

BENEFIT HIGHLIGHTS 2019

ELIGIBILITY	<ul style="list-style-type: none"> Full-time employees working 37.5 or more hours per week. Pro-rated benefits for part-time employees working a minimum of 30 hours per week. No minimum hours required for eligibility to participate in the Employee Assistance Program (EAP) or the UCS 403(B) Retirement Plan. Eligibility for medical insurance for non-benefitted employees is based on Standard Measurement Periods allowable under Affordable Care Act guidelines. 	MEDICAL INSURANCE	Health Insurance (MVP Health Care)	Available to benefits eligible employees or to variable/part-time employees whose average hours totaled 30 or more over a standard measurement period. Choice of EPO or High Deductible plans. UCS also contributes either \$1,200 toward HSA or \$1,200 for additional premium reduction for the High Deductible plan.
			Dental Insurance	Available to benefits eligible employees.
HOLIDAYS	Twelve per year: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Thanksgiving (Thursday and Friday), Christmas, and 1 floating holiday to be taken in November or December and 1 floating holiday to be taken in December or January. School-based and Head Start employees follow the school calendar.	FLEXIBLE BENEFITS PLAN	Under IRS guidelines, benefit eligible employees are entitled to make pre-tax contributions into Flexible Spending Accounts or have other deductions made from pre-taxed income.	
			Medical Flexible Spending Account	Up to \$2,700 for out of pocket qualified medical expenses.
VACATION	Year 1: 1.0 day per month (12 per year) Year 2: 1.25 days per month (15 per year) Year 3: 1.5 days per month (18 per year) Year 4: 1.75 days per month (21 per year)	EMPLOYEE ASSISTANCE PROGRAM	Dependent Care Flexible Spending Account	Up to a \$5,000 household limit for dependent care expenses or \$2,500 if married and filing separately.
			Premium Conversion	Health and dental insurance premiums
			Limited Medical Flexible Spending Account	Available to those with a Health Savings Account (HSA). Up to \$2,650 for out of pocket vision, dental and qualified preventative care expenses.
			A free, confidential service that helps employees and/or their immediate family members address personal issues that may affect their health, family life and/or work.	
SICK LEAVE	Ten days per year earned at the rate of 0.83 days per month. May accrue up to 75 days to be used for extended medical leave. Accrued sick days may be converted to personal days based on accrual amounts. Part-time non-benefit eligible employees working an average of 18 hours or more per week are eligible to earn 1 hour of sick leave for every 52 hours worked to a maximum of 40 hours per year.	403(b) RETIREMENT PLAN	The UCS Retirement Plan is a valuable benefit that allows you to make pre-tax contributions into a retirement account. Employees are 100% vested upon participation. American Funds is the Plan record keeper and D.B. McKenna & Co., Inc. serves as Plan Advisor.	
			Maximum Employee Contribution	80% of annual gross wages with a maximum of \$19,000 per year (\$25,000 per year of age 50 or older.)
BEREAVEMENT	Up to five days may be used within six months of the loss of a family member for the services and related business obligations.		Minimum Employee Contribution	There is no minimum contribution required however UCS provides a contribution to accounts of employees who contribute at least 2% of compensation.
LIFE and AD&D INSURANCE	Group Life Insurance and Accidental Death and Dismemberment Insurance are provided at no cost to the employee. The benefit is 1.5 times annual wages up to a maximum of \$100,000 each* and is portable upon employment separation. (*See Plan for Age-Based or other reductions that apply)		Employer Contribution	For employees who are benefit eligible and contribute at least 2% of compensation: <ul style="list-style-type: none"> After 1 year of service UCS will contribute 1.5% of compensation. After 2 years of service UCS will contribute 3% of compensation.
DISABILITY INSURANCE	Short Term Disability (13 weeks) and Long-Term Disability insurance are provided at no cost to the employee. Disability insurance affords employees financial protection (60% of regular income) in the event of an injury or illness sustained off the job. 15 calendar day waiting period for benefits to begin. Accrued time may be used during the waiting period and can be combined with the disability to provide the remaining 40% of income.			