

Discover USP Total Rewards

Promote your health and wellbeing



Comprehensive healthcare



Live Well, Be Well



Flexible Spending Accounts (FSAs)

Balance work and life



Employee Assistance Program



Paid Parental Leave



Flexible work options



Leave

Protect your future



401(k) savings plan



College savings



Income security

Develop your career



Tuition reimbursement



Service awards



Professional development

Discover your USP Total Rewards

USP Total Rewards represent the plans, programs and practices which reward, protect and recognize you throughout your career. It includes your base pay, bonus and benefits. USP Total Rewards provides you with the benefits you need to protect yourself and your family today and tomorrow. From comprehensive healthcare options to retirement savings, you can have peace of mind that your personal and financial wellbeing are protected.



About USP Total Rewards

Eligibility

You are eligible to participate in USP's benefit program if you are a USP staff member who is scheduled to work at least 20 hours per week as outlined below:

- ▶ **Immediate** – Staff member contributions into the 401(k) Retirement Savings Plan, Live Well, Be Well program, 529 College Savings Plans, Leave programs, transportation program and free parking
- ▶ **First of the month following your date of hire** – Medical and Prescription Drug, Dental, Vision, Flexible Spending Accounts (FSA), Employee Assistance Program (EAP), Group Life and Accidental Death and Dismemberment (AD&D), Supplemental Life, Short-Term Disability (STD) and Long-Term Disability (LTD)
- ▶ **Six months** – Tuition Reimbursement (if staff member is in “good standing”)
- ▶ **One year** – 10% employer contribution into the 401(k) Retirement Savings Plan

Cost for coverage

USP pays most of the cost of your benefits. You contribute to the cost of your benefits through pre-tax or after-tax payroll deductions.

You and USP share the cost

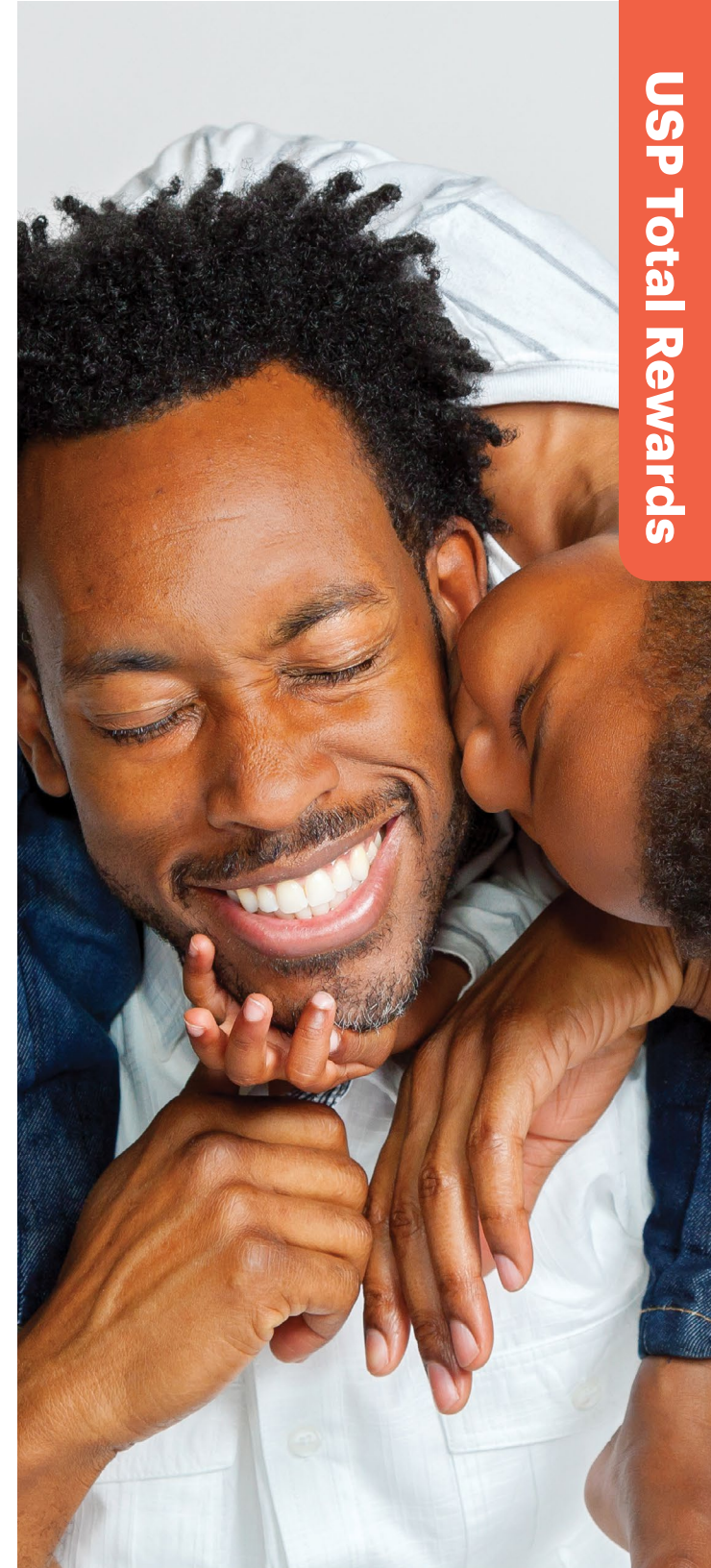
- ▶ Medical (including prescription drug coverage)
- ▶ Health Savings Account (with CDHP)
- ▶ Dental
- ▶ Vision
- ▶ Retirement (401(k) Savings Plan)
- ▶ Transportation Program

