

IT'S ABOUT

TAKING CARE
 OF THE PEOPLE THAT TAKE CARE OF US

At Frost, we know it's about more than just work. That's why our benefits package is designed to cover all facets of your life. From health and wellness programs to financial wellness, 401(k), and time off, our benefits are designed to help you find the perfect balance of work and life.

FOR YOUR HEALTH



Health Plans

- We have comprehensive health plans to fit the needs of you and your family. Here at Frost, there's no waiting period; your coverage starts on your first day of employment. The medical and pharmacy network, as well as the discounted fees, are the same in all three plans.

Comparing The Health Plans	
Copay Plan	<ul style="list-style-type: none"> ▪ Set out-of-pocket dollar amount, or copay, for services and prescriptions.
Health Reimbursement Account Plan	<ul style="list-style-type: none"> ▪ Lump-sum deductible credit from Frost. ▪ Credit used first to pay for all eligible medical and prescription expenses — credit counts toward deductible. ▪ Once credit is depleted, services are covered on a coinsurance basis. ▪ Unused funds roll over to the following year.
High Deductible Health Plan	<ul style="list-style-type: none"> ▪ Eligible medical and prescription expenses are covered on a coinsurance basis once the deductible is met. ▪ Eligible to open a Health Savings Account, to which Frost contributes semimonthly. ▪ Employees can also contribute to the account on a pre-tax basis. ▪ HSA dollars can be used to pay for qualified medical expenses, and a portion can even be invested in mutual funds.



Financial Protection Plans

- If you're injured or diagnosed with a serious illness, medical and everyday expenses can quickly add up. These plans provide cash benefits to help you recover financially. Payments are made directly to you, allowing you to use the funds however you need — whether for costs related to your condition (like deductibles, copays, or hospital bills) or everyday expenses (like childcare or household bills).

Plan Information	
Accident Protection Plan	<ul style="list-style-type: none"> ▪ Pays a benefit for a wide range of injuries caused by an accident or organized sporting activity, including care needed after an accident.
Hospital Indemnity Protection Plan	<ul style="list-style-type: none"> ▪ Pays benefits if you are admitted to a hospital. For example, it pays \$1,000 per admission to a hospital or ICU. (Certain limits and exclusions apply.)
Critical Illness Protection Plan	<ul style="list-style-type: none"> ▪ Pays up to \$20,000 for certain critical illnesses, including heart attack, stroke, certain cancers, organ failure, and Alzheimer's disease.



Dental Plans

- The network provider is the same for both dental plans. Two annual cleanings are covered at 100% on both plans.

Comparing The Dental Plans	
Dental PPO	<ul style="list-style-type: none"> ▪ Can use in-network or out-of-network providers. ▪ Only child orthodontia is covered in this plan option.
Dental HMO	<ul style="list-style-type: none"> ▪ Must see a dentist within the Dental HMO network. ▪ Orthodontia is covered for both children and adults, which is unique to this plan option.



Vision Plan

- Frost offers one vision plan. The plan provides benefits for eye exams, glasses, and contacts. Copays, frequency limits, and dollar allowances apply.



Flexible Spending Account (FSA)

- Eligible the first day of the calendar month beginning on or after the date of employment.
- Opportunity to set aside tax-free dollars to pay for eligible health care and dependent day care expenses.



Health Savings Account (HSA)

- If you are enrolled in the high-deductible health plan, you are eligible to open an HSA.
- An HSA is a tax-advantaged account that helps you pay for qualified medical expenses.
- The funds are yours to spend forever — even if you retire, change jobs, or change health plans.
- An HSA provides triple tax savings — contributions are not taxed, account growth through interest and investment earnings is not taxed, and withdrawals for qualified medical expenses are income tax free. It's a win-win to save on health care costs today, tomorrow, and even through retirement.
- Eligible the first day of the calendar month beginning on or after date of employment.
- Once your HSA reaches a certain designated balance, you can accelerate your financial wellness by choosing to invest a portion of your HSA.



