




Benefits Guide

Effective **January 2026**





iQ offers a total compensation package for our totally **exceptional employees.**

There's a reason we've ranked as one of top workplaces in the Pacific Northwest for the past seven years.

We listen to our employees and continue to provide benefits that make a difference.

Benefit eligible employees are defined as those regularly scheduled to work 20 or more hours per week.

We've got you covered:

Health & Well-being Benefits

- **Medical, dental and vision**
 - ⦿ 100% paid for employees and their dependent children.
 - ⦿ Spouse or domestic partner coverage available.
- **Already have coverage?**
 - ⦿ Employees receive \$100 per month in lieu of medical coverage through iQ.
- **Flexible Spending Account**
 - ⦿ Use pre-tax dollars for out-of-pocket healthcare expenses.
- **Dependent Care Assistance Program**
 - ⦿ Use pretax dollars to cover the cost of dependent care expenses.
- **Supplemental insurance through AFLAC to cover accidents, hospital stays and much more!**
- **Life Insurance**
 - ⦿ Basic life/Accidental Death & Dismemberment Insurance (AD&D), 1.5x annual salary (employer paid).
 - ⦿ Voluntary life/AD&D insurance for employee, spouse and child coverage (employee paid).

- **Employee Assistance Program**

- Access to life coaching, counseling, estate planning, legal consults and so much more!

- **iQ Wellness Program**

- Programming centered on movement, emotional well-being, social connection, nutrition and financial preparedness.

Planning for your future:

Retirement

401k Plan

- **Traditional and Roth retirement contributions**
- **Up to a 6% employer match**

Balancing work and life:

Paid Time Off

Vacation time

Position Classification	Hire date through 4 years of Service	5+ Years of Service
Non-Exempt	15 days (120 hours)	20 days (160 hours)
Exempt/Manager	20 days (160 hours)	25 days (200 hours)
Vice President	25 days (200 hours)	25 days (200 hours)

- **11 paid holidays**

- **Sick time**

- Accrues 1 hour of sick leave per every 30 hours paid starting from hire date.

- **Up to 24 Wellbeing hours**

- iQ Credit Union recognizes the value of supporting employee wellbeing. Wellbeing Hours provide additional paid time off, offering employees the flexibility to prioritize their personal needs. Whether it's for relaxation, pursuing personal interests, or spending quality time with loved ones, Wellbeing Hours are designed to help you recharge and thrive.

- **Paid community volunteer opportunities**

Weekly Hours Worked	Paid Community Time Off
40 hours	8 hours paid per calendar year
30-39 hours	Up to 6 hours paid per calendar year
20-29 hours	Up to 4 hours paid per calendar year
19 hours or less	Up to 2 hours paid per calendar year

Earning your paycheck:

Compensation & Pay Incentives

Bi-weekly pay periods

○ Incentives

- Annual Organizational Incentive:
Up to 1.5% of annual eligible wages based on level/position type.

Position Type	2023 - Max Payout Level
Employees	1.50%
Supervisors and Managers*	3.00%
Vice Presidents	5.00%

*Department managers reporting directly to an SVP are eligible to receive up to a max payout of 5%.

- Language Pay Program for specific positions: an increase of \$1.00 per hour for employees in certain positions who demonstrate fluency in Spanish, Russian or American Sign Language (ASL).

Investing in you:

Additional Benefits

○ Education Assistance Programs

- Student loan repayment match up to \$100 per month.
- Tuition reimbursement for accredited undergraduate, graduate and degree programs or other job-related courses or certification programs.

Years of Service	2023 Annual Reimbursement
3+ years of service	\$3,500
2+ years of service	\$2,000
1+ years of service	\$1,500
6-12 months of service	\$500

○ iQ Match

- Employee personal donations to nonprofits are matched by iQ up to \$100 per year.

○ Employee Referral Program

- \$500 per qualified referral*.
**Typically paid on the referring employee's 6-month employment anniversary.*