



## Comerica Benefit Summary

At Comerica, our colleagues are essential to our success. We are committed to providing robust and competitive benefit programs to support health care and security for our colleagues and their family. We are proud to offer key benefits as part of our Total Rewards:

<b>Health &amp; Welfare Benefits</b>	Offered at premium costs lower than other financial institutions, Comerica covers approximately <b>78%</b> of total premium expense for our medical plans.
<b>Retirement Benefits</b>	With contributions between <b>7% and 10%</b> through pension and 401(k) plans, Comerica supports long-term financial security.
<b>Paid Time Off</b>	In addition to paid time off, Comerica provides <b>11 paid holidays</b> , time off for volunteerism and cultural or religious holidays, and paid disability, bereavement, and <b>parental leave</b> .

## Health & Welfare Benefits

Benefits are available to colleagues scheduled more than 20 hours per week. Generally, benefits begin on the first of the month following one full month of employment. Colleagues must enroll within 30 days of hire.

Medical / RX	BCBS HSA Plan	BCBS PPO Plan	Kaiser HMO Plan (CA Only)
<b>Bi-weekly Employee Contributions (26 pay periods)</b>			
Employee Only	\$29.41	\$59.30	\$57.25
Employee + Spouse / Domestic Partner	\$120.65	\$187.93	\$160.94
Employee + Child(ren)	\$90.75	\$147.55	\$146.31
Employee + Family	\$179.85	\$274.02	\$267.17
<b>Your Costs by Plan Type</b>	<b>HDHP</b>	<b>PPO</b>	<b>HMO</b>
Employer Contribution to HSA	\$500 - \$2,000 based on salary and tier (see page 3)	N/A	N/A
In-Network Deductible (Individual / Family)	\$2,100 / \$4,200	\$1,450 / \$2,900	\$1,000 / \$2,000
In-Network OOP Max (Individual / Family) Including Deductible	\$4,200 / \$8,400	\$3,800 / \$7,600	\$3,000 / \$6,000
In-Network Coinsurance	20%	20%	20%
Emergency / Outpatient / Inpatient	20% after deductible	\$100 / \$100 / \$200	N/A
Primary Care / Specialist / Urgent Care	20% after deductible	\$25 / \$40 / \$50	\$20
Telehealth / Video Visits	Medical: \$48 fee until deductible is met then 80% Psychiatric & Therapy: 80% after deductible	\$25	\$0
Employer Contribution to HSA	\$500-\$2,000*	N/A	N/A
RX Deductible	Included in medical	No deductible	Included in medical
RX OOP Max	Included in medical	\$3,200 / \$6,400 (in addition to medical OOP)	Included in medical
RX (30-day)	After deductible: - \$10 generic - 25% brand formulary - 30% brand non-formulary	- \$10 generic - 25% brand formulary - 30% brand non-formulary	\$10 generic \$30 brand
RX (90-day)	After deductible: - \$15 generic - 25% brand formulary - 30% brand non-formulary	- \$15 generic - 25% brand formulary - 30% brand non-formulary	\$20 generic \$60 brand



Dental (Delta Dental)	Base Plan	Buy-up Plan
Bi-weekly Employee Contributions (26 pay periods)		
Employee Only	\$3.71	\$6.60
Employee + Spouse / DP	\$7.48	\$13.33
Employee + Child(ren)	\$9.03	\$16.09
Employee + Family	\$14.46	\$25.75
Plan Type	Base Plan	Buy-up Plan
In-Network Deductible (Individual / Family)	\$50 / \$100	\$50 / \$100
Maximum Payment	\$1,000 / person	\$2,000 / person
Diagnostic & Preventive Services	100%	100%
Emergency Palliative Treatment	100%	100%
Minor Restorative Services	70%	80%
Major Restorative Services	50%	60%
Orthodontic Services – includes braces	Not covered	50%

Vision (VSP)		
Bi-weekly Employee Contributions (26 pay periods)		
Employee Only		\$5.62
Employee + Spouse / DP		\$11.05
Employee + Child(ren)		\$11.71
Employee + Family		\$18.72
Benefit	Copay/Allowance	Frequency
WellVision Exam	\$10	Every calendar year
Prescription Glasses	\$10	See frame and lenses
Frame	Up to \$180 allowance 20% savings on amount over allowance	Every calendar year
Lenses	Included in Prescription Glasses	Every calendar year
Contacts (instead of glasses)	\$150 allowance	Every calendar year
Diabetic Eyecare Plus Program	\$20	As needed

## Retirement Benefits

Comerica contributes between 7% and 10% of eligible pay toward retirement through pension and 401k plans and provides a 15% discount on Comerica stock through a stock purchase program.

