

# 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 is protected.



## Promote your health and wellbeing

Comprehensive healthcare  
Live Well Be Well  
Flexible Spending Accounts (FSAs)



## Protect your future

401(k) Savings Plan  
College savings  
Income security



## Balance work and life

Employee Assistance Program (EAP)  
Family care  
Paid Parental Leave  
Flexible Work Options  
Leave  
Discount program  
Pet insurance  
Transportation program



## Develop your career

Tuition reimbursement  
Service awards  
Professional development

# About USP Total Rewards

## Eligibility

You are eligible to participate in USP's benefits program if you are a regular 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, discount program, transportation program, and free parking
- ▶ **First of the month following your date of hire** – Medical and Prescription Drug, Dental, Vision, Hospital, Accident, Flexible Spending Accounts (FSA), Employee Assistance Program (EAP), Group Life and Accidental Death and Dismemberment (AD&D), Supplemental Life, Short-Term Disability (STD), Long-Term Disability (LTD), Supplemental Individual Disability, and Pet
- ▶ **Six months** – Tuition Reimbursement (if a staff member is in "good standing")
- ▶ **One year** – 10% employer contribution into the 401(k) Retirement Savings Plan



## Your USP Total Rewards support you

From coverage for behavioral health through our medical plans; to the self-care tools and programs to reduce stress; short-term counseling through the SupportLinc Employee Assistance Program (EAP); and Flexible Work Options to help you find balance—your USP Total Rewards program supports you.

## 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

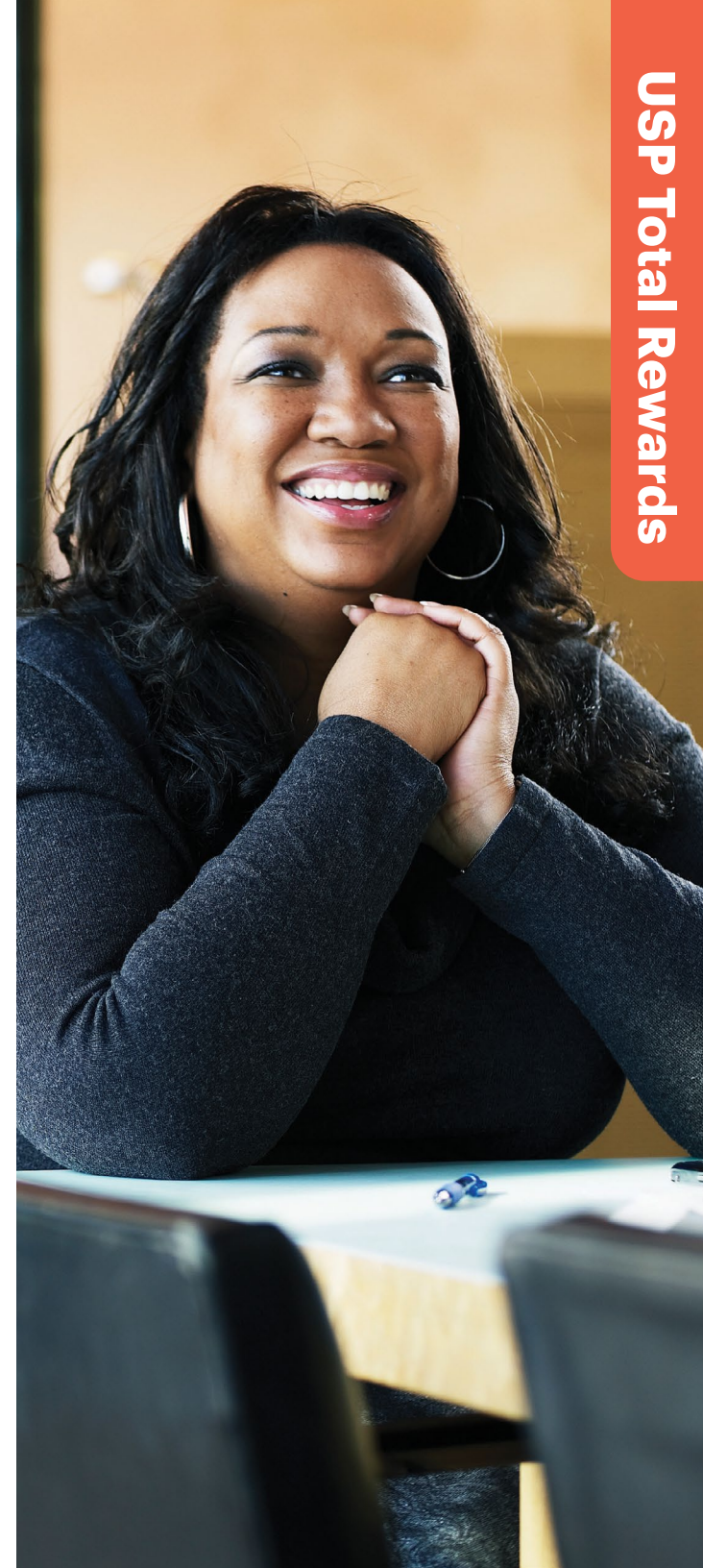
- ▶ Medical (including prescription drug coverage)
- ▶ Health Savings Account (with CDHP)
- ▶ Dental
- ▶ Vision
- ▶ Retirement (401(k) Savings Plan)
- ▶ Transportation Program

