



## BENEFITS AT-A-GLANCE 2016-2017

### MEDICAL PLANS

Employees scheduled to work 30 hours or more each week are eligible for UTI's Benefit Programs. Coverage begins on the first day of the month following thirty (30) days employment. UTI shares the cost of health and dental coverage -- charging employees only a portion of the total cost of the coverage.

UTI's healthcare partner, Cigna, is one of the largest health care providers in the country. Employees and their covered dependents that are enrolled have access to Cigna providers while away from home, on vacation or traveling for work. UTI offers two (2) consumer-directed plans with different funding options to offset health care expenses: a Health Reimbursement Account (HRA) and a Health Saving Account (HSA). The HRA is funded only by UTI and the HSA is funded by both UTI and the employee. UTI will deposit "Core Seed Money" into an account for the employee and eligible dependents to offset medical expenses: HRA seed money is \$200 individual/\$700 family; HSA core seed money is \$500 individual/\$1,000 family. Employees have an opportunity to earn up to \$400 in wellness dollars added to his/her HRA or HSA account by completing certain wellness activities. Both plans require employees to meet a deductible before the Plan pays a portion of the cost. No referrals are required, and the Open Access Plus network provides access to a variety of providers, facilities, hospitals, and pharmacies.

UTI offers lower medical premiums to non-tobacco users.

**Health Savings Account** banking partner is Health Equity. Eligible employees can contribute on a pre-tax basis, up to the maximum set by the IRS, for 2017: Employee Only \$3,400 or Employee + Dependents \$6,750 (this amount includes employee and employer contributions).

Benefit	Cigna HRA	Cigna HSA
<b>UTI Seed Money</b>	\$200 Individual / \$700 Family*	\$500 Individual / \$1,000 Family*
<b>Wellness Dollars</b>	Up to \$400	Up to \$400
<b>Preventive Care</b>	Covered 100% not subject to deductible (in-network)	Covered 100% not subject to deductible (in-network)
<b>Annual Deductible</b>	\$1,500 Individual / \$3,000 Family	\$1,300 Individual / \$2,600 Family
<b>Coinsurance</b>	30% after deductible	30% after deductible
<b>Prescription Drugs</b>	Not subject to Deductible  Generic: \$5 Brand Formulary: \$25 Brand Non-Formulary: \$60	After deductible (certain Preventive Rx not subject to deductible)  Generic: \$5 Brand Formulary : 25% (\$25 min / \$75 max) Brand Non-Formulary : 40% (\$60 min / \$120 max)

\*Seed Money deposited by UTI will be prorated for newly hired employees based on the number of remaining months in the plan year (Oct 1 – Sept 30)

### Healthy Highway Wellness Incentive Program

To empower employees to make healthy choices, UTI introduced a Wellness Incentive Program in support of our Healthy Highway initiative. This voluntary program rewards employees for healthy behaviors such as preventive care checkups, achievement of biometric screening measures, health coaching, and more. And it is an opportunity for employees to earn wellness dollars for their health reimbursement or health savings account.



## DESTINATION UTI BENEFITS

## DENTAL PLANS

Two levels of dental benefits are available - Core and Buy-Up. The Core Plan provides coverage for preventive and basic/routine services. The Buy-Up Plan includes services covered under the Core Plan, plus coverage for major dental work and orthodontics.

Benefit	PPO Core Plan	PPO Buy-Up Plan
<b>Deductible</b>	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
<b>Preventive Care</b>	Covered 100% not subject to deductible (in-network)	Covered 100% not subject to deductible (in-network)
<b>Basic Care</b>	80% after deductible	80% after deductible
<b>Major Care</b>	Not covered	60% after deductible
<b>Orthodontia</b>	Not covered	\$2,000 per person
<b>Annual Max</b>	\$2,000	\$2,000

## TIME OFF

### Holidays\*

UTI provides nine (9) paid holidays per year. This Holiday Schedule is also available on Inside Track, (UTI's Internal Intranet):

- \* New Year's Day
- \* Martin Luther King, Jr. Day
- \* Memorial Day
- \* Independence Day
- \* Labor Day
- \* Veteran's Day
- \* Thanksgiving Day
- \* The Day After Thanksgiving
- \* Christmas Day

### Vacation\*

#### Service

First payroll after 90<sup>th</sup> day  
Years 2 through 5  
Years 5 through 9  
Years 10 and forward

#### Benefit

prorated based on number of months remaining in the year  
Accrue 10-days/year  
Accrue 15-days/year, plus granted 5 days on 5<sup>th</sup> Anniversary  
Accrue 20-days/year, plus granted 5 days on 10<sup>th</sup> Anniversary

### Vacation Bonus\*

Employees are granted 40 hours' vacation time on both the 5th and 10th employment anniversaries. Employees have 1 year from the pay period the Vacation Bonus is granted to use these hours.

