

# 2009 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, unmarried children from birth to 25<sup>th</sup> birthday.

Four medical plans are available:

#### Option 1 –CIGNA HMO (Health Maintenance Organization)

- \$10 co-payment for office visits
- \$200 co-payment for hospitalization
- \$100 co-payment for outpatient surgery
- \$50 co-payment for emergency room
- \$25 co-payment for urgent care
- 3-tier prescription plan: co-payment \$5/\$20/\$40

#### Option 2 -CIGNA PPO (Preferred Provider Organization)

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

In-network:

- \$10 co-payment for office visits
- \$200 deductible
- 90% hospitalization after deductible
- 100% outpatient surgery
- 3-tier prescription plan: \$5/\$20/\$40
- yearly maximum out of pocket = \$1,500/individual, \$3,000/family

Out-of-network:

- \$200 deductible
- 80% hospitalization after deductible
- 80% outpatient surgery after deductible
- 80% office visits after deductible
- Prescription plan 80% after deductible

#### Option 3 -CIGNA HDHP (High Deductible Health Plan)

**HSA** (Health Savings Account)

- \$3,000 individual maximum
- \$5,950 family maximum

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

In-network:

- \$3,000 deductible individual
- \$5,950 deductible family
- 100% paid after deductible
- yearly maximum out of pocket deductible = \$3,000/\$5,950

Out-of-network:

- \$3,000 deductible individual (cross-accumulate)
- \$5,950 deductible family (cross-accumulate)
- 80% office visits after deductible
- 80% hospitalization after deductible
- 80% prescriptions after deductible
- yearly maximum out of pocket = \$3,500/\$6,450

#### Option 4 - Kaiser Permanente HMO (Health Maintenance Organization)

- \$10 co-payment for office visits
- \$100 co-payment for emergency room
- \$250 co-payment for hospitalization
- \$100 outpatient surgery
- \$10/month for prescriptions
- \$10 co-payment vision exam
- \$150 credit towards purchase of eyewear every 24 months

### Dental Insurance

CIGNA PPO plan; you may use the PPO 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 and bridgework) is 50%; \$1,500 annual individual maximum; 50% orthodontia with maximum of \$1,500 (no deductible)

#### 2009 Monthly Employee Contribution for Medical & Dental Plans

Option 1	1.0 fte	.75 fte	.50 fte
Employee	324.00	402.25	480.50
Employee +1	640.00	794.75	949.50
Family	899.00	1,117.00	1,335.00

Option 2	1.0 fte	.75 fte	.50 fte
Employee	324.00	400.00	476.00
Employee + 1	640.00	790.50	941.00
Family	899.00	1,110.75	1,322.50

Option 3	1.0 fte	.75 fte	.50 fte
Employee	40.00	136.00	232.00
Employee + 1	80.00	269.50	459.00
Family	120.00	385.50	651.00

Option 4	1.0 fte	.75 fte	.50 fte
Employee	89.00	167.25	245.50
Employee + 1	176.00	330.75	485.50
Family	249.00	467.00	685.00

Dental Only	1.0 fte	.75 fte	.50 fte
Employee	10.00	18.00	26.00
Employee + 1	20.00	35.50	51.00
Family	30.00	53.50	77.00

### Flexible Spending Accounts (WageWorks)

You may put 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 \$10,000.

**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.

### 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 64, one times annual salary for age 65-69 and one-half times annual salary for employees over age 70.

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

This UCAR-paid travel accident policy provides a benefit of up to \$150,000 in the event of an accidental death or dismemberment while on UCAR travel. (FTE > .375) An additional UCAR-paid AD&D policy of \$50,000 for a business or non-business accident is also provided through UNUM. (FTE > .2) 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 \$500,000. This coverage is available to both employee and family members and

includes a worldwide emergency assistance program.

### 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)

### 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.

### Salary Continuation Pay

All eligible employees are eligible for 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.

(over)

**Tuition Reimbursement:** Not available

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

**Relocation Assistance:** Available to eligible employees

**Other Featured Benefits**

Free RTD bus pass  
Wellness facilities  
Casual business attire every day  
Banking and personal shipping services  
Shuttle service to other Boulder UCAR facilities

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