

# 2012 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 26<sup>th</sup> birthday.

Three medical plans are available:

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

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

In-network:

- annual deductible = \$300 individual/\$600 ind + 1 or family
- 90% office visits after deductible
- 90% hospitalization after deductible
- 90% outpatient surgery after deductible
- 100% preventive care
- 3-tier prescription plan: \$5/\$25/\$50
- annual out of pocket maximum = \$2,500 individual/\$5,000 family

Out-of-network:

- annual deductible = \$600 individual/\$1,200 ind + 1 or family
- 70% hospitalization after deductible
- 70% outpatient surgery after deductible
- 70% office visits after deductible
- Prescription plan: 70% after deductible
- annual out of pocket maximum = \$6,000 individual/ \$12,000 family

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

HSA (Health Savings Account) Prorated

- annual maximum = \$3,100 individual/\$6,250 individual + 1 or family; extra \$1,000 for employees over age 55

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

In-network:

- annual deductible = 3,100 individual/\$6,200 individual + 1/ \$6,250 family
- 90% paid after deductible
- annual out of pocket maximum = \$3,500 individual /\$7,000 ind+1 or family

Out-of-network:

- annual deductible = 3,100 individual/\$6,200 individual + 1/ \$6,250 family (cross-accumulate)
- 70% office visits after deductible
- 70% hospitalization after deductible
- 70% prescriptions after deductible
- annual out of pocket maximum = \$6,000 individual/\$12,000 family

#### Option 4 - 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 towards 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, bridgework, implants) is 50%; \$1,500 annual individual maximum; 50% orthodontia with lifetime Maximum of \$1,500 (no deductible)

### 2012 Monthly Employee Contribution for Medical & Dental Plans

Option 2	1.0 fte	.75 fte	.50 fte
Employee	427.00	508.50	590.00
Employee + 1	847.00	1,008.00	1,169.00
Family	1,185.00	1,412.75	1,640.50

Option 3	1.0 fte	.75 fte	.50 fte
Employee	62.00	172.00	282.00
Employee + 1	124.00	341.50	559.00
Family	186.00	489.50	793.00

Option 4	1.0 fte	.75 fte	.50 fte
Employee	102.00	183.75	265.50
Employee + 1	204.00	368.75	533.50
Family	286.00	513.75	741.50

Dental Only	1.0 fte	.75 fte	.50 fte
Employee	12.00	20.25	28.50
Employee + 1	24.00	40.25	56.50
Family	36.00	60.50	85.00

### 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 \$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 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
- Wellness facilities
- Casual business attire every day
- Banking and personal shipping services
- Shuttle service to other Boulder UCAR facilities
- Verizon Wireless Discount
- Apple Computer Discounts
- Dell Computer Discounts
- Boulder Rec. Center Discount