USP provides at no cost to you

- ▶ Short-Term Disability (STD)
- ▶ Long-Term Disability (LTD)
- ▶ Group Life Insurance
- ▶ Group Accidental Death & Dismemberment Insurance (AD&D)
- ▶ Paid Parental Leave
- ▶ Paid Time Off
- ▶ Inova Employee Assistance Program (EAP)
- ▶ Live Well, Be Well

You pay the full cost

- ▶ Health Care Flexible Spending Account (FSA)
- ▶ Dependent Care Flexible Spending Account (FSA)
- ▶ Supplemental Life Insurance
- ▶ 529 College Savings Plans





Promote your health and wellbeing

Comprehensive healthcare

Medical

USP offers you a choice of three medical plans through UnitedHealthcare:

- ▶ Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)
- ▶ Orange Point of Service (POS)
- ▶ Blue Point of Service (POS)

All of the USP medical plans provide:

- ▶ Comprehensive medical and prescription drug coverage in- and out-of-network
- ▶ Coverage for pre-existing conditions
- ▶ National network of providers (international coverage is only available for emergency care)
- ▶ Access to specialist care without referrals
- ▶ Protection with no lifetime benefit maximum
- ▶ Convenient claim filing (you are only responsible for filing out-of-network claims)

Dental

USP offers you a choice of two dental plans through Delta Dental:

- ▶ Orange Preferred Provider Organization (PPO)
- ▶ Blue Preferred Provider Organization (PPO)

Both dental plans cover preventive, basic and major services with the ability to see the dental provider of your choice. However, you will receive a higher level of coverage when you use network providers.

Vision

While USP's medical plans provide coverage for an eye exam every 24 months, USP also offers a nationwide vision care plan administered through VSP. The vision care plan provides coverage for prescription lenses and frames or contact lenses, and a complete annual eye exam for a low biweekly cost. You can participate in the vision plan without being enrolled in USP's medical plans.

Live Well, Be Well

The Live Well, Be Well wellness program provides you with personalized programs, tools and resources to help you maintain and improve your health and wellbeing:

- ▶ Annual Benefits and Wellness Fair
- ▶ Fruit delivery
- ▶ Annual walking challenge
- ▶ Flu shot clinics
- ▶ Stress relieving opportunities
- ▶ Onsite fitness classes
- ▶ Onsite fitness center

Flexible Spending Accounts (FSAs)

USP offers two Flexible Spending Accounts (FSAs): the Health Care FSA and Dependent Care FSA. The money you contribute to these accounts is deducted from your paycheck before federal, state and Social Security taxes are calculated.

