

Employee Benefits

Insurance Benefits	
Health Care	<p>2017 Benefits: First Commonwealth partners with Highmark Blue Cross/Blue Shield, Aetna, and Aultcare and offers a High-Deductible Health Plan (HDHP) with Health Savings Account (HSA).</p> <p>2018 Benefits: We will begin offering health care insurance through the Aetna network using a medical claims administrator called Continental Benefits, and a prescription claims administrator called EmpiRx Health. We will also offer two plan types for 2018, where you can choose which plan best meets your needs: a PPO or a High-Deductible Health Plan (HDHP) with Health Savings Account (HSA).</p>
Life Insurance	Employer provided coverage that protects loved ones in case of death.
Short- & Long-Term Disability Insurance	Employer provided income continuation in case you cannot work for an extended period of time.
Voluntary Benefits	
Accident Insurance	Provides benefits paid directly to participants to help cover the out-of-pocket expenses associated with an accidental injury, and help protect your savings should an on- or off-the-job accidental injury occur.
Dental & Vision Insurance	Coverage for you and eligible family members.
Flexible Spending Account	A tax advantaged way to save for personal and family medical expenses.
Supplemental Short- and Long-Term Disability Insurance	Additional coverage to supplement your income in case you cannot work for an extended period of time.
Transportation Reimbursement Incentive Program	A tax advantaged way to set money aside from your pay for qualified work-related parking and/ or transportation expenses.
Voluntary Life Insurance	Additional coverage for you and eligible family members that protects loved ones in case of death.

Retirement Benefit	
401(k) Plan	Allows you to save for retirement by contributing pre- and/or after-tax employee deferrals and by receiving up to a 6% employer contribution.
Paid Time Off Benefits	
Holidays, Paid Time Off, Bereavement, Jury Duty	Provides paid time off to our employees. Allotment varies depending on if the employee is full-time or part-time.
Other Benefits	
Employee Assistance Program	Offers support, guidance and resources to help eligible employees and their family resolve personal issues.
Employee Checking with Online Banking and BillPay	Employees can elect to receive a checking account that can accept direct deposit, and receive free use of our internet-based banking services.
Employee Referral Program	A quick and easy way for you to refer applicants for employment with FCB, and be rewarded with \$350 for your efforts. We also run specials for an even greater reward!
Loan Rates	Discounts on certain installment loan rates
Money Orders & Traveler's Checks	Free money orders and discounted fees on traveler's checks.