# 2020 SUMMARY OF BENEFITS

## Medical-Premera Blue Cross

- Effective the first of the month following or corresponding with date of hire.
- Domestic Partner (same or opposite sex) are eligible for coverage (possible tax implications).

	Premera HDHP Plan	Premera Classic Plan
Annual Deductible	In-Network \$1,400 Individual / \$2,800 Individual +1 or more family members Out-of-Network Same as In-Network	In-Network \$250 Individual / \$750 Family Out-of-Network Same as In-Network
Health Savings Account	UWNC will contribute 80% of the annual deductible to the HSA (50% every six months)	N/A
Includes Vision Examination	Plan pays 100% (once per calendar year)	Plan pays 100% (once per calendar year)
Materials	Plan pays 100% (up to \$300 per calendar year)	Plan pays 100% (up to \$150 per calendar year )
Prescription Drugs	For all prescription drugs (excluding preventative) plan pays 80% after deductible is met.	Generic— Plan pays 90% (up to \$75)  Preferred Brand—Plan pays 70% (up to \$75)  Non-Preferred Brand—Plan pays 50%  Specialty Drugs—Plan pays 90% (up to \$50)
Employee Monthly Cost Of Coverage  Employee Only Employee + Spouse Employee + Child(ren) Employee + Family	\$17.07 \$104.52 \$78.64 \$144.06	\$101.66 \$259.02 \$219.16 \$467.69

# SUMMARY OF BENEFITS (PAGE 2)

#### Dental-Delta Dental

- Effective the first of the month following or corresponding with date of hire.
- Domestic Partner (same or opposite sex) are eligible for coverage (possible tax implications).

	Delta Dental CORE Plan	Delta Dental Buy-Up Plan
Benefit Year Maximum	\$1,000.00	\$2,000.00
Annual Deductible		
Individual	\$50.00	\$50.00
Family	\$150.00	\$150.00
	Deductible is waived for preventative under both plans	
Employee Monthly Cost Of Coverage		
Employee Only	\$5.00	\$28.74
Employee + Spouse	\$20.00	\$50.58
Employee + Child(ren)	\$15.00	\$43.93
Employee + Family	\$30.00	\$66.70

# Life and Accidental Death & Dismemberment (AD&D) Insurance

- Unum
- Employee Life coverage = 1 times annual salary up to \$150,000.
- Accidental Death & Dismemberment coverage is equal to Employee Life coverage.
- In the event of an accidental dismemberment, a benefit is provided up to a scheduled amount corresponding to the loss.
- UWNC covers the cost of this benefit. Due to IRS regulations, a life insurance benefit of \$50,000 or more is considered a taxable benefit.

# Group Long Term Disability Benefits

- Unum
- Benefits begin = 90 days elimination (waiting) period of continuous disability from date disabling condition occurs.
- Monthly benefit = 60% of covered pre-disability monthly earnings.
- Maximum benefit = \$9,000 per month.
- UWNC covers the cost of this benefit.



# SUMMARY OF BENEFITS (PAGE 3)

### Paid Time Off (PTO)

- PTO is a combination of vacation and sick leave allowing the employee control over how time off is used.
- Employees accrue PTO in proportion to the number of hours worked (with the exception of overtime hours) and based on years of service.
- Employees scheduled under 24 hours a week, per diem, or temporary status accrue PTO for sick and safe leave only.
- As length of service with UW Neighborhood Clinics increases, the rate of accrual increases.

Length Of Service	Hours Accrual Per Pay Period (based on 1.0 FTE)	Maximum Hours Accrual Per Year (based on 1.0 FTE)
Less Than 5 years Of Employment	6.16	160 (20 Days)
At Least 5 Years Of Employment	7.08	184 (23 Days)
At Least 7 Years Of Employment	7.70	200 (25 Days)
At Least 9 Years Of Employment	8.31	216 (27 Days)
At Least 10 Years Of Employment	8.62	224 (28 Days)
At Least 12 Years Of Employment	9.23	240 (30 Days)

<sup>\*</sup>Earned and unused PTO may be carried over into the next calendar year, up to 240 hours

# Extended Illness Benefit (EIB)

• EIB is supplemental to the PTO program and provides paid time off for extended illness. If an employee misses work because of an illness or other eligible reason, after missing 24 work hours (Example: three 8hr work days) the 25th missed work hour and hours thereafter are paid out of accrued EIB hours. Employees can accrue up to 6 days per year based on a 1.0 FTE.

