

UPA 2022 BENEFITS AT A GLANCE



This summary provides a brief overview of the employee benefits provided to eligible employees, generally UPA employees working a minimum of 30 hours per week. New employees are eligible for UPA benefits as of the 1st of the month following their date of hire. Eligible dependents include your spouse or domestic partner, children up to age 26, children over 26 who are disabled and dependent on you for support, and children named in a Qualified Medical Child Support Order (QMCSO).

Refer to the [Benefit Summary](#) for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
MEDICAL	<ul style="list-style-type: none"> • Anthem Blue Cross EPO Plan – Plan pays 90% for most covered services after deductible of \$500 Individual / \$1,000 Family. • Anthem Blue Cross HSA Plan – Plan pays 80% for most covered services after deductible of \$3,000 Individual / \$6,000 Family. <p><i>*In-network</i></p>
DENTAL	<ul style="list-style-type: none"> • Guardian DHMO – Provides services for Preventive, Basic and Major dental care up to with no annual maximum per year. Includes orthodontia with a \$1,500 copay (Children up to age 19) and \$2,175 (Adults). • Guardian DPPO – Provides services for Preventive, Basic and Major dental care up to \$1,000 per member, per year. Includes orthodontia coverage with a 50% coinsurance for children and adults.
VISION	<ul style="list-style-type: none"> • VSP Vision Plan – Includes an annual eye exam with a \$10 copay. Basic lenses are included in the prescription glasses copay. Up to a \$130 standard frame allowance every 24 months. Contact lenses (in lieu of glasses) up to a \$130 allowance every 12 months.
HEALTH SAVINGS ACCOUNT (HSA)	<p>Employees enrolled in the Anthem Blue Cross HSA Plan can participate in the Health Savings Account, based on IRS eligibility rules:</p> <ul style="list-style-type: none"> ○ Individual Coverage – Contribute up to \$3,650 per year, <u>including a company contribution of \$150 per month (\$1,800 annual contribution).</u> ○ Family Coverage – Contribute up to \$7,300 per year, <u>including a company contribution of \$150 per month (\$1,800 annual contribution).</u>
FLEXIBLE SPENDING ACCOUNTS (FSA)	<p>Enroll in a UPA Flexible Spending Account to pay for health and dependent care expenses with tax-free dollars:</p>

BENEFIT	COVERAGE OPTIONS
	<ul style="list-style-type: none"> • Healthcare FSA – Contribute up to \$2,850 per year through pre-tax payroll deductions for eligible medical, dental and vision expenses. <ul style="list-style-type: none"> ○ Participants in Anthem Blue Cross HSA Plan are eligible to contribute to the Limited Purpose Healthcare FSA for dental and vision expenses only: • Dependent Care FSA – Contribute up to \$5,000 per year for dependent care.
BASIC LIFE AND AD&D INSURANCE (COMPANY-PAID)	<p>Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. Coverage is provided by The Hartford Insurance Group & Anthem Blue Cross.</p> <ul style="list-style-type: none"> • Hartford Basic Life and AD&D – \$25,000 Basic Life and AD&D • Anthem Blue Cross Basic Life and AD&D – an additional \$25,000 of Basic Life and AD&D <p>Supplemental Life / AD&D Coverage can be purchased at group rates for yourself and your dependents. Health Questionnaires may be required.</p>
DISABILITY INSURANCE	<ul style="list-style-type: none"> • State Disability – Employees who live in California can receive state disability for up to 1 year if you remain disabled. • Critical Illness and Accident Coverage – Employees can also purchase Critical Illness and Accident Coverage through The Hartford. You can enroll in Accident Insurance, and/or up to \$20,000 of Critical Illness coverage and receive benefits if you become sick or injured.
EMPLOYEE ASSISTANCE PROGRAM (EAP)	<p>UPA employees have access to two great Employee Assistance Programs that provide no-cost, 8 free confidential counseling sessions and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more. Provided by Aetna Resources for Living and Anthem Resource Advisor.</p>
401(k)	<p>401k retirement savings account is available through Schwab Retirement Services. BFGS-Retirement/Investment/Financial Planning: Please see HR for more details</p>
PAID TIME OFF	<p>Paid time off for vacation and illness, jury duty, bereavement leave, and parental leave. Refer to employee handbook for information on eligibility, accrual, and specific leave policies.</p>
UPA 2022 HOLIDAYS OBSERVED	<p>8 holidays per year:</p> <ul style="list-style-type: none"> • New Year’s Day • President’s Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Day after Thanksgiving • Christmas