

## UCS BENEFITS AT A GLANCE 2021

<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>Full-time employees working 37.5 or more hours per week.</li> <li>Pro-rated for part-time employees working 30 or more hours per week.</li> <li>No minimum work hours for eligibility to participate in the Employee Assistance Program (EAP) or the UCS 403(B) Retirement Plan.</li> <li>Eligibility for medical insurance for non-benefit eligible employees is based on Standard Measurement Periods under Affordable Care Act (ACA) guidelines.</li> </ul>	<b>MEDICAL INSURANCE</b>	<b>Health Insurance</b>	Two (2) choices from Cigna. An Open Access Plan (OAP) with copays or a High Deductible Health Plan (HDHP) with Health Savings Account (HSA), including either a UCS contribution to the HSA or additional premium reduction. HSA limits: \$3,600 for single coverage, \$7,200 for plans of 2 or more; an additional \$1,000.00 if over the age of 55.	
			<b>Dental Insurance</b>	Available from North East Delta Dental	
			<b>Vision Insurance</b>	Available from Vision Service Plan (VSP)	
<b>HOLIDAYS</b>	<ul style="list-style-type: none"> <li>Twelve per year: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Indigenous Peoples' 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.</li> <li>School-based and Head Start employees follow the school calendar.</li> </ul>	<b>FLEXIBLE BENEFITS PLAN</b>	<b>Medical Flexible Spending Account</b>	Up to \$2,750 for qualified medical expenses.	
			<b>Dependent Care Flexible Spending Account</b>	Up to a \$5,000 household limit for dependent care expenses or \$2,500 if married and filing separately.	
			<b>Premium Conversion</b>	Health and dental insurance premiums	
<b>VACATION</b>	<p>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)</p> <ul style="list-style-type: none"> <li>Use of accrued vacation days is available to new employees after the successful completion of a 90-day review but may be advanced prior.</li> <li>School-based and Head Start* employees follow the school calendar. (<i>* Head Start has additional guidelines.</i>)</li> <li>Senior management starts at the 4-year level.</li> </ul>	<b>Invest E.A.P.</b>	A free, confidential service that helps employees and their household members address personal issues that may affect their health, family life and/or work.		
			<b>UCS 403(b) RETIREMENT PLAN</b>	This valuable benefit allows you to make pre-tax contributions into a 403(b) 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.	
				<b>Maximum Employee Contribution</b>	100% of annual gross wages to a maximum of \$19,500 per year (\$26,000 per year if age 50 or older.)
<b>SICK LEAVE</b>	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 earn 1 hour of sick leave for every 52 hours worked to a maximum of 40 hours per year.		<b>Employer Contribution</b>	For employees who are benefit eligible and contribute at least 2% of compensation: <ul style="list-style-type: none"> <li>After 1 year of service UCS will contribute 1.5% of compensation.</li> <li>After 2 years of service UCS will contribute 3% of compensation.</li> </ul>	
			<b>Minimum Employee Contribution</b>	There is no minimum contribution requirement. The amount is elected as a percentage of wages.	
<b>BEREAVEMENT</b>	Up to five days may be used within six months of the loss of a family member for the services and related business obligations.				
<b>LIFE and AD&amp;D INSURANCE</b>	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. ( <i>*Age-Based or other reductions apply as outlined in Plan document</i> )	<b>DISABILITY INSURANCE</b>	Short Term Disability (13 weeks) and Long-Term Disability insurance are provided at no cost to the employee. Disability insurance provides financial protection (60% of regular income) in the event of an injury or illness sustained off the job. 15 calendar day waiting period. Accrued time may be used during the waiting period and can be combined with the disability benefits to provide the remaining 40% of income.		
<b>BI-WEEKLY EMPLOYEE INSURANCE PREMIUM COST after UCS Contribution(s)</b>					
<b>Cigna Open Access IN Plan/HDHP with HSA (with additional \$1,200 UCS Contribution to Reduce Premium)</b>	Employee only	\$ 98.88	<b>Cigna Open Access IN Plan/HDHP with HSA (with \$1,200 UCS Contribution to HSA)</b>	Employee only	\$145.03
	2 Person	\$307.69		2 Person	\$353.84
	Family	\$414.16		Family	\$460.32
<b>Cigna Open Access Plus</b>	Employee only	\$196.45	<b>North East Delta Dental:</b>	Employee Only	\$8.87
	2 Person	\$451.17		Two-Person	\$15.95
	Family	\$586.53		Family	\$28.79
			<b>Vision Service Plan (VSP):</b>	Employee Only	\$3.28
				Two-Person	\$4.75
				Family	\$8.52

\*This "At a Glance" document is for general information purposes only and not intended to replace agency policy or other legal benefits documents available for employee review upon or after hire.