



barclaycard

A member of the  **BARCLAYS** Group

## About Barclaycard US

Barclaycard US represents the strategic entrance by Barclays into the U.S. card payments market. Barclays offers more than 60 partnership card programs in the U.S. to consumers and small businesses today with partners in the categories of retail, travel, petroleum, universities, cause groups and financial institutions.

Additionally, Barclaycard US markets card payment products to consumers and small businesses in the open market under the Juniper brand.

Our core values are focused on the four Cs – Customers, Colleagues, Company, and Community. Our entrepreneurial spirit and responsive approach to business attract both innovative and dedicated employees, as well as superior partners who are leaders in their industries.

We are committed to being responsible corporate citizens. We ensure that our workplace is healthy, resource-efficient and we participate in the green initiative. After all, green building strategies lessen the impact we leave on our environment. And conserving and restoring our natural resources is important to us.

## Compensation Plans

The Barclaycard US compensation program recognizes and rewards individual performance while offering fair and equitable treatment for all employees. It is highly competitive with other card payment organizations, allowing Barclaycard US to attract and retain the level of talent required for and retain the best talent in the financial services industry.

## Benefit Plans

The Barclaycard US benefits program is designed to meet a wide range of colleague needs. It includes benefits for your health, income protection, employee assistance, and future financial security. The benefits program is highlighted in the At-A-Glance chart on the following page.

Eligibility requirements vary by the type of plan selected. Colleagues who work more than 24 hours per week will be eligible to participate.

Health benefits begin on the 1st day of the month following hire date.

## Barclaycard US Benefits-At-A-Glance

Benefits for your health	
Medical	EPO and PPO options available through Blue Cross Blue Shield of Delaware Both plans include prescription drug coverage
Dental	Comprehensive dental program available through Delta Dental
Vision	Comprehensive vision benefit available through VSP
Health Care Flexible Spending Account	Set aside up to \$3,000 per year tax free to pay for eligible out-of-pocket medical care expenses
Disability	Barclaycard US provides disability insurance benefits to all benefits eligible colleagues with 6 months of continuous service.
Life Insurance	Barclaycard US offers company paid life insurance to all benefits eligible colleagues. In addition, colleagues can purchase additional life insurance
Benefits for your life	
Paid Time Off	<ul style="list-style-type: none"> <li>• Paid vacation and holidays</li> <li>• Sick Leave</li> <li>• Bereavement and jury duty leave</li> <li>• Maternity Leave</li> <li>• Paternity Leave</li> </ul>
Employee Assistance Program	<ul style="list-style-type: none"> <li>• Resources to help you balance your work and personal life</li> <li>• Child care Referrals</li> <li>• Counseling services</li> </ul>
Wellness Program	<ul style="list-style-type: none"> <li>• Online tools and assessments</li> <li>• Biometric screenings</li> <li>• Seminars and educational opportunities</li> </ul>
Education	Tuition reimbursement program
Child care	Dependent Care Flexible Spending account program to pay for qualified child care expenses with pre-tax dollars
Discounts	Wide variety of discounts available through discount program
Other Benefits	
Pre-tax transportation program	Set aside money for expenses associated with commuting using mass transit
Vacation Bonus Program	Barclaycard US offers the unique opportunity for employees with 3 weeks vacation or less the option of purchasing up to an additional week of vacation
Benefits for your Future	
401(k) Program	401(k) program with employer match component
Direct Deposit	Allows employees to have their pay directly deposited into checking or savings account free of charge
529 Program	Save money through payroll deductions for qualified dependent education expenses

## Who Pays for Benefits?

Many of the benefits colleagues enjoy at Barclaycard US are paid in full or in majority by the company. For others, colleagues pay a part of all of the cost. Just take a look:

Who Pays?	Benefits
Barclaycard US Pays All	<ul style="list-style-type: none"><li>• Basic Life and AD&amp;D Insurance</li><li>• Short Term Disability</li><li>• Long Term Disability</li><li>• Tuition reimbursement</li><li>• Employee Assistance Program</li><li>• Wellness Program</li><li>• Company 401(k) Match</li><li>• Paid Time Off (except for bonus vacation program)</li><li>• Parking</li></ul>
Barclaycard US pays most	<ul style="list-style-type: none"><li>• Medical</li><li>• Dental</li><li>• Prescription Drug</li></ul>
Colleague pays all	<ul style="list-style-type: none"><li>• Comprehensive Vision Program</li><li>• Voluntary Life Insurance</li><li>• Dependent Life Insurance</li><li>• Flexible Spending Accounts</li></ul>

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This booklet summary is only intended as a brief summary of your benefits. Benefits are subject to the contractual terms, limitations and exclusions as set forth in the master contracts.