### 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
- ▶ SupportLinc 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
- ▶ Supplemental Individual Disability Insurance
- ▶ Hospital Insurance
- ▶ Accident Insurance
- ▶ Pet 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
- ▶ A 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)



[View medical benefits summary.](#)

### 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.



[View dental benefits summary.](#)

### 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.



[View vision benefits summary.](#)

### Accident insurance

Accident insurance—available from Unum—pays you a set amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. The coverage includes a range of incidents, from common injuries to more serious events.

### Hospital insurance

Hospital insurance—available from Unum—provides additional coverage if you're admitted to the hospital for a covered accident, illness, or childbirth.



## Live Well Be Well

The Live Well Be Well wellness program, powered by Virgin Pulse, provides you with scientifically backed tools to help you be more active, make healthier decisions, and live your best life. USP offers multiple activities throughout the year, including:

- ▶ Annual Benefits and Wellness Fair
- ▶ Annual walking challenge
- ▶ Flu shot clinics
- ▶ Stress relieving opportunities
- ▶ Onsite and virtual 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.

Every spring, USP colleagues from around the world motivate each other to get moving by participating in the global walking challenge.





# 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- or post-tax basis, up to the IRS limits. In 2023, the IRS limits (subject to change each year) are:

- ▶ \$22,500 for staff members under age 50; and
- ▶ \$30,000 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 22 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)

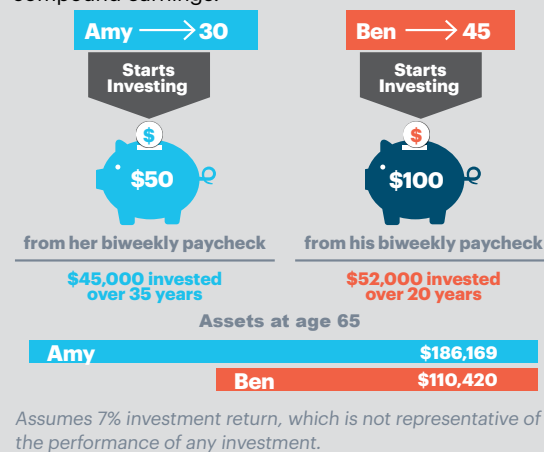
You are eligible to receive an employer contribution when you reach age 21 and have worked a minimum of 1,000 hours in a 12-month period (after one year of service). This contribution is based on your total compensation and deposited on a tax-deferred basis with immediate vesting.

## 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.



## 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.

### Supplemental Individual Disability

You can purchase Supplemental Individual Disability Insurance to cover up to 75% of your base salary and bonus or an additional \$10,000 per month in the event of a long-term illness or injury.

### 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 Unum.

Coverage Type	Coverage Amount	Guaranteed Issue Limit <sup>1</sup>
<b>Supplemental Life</b>	\$10,000 to \$1,000,000 in \$10,000 increments	\$150,000
<b>Spousal/ Domestic Partner Life Insurance</b>	\$5,000 to \$250,000 in \$5,000 increments Up to 50% of your coverage amount	\$50,000
<b>Children's Life Insurance</b>	\$2,000 to \$10,000 in \$2,000 increments	NA

<sup>1</sup> 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.

