



SUMMARY OF BENEFITS

2017 - 2018





UPF is proud to partner with these companies to provide for your benefits:



Benefit Guide Contents

This guide is for eligible team members and provides a summary of all benefits that are provided. See Human Resources for any additional questions you may have.

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Benefits are a valuable part of our compensation package at UPF. They can help protect important things like income and assets if a team member becomes sick or injured and cannot work. Some insurance products can help pay for expenses that are not covered by medical insurance, like copays and other out-of-pocket expenses. Other plans can help participants deal with financial realities if they should become injured or disabled. That's why UPF has made these insurance products available to team members and their families.

The benefits package has been designed to offer the best possible combination of benefit options. A core package of company-paid and split company paid/employee-paid benefits has been designed to provide income protection (including Life and AD&D Insurance and Disability), comprehensive health care (Medical and Dental) benefits, paid time off and financial wellness options.

This document summarizes the benefit plans offered to eligible employees of UPF. Every effort has been made to ensure that the information is clear and accurate. In the event of any conflict between the information in this document and the contract or official SPD's, the contracts will govern. UPF reserves the right to change or discontinue these benefit in whole or in part, at any time. This document does not constitute an employment agreement with UPF.



Medical Plan

UPF offers team members the Health Plans Inc. plan.

This PPO plan features an open access program. Referrals are not necessary for specialist services, and members do not need to designate a Primary Care Physician (PCP).

Coverage is available within the network and also outside the network, although at a higher out of pocket cost.

MEDICAL PLAN EXAMPLE OF COVERED BENEFITS

Plan Details:	In-Network	Out of Network
Annual Deductible:		
Single	\$500	\$750
Family	\$1000	\$1500
Out-of-Pocket Maximum:		
Single	\$1000	\$2000
Family	\$2000	\$4000
Rx Out-of-Pocket Maximum:	\$1000(Single) / \$2000(Family)	
PCP Office Visits	\$25 copay	\$40 copay then 20% coinsurance
Preventive Care	Covered in full	20% coinsurance after deductible
Well-Child Care Visits	Covered in full	20% coinsurance after deductible
Inpatient Hospital	Covered in full after deductible	20% coinsurance after deductible
Glasses	Up to \$150 / Year	
Retail Rx (30-day supply):		
Generic	\$10	Not Covered
Preferred Brands	\$25	
Non-Preferred Brands	\$40	
Specialty	20% coinsurance up to \$250 max	
Mail-order Rx (90-day supply):		
Generic	\$20	Not Covered
Preferred Brands	\$40	
Non-Preferred Brands	\$60	
Specialty	20% coinsurance up to \$250 max	

This benefit summary is intended only to highlight your benefits and should not be relied upon to fully determine coverage. The SPD provided by Sun Life contains full information on the benefit schedule and if different, the SPD prevails.

NOTE: Coverages and costs in this document are for the 2017-2018 plan year and are subject to change in future plan years.



Dental Plan

UPF offers dental coverage with Health Plans Inc. UPF's dental plan provides a schedule of benefits for most dental procedures (cosmetic and orthodontic services excluded).

Benefit	Dental Program	
	In Network	Out of Network
Type I Services: Diagnostic, Preventive	Covered at 100% of Reasonable and Customary	
Calendar Year Deductible (Waived for Type I Services)	\$25 per person	
Type II Services: Basic Restorative (fillings, periodontics, endodontics)	80% of Reasonable & Customary after Deductible	
Type III Services: Major Restorative (crowns, dentures, bridges, inlays, onlays)	50% of Reasonable & Customary after Deductible	
Calendar Year Maximum	\$1,200	



Disability Insurance

Short Term Disability Benefits

UPF provides full-time team members with **100% company-paid** Short-Term Disability coverage through Sun Life Financial.

Short Term Disability:

- Helps you pay everyday living expenses and out-of-pocket medical expenses not covered by our medical plan.
- Provides a weekly benefit to replace income if a participant is unable to work due to a covered disability.

**Please note that this benefit is taxable*

Long Term Disability Benefits

Our disability plan is intended to help team members in the event they become disabled and cannot work due to a non-work related accident, injury or illness. The LTD plan is administered through Sun Life Financial. LTD is available after 90 consecutive days of disability or the end of the short-term disability maximum benefit period, whichever is later.

Gross Up LTD Benefit

UPF will “gross up” team members’ paychecks by the amount of the premium, and then deduct it back out. This allows eligible team members to receive their LTD benefit **income tax free!** Below is an example of how the 50% gross up benefit will increase the benefit as a result of it being tax free.

