bank section.

¹Part-time employees must work more than 20 hours per week to be eligible for benefits.

²\$50 minimum deposit required to open a checking account. Lending subject to credit review and approval.

Bank-Provided Life Insurance

Fifth Third Bank provides life and accidental death and dismemberment insurance coverage to all full-time and eligible part-time employees.¹ Coverage begins after 30 days of service. Full-time employees receive coverage of one-time their Benefits Salary,* up to a maximum of \$1 million. Eligible part-time employees receive coverage of \$10,000.

Supplemental Life Insurance

Fifth Third Bank offers full-time employees the option to purchase supplemental life insurance coverage of up to five times their Benefits Salary* (maximum \$1 million) after a 30-day waiting period. If you choose to participate in supplemental life insurance, you are eligible to purchase coverage for your eligible dependents.

Voluntary Personal Accident Insurance

After 30 days of service, all full-time and eligible part-time employees¹ may purchase voluntary personal accident insurance. This insurance provides benefits in the event of accidental death and provides dismemberment benefits. Coverage can be purchased from \$25,000 to \$250,000. Coverage for a spouse/same-gender domestic partner and eligible dependents also may be purchased.

Disability Insurance

Fifth Third Bank provides Short-term Disability (STD) benefits to eligible full-time and part-time employees.¹ Coverage begins after 30 days of service. Long-term Disability (LTD) benefits are provided to eligible full-time employees after one year of service. Full-time employees have the option of purchasing LTD coverage during their first year of employment.

HEALTH SAVINGS ACCOUNT (HSA)

The HSA is an individual account, if participating in the HSP80 or HSP90 health plan, which may be used to pay for current or future health care expenses on a tax-advantaged basis.² Fifth Third automatically opens and contributes **\$250** (single coverage) or **\$500** (double or family coverage) for those who participate in the HSP80 or HSP90 plan (the contribution is prorated by start date). Features of the HSA include your ability to:

- Pay for health care expenses **tax-free**.
- Place your contributions in **investments** that can earn additional funds to pay expenses.
- Take your account with you if you change jobs.
- **Save now** for future health care expenses.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Fifth Third Bank offers eligible employees five FSAs:

- Health Care FSA (maximum \$2,550/year)
- Limited Purpose FSA (maximum \$2,550/year)
- Dependent Day Care FSA (maximum \$5,000/year)
- Parking FSA (maximum \$250/month)
- Mass Transit FSA (maximum \$130/month)

FSAs allow employees to defer money on a pre-tax basis for out-of-pocket expenses.

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¹Part-time employees must work more than 20 hours per week to be eligible for benefits.

²Fifth Third does not provide tax advice; consult your tax advisor.

*Benefits Salary is a calculation that is used when referring to health and wellness benefits. To learn more, please speak with a recruiter.

Fifth Third Bank Member FDIC.  Equal Housing Lender

Fifth Third Bank is proud to have an engaged and inclusive culture and to promote and ensure equal employment opportunity in all employment decisions regardless of race, color, gender, national origin, religion, age, disability, sexual orientation, gender identity, military status, veteran status or any other legally protected status.

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