

## 2019 Summary of Benefits

Eligibility includes Regular, Term of six months or more, and Postdoctoral Appointments (Appointment codes R1, R2, T1, and T2)

### Medical Insurance

Available to employees and their dependents; spouse, domestic partner, and children from birth to 26<sup>th</sup> birthday. Two medical plans are available:

**Cigna HDHP** (High Deductible Health Plan) with **Optional HSA** (Health Savings Account). Prorated

- Annual maximum = \$3,500 Employee only/\$7,000 Employee + Spouse or Domestic Partner, Employee + Child(ren) or Employee + Family; extra \$1,000 for employees age 55 or over.

You may use in-network providers or out-of-network providers.

In-network:

- Annual deductible = \$3,500 Employee only/\$7,000 Employee + Spouse/Domestic Partner, Employee + Child(ren), Employee + Family
- 90% paid after deductible for CCN in- network, 70% non-CCN in-network, annual out of pocket maximum = \$4,200 Employee Only/\$8,400 Employee + Spouse/Domestic Partner, Employee + Child(ren), Employee + Family

Out-of-network:

- Annual deductible = \$3,500 Employee only/\$7,000 Employee + Spouse/Domestic Partner, Employee + Child(ren), Employee + Family
- 50% office visits /hospitalization/prescriptions after deductible
- Annual out of pocket maximum = \$8,400 Employee only/\$16,800 Employee + Spouse/Domestic Partner, Employee + Child(ren), Employee + Family

**Kaiser Permanente HMO** (Health Maintenance Organization)

- \$20 copayment for office visits
- \$30 copayment for specialist office visits
- \$100 copayment for emergency room or outpatients surgery
- \$250 copayment for hospitalization
- \$10/month for prescriptions-generic
- \$20 co-payment vision exam
- \$150 credit towards purchase of eyewear every 24 months

### Dental Insurance

Cigna PPO plan; you may use the Open Access Plus network or see any dentist of your choice. Preventive care is 100% (no deductible); Basic care (such as fillings) is covered at 80% after \$75 deductible per Person; Major restorative care (such as crowns, bridgework, implants) is 50%; \$1,500 annual individual maximum; 50% orthodontia with \$1,500 lifetime maximum

### Voluntary Vision Insurance

You may use in-network providers or use any provider of your choice. One annual in-network vision exam is covered 100%. Materials copay; \$25. Lenses covered 100% in-network after copay. Frames; up to \$150 in-network. Contacts covered up to 100% in-network.

### Retirement Plan (TIAA)

UCAR participates in a retirement plan with TIAA. Employees with terms of six months or more must participate. Upon entry into the program, the annuities are fully vested with the employee. UCAR's contribution is 10% of base salary and the employee contributes 5% of salary. All contributions are made with pre-tax dollars.

Employees may elect to make additional contributions over the mandatory 5%. Please note: UCAR employees participate in the Social Security program.

### 2019 Monthly Employee Contributions for Medical, Dental, and Vision Plans

Cigna HDHP	1.0 FTE	.75 FTE	.50 FTE
Employee	100.00	216.75	333.50
Employee + Spouse	200.00	447.50	695.00
Employee + Child(ren)	172.00	384.00	596.00
Employee + Family	305.00	653.75	1,002.50

Kaiser	1.0 FTE	.75 FTE	.50 FTE
Employee	128.00	237.50	347.00
Employee + Spouse	268.00	491.25	714.50
Employee + Child(ren)	246.00	467.50	689.00
Employee +Family	375.00	690.50	1,006.00

Dental	1.0 FTE	.75 FTE	.50 FTE
Employee	14.00	21.50	29.00
Employee + Spouse	26.00	41.50	57.00
Employee + Child(ren)	29.00	46.00	63.00
Employee + Family	41.00	66.00	91.00

Voluntary Vision	1.0 FTE	.75 FTE	.50 FTE
Employee	7.32	7.32	7.32
Employee + Spouse	14.63	14.63	14.63
Employee + Child(ren)	14.78	14.78	14.78
Employee + Family	23.58	23.58	23.58

### Flexible Spending Accounts (WageWorks)

You may contribute pre-tax dollars into two Flexible Spending Accounts:

**Health Care Account:** to pay medical, dental, and vision expenses. Yearly maximum of \$2,700.

**Dependent Care Account:** to pay for day care for your children under 13 and elderly dependents. Yearly maximum of \$5,000.

