

As a new University of Chicago Medicine (UCM) employee, we are pleased to provide you with this benefit summary. Please refer to the current benefit year Benefits Enrollment Guide for more details. Regular employees scheduled to work 20 or more hours per week are eligible for benefits.

<u>BENEFITS OFFERED</u>	<u>DESCRIPTION</u>	<u>ELIGIBILITY</u>
Medical/Prescription Plans <ul style="list-style-type: none"> • UCHP • PPO Premier (BCBS) • PPO Advantage (BCBS) • PPO Standard (BCBS) • Prescription Plan 	<p>UCHP Must choose a Primary Care Physician (PCP). No annual deductible. Access to any CVS Minute Clinic for authorized urgent care visits</p> <p>BCBS PPO PREMIER Lower annual deductible, but higher premiums. Preventive care received from UChicago Medicine and in-network providers at 100% with no deductible. Separate out-of-pocket maximum for prescription drugs</p> <p>BCBS PPO ADVANTAGE Combines a high-deductible medical plan with a tax-advantaged health savings account (HSA). Includes annual employer contribution for individual/family plans. Choose between UCMC-paid Critical Illness Insurance or Personal Accident Insurance.</p> <p>BCBS PPO STANDARD High annual deductible health plan with a low monthly premium. Preventive care received from UChicago Medicine and in-network providers at 100% with no deductible. Separate out-of-pocket maximum for prescription drugs.</p> <p>PRESCRIPTION PLAN You are automatically eligible for prescription drug benefits if you enroll in a University of Chicago Medical Center medical plan. Must be filled at either UCM DCAM/Ingalls or CVS Caremark Network. All specialty/maintenance medications must be filled at the UCM DCAM or Ingalls Pharmacy. The annual out-of-pocket maximum is the most you will pay for eligible expenses before the plan begins to pay 100%. Covered preventative medication are covered with applicable copay.</p>	<p>1st of the month following 30 days of employment</p>
Well Rewards	<p>Voluntary wellness benefit program that provides tools, resources and incentives. Must be enrolled in any UCMC medical plan. Can earn up to \$600 each towards medical plan premiums.</p>	<p>1st of the month following 30 days of employment</p>
Dental Plans (MetLife) <ul style="list-style-type: none"> • Copay Plan • PPO 	<p>Copay plan is \$5 copay per visit in addition to copay for the service. Annual deductible applies for out-of-network care (\$100/individual; \$300/family).</p> <p>PPO plan requires you to pay a deductible and other out-of-pocket costs. Deductible for in/out-of-network: \$50/individual; \$150/family. Preventative Care Services are covered at 100%; deductible does not apply.</p>	<p>1st of the month following 30 days of employment</p>
Vision Plans (EyeMed) <ul style="list-style-type: none"> • Base Plan • Enhanced Plan 	<p>Base coverage includes an annual routine eye exam, as well as lenses or contacts every 12 months. Frames are covered every 24 months. There is a 4-tier co-pay for premium progressive lenses.</p> <p>Enhanced coverage includes an annual routine eye exam, standard lenses (\$10 copay), contacts (\$0 copay) and frames every 12 months. There is a 4-tier co-pay for premium progressive lenses.</p>	<p>1st of the month following 30 days of employment</p>
Life Insurance <ul style="list-style-type: none"> • Basic Life Insurance • Supplemental Life Insurance • Spouse Life Insurance • Child Life Insurance 	<p>Basic Life Insurance The University of Chicago Medical Center pays the full cost of Basic Life Insurance for all benefits-eligible employees at 1x their salary or - \$50,000 in coverage for full-time employees, whichever is greater and 1x their salary or \$25,000 in coverage for part-time employees, whichever is greater. Accidental Death & Dismemberment (AD&D) coverage is included with company-paid life insurance. (AD&D coverage levels mirror Basic Life Insurance)</p>	<p>1st of the month following 30 days of employment</p>

