



Summary of Benefits & Time Off

Plan Year: 11/1/17 – 12/31/18

Benefits

This is a brief overview of the benefits package offered by UEC, LLC. A more detailed overview may be provided upon request.

Waiting Period

The waiting period for benefit eligibility is the first of the month following 30 days for all regular, full time employees.

Medical Insurance Overview

	Blue Priority Network	Blue Classic Network
Employee Deductible	\$2,000	\$2,000
Family Deductible	\$6,000	\$6,000
EE OOP Max	\$5,000	\$5,000
Family OOP Max	\$10,000	\$10,000
Coinsurance	80%	80%
Preventative Care	100%	\$50 copay
Physician Visits	\$15 copay	\$50 copay
Specialist Visits	\$30 copay	\$100 copay

Teladoc / Lifestyle Benefits

The basic plan benefit is free to all employees and their dependents regardless if they enroll in Medical, Dental or Vision. Teladoc is available 24 hours a day and involves a call from a physician at no cost, who will evaluate illness and prescribe medication over the phone.

Dental Insurance

Dental Insurance is provided by Met Life Dental with a calendar year max of \$1,250.

Vision Insurance

Vision Insurance is provided by Lincoln Financial and uses the Spectera network. Exams are covered every 12 months with a \$10 exam copay, Lenses / Contacts every 12 months with \$25 copay.

Cost of Coverages (bi-weekly):

	Medical – PPO Plan Anthem Blue Cross Blue Shield	Dental Met Life	Vision Lincoln Financial
Employee	\$60	\$3.12	\$0.56
Employee + Spouse	\$133.09	\$7.60	\$1.27
Employee + children	\$123.62	\$10.87	\$1.49
Family	\$192.52	\$15.82	\$2.09

Tobacco users who do not participate in a tobacco cessation program will pay a \$25 surcharge per pay period.

Flexible Spending Accounts (FSA)

The medical FSA is for all employees who are not enrolled in the High Deductible Health Plan. Annual pre-tax contribution limits are \$2,600 for Medical and \$5,000 for Dependent Care. It is a use it or lose it plan with a \$500 roll over benefit.



Health Reimbursement Account (HRA)

The HRA is for all Blue Priority plan enrollees. The company contributes a one-time \$500 per family into the employee's HRA.

401(k)

The Company will match 3% of employee contributions with eligibility occurring on the first month following thirty days.

Life Insurance

Basic life Insurance and Accidental Death and Dismemberment offered to employees at 1xsalary at no cost to employee, up to \$200,000 max. Supplemental life insurance is available at an additional cost up to 5x salary or \$300,000, whichever is less.

Disability

Short term and long term disability is an employer paid benefit for all regular full time employees. Please see the specific policies for coverage details.

Time Off Overview

Paid Time Off

All full-time, regular employees are eligible to begin accruing paid time off on their date of hire. Employees accrue 4.62 hours per pay period, totaling 120 hours or 15 days (estimate of 15 days is a representation based on working a full calendar year).

Paid Holidays

Full-Time, regular employees (working at least 30 hours per week) receive ten (10) paid holidays every year, which includes one floating day. The observed paid holidays include New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, New Year's Eve and a Floating Holiday to be used at an employee's discretion to observe another Holiday, birthday, etc.

Other Employee Perks

Below is a summary of Employee Perks which may be changed at any time, with or without notice

Breakfast Burritos Tuesday mornings
Quarterly all-hands meetings
Training and Development Opportunities
Tuition Reimbursement Program

Dunkin' Donuts Friday mornings
Quarterly awards and gift cards
Employee Referral Bonus
Paid Volunteer Time