



2026 SUMMARY OF BENEFITS

At Comerica, we're proud to support our colleagues' **health**, **security** and work-life **balance**. Our Total Rewards program offers essential resources for your family's overall well-being to help set you up for a fulfilling career and healthy life.

Review this document to take advantage of the benefits we offer to support you and your family. Here are some of the highlights:

Health	Security	Balance
<ul style="list-style-type: none"> • Medical, dental and vision programs • Health Savings Account (HSA) company contribution up to \$2,000 • Family planning benefits: <ul style="list-style-type: none"> • Adoption assistance • Fertility, pregnancy and postpartum support 	<ul style="list-style-type: none"> • Comerica invests up to 10% toward your retirement <ul style="list-style-type: none"> • Up to 6% toward Pension plan • 4% toward 401(k) plan • Employee Stock Purchase Plan (ESPP) with a 15% discount • Pet insurance • Tuition Assistance Program 	<ul style="list-style-type: none"> • Up to 216 hours Paid Time Off, plus 11 paid holidays • Half-day paid time for cultural/religious holidays • 8 hours of volunteer time for full-time status • Short-term and Long-term Disability • Up to 14 weeks of Parental Leave

HEALTH



To make sure that you have access to high-quality, affordable health care, Comerica covers **80%** of the cost of your premiums. In-network coverage highlights are shown here.

Medical: Blue Cross and Blue Shield of Texas (BCBS) and Kaiser Permanente (CA Only)

	BCBS HSA Plan**	BCBS PPO Plan**	Kaiser HMO Plan (CA Only)
Coverage	HDHP	PPO	HMO
Deductible (Individual / Family)	\$2,100 / \$4,200	\$1,450 / \$2,900	\$1,000 / \$2,000
OOP Max (Individual / Family)	\$4,200 / \$8,400	\$3,800 / \$7,600	\$3,000 / \$6,000
Coinsurance	20%	20%	20%
Biweekly Contributions			
Employee Only	\$34.11	\$68.79	\$61.74
Employee + Spouse / Domestic Partner	\$139.94	\$217.98	\$173.56
Employee + Child(ren)	\$105.26	\$171.15	\$157.78
Employee + Family	\$208.61	\$317.85	\$288.12

*After deductible

**BCBS plans include prescription drug coverage coordinated by Express Scripts.

Spending and Savings Accounts

Comerica offers several ways for you to save for health and care costs. All colleagues, regardless of your medical plan enrollment, are eligible for a Dependent Care Flexible Spending Account (FSA) to help cover child or elder care expenses.

Depending on which health plan you choose, you can contribute to a tax-advantaged account to help cover eligible health and wellness expenses:

- **BCBS PPO or Kaiser HMO:** You're eligible to contribute to a Health Care FSA.
- **BCBS HSA Plan:** You're eligible to contribute to a Health Savings Account (HSA), which is yours to keep even if you change plans or retire, plus a Limited Purpose FSA, which can be used for dental and vision expenses. Comerica contributes to HSAs for those who make less than \$150,000 per year.

	HSA Contribution Level		
	Under \$75K	\$75K – \$150K	Over \$150K
Employee Only	\$1,000	\$500	\$0
Employee + Dependents	\$2,000	\$1,000	\$0

Dental

Delta Dental plans include coverage for routine visits and services. Orthodontic services are also covered under the Buy-Up plan.

	Biweekly Contributions	
	Base Plan	Buy-Up Plan
EE Only	\$3.93	\$7.00
EE + Spouse / DP	\$7.94	\$14.15
EE + Child(ren)	\$9.58	\$17.07
EE + Family	\$15.33	\$27.32

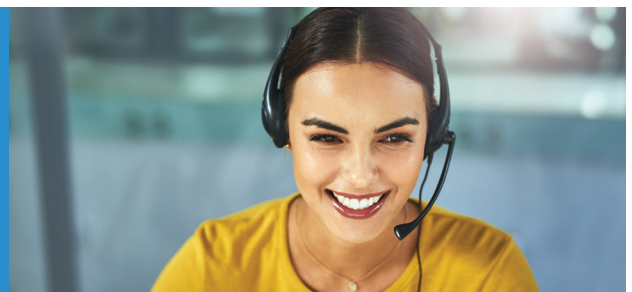
Vision

VSP plans include \$10 glasses and frames copay and \$150 allowance on contacts.

