2017 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 26th birthday.
Two medical plans are available:
Cigna HDHP (High Deductible Health Plan)

Optional HSA (Health Savings Account): Prorated
- Annual maximum = $3,400 Employee only/$6,750 Employee + Spouse or Domestic Partner
- Annual maximum = $6,750 Employee + Child(ren) or Employee + Family; extra $1,000 for employees over age 55.

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

In-network:
- Annual deductible = $3,400 Employee only/$6,750 Employee + Spouse or 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 = $3,400 Employee only/$6,750 Employee + Spouse/ Domestic Partner, Employee + Child(ren), Employee + Family
- 50% office visits after deductible
- 50% hospitalization after deductible
- 50% 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
- $250 copayment for hospitalization
- $100 outpatient surgery
- $10/month for prescriptions-generic
- $20 co-payment vision exam

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% ortho with lifetime maximum of $1,500.

Tuition Reimbursement: Eligibility is immediate. 100% tuition and non-vaivable 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.

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 a minimum of 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.

2017 Monthly Employee Contribution for Medical & Dental Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>FTE 0</th>
<th>FTE 0.75</th>
<th>FTE 0.5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna HDHP</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Employee</td>
<td>93.0</td>
<td>204.75</td>
<td>316.50</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>187.0</td>
<td>423.75</td>
<td>660.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>161.0</td>
<td>363.75</td>
<td>566.50</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>285.0</td>
<td>618.75</td>
<td>952.50</td>
</tr>
<tr>
<td>Kaiser</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Employee</td>
<td>120.0</td>
<td>211.25</td>
<td>302.50</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>250.0</td>
<td>436.25</td>
<td>622.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>230.0</td>
<td>415.25</td>
<td>600.50</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>350.0</td>
<td>613.25</td>
<td>876.50</td>
</tr>
<tr>
<td>Dental</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Employee</td>
<td>14.0</td>
<td>21.50</td>
<td>29.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>26.0</td>
<td>41.50</td>
<td>57.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>29.0</td>
<td>46.00</td>
<td>63.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>41.0</td>
<td>66.00</td>
<td>91.00</td>
</tr>
</tbody>
</table>

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 not covered by insurance. Yearly maximum of $2,600.

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

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.

Life Insurance (The Hartford)
Term life insurance is provided at no cost to employees with an appt. of $2,000 coverage. Benefits are 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 $50,000 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. The policy provides a benefit from $20,000 to $200,000 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-CREF are also paid. Health insurance is paid in full. Available to employees who hold appointments of $250,000.

Elevations Federal Credit Union: Membership available upon proof of employment.

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 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).

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.

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 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 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.

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
- Casual business attire every day
- Wellness facilities
- Shuttle service to other Boulder UCAR facilities
- AT&T Cellular Service
- Verizon Wireless Discount
- Dell Computer Discounts
- Commuter Vanpool Account
- Boulder Recreation Center Discount

Revised 12/16