# Balance work and life

## Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) provides high-quality, personalized support with specialized services to meet the needs of women, people of color, Veterans, LGBTQ+ community, and all of our diverse populations within USP.

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.

You can receive confidential, professional referrals and up to five sessions of face-to-face counseling sessions for a variety of concerns, including:

- ▶ Anxiety and depression
- ▶ Marriage and relationship problems
- ▶ Grief and loss
- ▶ Substance abuse
- ▶ Anger management
- ▶ Stress
- ▶ Financial and legal assistance
- ▶ Family assistance

## Family care

Through our partnership with Bright Horizons, you receive care and education benefits to help support you and your family:

- ▶ Back-up child, adult, and elder care
- ▶ Out-of-network care reimbursement
- ▶ Virtual camp for school age children
- ▶ Tutoring for school age children
- ▶ Pet sitting or walking in partnership with Rover

## 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 within 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.

## Flexible Work Options

To help you balance your professional and personal commitments, USP offers Flexible Work Options, including:

- ▶ Compressed work week
- ▶ Flexible work schedule
- ▶ Reduced work schedule
- ▶ Job coverage
- ▶ Personal leave

Every option is not meant to work for every team or every staff member; however, staff members are empowered to choose the options that are best for their situations and present them to their managers. Some of the flexible work arrangements may have an impact on compensation and/or benefits.

## Leave

### Paid Holidays

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

- |                               |                          |
|-------------------------------|--------------------------|
| ▶ New Year's Day              | ▶ Independence Day       |
| ▶ Martin Luther King Jr. Day  | ▶ Labor Day              |
| ▶ Memorial Day                | ▶ Thanksgiving Day       |
| ▶ Juneteenth                  | ▶ Day after Thanksgiving |
| ▶ Day before Independence Day | ▶ 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 on the total number of scheduled work hours.

### Self care days

Announced before the beginning of each calendar year—USP encourages you to use your personal leave and take voluntary days off around holidays. Typically, this includes additional time for Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

## 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 on the total number of scheduled work hours.

## Annual leave (Vacation)

You accrue annual leave in your first pay period based on the schedule below. At the end of the calendar year, you can 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 on 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.

## Discount program

You have access to PerkSpot, a global employee discount program to help you save on:

- ▶ Movies and events
- ▶ Travel and vacations
- ▶ Auto purchases and maintenance
- ▶ TV and internet
- ▶ Computers and electronics
- ▶ Dining and food