50% Gross Up Benefit

Annual Income: \$36,000

Total monthly Earnings: \$3,000

Monthly Benefit: 50% - \$1,500

Non-Taxable Benefit: \$1,500





Accident Insurance

Eligible team members are offered Accident Insurance through SunLife.

- Eligible team members elect coverage for themselves and their family members.
- A cash benefit is paid when a claim is approved for injuries and loss due to a covered accident.
- Payments may be used to pay for out-of-pocket medical expenses or everyday expenses.

Coverage	Benefit Amount
Maximum Benefit Amount per Covered Accident	\$1000
Accidental Death	\$1000
Accidental Dismemberment	\$1000
Loss of Hearing	
One Ear	\$250
Both Ears	\$1000
Loss of Sight	
One Eye	\$250
Both Eyes	\$1000
Fracture	\$250
Dislocation	\$250
Fractured Rib, Finger, Toe, or Coccyx	\$250
Dislocated Finger or Toe	\$250
Hospital Confinement (per day)	\$100
Emergency Room (per visit)	\$100
Physician office Visit or Outpatient Visit	\$50
Ambulance Air or Ground (per ride)	\$150
Medical Devices (per device)	\$75





Flexible Spending Account

UPF's Medical and Dependent Care Flexible Spending Accounts (FSAs) allow you to use tax-free dollars to reimburse yourself for a wide variety of health and/or dependent care expenses that are not covered through your other benefit plans.

Medical Care FSA

Medical care expenses for participants and their enrolled dependents – such as deductibles, coinsurance, copays, dental expenses, prescription glasses, and vision correction surgery – are eligible for reimbursement from the Medical Care FSA. **The maximum annual contribution will be \$2,550 for the 2017 plan year. Married team members may both participate up to the \$2,550 maximum.**

Dependent Care FSA

Expenses for dependent care services for children under age 13, a disabled spouse, or incapacitated parent are eligible for reimbursement from your Dependent Care FSA as long as they are incurred while a participant and spouse (if applicable) work or attend school full time. **The maximum annual contribution is \$5,000 (\$2,500 married and filing a separate income tax return) per IRS regulations.**

Life and AD&D Insurance

Basic Life and Accident Death & Dismemberment (AD&D)

UPF provides Life and AD&D Insurance benefits through Sun Life Financial. The benefit coverage is **100%** employer paid, and eligible team members are automatically enrolled in this plan, no election necessary.

Supplemental Life and Accidental Death & Dismemberment

Voluntary benefits are benefits that UPF offers that are paid completely by the team members. They are designed to provide a low-cost option to increase the amount of life coverage for team members beyond the basic offering.



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401k SAVINGS PLAN With Company Matching Contributions

Team members age 21 and over may join on the first of the quarter following their date of hire. Eligible employees can contribute as little as 1% and as much as 100% of their gross earnings each week.

UPF matches 25% on the first 6% contributed by participants.

Investments are through Fidelity.

DCU MEMBERSHIP

DCU Federal Credit Union allows employees to participate through automatic payroll deduction. Benefits include checking and savings accounts, Christmas and vacation clubs, money market accounts certificates of deposit, loans, mortgages, equity loans, and more.

EMPLOYEE ASSISTANCE PROGRAM

This benefit offers team members and their families assistance and work-life services through ComPsych. Services include legal and financial information, health and wellness resources and confidential counseling.

GAINSHARING BONUS

This plan encourages and rewards productivity contributions from all eligible team members. When earned, Gainsharing is paid monthly, in addition to regular earnings.

PAID TIME OFF

Eligible employees earn time off based on length of service and other criteria. Paid time off includes:

- Holidays. Holidays are assigned according to shift schedule and announced each year.
- Sick time/earned time off is earned and may be used for sick time, doctor's appointments, and dependent medical appointments.
- Vacation time is awarded based on length of service. First year, full-time team members earn one (1) week of vacation after six (6) months and a second week on their first anniversary with UPF.

TRAINING AND DEVELOPMENT

Tuition Assistance is available to full-time employees to encourage retention, improve morale and develop employees for advancement to other positions within UPF. UPF reimburses up to \$3000 per year for approved, job-related courses at accredited institutions. Reimbursement percentages are based on educational level, job relationship and maximum annual benefit.

UPF offers **on-the-job training** for enhancement of existing skills and introduction to new skills, our products and our industry.

On-line training opportunities are available at certain times through Service Skills and Skillsoft. These provide training on leadership development, sales and customer service, computer skills, etc.

