2016 Summary of Benefits
Benefit-Eligible Student Assistants
Eligibility includes Term over six months, Appointment codes T1 and T2

Medical Insurance
Available to employee and their dependents; spouse (including common law and domestic partner), unmarried children from birth to 26th birthday.
Three medical plans are available:

Cigna HDHP (High Deductible Health Plan)
Optional HSA (Health Savings Account) Prorated
- annual maximum = $3,350 Employee only/$6,750 Employee + Spouse, 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, 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
- $150 credit toward 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, bridge/works, implants) is 50%; $1,500 annual individual maximum; 50% orthodontia with lifetime
Maximum of $1,500 (no deductible)

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 $2,500
Dependent Care Account: to pay for day care for your children 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.

2016 Monthly Employee Contribution for Medical & Dental Plans

<table>
<thead>
<tr>
<th></th>
<th>Cigna HDHP</th>
<th>Kaiser</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.0 FTE</td>
<td>75 FTE</td>
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<tr>
<td>Employee</td>
<td>90.00</td>
<td>120.00</td>
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<tr>
<td>Employee + Spouse</td>
<td>180.00</td>
<td>250.00</td>
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<tr>
<td>Employee + Child(ren)</td>
<td>155.00</td>
<td>250.00</td>
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<tr>
<td>Employee + Family</td>
<td>275.00</td>
<td>350.00</td>
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<tr>
<td>Dental</td>
<td>1.0 FTE</td>
<td>75 FTE</td>
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<td>Employee</td>
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<td>13.00</td>
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<tr>
<td>Employee + Spouse</td>
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<tr>
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<tr>
<td>Employee + Family</td>
<td>37.00</td>
<td>60.00</td>
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</table>

Life Insurance (The Hartford)
Term life insurance is provided at no cost to employees with an appointment of 2 FTE (8 hours per week) and 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.

Retirement Plan (TIAA-CREF)
UCAR participates in a retirement plan with TIAA-CREF. 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.

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 > .44 FTE.

PTO Leave
Full-time employees receive the following PTO credits:
Less than two years continuous service – 20 days per year
From two - eight years continuous service – 26 days per year
After eight years continuous service – 32 days per year
Part-time employees accrue PTO in proportion to their appointments.
Postdoctoral Appointees accrue at the lower accrual rate. 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 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.

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

Tuition Reimbursement:
Not available

Elevations Federal Credit Union:
Membership available upon proof of employment

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

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