


# Employee Benefits Guide


We strive to offer a variety of valuable benefit options that attract, reward, and retain diverse top talent, while enhancing work/life balance for our staff.



## Physical

### Medical

 Virginia employees offered 3 plans through Anthem HealthKeepers (2 PPO and 1 Health Savings Account)

 Non-Virginia employees offered 2 plans through Anthem KeyCare (1 PPO and 1 Health Savings Account)

Plans have the same in-network providers and pharmacy formulary.

## Financial

### Health Savings Account

Available to those enrolled in HealthKeepers HSA. Contribute pre-tax dollars to pay for healthcare expenses on an untaxed basis.

### Flexible Spending Accounts

Automatically contribute a pre-tax amount from your pay for certain out of pocket medical, dental, and vision expenses.

## Mental

### Employee Assistance Program (EAP)

Offered via Anthem, the EAP provides guidance, resources, and counseling options to assist individuals with many of life's stressors.

The EAP offers services, including but not limited to financial resources, legal assistance, and emotional well-being.

## Quality of Life

### Disability and FMLA

Up to 20 weeks of job protection (under qualifying circumstances) as well as short-term and long-term disability coverage at no cost.

### Milk Shipping for New Mothers

Complimentary breast milk shipping solutions for mothers who travel for company business.

### Dental

Dental options include Cigna Dental Care (DHMO) or the more traditional Cigna Dental PPO (DPPO).

### Vision

VSP buy-up vision option includes an annual vision exam for a copay, plus enhanced coverage for frames, lenses, and/or contacts.

### Telemedicine (Live Health Online)

Access immediate in-network healthcare providers for doctor visits, counseling, and even allergy specialty options virtually.

### Retirement and 401K

- Dollar for dollar match up to the first 6% contributed
- Regardless of individual contribution, 4% deposited by UNOS
- 100% vested in your contributions, 6-year vesting schedule in UNOS contributions

### Life Insurance

Regular, full-time employees receive term life insurance equivalent to 1.5 times annual salary, paid by UNOS. Supplemental life insurance available for purchase in \$10,000 increments up to \$500,000.

Counseling services are offered to all employees through the EAP. Receive up to 4 free visits via any of the following formats:

- **Traditional, in-person.** Match with a local therapist
- **Virtual.** Coupon code will be provided to meet virtually with a therapist via a local practice or Live Health Online.
- **Talk Space.** Download the Talk Space app to connect with a therapist in real time. (One EAP session = 7 days of messaging)

Live Health Online offers convenient hours 7 days per week for virtual therapy. Available through EAP sessions or medical coverage.

### Paid Time Off *Note: Pro-rated accrual based on hire date.*

Vacation time may be carried over to the following year (subject to limits) and sick time accrual caps at 320 hours.

- **Vacation:** 96 hours per year (years 1-3, increases 4th year)
- **Sick:** 81 hours per year
- **Vacation Purchase:** Up to 40 hours per year
- **Core Holidays:** 8 days per year
- **Floating Holidays:** 4 days per year

Additional voluntary benefits include prepaid legal, identity theft protection, employee discounts, and more!