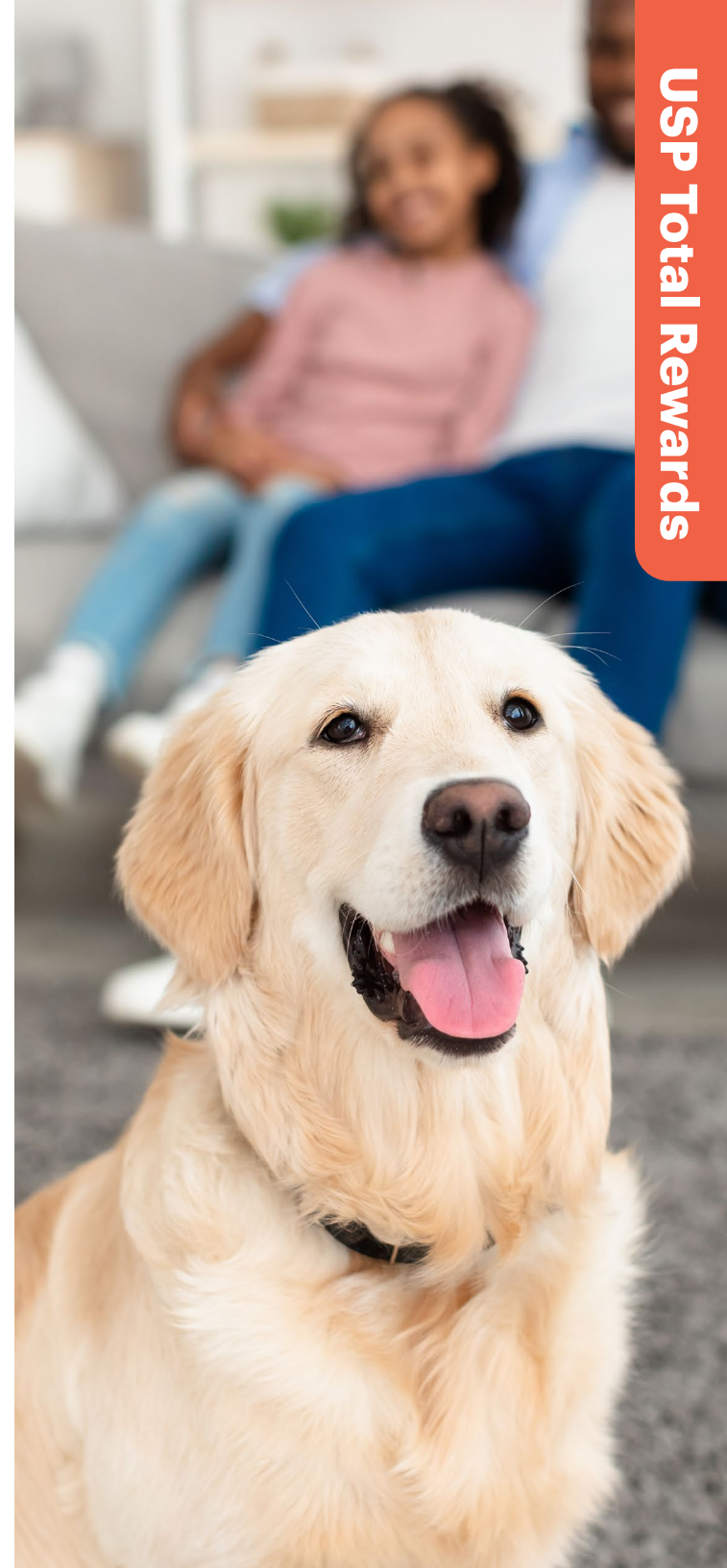
## Pet insurance

You care about your pets and consider them members of your family. That's why, USP has partnered with Nationwide to provide you with access to affordable coverage for your pets. The My Pet Protection plans, feature:

- ▶ Cashback on eligible vet bills—50%, 70%, or 90%—you choose the coverage that fits your needs
- ▶ Preferred pricing
- ▶ Same price for pets of all ages
- ▶ Choice of any vet, anywhere
- ▶ Optional wellness coverage available, including spay/neuter, dental cleaning, exams, vaccinations, and more

## 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 \$200 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. USP provides free onsite parking to staff members.