	<p>Option to purchase Supplemental Life- maximum coverage up to 4 times annual salary. The maximum combined benefit for Basic and Supplemental Life Insurance is \$1 million. Evidence of Insurability (EOI) form may be required.</p> <p>You may purchase life insurance for your Spouse or civil union partner in coverage levels of \$10,000-\$50,000 and \$100,000-\$200,000.</p> <p>You may purchase \$10,000 for Child life coverage from birth to age 20 (23 years if full-time student).</p>	
Universal Life Insurance	Optional Insurance that provides a benefit for you and family .	1 st of the month following 30 days of employment
Disability Insurance <ul style="list-style-type: none"> • Short Term Disability (STD) • Voluntary STD • Long Term Disability (LTD) 	<p>Unable to work due to non-job-related illness. STD benefits are payable after 14 days waiting period and continue up to 26 weeks; 50% of your income. Evidence of insurability may be required.</p> <p>Voluntary STD is available through Metlife. Benefit provides an opportunity to obtain additional income protection.</p> <p>After 180 days of continuous total disability; LTD provides coordinated benefits up to 60% of base pay up to \$8,500/month.</p>	<p>1st of the month following 30 days of employment</p> <p>1st of the month following 90 days of employment</p>
Flexible Spending Accounts <ul style="list-style-type: none"> • Health Care (HCFSA) • Dependent Care (DCFSA) • Limited Purpose (LPFSA) • Parking and Transit (PTFSA) 	<p>Opportunity to pay for certain covered health, dental and or vision costs on a pre-tax basis. Annual \$570 carryover provision for unused funds.</p> <p>Opportunity to pay for day care related expenses. Contributions not used by December 31st of the plan year will be forfeited.</p> <p>If you elect the High Deductible Health Plan, you may contribute to a Limited Purpose FSA for dental and vision expenses only.</p> <p>Opportunity to pay for certain covered parking and transit cost on a pre-tax basis.</p>	1 st of the month following 30 days of employment
Personal Accident Insurance	Pays a lump sum benefit directly to insured for accidental injury; in conjunction with your health plan, PAI pays for expenses e.g., hospital/ER care, surgery, accident-related disabilities or death.	1 st of the month following 30 days of employment
Critical Illness	MetLife pays a lump sum benefit if diagnosis with a covered medical condition. You may choose \$15,000 or \$30,000 in coverage. Designed to complement medical and disability insurance and can be used to pay for expenses not covered by traditional insurance.	1 st of the month following 30 days of employment
Retirement Plan	Employee contributes 3% to 5% - pre-tax contribution (based on salary) and UCM makes a contribution. Enrollment is automatic. Both plans administered by TIAA.	1 st of the month following your eligibility date
Retirement Plan (SRA)	This is a voluntary 403(b) plan that allows you to contribute additional money on a pre-tax basis. Your maximum contribution is determined by IRS limits. You may be able to make additional contributions under the plan's "Catch-Up Provisions" based upon your age. The Plan is administered by TIAA.	1 st of the month following your eligibility date
Tuition Reimbursement Program	Provides financial assistance for employees who are continuing their education at an approved accredited institution. You can obtain assistance for job-related degree programs and courses. This program is administered by Ed Assist.	After 90 days of employment
Tuition Remission Program	<p>Provides 50% tuition remission (or discount) for Full-time employees if you are enrolled at the University of Chicago for undergraduate or graduate work.</p> <p>The program also provides 50 % tuition remission for your dependant children enrolled in the Laboratory Schools at the Univeristy of Chicago's undergraduate program.</p>	After 90 days of employment
Business Travel Accident Insurance	If you are seriously injured or die as a result of an accident while traveling on UCMC business, you or your beneficiary will receive a benefit. Business travel includes any trip UCMC requests you make or consents to; it does not include commuting to work, vacations, sick leave or any time you engage in activities that are not part of your normal duties. This coverage is paid for by UCMC and the amount of your coverage is generally five times your annual salary, with a maximum of \$500,000.	1 st of the month following 30 days of employment

Legal Services	Access to a nationwide network of over 12,000 attorneys for assistance in Legal counsel, document review, representation and more.	1 st of the month following 30 days of employment
Identity Protection	Proactive identity and credit monitoring provided by Allstate.	1 st of the month following 30 days of employment
Pet Insurance	Insurance through Nationwide offers policies to help cover a wide range of veterinary services for your dog or cat.	1 st of the month following 30 days of employment
Home and Auto Insurance	Choice auto provides you with access to five carriers.	1 st of the month following 30 days of employment
Paid Holidays	New Years Day MLK Jr Day Memorial Day Independence Day Labor Day Thanksgiving Day Christmas Day	As Accrued
Personal Holidays	5 per year, received as follows 2 days on January 1st 1 day on April 1st 1 day on July 1st 1 day on Septmeber 1st	As Accrued
Sick Time	10 days per year.	As Accrued
Vacation	Accrue per year (3 weeks) Max accrual=1.5x accrual. Accrual ceases when one and one half benefits times the employee's current yearly accrual amount has been reached. Accruals begin immediately upon hire, but may not be used until after probationary period ends.	As Accrued
Bereavement	Up to 3 days for an immediate family member.	After 3 months of employment
Paid Parental Leave	Employees receive up to six weeks of paid leave within a 12-month period to care for and bond with their child following a birth, adoption or foster care placement. Paid Parental Leave is offered in addition to any other benefits for which you may be eligible, such as short-term disability	1 st of the month following 30 days of employment
Credit Union	Services of on-site credit union through payroll deduction.	1 st day of employment
Parking	Parking Options offered through the Parking Office.	1 st day of employment
Bus Service	Shuttle to/from parking garages, local and downtown stations.	1 st day of employment
Employee Discount Program	Perks at Work offers discounts on a wide range of products and services from nationally known companies (e.g., Sprint, Dell). Need to register to receive benefits.	1 st day of employment
Employee Assistance Program (EAP)	Trained EAP counselors available for confidential counseling and referral services for you and your family.	1 st day of employment
Workers Compensation	Subject to the provisions of the State of Illinois Worker's Compensation Act.	1 st day of employment
Direct Deposit	Direct deposit in bank of choice.	1 st day of employment

This document is intended as a checklist. See Plan Documents/Booklets for more information. In the event of any inconsistency between this document, oral presentations, and the plan documents or insurance contracts, the plan documents or insurance contracts will govern. UCMC reserves the right to modify, amend or terminate any of the benefits offered under this plan and the manner or the cost at which such benefits are provided.