



BENEFITS SUMMARY

FY22

INSURANCE PLANS:

Medical Insurance is offered after 60 days of employment and is effective the first of the following month. There are three plans to choose from with all being coverage through UnitedHealth Care. There is a rich plan, standard plan, and an HSA.

Cost per pay period:

Rich Plan	Cost Per Pay Period
Employee Only	\$53.77
Employee + Spouse	\$349.18
Employee + Children	\$295.44
Employee + Family	\$564.13

Standard Plan	Cost Per Pay Period
Employee Only	\$43.87
Employee + Spouse	\$335.79
Employee + Children	\$282.68
Employee + Family	\$548.20

HSA Account *	Cost Per Pay Period
Employee Only	\$63.59
Employee + Spouse	\$445.55
Employee + Children	\$349.42
Employee + Family	\$667.19

*This does not include any additional investment by the employee into the HSA account.

Vision insurance is paid for by UCP Heartland.

Dental coverage has two options, a PPO or a Managed Care plan. It is also offered after 60 days of employment and effective the first of the following month. The cost per pay period is:

- PPO \$17.92
- Managed Care \$10.21

LONG TERM DISABILITY:

UCP Heartland purchases and pays for long term disability through Prudential for all full-time employees. We do not offer Short term disability. We offer a Basic Life and AD&D policy at a discounted rate. The policy is \$25,000 in coverage and costs \$0.90 per pay period. Employees have the option to purchase supplemental life insurance for themselves and family members however, it is at full cost to the employee.

PAID TIME OFF:

The standard benefit for vacation pay is two weeks per year. At five years this increases to three weeks and at ten years it increases to four weeks. The sick time benefit is one week per year. This increases to two weeks at five years and three weeks at ten years. All PTO is accrued each pay period. The vacation policy allows one week carry over on June 30th based on FTE rates. Employees must be at a positive or zero balance on June 30th – you cannot be negative. The sick time is allowed to accumulate to a maximum of 240 hours. We also offer two personal days per year. We also have nine holidays throughout the year. UCP follows all the legal requirements regarding other paid time off such as FMLA and Military Leave. Other unpaid leave is subject to agency needs and approved on a case-by-case basis.

Agency recognized Holidays are:

New Year's Day
Friday immediately preceding Easter
Memorial Day

Independence Day
Labor Day
Thanksgiving

The day after Thanksgiving
December 25th
Martin Luther King Day

RETIREMENT ACCOUNT:

UCP Heartland offers a 403(b)-retirement account through Lincoln Financial. Employees working a minimum of 1,000 hours in a year are eligible to participate. You are allowed to participate day one of employment by contributing to the account through payroll deductions. Upon reaching your one-year anniversary, UCP Heartland will start the employer contributions. Between one and two years 1.0% of your total compensation will be deposited. This percentage goes up by 1.0% each year until it maxes out at 10.0% and remains at 10.0% for each year going forward.

For more information on our employee benefits please contact Linda Buckley, Vice President of Human Resources at BuckleyL@ucpheartland.org