Health Reimbursement Account (HRA)

- Automatically set up when you enroll in the HRA Plan.
- Frost makes a lump-sum contribution. Amount is based on the date you enroll.
- HRA money is used to pay medical and prescription expenses first.
- Unused money rolls over to the next year and is available for as long as you work at Frost.



Life Insurance

- Company paid. Enrollment is automatic.
- Full-time employees are covered for 2x their eligible compensation.
- Part-time employees are covered for \$10,000.



Optional Life Insurance

- Available for employees and eligible dependents.



Short-Term Disability Plan

- Company paid. Available for full-time employees with no remaining sick time.
- Can receive 70% of pay during the first 90-day period; 50% of pay during the second 90-day period.
- Coverage period is up to 180 days.



Long-Term Disability Insurance

- Company paid. Automatic enrollment after 90 days of employment.
- Benefits begin after the employee has been unable to work for 180 days and is approved for disability benefits.
- Monthly benefit is equal to 60% of covered monthly earnings up to \$15,000.



Supplemental Income Protection Plan

- Employees who meet certain income requirements have the option to purchase supplemental disability insurance. This provides additional income to meet financial obligations in the event of a disabling injury or illness.



Well-being at Frost

- Health and well-being programs are available to help Frost employees live healthier, balanced lifestyles. Programs are centered around supporting the physical, mental, and social well-being of our employees and their families and include:
 - Interactive wellness platform designed to fit your needs, as well as earn rewards for making healthy choices.
 - 1,200+ virtual classes related to fitness, nutrition, mental well-being, and injury prevention.
 - Dedicated and coordinated team of online doctors, mental health providers, physical therapists, health coaches, and care navigators, plus the option of in-person care at a health center location.



Employee Assistance Program & Mental Health Support

- Confidential care for your emotional and mental health, how, when, and where you need it. Our program provides support from top coaches and therapists to help during times of need.
 - Guided self-care with a coach, in-person or virtual therapy, and on-demand courses and live workshops — all through one easy-to-use app.
 - Work/life support services, including legal, financial, and identity theft services; dependent care referral resources; and 24-hour online and phone support.



Caregiver Support

- Whether you're caring for a loved one with a serious health condition, processing a recent loss, or navigating other life changes, support is available. Frost provides each employee with three hours per year of access to an advocate for resources and guidance to help balance your responsibilities.



Fertility Coverage and Support

- Fertility coverage and pregnancy and postpartum support is available to employees and their spouses on a Frost health plan. This benefit includes:
 - Comprehensive treatment coverage leveraging the latest technology and treatments.
 - Personalized emotional support and guidance from dedicated Patient Care Advocates.
 - Access to high-quality care through a premier network of fertility specialists.



Weight Management Program

- Manage your weight with comprehensive support to optimize medication effectiveness, maximize health benefits, and promote lasting lifestyle changes. This program offers one-on-one support, a personalized nutrition plan, behavioral guidance, and a connected body weight scale. It's available to those who meet eligibility requirements on a Frost health plan.



Diabetes Reversal Program

- Access medically supervised, research-backed treatment to reverse type 2 diabetes through nutritional ketosis — without calorie counting, surgery, or additional medication. This guided online program is available to those on a Frost health plan and helps participants lower their A1C, reduce or eliminate diabetes medications, and lose weight.

INVESTING IN YOUR FUTURE



College Tuition Assistance Program

- Assists students pursuing a business-related college degree at an accredited college. Program reimburses tuition and textbook costs up to \$5,250 per calendar year.
- Reimbursement must be paid back if employee leaves Frost within 12 months of reimbursement.



Training Classes and Leadership Development

- All new employees participate in either New Employee or New Manager Onboarding, both of which are focused on personal and leadership development.
- All employees have instant access to personal and leadership development workshops on demand, and more than 200 opportunities each year to attend courses in-person or online.
- All employees have access to thousands of quick-use reference resources designed to help solve everyday challenges, from building relationships and communication to innovation and collaboration.
- Managers have access to internal manager development coaches.