You can use the Health Care FSA to pay for eligible medical, dental and vision care expenses not covered by your insurance plan or elsewhere. The Dependent Care FSA can be used to pay for eligible day care expenses.

Balance work and life

Employee Assistance Program (EAP)

The EAP is a confidential service that can help you and your family manage problems that impact your productivity, health, safety or quality of life. The program is provided at no cost to you and offers short-term counseling for personal or work-related issues.

EAP counselors are available 24/7 to assist you in assessing problems and locating the right resources to help address issues both big and small. The EAP can help you better manage:

- ▶ Stress
- ▶ Marital and family problems
- ▶ Parenting, child development and adoption
- ▶ Grief, depression or anxiety
- ▶ Financial and legal issues
- ▶ Identity theft
- ▶ Elder care and child care
- ▶ Healthy living

The program also provides dependent care referrals and specialized resources for health and wellness, household maintenance, leisure and entertainment activities and pet services.

Flexible work options

Flex time

Regular, full-time staff members may stagger start and end times, subject to your supervisor's approval. Staff members may start work between 7:00 a.m. and 10:00 a.m. and end work between 3:00 p.m. and 6:00 p.m., as long as you work 7.5 hours per day.

Summer hours

USP offers two summer hour schedules, each requiring supervisor approval:

- ▶ **Primary summer schedule:** Staff members work at least 8.5 hours per day Monday through Thursday and at least 3.5 hours on Friday, taking off the remainder of the day on Friday.
- ▶ **Alternative summer schedule:** Staff members take off every other Friday by working 8 hours per day Monday through Friday one week, and 8.75 hours per day Monday through Thursday the following week (or vice versa).

Transportation program

If you use public transportation to commute to work on a daily basis, USP will pay up to \$100 per month for eligible transportation expenses. You can also contribute up to \$165 per month on a pre-tax basis. If you bike to work on a regular basis, USP will reimburse you \$20 per month for reasonable expenses.

Parking

USP provides free onsite parking to staff members.



Paid Parental Leave

USP is committed to creating a work environment where you can be both a parent and a professional by offering parental leave for all parents to bond with a new child. All full-time staff members may request Paid Parental Leave for up to six weeks in the first six months to bond with your new child. Staff members will receive 100 percent of their salary while on Paid Parental Leave. Paid Parental Leave is available to all USP parents whether through adoption or foster care, as well as providing support for both childbearing and non-childbearing parents, regardless of gender or situation.

Time taken through USP's short-term disability leave policy for disabilities caused by pregnancy or childbirth will not count toward Paid Parental Leave. Paid Parental Leave runs concurrently with leave taken as part of the Family and Medical Leave Act (FMLA) or other state or local law.



Leave

Paid Holidays

USP offers five personal holidays to be used as you wish (subject to manager approval) and nine paid holidays:

- ▶ New Year's Day
- ▶ Martin Luther King Jr. Day
- ▶ Memorial Day
- ▶ Independence Day
- ▶ Labor Day
- ▶ Thanksgiving Day
- ▶ Day after Thanksgiving
- ▶ Christmas Eve
- ▶ Christmas Day

Personal holidays are prorated to the staff member's hire date to be used as you wish (subject to manager approval):

- ▶ January – April: five days
- ▶ May – August: three days
- ▶ September – December: two days

Personal holidays must be used in whole day increments and cannot be carried over from one year to the next. Paid holidays and personal holidays for part-time staff members are prorated based upon the total number of scheduled work hours.

Sick leave

You accrue 10 sick days per year beginning with your first pay period. There is no limit to the amount of sick leave you can accrue and/or carry over from year to year. Sick leave for part-time staff members is prorated based upon the total number of scheduled work hours.

Annual leave (Vacation)

You accrue annual leave your first pay period based on the schedule below. At the end of the calendar year, you can sell back up to one week (37.5 hours) of accrued vacation and carry over up to one year's accrual into the next calendar year. Any excess leave is lost.

