













2021 Benefits Summary

Medical Insurance 	Life Insurance & Accidental Death & Dismemberment 	Pet Insurance 
Dental Insurance 	Flexible Spending Accounts (FSA) 	
Vision Insurance 	403 (b) Retirement Plan 	
Auto/Home Insurance 	Short Term Disability/ Life/ Cancer/ Accident/ Identity Theft Insurance 	

Voluntary Insurance

You may purchase additional insurance for: Short Term Disability Insurance, Accident Insurance, Cancer Insurance, Life Insurance, LifeLock (Identity Theft Protection). Call Onedigital @ 1.866.354.1327 for cost information.

Metro Credit Union

Metro Credit Union offers you : Free ATM use, Free Checking Account, Direct Deposit & Payroll Deduction, Mortgages & Home Equity Loan, IRA Accounts, Savings Account, Credit Cards, Consumer Loans

Verizon

Verizon offers exclusive employee discounts up to 15% from Verizon Wireless. Take advantage of discounts on your monthly calling and data plan, phones and accessories. Register online @ verizonwireless.com/discounts

Auto/Home Insurance

You may purchase automobile insurance and/or home insurance from Liberty Mutual through payroll deduction. This provides special discounted rates on Auto, Home & Renters Insurance, no down payments plus an additional 7% discount when the payroll deduction is selected, no finance charges or service fees, 24 hour claims service, 24 hour emergency roadside service from local representatives

Public Service Loan Forgiveness (PSLF)

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. UCP is an eligible qualifying employer under the PSLF program.

Pet Insurance

Save some money on vet bills with My Pet Protection from Nationwide exclusive for employees only for Pet Accidents, Injuries, Common Illness, Serious/Chronic Illness, Hereditary conditions, Surgeries, X-rays and Prescription Medication. 90%, 70% & 50% reimbursement options on vet bills, One price regardless of pet's age, Visit any vet, anywhere

Sullivan Tires

Sullivan Tire & Auto Service has designed a program specifically for UCP employees and family members, offering auto service care (Oil & Filter change, Tire Rotation, Comprehensive Vehicle Inspections, Engine Diagnostics, Alignment Service, State Inspections, Brakes, Exhaust, etc.). This benefit program provides a 10% discount on all parts and labor. A special account number 1469692 has been assigned to UCP.

Medical Insurance

UCP offers benefit eligible employees (30+ hours per week) 2 options for medical insurance through Harvard Pilgrim Health Care. UCP shares the cost and pays 70% of the premium.

Per pay Period <i>(1st & 2nd pay of month)</i>	Best Buy HMO 2500/5000	Focus Plan Best Buy HMO 2500/5000
EE	\$127.33	\$117.59
EE+1	\$254.67	\$235.18
Family	\$382.00	\$352.76

UCP also offers a Health Reimbursement Account (HRA) for a portion of your deductibles, i.e. for a \$2,500 deductible the last \$1,000 will be covered by UCP & for a \$5,000 deductible the last \$2,000 will be covered by UCP.

403(B) Retirement Plan

This program offers you an efficient means to save for retirement on a pre-tax basis. You may elect to designate a percentage of your earnings to be contributed to various investment funds. All contributions are made on a pre-tax basis up to the maximum allowed by law.

UCP will make a matching contribution on your behalf equal to 50% of the salary reduction amount you are contributing during the plan year to a maximum of 4% of your compensation.

Dental Insurance

With this plan, you will have access to two of Delta Dental's extensive national networks – Delta Dental PPO and Delta Dental Premier. UCP pays 50% of the premium. The enrollment period runs from April to March.

	Per pay Period <i>(1st & 2nd pay of month)</i>
EE	\$9.50
Family	\$29.04

Both Medical and Dental Insurance cover dependents up to age 26.

Flexible Spending Account (FSA)

FSA is a special benefit account that allows participants to set aside pre-tax dollars to pay for certain medical/dental expenses as well as dependent care expenses. In this plan, you may elect to have a specified amount of “pre-tax” money deducted from your paycheck each pay period. These funds are subtracted from your earnings before taxes and put into an account that can be used to pay for eligible out-of-pocket expenses.

Use-IT-Or-Lose-IT rule : You are eligible to roll over a maximum of \$550 of unused money at the end of the year. Anything over \$550 will be forfeited (applies to Medical Care Savings Account only)

Accounts	Annual Contribution Limits
Medical Care	\$2,750.00
Dependent Care	\$5,000.00

Vision Insurance

This plan allows you to improve your health through a routine eye exam, while saving you money on your eye care purchases. The plan is available through thousands of provider locations participating in the EyeMed SELECT network.

The premium is paid 100% by the employee, however you will benefit by the discounted UCP group rate.

	Per pay Period <i>(1st & 2nd pay of month)</i>
EE	\$3.18
EE+Spouse	\$6.04
EE+Child(ren)	\$6.36
Family	\$9.34

Life Insurance

UCP provides Basic Life and Accidental Death & Dismemberment insurance at no cost to the employee in the amount of one times annual salary to a maximum of \$150,000 (depending on the class of employee).

It is covered under an accelerated life benefit. The amount is reduced when you reach a certain age. You have the privilege of converting this policy if your insurance terminates or decreases.