FINANCIAL WELLNESS



401k Plan

Plan Information	
Eligibility	<ul style="list-style-type: none">▪ Begins after 30 days of employment.
Contributions	<ul style="list-style-type: none">▪ Automatic enrollment at 7% pre-tax (can opt out or change).▪ May contribute 2%-50% of eligible compensation.▪ Can be made on a pre-tax, after-tax, and/or Roth basis.
Employer Match	<ul style="list-style-type: none">▪ Frost matches 100% on every dollar you contribute up to 7%.
Vesting	<ul style="list-style-type: none">▪ 100% vested once contributions start.
Additional Features	<ul style="list-style-type: none">▪ Automatic contribution increase option is available.▪ Various investment options.▪ Access to Personalized Planning & Advice services for a fee.



Bonus Opportunities

- Bonus opportunities are available based on the success of both Frost and its employees.

WORK/LIFE HARMONY



Holidays

- Employees receive paid time off for 11 declared holidays. Frost follows the Federal Reserve holiday schedule.

11 Paid Company Holidays	
New Year's Day	Labor Day
Martin Luther King Jr. Day	Columbus Day
Washington's Birthday/Presidents Day	Veterans Day
Memorial Day	Thanksgiving Day
Juneteenth National Independence Day	Christmas Day
Independence Day	—



Vacation

Full-Time Employees

- Employees hired Jan. 1 through Sept. 30 will receive vacation time as stated in the chart below.
- Employees hired after Sept. 30 will receive 40 hours of vacation.
- Officers are eligible to receive 100% of vacation unless elected after Sept. 30.

Length Of Service	Non-Exempt	Exempt	Officer	SVP Above
Less than 5 years	80 hours	120 hours	120 hours	160 hours
5 - 9 years	120 hours	120 hours	120 hours	160 hours
10 - 19 years	160 hours	160 hours	160 hours	200 hours
20+ years	200 hours	200 hours	200 hours	200 hours

Part-Time Employees

- Employees hired Jan. 1 through Sept. 30 will receive vacation time as stated in the chart below.
- Employees hired after Sept. 30 will receive 10 hours of vacation.

Length Of Service	Hours
Less than 3 years	25 hours
3 - 4 years	40 hours
5+ years	50 hours



Time-Off Benefits

Full Time		Part Time	Additional Information
Paid Time Off	16 hours	Not available	Unused rolls over to sick time
Sick Time	Accrue 8 hours for each month worked	Accrue 6 hours for each month worked	Unused rolls over to the next year
Parental Leave	12 weeks (primary) 3 weeks (secondary)	Not available	
Community Service	24 hours	5 hours	Does not roll over



Frost For Good

- The Frost For Good volunteer group partners with community organizations to provide opportunities for all employees to share the Frost culture through volunteering.
- In 2024, Frost for Good contributed to 240 projects, supporting 136 community organizations. More than 1,200 Frost volunteers dedicated over 7,700 hours to these efforts.

ADDITIONAL BENEFITS



Referral Bonus

- Employees who refer qualified hires will receive a minimum bonus of \$1,000 for each hire that completes 90 days of service.



Employee Discounts

- Employees are rewarded with Frost product discounts, including bank accounts and auto loans.
- Employees also save \$4,000 on mortgage closing costs.
- Other various discounts are available to Frost employees.



Tom Frost Scholarship

- Frost awards multiple renewable college scholarships each year to the children of qualified employees.



On-site Benefits

- For employees who work at our One Frost campus, we offer a range of amenities to enhance your on-the-job experience, including a cafeteria, health center, fitness center, company store, outdoor walking and running trails, basketball court, and patio seating with Wi-Fi.



Pet Insurance

- Enjoy discounted rates to help cover your dog or cat. These plans are designed to assist with unexpected injuries or illnesses and include 24/7 access to live veterinary professionals, direct-deposit reimbursements, and customizable options to suit your needs.