# 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 before 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.

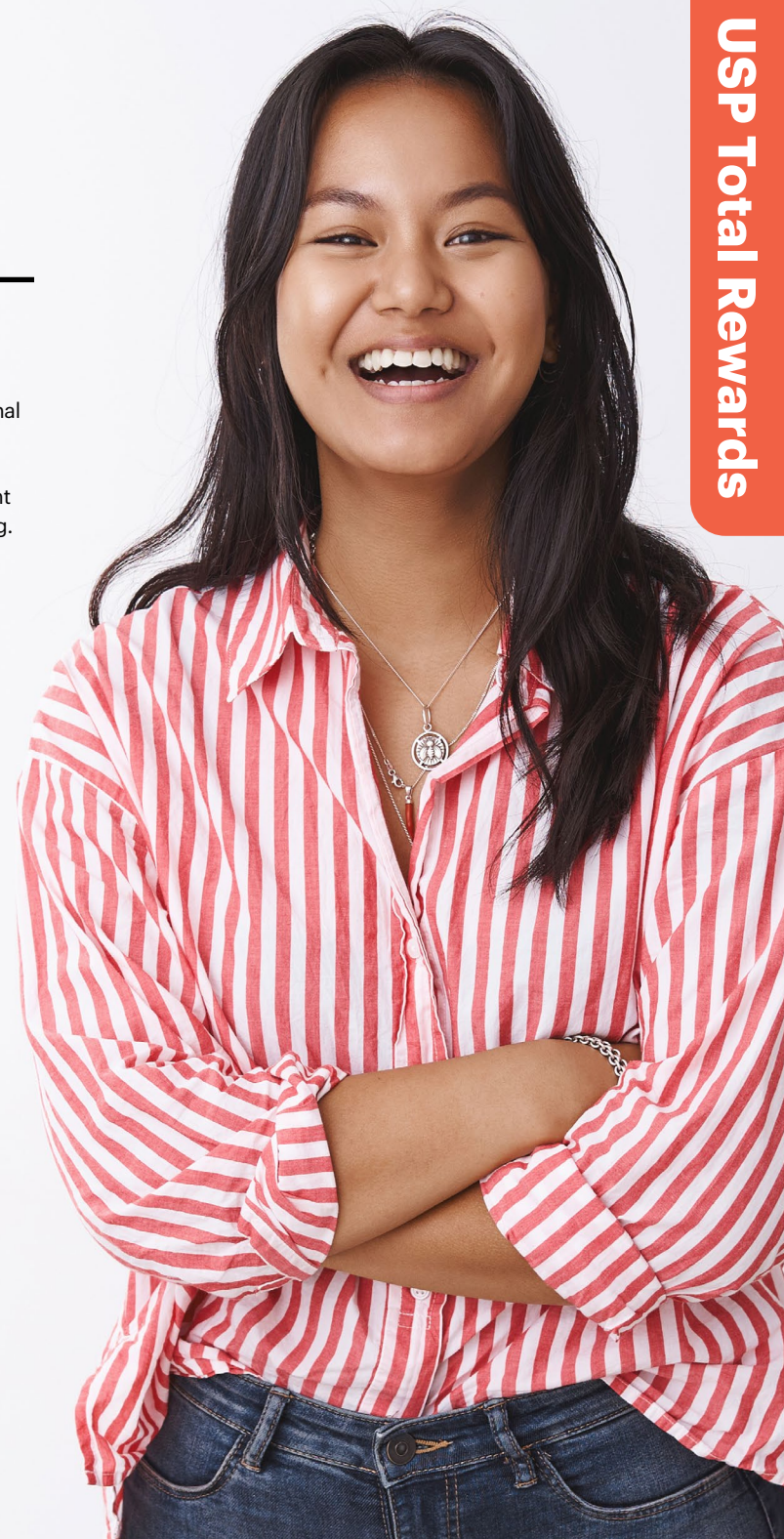
## Your personal growth and development

USP offers in-person, on-demand, and virtual professional development opportunities. Staff reach their personal development goals and build capabilities through a 70-20-10 model: 70 percent on-the-job learning, 20 percent coaching and mentoring, and 10 percent formal training.

## Building great leaders

USP believes everyone deserves to work for a great People Manager and everyone can become a great People Manager. Through our focus on Great People Management (GPM), USP provides customized learning opportunities and experiences to help every People Manager become even greater. GPM helps People Managers continue to develop and grow as leaders by enhancing their capabilities in five GPM competencies:

- ▶ Accountability and assessment
- ▶ Continuous improvement
- ▶ Adaptive leadership
- ▶ Inclusive management style
- ▶ Coaching and followership





## Medical benefits summary

	CDHP w/ HSA		Orange POS		Blue POS	
Your biweekly cost						
Employee only	\$29.42		\$72.84		\$101.84	
Employee + child(ren)	\$52.97		\$131.12		\$183.32	
Employee + spouse	\$69.29		\$171.55		\$239.84	
Family	\$92.83		\$229.83		\$321.31	
Plan feature	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
<b>USP HSA contribution</b>						
Employee only	\$500		NA		NA	
Employee and dependent(s)	\$1,000 Earn up to \$1,000 through healthy actions					
<b>USP FSA contribution</b>	NA		Earn \$500 through healthy actions		Earn \$500 through healthy actions	
<b>Annual deductible</b>						
Individual	\$1,600	\$3,200	\$500	\$1,000	\$300	\$600
Family	\$3,200 <sup>1</sup>	\$6,400 <sup>1</sup>	\$1,000	\$2,000	\$600	\$1,200
<b>Annual out-of-pocket max</b>						
Individual	\$3,500	\$7,000	\$3,500	\$7,000	\$3,500	\$7,000
Family	\$7,000 <sup>1</sup>	\$14,000 <sup>1</sup>	\$7,000	\$14,000	\$7,000	\$14,000
<b>Preventive care</b>	No charge	40% after deductible	No charge		No charge	
<b>Primary care physician</b>	20% after deductible	40% after deductible	\$25	30% after deductible	\$20	25% after deductible
<b>Specialist</b>			\$45		\$35	
<b>Virtual visits</b>			\$10		\$10	
<b>Urgent care</b>			\$45		\$35	
<b>Emergency room</b>			\$150	\$150	\$150	\$150
<b>Inpatient/outpatient<sup>2</sup></b>	20% after deductible	40% after deductible	10% after deductible	30% after deductible	5% after deductible	25% after deductible
<b>Outpatient diagnostic services</b> (X-ray, mammography, CT scan, PET scan, and MRI)	20% after deductible	40% after deductible	10% after deductible	30% after deductible	5% after deductible	25% after deductible
<b>Prescription drug</b>						
<b>Tier 1 – Generic</b>						
Retail network	Deductible then 20%, max \$10		\$10		\$10	
Home delivery (up to 90-day supply)	Deductible then 20%, max \$25		\$25		\$25	
<b>Tier 2 – Preferred brand</b>						
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	
<b>Tier 3 – Non-preferred brand</b>						
Retail network	Deductible then 20%, max \$70		\$70		\$50	
Home delivery (up to 90-day supply)	Deductible then 20%, max \$175		\$175		\$125	

