

## Paid Time Off

**Paid Time Off Leave (PTO):** Time away from work is important to your well-being. Full-time employees are granted 18 Paid Time Off days per full calendar year. That number increases to 20 days after 2 years of employment, 25 days after 5 years, and 30 days after 15 years. There is no waiting period and employees may carry forward a maximum 10 days into the following year. Part-time employees earn PTO pro-rated according to their number of hours worked.

**Bereavement:** UWGT provides up to 3 days leave with pay in the event of a death in the immediate family.

**Volunteering:** Volunteerism is part of UWGT's culture, so we strongly encourage employees to get involved by giving of their time and talent. Regular full-time employees are eligible to take 30 hours per calendar year of PTO to volunteer at non-profit organizations of their choice. Regular part-time employees' time will be pro-rated according to their average scheduled weekly work hours.

## Holidays

UWGT offers you the following nine paid holidays to enjoy time relaxing with your family and friends:

New Year's Day	Labor Day
Martin Luther King Day	Thanksgiving Day & the Day After
Memorial Day	Christmas Day & the Day After
Independence Day	*Plus one optional holiday per year

## Tuition Reimbursement

With prior approval from their Department Head, full-time employees who have been continuously employed for at least one year prior to enrollment in the course(s) and earn at least a C grade (B Grade for Graduate degree courses), will have 75% of the cost of tuition and textbooks up to \$1,500 per calendar year reimbursed.

## Flexible Spending Accounts

Flexible spending accounts allow you to redirect a portion of your taxable income in order to receive non-taxable benefits. You can contribute up to \$5,000 of pre-tax earnings per calendar year as a flexible medical spending allowance and another \$5,000 for dependent care (daycare) allowance. This reduces the amount of taxes deducted from your paycheck and allows you to pay for dependent care and medical expenses with money that has not been taxed.

## Credit Union

You and your immediate family members are eligible to participate in Coastal Federal Credit Union. Once you open an account with a minimum of \$25, you have full access to the following services:

Checking Services	Signature Loans
Financial Planning Services	Automobile Loans
Fully Secured Loans	24-hour Telephone Account Access
First Mortgage Home Loans	Home Refinancing Loans
ATM Services	VISA Credit and Debit Accounts
Saving Programs	Computer Loans
On-line Banking and Bill Payment	Recreational Vehicle Loans

Please see Human Resources for a member information packet.

## Supplemental Insurance

You and your family have the opportunity to purchase a variety of supplemental health insurance policies through AFLAC. The premiums for these policies are paid with pre-tax deductions from your paycheck. Please see HR if you are interested in any of the AFLAC insurance.

## Retirement Plan

**403B:** This is a voluntary plan allowing employees to contribute up to \$16,500 per year and an additional Catch Up contribution of \$5,500 for those 50 years and older. UWGT provides a base contribution equal to 7% of your monthly compensation, and this base contribution is not dependent on any employee contribution. The plan also provides for employer matching contributions equal to 100% of the first 4% of the compensation that you are contributing during the plan year. You are included as a participant on the first day of the month coinciding with or immediately following your date of hire. The value of the base contribution and the employer matching contributions is fully vested after 3 years of employment.

This booklet is a brief summary of your benefits as of 01/01/2012 and is not considered "Evidence of Coverage." Please refer to your policy/plan documents for a complete description of the controlling terms, coverages, exclusions, limitations, and conditions of your coverage. In case of discrepancy between this information and the actual plan documents, the actual plan documents will prevail.



United Way  
of the Greater Triangle

## Your Employee Benefits



Effective  
1-1-2012

Insurance information prepared by Wells Fargo Insurance Services USA, Inc. Other content provided by United Way of the Greater Triangle.

## Medical

United Way of the Greater Triangle (UWGT) is proud to pay 100% of the Medical Plan premium cost for you. Coverage for your dependents is paid through pre-tax payroll deductions. Full-time employees are eligible after 30 days of employment.

Your medical benefits are provided through United Healthcare. The plan is designed to offer comprehensive coverage when care is provided through network providers.

For information on your claims or benefit coverage contact UHC at 1-800-357-0978 or visit them on the web at [www.myuhc.com](http://www.myuhc.com).