Annual leave for part-time staff members is prorated based upon the total number of scheduled work hours.

Full-time staff members

Up to five years of service:	15 days per year
More than five years of service:	20 days per year

Other leave

- ▶ **Bereavement** – Receive up to five days of paid leave, dependent upon the relationship of the deceased and the travel distance.
- ▶ **Military** – Leave to complete annual military training or such other duties is available as required under the Uniformed Services Employment and Reemployment Rights Act.
- ▶ **Jury Duty** – Paid leave for time required to serve jury duty.

Family and Medical Leave Act (FMLA)

Once FMLA eligibility requirements are met, you may be eligible for up to 12 weeks of unpaid job protected leave every 12 months to use for illness, care of your newborn or newly adopted child, care for a family member who is seriously ill, care for a family member's call to active duty or care for a spouse, child, parent or next of kin who is injured or recovering from an injury suffered while on active duty (in this case, FMLA may be for up to 26 weeks in a 12-month period).

Catastrophic Leave Donation Program

USP offers a Catastrophic Leave Donation Program to assist staff members who are experiencing a serious medical hardship and who have exhausted paid leave options and are not receiving disability or Workers' Compensation Benefits. The Catastrophic Leave Donation Program allows eligible staff members to borrow up to 20 days of sick leave to assist with temporary salary and benefits continuation.

Protect your future

401(k) Savings Plan

The USP 401(k) Savings Plan administered through Transamerica Retirement Solutions can help you reach your long-term financial goals.

The 401(k) Savings Plan accepts both USP and staff member contributions. You may contribute up to 100% of your salary on a pre-tax basis, up to the IRS limits. In 2019, the IRS limits (subject to change each year) are:

- ▶ \$19,000 for staff members under age 50; and
- ▶ \$25,000 for staff members age 50 and older.

As a new hire, if you do not enroll in the plan within 45 days you will automatically be enrolled to make pre-tax salary deferrals at a rate of 3% of your eligible compensation. At any time, you may change your contribution rate, as well as elect not to participate through the plan's opt-out process.

The Plan offers 25 investment options, including an array of target date retirement funds. Stable value, money market, bonds, equities, social choice, emerging markets and real estate investment options are also available.

After one year of service, USP contributes 10% of your total cash compensation to your 401(k)

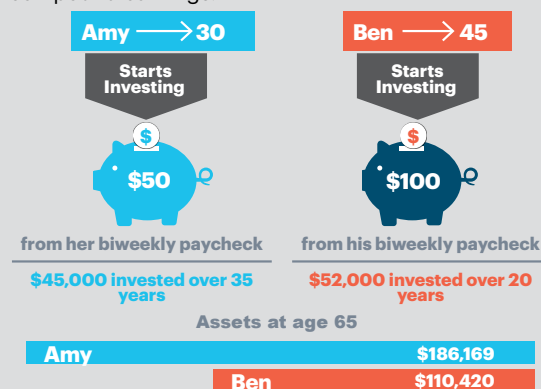
You are eligible to receive an employer contribution when you reach age 21 and have worked a minimum of 1,000 hours in a 12-month period (after one year of service). Once you are eligible, USP will contribute 10% of your total cash compensation to your account each pay period. This contribution is based on your total compensation and deposited on a tax-deferred basis with immediate vesting.

College savings

USP sponsors the Virginia College Savings Plan, the D.C. College Savings Plan and the College Savings Plan of Maryland. USP will reimburse up to \$75 toward the application/enrollment fee for your first account.

Start saving early

When it comes to retirement planning, it's never too early to start saving. By investing early and staying invested, you may be able to take advantage of compound earnings.



Assumes 7% investment return, which is not representative of the performance of any investment.

Income security

Short-Term Disability (STD)

STD coverage provides partial salary continuance for non-work-related, medically certified injury or illness. Coverage begins after a seven-day waiting period. Accrued sick leave and/or vacation leave may be used to continue pay during the waiting period until coverage begins. STD pays 100% of gross salary for up to two weeks; 75% of gross salary for up to an additional four weeks; and an additional six weeks at 66⅔% of gross salary to a maximum of 13 weeks. Benefits are payable while disabled and are taxable as regular income. Accrued sick time or vacation time may be used during the disability period to make up the difference in pay during weeks four through 13.