<sup>1</sup> 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. <sup>2</sup> Prior notification is required for certain services.

## Dental benefits summary

	Orange PPO		Blue PPO	
Your biweekly cost				
Employee only	\$1.26		\$10.07	
Employee + child(ren)	\$2.25		\$26.35	
Employee + spouse	\$2.67		\$19.89	
Family	\$3.68		\$36.35	
Plan feature	In-network	Out-of-network <sup>1</sup>	In-network	Out-of-network <sup>1</sup>
<b>Annual deductible<sup>2</sup></b> (Applies to basic and major services <sup>3</sup> )				
Per person	\$50	\$100 <sup>3</sup>	\$50	
Family	\$150	\$300 <sup>3</sup>	\$150	
<b>Annual maximum<sup>4</sup></b> (does not apply to diagnostic, preventive, and sealant services)	\$2,000		\$2,000	
<b>Preventive and diagnostic</b>	100%	100%	100%	100%
<b>Basic</b> (Anesthesia, simple extractions, oral surgery, fillings, repair, and maintenance of crowns, bridges, and dentures)	80%	60%	90%	80%
<b>Major</b> (Root canal, periodontic surgery, scaling and root planing, complex extractions, bridges, and dentures, single crowns, implants, inlays, and onlays)	50%	30%	60%	50%
<b>Orthodontia</b> (adult and child)	Not covered		50%	50%
<b>Orthodontic lifetime maximum</b> (adults and children)	Not covered		\$1,500	

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> 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
<b>Exams and screenings</b>		
<b>WellVision exam<sup>*</sup></b> (every 12 months)	\$10 copay for exam and glasses	Up to \$50
<b>Retinal screening</b>	\$39 copay (Covered in full for members with diabetes)	Not covered
<b>Easy Options</b>	Additional \$100 allowance per person	Not covered
<b>LightCare</b>	Apply frame and lens allowance to non-prescription eyewear	Not covered
<b>Lenses</b> (every 12 months)		
<b>Single</b>	\$0 copay	Up to \$50
<b>Lined bifocal</b>	\$0 copay	Up to \$75
<b>Lined trifocal</b>	\$0 copay	Up to \$100
<b>Progressive</b>	\$0 copay	Up to \$75
<b>Tints/light reactive</b>	\$0 copay	Not covered
<b>Lenticular</b>	\$80 – \$160 copay	Up to \$125
<b>Enhancements</b> (scratch resistant, UV, anti-glare coating, etc.)	40% discount	NA
<b>Protection program</b> 12-month warranty	Special warranty pricing (When you use VSP Premier Providers)	NA
<b>Frames</b> (every 12 months)		
<b>Frame allowance</b>	Up to \$200	Up to \$70
<b>Protection program</b> 12-month warranty	Free replacement (When you use VSP Premier Providers)	NA
<b>Contact lenses</b> (every 12 months)		
<b>Contact lens exam</b>	Up to \$60 copay	May apply allowance toward cost
<b>Elective</b> (instead of glasses)	Up to \$150	Up to \$105
<b>Necessary</b>	\$10 copay	Up to \$210