### Sick/Personal Time\*

The first of the month following thirty (30) days employment, employees are granted prorated sick/personal time equivalent to six (6) days/year. Sick/personal time does not accrue on a month-to-month basis nor does it carry over year-to-year.

\*Not all positions accrue vacation or receive a bank of sick hours. However, employees in these positions are encouraged to take time off to rest, relax, and recharge.

### Bereavement Leave

UTI allows up to five (5) days paid time off in the event that an employee loses an immediate family member.



## 401(k) PLAN

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Eligible employees may contribute between one (1) and seventy-five (75) percent of gross pay, up to the annual IRS limit, to the 401(k) and Roth 401(k) plan following 30 days of employment.

After the employee's one year anniversary with the company, s/he may be eligible to receive an employer match on fund contributions to the 401(k) Plan. UTI will match 25% of the employee's contributions up to 6%. The employer contributions vest as follows: 25% after 2 years, 50% after 3 years, 75% after 4 years and 100% after 5 years of service.

## LIFE AND DISABILITY INSURANCE

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### Disability Income Protection

UTI provides, at **no cost**, a core disability plan that provides income supplementation in the event of illness or injury that renders an employee unable to work; disability income protection is for non-work related illness and injury only. Benefits begin on the 7<sup>th</sup> calendar day for non-work-related accidents and illnesses and continue for up to 22 weeks (inclusive of the waiting period). Employees disabled for more than 22 weeks may become eligible for long-term disability coverage. Enrollment in the basic disability plan is automatic; commencement of disability benefits requires medical documentation and carrier approval.

### Short-Term Disability

- The core plan pays 66 2/3% of base earnings up to \$750 per week.
- Additional coverage may also be purchased, which allows for a benefit of up to \$1,750 per week.

### Long-Term Disability

Long-term disability insurance may begin when a disability extends beyond 22 weeks.

- The core plan pays 50% of monthly base earnings, up to \$5,000 per month, with a 5 year maximum duration.
- Additional coverage may be purchased, which allows for a benefit of up to 66 2/3% of monthly base earnings, up to \$10,000 per month or 66 2/3% of monthly base earnings up to \$16,667 per month, depending on salary grade. This plan goes up to the current Social Security Normal Retirement Age (SSNRA) duration. Rates are age-banded.

### Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance

UTI also provides, at no cost, a basic life insurance and accidental death and dismemberment plan. The coverage provides for employees in grades 15 and below (or equivalent grades), one times annual salary, up to \$300,000, of life insurance and accidental death and dismemberment (AD&D). For employees in grades 16 or above (or equivalent grades), one and a half times annual salary, up to \$450,000, of life insurance and accidental death and dismemberment (AD&D). Additional coverage may be purchased.

## FLEXIBLE SPENDING ACCOUNTS

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Flexible Spending Accounts (FSA) allow employees to set aside pre-tax dollars for medical and dependent care expenses, thereby potentially reducing taxable income.



### **Healthcare FSA**

Employees may elect to contribute \$150 - \$2,550 each plan year. Eligible expenses include, but are not limited to: copayments, deductibles, prescription, vision, and dental expenses. A debit card for the healthcare FSA is also provided for added convenience.

### **Dependent Care FSA**

Employees may elect to contribute \$150 - \$5,000 each plan year. Receipts from provider are required for reimbursement.

## **ADDITIONAL BENEFIT PROGRAMS**

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### **Tuition Reimbursement**

UTI will reimburse 100% up to a maximum of \$3,000 per calendar year for tuition, registration fees, and books for eligible employees.

Eligible employees are full-time employee:

- who has completed at least one (1) year of service prior to registration for a degree program/course(s); or
- be a newly hired employee who is currently in a degree program (documentation is required and eligibility for reimbursement would begin with the course following the employee's Hire Date); and
- be an active employee following successful completion of the course(s);

Courses eligible for reimbursement must be directly related to the employee's professional development in his or her current position or as development for a career path within the Company as directed by the Company. Doctoral programs are not eligible for reimbursement.

### **Tuition Discount**

The grandchildren of employees are eligible for a 20% discount on tuition at any of the Company's schools to a maximum of \$5,000 after one year of full-time employment. The discount only applies to tuition fees, not incidental costs.

### **Tuition Waiver**

Any employee, his/her spouse, children, or step-children may attend any of the Company's schools tuition-free after one year of full-time employment.

### **Employee Assistance Program (EAP)**

UTI sponsors an Employee Assistance Program. The EAP provides free, confidential counseling and support services. Community referrals related to childcare, financial services, etc. are also available. Contact the local People Services representative for specific questions or more information.

Additional voluntary benefits include **Critical Illness & Accidental Injury Coverage, Telemedicine, Health Advocate, Pre-paid Legal Services, Home & Auto Insurance, and Vision Coverage.**

See the benefit plan documents for all official governing guidelines.