

Benefits at a Glance

Medical Insurance

The plans with PacificSource offer employees working at least 30 hours per week specific preventive care at no cost. Both plans begin to pay towards the cost of services rendered when using participating providers after you have paid the \$3,000 individual / \$6,000 family participating deductible. The Base plan pays 100% for services after the deductible, while the lower cost 'family-friendly' plan option pays 50% for services after the deductible. UCAN contributes premium funds to help cover the cost for employees to enjoy this coverage. Employees can also elect to have their eligible dependents on the medical plan at an additional cost.

Health Reimbursement Arrangement (HRA)

If enrolled in the employer-sponsored medical plan, UCAN will contribute money towards a Health Reimbursement Arrangement to help reimburse your medical expenditures throughout the plan year. The amount contributed to the HRA can help to pay for a portion of the deductible and the out-of-pocket medical expenses you may face.

Health Savings Account (HSA)

UCAN also has an HSA option for employees to enroll in. This account will receive the same employer contribution as the HRA but you have the ability to set aside additional pre-tax dollars to help pay for medical, dental and vision expenses for yourself and your tax dependents. Employees may elect either the HRA or the HSA, and can only choose one savings option for the plan year.

Dental Insurance

UCAN offers employees working at least 20 hours per week a choice in their dental plan. You can choose between Willamette Dental or a dental plan through PacificSource. The PacificSource plan allows you to choose any provider, while the Willamette Dental plan only provides coverage when utilizing their providers at Willamette Dental facilities. All eligible employees and their dependents can be enrolled on the dental plan you choose. UCAN helps to reduce the costs of dental insurance by paying 100% of the employee coverage. You will then be responsible for the additional cost of enrolling your dependents.

Voluntary Vision Insurance

The vision plan through Vision Service Plan (VSP) offers employees working at least 20 hours per week voluntary vision coverage for eye exams and vision hardware (lenses and frames) subject to some plan limitations. The benefit frequency allows for exams and lenses every 12 months and frames every 24 months.

Life and AD&D Insurance

Company-Paid Life

UCAN provides eligible full-time employees with basic life in the amount of \$20,000 and AD&D insurance in the amount of \$40,000 through Mutual of Omaha at no cost to you.

Voluntary Life

UCAN offers employees working 20 hours or more per week the option to purchase additional life insurance for you or your eligible dependents. The amount of insurance you are eligible for may be subject to evidence of insurability and plan limitations. If you enrolled when initially eligible, you have the ability to increase your election by 2 increments up to the guarantee issue at each annual open enrollment.

Flexible Spending Account (FSA)

Another option offered by UCAN is a Section 125 / Flexible Spending Account (FSA). This account allows employees to set aside pre-tax dollars for qualifying medical expenses for them and their tax dependents. These funds are taken out of paychecks pre-tax in equal installments depending on the amount elected by the employee at the beginning of the plan year. You have the option to enroll in a Health Care FSA or a Dependent Care FSA. The Health Care FSA helps to reimburse for medical expenses while the Dependent Care FSA helps to reimburse for qualified dependent care coverage.

Short Term Disability (STD)

UCAN offers an employee-paid Short Term Disability (STD) benefit through Mutual of Omaha for non-work-related injury or illness. This STD plan pays a varying percentage of your weekly base pay, after a waiting period of 8 consecutive days of disability, injury or sickness. Benefits may continue up to a maximum of 26 weeks.

Long Term Disability (LTD)

The LTD plan is designed to provide you with a reasonable level of income replacement in case you can no longer work due to a disability. The disability insurance picks up after 180 days of disability and pays up to 60% of your monthly wages to a maximum of \$2,000 per month.

Employee Assistance Program (EAP)

An EAP is offered through Mutual of Omaha at no additional cost to you. This program can assist with family and financial counseling, legal support, wellness, work/life balance and much more. This value-added service is available to all employees, regardless of their eligibility in other benefits.