## 2002 Summary of Benefits for 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 24th birthday (to age 25 if a full-time dependent student).

Three 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/$15/$35

**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/$15/$35

Out-of-network:
- $200 deductible
- 80% hospitalization
- 100% outpatient surgery
- 80% office visits
- maximum out-of-pocket depending on salary
- 3-tier prescription plan: $5/$15/$35

**Option 4 - Kaiser Permanente HMO (Health Maintenance Organization)**
- $10 co-payment for office visits
- 100% hospitalization
- $50 outpatient surgery
- $5/month for prescriptions
- $10 co-payment vision exam
- $150 credit towards purchase of eyewear every 24 months

### Dental Insurance
CIGNA Indemnity plan; you may 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)

### 2002 Monthly Employee Contribution for Medical/Dental Plans (cont)

<table>
<thead>
<tr>
<th>Plan</th>
<th>FTE</th>
<th>Contribution</th>
</tr>
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<tbody>
<tr>
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<td>53.00</td>
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<tr>
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<td></td>
</tr>
<tr>
<td>Dental Only</td>
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<td>1.00</td>
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</table>

### 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 (TIAA)
Term life insurance is provided at no cost to employees with an appointment of .44 FTE (17.6 hours) or more. 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.**

### Sick Leave
A sick leave allowance of six working days is granted to full-time staff members upon employment. Additional allowances accrue at the rate indicated in the schedule below:
- Less than one year of service – one working day per month
- One-two years continuous service – two working days per month
- Two-three years of continuous service – three working days per month
- Over three years of continuous service – five working days per month.

### Travel Accident & AD&D Insurance (UNUM)
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. An additional UCAR-paid AD&D policy of $50,000 for a business or non-business accident is also provided and includes a worldwide emergency assistance program.

### Optional Accident Insurance (Optional AD&D-UNUM)
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 (TIAA)
UCAR provides this coverage to employees who hold appointments of .44 FTE (17.6 hours) or more. 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.**

### Vacation Leave
Full-time employees receive the following vacation credits:
- Less than two years continuous service – 1 working day per month
- From two - eight years continuous service – ½ working days per month
- After eight years continuous service – 2 working days per month

### Flex Spending Accounts
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 $4,000.
- Dependent Care Account: to pay for day care for your children and elderly dependents. Yearly maximum of $5,000.

### Employee Flex Spending Accounts
Option 1 – CIGNA HMO
- $71.00
- $331.00

Option 2 – CIGNA PPO
- $105.00
- $450.00

Option 4 – Kaiser Permanente HMO
- $118.25
- $471.00

### Holiday Benefits
Eleven paid holidays are observed every year. Part-time employees receive holiday pay in proportion to their appointments.

### CU Federal Credit Union
Membership available upon proof of employment.

### Other Benefits
Free RTD bus pass
Casual business attire every day
Wellness facilities
Banking and personal shipping services
Discounted ski deals; Dining Dollars Discounts
Cellular Phone Service Discounts; Discounts to Six Flags-Elicht Gardens
Shuttle service to other Boulder UCAR facilities
Costco club membership eligibility
Discount tickets available to United and Mann theaters
Vacation discounts to Disney’s Magic Kingdom and Anheuser Busch Theme Parks

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*Revised 8/02*