United Healthcare offers the following services as a part of the medical plan:

**Care 24 Line** – a free service for members and their family. Call and speak to a nurse, listen to tapes about health conditions, speak to a counselor about work or family issues, discuss legal issues with a lawyer and more.

**Mail Order Prescriptions** – please see the prescription section of this brochure for more information

**MYUHC.com** – check your claims, find a provider, order an ID card and more.

Schedule of Benefits		
Benefit	In Network	Out of Network
<b>Deductible</b>		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
<b>Out of Pocket (includes the deductible)</b>		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
<b>Office Visit</b>		
Preventive Care	100% Covered	Ded.
Primary Care	\$25	Ded.
Specialist	\$50	Ded.
<b>Lab</b>		
In Physician Office	Covered - Office Copay	Ded.
Outside Physician Office	Ded.	Ded.
MRI, CT Scans, PET Scan	Ded.	Ded.
<b>ER Copay</b>	\$150	\$150
<b>Urgent Care Center</b>	\$75	Ded.
<b>Inpatient Hospital</b>	Ded.	Ded.
<b>Outpatient Surgery</b>	Ded.	Ded.

**Health Reimbursement Arrangement (HRA)** - UWGT will reimburse after the first \$1,000 per member. Please contact HR for more information.

## Prescriptions

UWGT offers a comprehensive prescription program with the medical plan. You pay a co-payment for Tier 1, Tier 2 or Tier 3 drugs that are prescribed by your physician and filled at a network pharmacy, or through our mail order prescription service. Mail order service offers you convenience and cost-savings.

The co-payments per prescription for retail and mail order prescriptions are as follows:

	Retail 30 day supply	Mail Order 90 day supply
<b>Generic</b>	\$10	\$25
<b>Preferred Brand</b>	\$30	\$75
<b>Non-Preferred Brand</b>	\$50	\$125

## Dental

Your dental benefits allow you to select any dentist of your choice. Unlike the medical plan, you do not need to use a network to maximize your benefits. You may elect dental coverage independent of your medical election.

Renaissance is the administrator of the UWGT Dental Plan. For information on your claims or benefit coverage contact Renaissance at 1-800-886-3908.

UWGT is proud to pay 100% of the premium cost for you. Coverage for your dependents is paid through pre-tax payroll deductions. Full-time employees are eligible after 30 days of employment.

Schedule of Benefits	
<b>Deductible</b>	
Individual	\$50
Family	\$150
<b>Annual Maximum</b>	\$1,500
<b>% Paid by Insurance</b>	
Preventative	100%
Basic	80% after deductible
Major	50% after deductible
Orthodontia	50% (\$1,000 max)

## Vision

After 30 days of full-time employment, you also have the option to enroll in Vision coverage for you and your family through Superior Vision Services. UWGT pays 100% of the premium cost for you and the cost for your dependents is paid through pre-tax payroll deductions.

Annual exams are a \$10 copay, covered glasses or contacts are a \$25 copay.

The copays listed above are for services (exams, glasses, contacts, etc) provided by a participating doctor. Out of Network visits will result in reduced benefits. For a list of participating providers visit [www.superiorvision.com](http://www.superiorvision.com) or call 1-800-507-3800.

## Disability

**Short-Term Disability (STD):** Full-time employees with at least one year of service are eligible for STD benefits based on length of service.

**Long-Term Disability (LTD):** LTD is a company paid benefit that provides partial income protection if a serious illness or injury causes you to be on a medical leave of absence from work more than 13 weeks. The benefit provides you with 66<sup>2/3</sup> % of your monthly earnings during your approved disability period up to a maximum of \$7,000 per month. Reliance Standard Life Insurance Company is the Long-Term Disability provider.

Disability benefits must be approved by a physician and the disability provider. Please contact Human Resources if you have questions regarding disability benefits.

## Life

UWGT provides you with company paid basic term life insurance coverage at two times your annual salary up to \$400,000. The policy also provides you with additional coverage for accidental death and dismemberment.

You also have the opportunity to purchase optional life coverage in increments of \$10,000 up to \$500,000 for yourself and your spouse, and increments of \$2,500 up to \$10,000 for children.

Life insurance coverage is offered through Reliance Standard Life Insurance Company. Contact Human Resources if you have questions regarding your life insurance coverage.