Long-Term Disability (LTD)

LTD coverage offers a monthly benefit for disability due to injury or illness. After a 90-day waiting period, LTD pays 60% of the staff member's base monthly earnings up to a maximum monthly benefit of \$10,900. Generally, benefits are payable as long as the staff member is unable to perform one or more essential duties of their own occupation or until the Social Security Normal Retirement Age is reached.

Life/Accidental Death & Dismemberment

USP provides you with Group Life and Accidental Death & Dismemberment (AD&D) Insurance equal to two times your base salary rounded to the highest \$1,000 up to a maximum of \$500,000. At age 65, the benefit is reduced to 65% and at age 70, the benefit is reduced to 50%.

Supplemental Life

You can purchase Supplemental Life Insurance for you and your dependents through Cigna.

Coverage Type	Coverage Amount	Guaranteed Issue Limit
Supplemental Life	\$10,000 to \$500,000 in \$10,000 increments	\$150,000
Spousal/ Domestic Partner Life Insurance	\$5,000 to \$100,000 in \$5,000 increments Up to 50% of your coverage amount	\$50,000
Children's Life Insurance	\$2,000 to \$10,000 in \$2,000 increments	N/A

If you are a new hire within your initial eligibility period, you may elect coverage up to the guaranteed issue amount without being subject to medical underwriting. Late applicants and amounts exceeding the Guarantee Issue Limit are subject to medical underwriting.

Develop your career

Tuition reimbursement

USP is committed to your personal growth and development. Full-time staff members who are in good standing are eligible to receive up to \$10,000 per calendar year in Tuition Reimbursement. The amount is prorated for part-time benefit eligible staff members.

Eligible reimbursement includes tuition, books and course registration fees for undergraduate or graduate courses in an approved degree program. Staff members are required to earn a “B” or better in graduate courses and a “C” or better in undergraduate courses. The course(s) must be in a field of study related to the staff member’s current job or applicable to other roles within USP and be related to the scope of USP’s business operations.

Staff members who resign from USP or are terminated for poor performance must repay any tuition assistance received during the 12 months prior to termination.

Service awards

The Milestone Award Program recognizes employees upon reaching one year of service and every five-year anniversary thereafter. Upon reaching a five-year milestone, employees receive one day off from work and personalized gifts in appreciation for their years of service with USP.

Professional development

USP offers a variety of professional development opportunities through Project Details, Shadow the CEO, Lynda.com learning library and more.

Medical benefits summary

	CDHP w/ HSA		Orange POS		Blue POS	
Your biweekly cost						
Employee only	\$20.81		\$57.84		\$78.73	
Employee + child(ren)	\$37.46		\$104.12		\$141.71	
Employee + spouse	\$49.00		\$136.22		\$185.40	
Family	\$65.65		\$182.50		\$248.38	
Plan feature	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
USP HSA contribution Employee only Employee and dependent(s)	\$250 \$500 Earn an additional \$350 – \$1,000 through healthy actions		NA		NA	
USP FSA contribution	NA		Earn \$175 – \$500 through healthy actions		Earn \$175 – \$500 through healthy actions	
Annual deductible Individual Family	\$1,500 \$3,000 ¹	\$3,000 \$6,000 ¹	\$500 \$1,000	\$1,000 \$2,000	\$250 \$500	\$500 \$1,000
Annual out-of-pocket max Individual Family	\$3,000 \$6,000 ¹	\$6,000 \$12,000 ¹	\$3,000 \$6,000	\$6,000 \$12,000	\$3,000 \$6,000	\$6,000 \$12,000
Preventive care	No charge	40% after deductible	No charge	30% after deductible	No charge	20% after deductible
Primary care physician	20% after deductible	40% after deductible	\$25		\$20	
Specialist			\$45		\$35	
Virtual visits			\$10		\$10	
Urgent care			\$45		\$35	
Emergency room			\$150	\$150	\$150	\$150
Inpatient/outpatient ²	20% after deductible	40% after deductible	10% after deductible	30% after deductible	Covered in full after you meet the deductible	20% after deductible
Outpatient diagnostic services (X-ray, mammography, CT scan, PET scan and MRI)	20% after deductible	40% after deductible	10% after deductible	30% after deductible	Covered in full after you meet the deductible	20% after deductible
Prescription drug						
Tier 1 – Generic Retail network	Deductible then 20%, max \$10		\$10		\$10	
Home delivery (up to 90-day supply)	Deductible then 20%, max \$25		\$25		\$25	
Tier 2 – Preferred brand Retail network	Deductible then 20%, max \$35		\$35		\$30	
Home delivery (up to 90-day supply)	Deductible then 20%, max \$87.50		\$87.50		\$75	
Tier 3 – Non-preferred brand Retail network	Deductible then 20%, max \$70		\$70		\$50	
Home delivery (up to 90-day supply)	Deductible then 20%, max \$175		\$175		\$125	