### **Holidays**

• UW Neighborhood Clinics normally observes ten holidays during the year: New Years' Day, Martin Luther King Day, Presidents Day, Memorial Day, Fourth of July, Labor Day, Veterans Day, Thanksgiving Day, day after Thanksgiving, and Christmas. The clinics are open on Martin Luther King Day, Presidents Day, Veterans Day, and the Day after Thanksgiving.

## Floating Holidays/Personal Holiday

Each benefit eligible employee receives a "Personal Float" day, equivalent to one 8 hour day off for 1.0 FTE (prorated for part-time employees). During the first year of employment, employees hired prior to September 1st will be eligible for a floating holiday within the same calendar year of their hire date. Employees hired on or after September 1st of a calendar year will qualify as of January 1st the following calendar year.



# SUMMARY OF BENEFITS (PAGE 4)

#### Compensation Administration

UWNC strives to pay wages and salaries that are market competitive and fair, and to reward employees for their contributions to the organization. UWNC reviews the
compensation program on a regular basis.

#### Weekend Shift Differential

Non-exempt (hourly) employees assigned to work on the weekends receive a shift differential. Saturday (\$1.00/hour) and Sunday (\$1.50/hour).

### Tuition Reimbursement and Continuing Education

UW Neighborhood Clinics recognizes the importance of continuing education for employees to support individual professional development and growth.

#### **Tuition Reimbursement**

Annual benefit is dependent on level of coursework (For associate or bachelor level coursework, the maximum annual calendar year payment for each employee is seventy-five per cent of the total cost of tuition and books up to \$1,500. For graduate level coursework, the maximum annual calendar year payment for each employee is seventy-five percent of the total cost of tuition and books up to \$2,500).

### Continuing Education Funds

Annual benefit is dependent on job title and set annually.

## **Commuting Benefits**

- Employees are encouraged to use various forms of public transportation; including bus, train, carpool, vanpool, and ferry for commuting to work.
- Employees using public transportation are eligible to receive an ORCA pass with a \$99 voucher per month.

## Employee Referral Program

The Employee Referral Program is designed for employees to bring previously unidentified prospective candidates from outside UWNC to the attention of hiring managers. Positions identified as hard-to-fill by Human Resources are eligible for the program. Employees can receive up to \$1,200 for each referral that results in an employee hire.

#### Breaks and Meal Periods

- Breaks and meal periods are intended to give an employee a chance to renew attention and energy.
- Employees have a paid rest period of 10 minutes for each four (4) hours worked.
- If an employee works more than five (5) hours in a shift, employees must have a meal period of at least 30 minutes.



# SUMMARY OF BENEFITS (PAGE 5)

#### Retirement Plans

- Money Purchase Plan
  - UW Neighborhood Clinics contributes an amount equal to 6% of your compensation each month of the plan year and pays all administrative costs of the Plan.
  - ♦ Kibble & Prentice is the plan administrator.
  - Employees are unable to contribute to the Money Purchase plan.
  - The Plan has a graduated vesting schedule of:
    - ♦ 25% after 2 years of 1,000 hours of work
    - ♦ 50% after 3 years of 1,000 hours of work
    - ♦ 75% after 4 years of 1,000 hours of work
    - ♦ 100% after 5 years of 1,000 hours of work
- 401(k) Plan
  - Fully funded by employee contributions with an annual custodial fee.
  - ♦ Kibble & Prentice is the plan administrator.
  - ♦ Immediately vested.
  - ♦ Contributions are pre-tax up the IRS annual maximums.
  - ♦ Employees are eligible at date of hire to participate and the funds are fully transferable should the employee leave UW Neighborhood Clinics.

# Employee Assistance Program

- First Choice Health
- 3 face to face visits per issue per year (topics include but not limited to stress, anxiety, depression, family and work conflict)
- Additional services include legal, financial and child/eldercare consultations
- Available to anyone in your household
- 24/7 access, private and confidential

## Benefit Advocate

• A resource center to help you with your benefit questions or concerns. Contact - mybenefits@alliant.com They are especially helpful with billing and understanding our Medical and Dental plans.