### Life Insurance (The Hartford)

Term life insurance is provided at no cost to employees with an appt. of .2 FTE (8 hours per week) or above. The benefit is one and one-half times annual salary for employees to age 69, reduces to 90% once you reach age 70.

### Travel Accident & AD&D Insurance (The Hartford)

This UCAR-paid travel accident policy provides a benefit up to \$150,000 in the event of an accidental death or dismemberment while on UCAR travel. An additional UCAR-paid AD&D policy of \$50,000 for a business or non-business accident is also provided through The Hartford. All participants are covered by a worldwide emergency assistance program.

### Voluntary AD&D Insurance (The Hartford)

UCAR offers this coverage to employees who hold appointments of half-time or more. This policy provides a benefit from \$20,000 to \$750,000 and is available to both employee and family members.

### Long-Term Disability (The Hartford)

Should an employee become disabled due to illness or accident the plan provides maximum income payments of 60% of salary up to \$8,000 per month. UCAR and employee contributions toward TIAA are also paid. Health insurance is paid in full. Available to employees who hold appointments of > .44 FTE.

### Salary Continuation Pay

All eligible employees are eligible for up to 11 weeks of Salary Continuation Pay (SCP) per issue. Your physician must certify that you have a medical condition that has resulted in ten or more days' absence from work. The ten days may be consecutive or sporadic. If the ten days are sporadic, your physician must certify that all are due to the same long term or chronic condition.

### PTO Leave

Full-time employees receive the following PTO credits:

- Less than two years of continuous service – 20 days per year
- From two - eight years of continuous service – 26 days per year
- After eight years continuous service – 32 days per year

Jobs assigned to the Management pay structure; Ladder Track Scientists and Engineers, Project Scientists, and Visitors on payroll with appointments of more than six months receive PTO credits at the rate of 32 working days per year. Part-time employees accrue PTO in proportion to their appointments. The maximum accrued PTO is 54 days (432 hours).

### Sick Leave Reserve

A sick leave reserve allowance of six working days is granted to full-time staff members upon employment. Part-time employees receive sick leave reserve in proportion to their FTE appointment.

### Family Sick Leave

Eligible employees may take up to ten working days per calendar year to care for the illness of an immediate family member or upon the birth or adoption of an infant.

### Family Medical Leave Act (FMLA)

Eligible employees have the right to take unpaid leave, or paid leave if it has been earned, for a period of up to 12 work weeks in any 12 months because of birth of a child, placement of a child for adoption or foster care, employee needing to care for a family member with a serious health condition, or own serious health condition making it unable to do their job.

**Tuition Reimbursement:** Eligibility is immediate. Generous tuition and non-waivable fees, proportionate to the FTE. The tuition is paid for grade C or better for undergraduates and B or higher for graduate level or above. Courses must be company-related through an accredited college, university or public vocational school.

### Employee Assistance Plan (Cigna EAP)

Free resource to all employees and their family members for counseling and support services. Up to five counseling sessions are provided per event

### Holidays

Nine paid holidays are observed every year. Part-time employees receive holiday pay in proportion to their appointments.

**Relocation Assistance:** Available to eligible employees

### Other Featured Benefits

- Free RTD bus pass and optional, pre-tax Commuter Vanpool Account
- Casual business attire every day
- Wellness facilities
- KinderCare Learning Center, NAEYC accredited
- Shuttle service to other Boulder UCAR facilities
- AT&T Cellular and Verizon Wireless discounts
- Dell computer discounts
- Boulder Recreation Center discount
- Sporting event, restaurant, and shopping discounts
- Elevations Credit Union - Membership available upon proof of employment.