<b>401(k)</b> <i>Preferred Savings Plan</i>	<p>Colleagues are immediately eligible to participate in the 401(k) Plan. Beginning with the first paycheck of the month after completing six months of employment, <b><u>Comerica will match 100% of the first 4% of eligible pay</u></b> deferred into the Plan (up to IRS limits). Colleagues are always 100% vested in their own and Comerica's matching contributions. Unless an election is made, colleagues will be automatically enrolled at a 2% contribution rate about 45 days after hire.</p>
<b>Pension</b> <i>Retirement Income Account Plan</i>	<p>After one year of total service, colleagues automatically participate in the Retirement Income Account (RIA) Plan, Comerica's account-based pension plan. <b><u>Comerica contributes between 3% and 6% of eligible pay</u></b> on colleagues' behalf, which then earns at least 3.79% interest annually through retirement. Colleagues are 100% vested upon the completion of 3 years of service. This benefit is fully paid for by Comerica.</p>
<b>ESPP</b> <i>Employee Stock Purchase Plan</i>	<p>Colleagues can immediately participate in the Employee Stock Purchase Plan (ESPP), offering the opportunity to purchase Comerica common stock at a <b><u>15% discount</u></b> through after-tax payroll contributions. Colleagues may enroll during designated windows which are typically the first month of each calendar quarter.</p>



## Spending and Savings Accounts

Depending on the health plan selected, Comerica offers both Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA).

Account	Description	Annual Limit
HSA	Pre-tax <b>savings</b> account for eligible health care expenses	\$4,150 ind. / \$8,300 family \$1,000 catch-up for age 55+
Health Care FSA	Pre-tax <b>spending</b> account for eligible health care expenses	\$3,050
Limited Purpose FSA	Pre-tax spending account coordinating with an HSA for eligible <b>dental and vision</b> expenses	\$3,050
Dependent Care FSA	Pre-tax spending account for eligible child or elder care expenses	\$5,000 (highly compensated colleagues may be subject to a lower limit)

Comerica contributes to HSAs for colleagues enrolled in the BCBS HSA plan who make less than \$150,000 per year.

Medical Coverage Tier	Under \$75k	\$75k-\$150k	Over \$150k
Employee Only	\$1,000	\$500	\$0
Employee + Dependents	\$2,000	\$1,000	\$0

## Supplemental Health Programs

Comerica offers two options for each of the following plans to offset health care expenses, whether planned or unexpected.

Benefit Program	Description
Accident	Covers expenses for unexpected accidents
Critical Illness	Helps with unexpected medical costs following a diagnosis
Hospital Indemnity	Reduces the financial burden of a hospital stay

## Income Protection Benefits

Comerica provides Life Insurance and Disability to eligible colleagues, as well as the option to purchase optional coverage.

Benefit Program	Description
Basic Life Insurance*	1X salary for full-time colleagues \$20,000 for part-time colleagues
Optional Life Insurance	1X-8X salary for full-time colleagues \$20,000-\$40,000 for part-time colleagues
Dependent Life Insurance	Offered in increments of \$10,000 to \$50,000 for spouses and domestic partners; offered in volumes \$5,000, \$10,000 or \$15,000 for unmarried children up to age 26
AD&D	Offered in increments of \$50,000 up to \$500,000 for Employee Only and Family
Short-term Disability*	For full-time colleagues, 60% to 100% of salary for approved period based on years of service
Long-term Disability*	For full-time colleagues, 60% of salary paid for approved disability lasting longer than 180 days