¹ Family amounts apply to anyone who enrolls at least one dependent. This is a true family deductible—the family deductible must be met before the plan pays 80% for any covered family member's claims. All eligible expenses apply toward the family out-of-pocket maximum and if met, the plan will pay 100% covered healthcare expenses for all covered family members for the remainder of the plan year. ² Prior notification is required for certain services.

Dental benefits summary

	Orange PPO		Blue PPO	
Your biweekly cost				
Employee only	\$1.20		\$9.61	
Employee + child(ren)	\$2.15		\$25.14	
Employee + spouse	\$2.55		\$18.98	
Family	\$3.51		\$34.67	
Plan feature	In-network	Out-of-network ¹	In-network	Out-of-network ¹
Annual deductible² (Applies to basic and major services ³)				
Per person	\$50	\$100 ³	\$50	\$50
Family	\$150	\$300 ³	\$150	\$150
Annual maximum⁴ (does not apply to diagnostic, preventive and sealant services)	\$2,000		\$2,000	
Preventive and diagnostic	100%	100%	100%	100%
Basic (Anesthesia, simple extractions, oral surgery, fillings, repair and maintenance of crowns, bridges and dentures)	80%	60%	90%	80%
Major (Root canal, periodontic surgery, scaling and root planing, complex extractions, bridges and dentures, single crowns, implants, inlays and onlays)	50%	30%	60%	50%
Orthodontia (adult and child)	Not covered		50%	50%
Orthodontic lifetime maximum (adults and children)	Not covered		\$1,500	

¹ Reimbursement for out-of-network providers is based on the in-network fee schedule. If you see an out-of-network provider, you are responsible for filing the claim and may have to pay the difference in cost.

² Once an individual has reached the per-person deductible, the plan will begin to pay benefits for that individual. If the family deductible is met, the plan will begin to pay benefits for all covered dependents.

³ If you participate in the Orange PPO and see an out-of-network provider, the deductible also applies to preventive services.

⁴ Delta Dental pays a maximum benefit for all services per individual in each plan year. Once this maximum is reached, no further benefits are payable during the plan year.

Vision benefits summary

Your biweekly cost		
Employee only	\$1.51	
Employee + child(ren)	\$2.50	
Employee + spouse	\$2.45	
Family	\$4.03	
Plan feature	In-network	Out-of-network
Examinations		
WellVision exam[*] (for exam and glasses)	\$10 copay	Up to \$50
Contact lenses (instead of glasses)	Up to \$60 copay	May apply allowance toward cost
Lenses		
Single	\$0 copay	Up to \$50
Lined bifocal	\$0 copay	Up to \$75
Lined trifocal	\$0 copay	Up to \$100
Lenticular	\$80 – \$160 copay	Up to \$125
Frames	Up to \$200 allowance	Up to \$70
Contact lenses		
Elective	Up to \$150	Up to \$105
Necessary	Covered in full	Up to \$210
Frequency of service		
Vision examinations	12 months	
Lenses	12 months	
Frames	12 months	
Contact lenses¹	12 months	

¹ Examination and material copays still apply.