Biweekly Contributions	
EE Only	\$5.72
EE + Spouse / DP	\$11.25
EE + Child(ren)	\$11.92
EE + Family	\$19.06

Additional Support for Your Health

- Healthcare navigation with Quantum Health
- Virtual visits through MDLIVE
- Enhanced cancer treatment program
- Chronic condition support through Omada



SECURITY



Comerica offers insurance options, retirement savings plans and extra benefits to support your financial security, both now and in the future.

Retirement Benefits

We're committed to helping you save for the future. Comerica contributes between **7% and 10%** of your pay to your pension and 401(k) plans. You also have the option to purchase stocks at a discount for extra investment potential.

Three Ways Comerica Helps You Save for Retirement

401(k) Plan	Pension Retirement Plan	Employee Stock Purchase Plan (ESPP)
After six months of service, Comerica will match 100% of contributions for the first 4% of pay .	After one year of service, Comerica will contribute 3% to 6% on your behalf, earning at least 3.79% (4.87% for 2026) interest annually through retirement. This benefit is fully paid for by Comerica.	You can immediately take advantage of a 15% discount through post-tax payroll contributions.

Income Protection

Comerica provides life insurance and disability coverage at no cost to you for eligible colleagues, as well as the option to purchase optional additional coverage to help you prepare for the unexpected.

- Comerica-provided benefits **at no cost:**
 - Basic Life Insurance
 - Short-term Disability
 - Long-term Disability
- Additional benefits **for extra security:**
 - Optional Life Insurance
 - Dependent Life Insurance
 - Accidental Death & Dismemberment Insurance (AD&D)



Financial Coaching with LearnLux

Comerica partners with LearnLux's Financial Wellness program to offer you help when navigating finances, including one-on-one sessions with a certified financial planner, at no cost to you. Plus experience personalized guidance on budgeting, managing debt, increasing savings and more.

Supplemental Health Programs

You can choose from supplemental Accident, Critical Illness and Hospital Indemnity plans to help cover the extra expenses that can come from an unexpected medical event.

- **Accident Insurance** covers expenses for unexpected accidents like a concussion or burn.
- **Critical Illness Insurance** helps with medical costs following an unexpected diagnosis, such as cancer or a heart attack.
- **Hospital Indemnity Insurance** reduces the financial burden of a hospital stay, including ICU and rehabilitation.

BALANCE



Comerica offers a generous amount of time off, leave of absence and programs to support your work-life balance.

Holidays and Volunteer Time

Comerica provides additional time to observe cultural and religious holidays and support community initiatives.

Time off includes:

- 11 paid national holidays
- Half-day paid time for cultural/religious holidays
- Volunteer time — 8 hours for full-time, 4 hours for part-time

Paid Time Off (PTO)

You begin accruing PTO immediately upon your start date. Accruals are based on employment status, work state, tenure and officer status.

	Colleagues Earn	
	Salary Grade 33 and Above	Salary Grade Less Than 33
Full-time (40 Hours per Week)	216	136
Part-time (28-35 Hours per Week)	144	72
Part-time (< 28 Hours per Week)	112	56

For colleagues in AZ, CA, CO, CT, IL, LA, MD, MA, MN, NJ, NY, RI and WA, sick time is included in the PTO hours listed above. Full-time is granted at least 56 hours and part-time is granted at least 40 hours of sick time at the beginning of each calendar year. Hours may vary based on state and local ordinances and may be prorated.

Family-Building and Support Resources

- **Parental Leave:** After 90 days, receive six weeks of paid Parental Leave. Combined with Short-Term Disability, eligible birth mothers may receive a total of 14 weeks of Paid Time Off after the birth.
- **Progyny:** Access several ways to support your growing family:
 - **Fertility:** Services, tests and treatments through the latest tech. Claims go toward deductibles and out-of-pocket maximums.
 - **Adoption Assistance:** Pre-tax reimbursements of up to \$10,000 in eligible expenses. (Lifetime maximum of \$30,000; must be employed for six months prior to adoption.)
 - **Pregnancy and Postpartum:** Personalized support programs, on-demand resources, a doula financial assistance program and referral network.
 - **Menopause and Midlife Care:** Progyny's menopause solution also provides support for locating specialized care providers, providing proactive symptom management and on-demand support.

Support for Your Peace of Mind

Our **Employee Assistance Program (EAP)** provides up to eight free and confidential counseling sessions per employee/family member per issue per year. The EAP can also provide referrals and advice for day care, home repairs, parenting, pet care, etc.