\* Comerica provides this benefit at no cost to colleagues

## Other Valuable Benefits

Benefit Program	Description
Employee Assistance Program	Up to 8 free and confidential counseling sessions per employee/family member per issue per year. Also provides referrals and advice for childcare, parenting, pet care, etc.
Ayco Financial Coaching	Free financial coaching for day-to-day budgeting, retirement planning, and benefit guidance
Group Legal Plan	Provides coverage for legal advice and assistance for most personal legal matters
Tuition Assistance Program	Reimburses tuition and eligible fees up to \$5,250 per year (\$21,000 per lifetime) for an approved degree program related to current or anticipated future work at Comerica
Anytime Benefits	Access to convenient choices and discounted rates for Auto/Home Insurance, Pet Insurance, Veterinary Discount Plan, Identity Theft Protection Plan, and Long-Term Care Insurance
Business Travel Accident	Pays up to 5X salary in the event of death or permanent disability while on business travel
Pre-tax Commuter Plan	Employees may elect up to the IRS maximum of pre-tax dollars to pay for eligible transit expenses



## Paid Time Off

Comerica offers a generous allotment of paid time off. Key elements of time off programs are highlighted below:

### Paid Time Off (PTO)

PTO offers paid time away from work for vacation, well-being, or personal reasons. Colleagues begin accruing PTO **immediately** upon their employment start date. Accruals are based on employment status, work state, tenure, and officer status, and are prorated within the year of hire.

In addition to accrued PTO, colleagues working in **Arizona, California, Colorado, Connecticut, Illinois, Louisiana, Maryland, Massachusetts, Minnesota, New Jersey, New York, Rhode Island, and Washington** receive sick time because of state and local requirements. Generally, sick time is available for personal illness or illness of a family member, but hours may be used in other circumstances.

Annual accruals are listed below.

Colleagues assigned to locations outside Arizona, California, Colorado, Connecticut, Illinois, Louisiana, Maryland, Massachusetts, Minnesota, New Jersey, New York, Rhode Island, and Washington		
Status	Officers	Non-Officers
<b>Full-time</b> (Scheduled 40 Hours per Week)	216	136
<b>Part-time</b> (Scheduled 28-35 Hours per Week)	144	72
<b>Part-time</b> (Scheduled < 28 Hours per Week)	112	56
Colleagues assigned to locations in Arizona, California, Colorado, Connecticut, Illinois, Louisiana, Maryland, Massachusetts, Minnesota, New Jersey, New York, Rhode Island, and Washington *		
Status	Officers	Non-Officers
<b>Full-time</b> (Scheduled 40 Hours per Week)	160	80
<b>Part-time</b> (Scheduled 28-35 Hours per Week)	120	48
<b>Part-time</b> (Scheduled < 28 Hours per Week)	88	32

\*These states offer sick time in addition to the PTO hours listed above. Full-time colleagues are granted at least 56 hours and part-time colleagues are granted at least 24 hours of sick time at the beginning of each calendar year. Hours may vary based on state and local ordinances and may be prorated in the year of hire.

### Parental Leave

After 90 days of employment, all colleagues are eligible for 6 weeks of paid Parental Leave. When combined with Short-term Disability, eligible birth mothers may receive a total of 14 weeks of paid time off after the birth of a child. In addition, statutory leaves may be available to both birth and non-birth parents for bonding with a new child.

### Volunteerism

Comerica supports the communities around us and encourages colleagues to get involved. To do so, colleagues are granted paid time off as of their start date and each year after to make a difference in their communities through volunteerism. **Full-time colleagues are granted 8 hours and part-time colleagues are granted 4 hours of volunteer time.**

### Holidays

Comerica provides 11 paid holidays plus a half day of paid time for cultural/religious observances.

**New Year's Day**  
**Birthday of Martin Luther King**  
**Presidents' Day**  
**Memorial Day**  
**Juneteenth**  
**Independence Day**  
**Labor Day**  
**Columbus Day / Indigenous Peoples Day**  
**Veterans Day**  
**Thanksgiving Day**  
**Christmas Day**