

**2025
EMPLOYEE!
BENEFITS!
GUIDE**

UDA

2025 BENEFITS GUIDE

How to use this guide:

This Benefits Guide is your quick and easy resource on UDA's benefits for 2025.

If you have more questions please reach out to the People Operations Team:

- [Paycom: Submit an ASK HERE](#)
- [Email: HR@UDAZ.org](mailto:HR@UDAZ.org)
- [Phone: 480.757.4742](tel:480.757.4742)

UDA's People Operations Team is ready and willing to answer all your questions!

Need a mobile version?

Check out the Employee Resource Page online for all the same information in digital format.



2025 BENEFITS GUIDE

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WELCOME

UDA is proud to offer a variety of benefit options for you and your family.

You have a choice of medical plans, each with unique plan design features. In addition, we offer coverage options for dental, vision, disability, life insurance, and more. To help you plan for the future UDA has a competitive retirement savings plan, including a generous company match.

We encourage you to take a close look at all of the benefits information provided in this guide, which includes our offerings for Plan Year 2025 (January 1 - December 31). Our benefits program is just one of the many ways UDA helps you care for yourself and your family. If at any time you have questions about benefits or the enrollment process, you can submit an "ASK HERE" in Paycom, and our awesome People Operations Team will help you out.

Although this guide contains an overview of benefits, for complete information about the plans available to you, please locate your master plan documents in Paycom > Benefits Tab > Documents and Links.

Any discrepancies listed in this guide are superseded by the Certificates of Coverage and Summary Plan Descriptions for the plans.



ELIGIBILITY

You are eligible for benefits if:

You are a regular, full-time employee working an average of 30 hours per week. Coverage (as a new hire) is effective the first of the month following the date of hire.

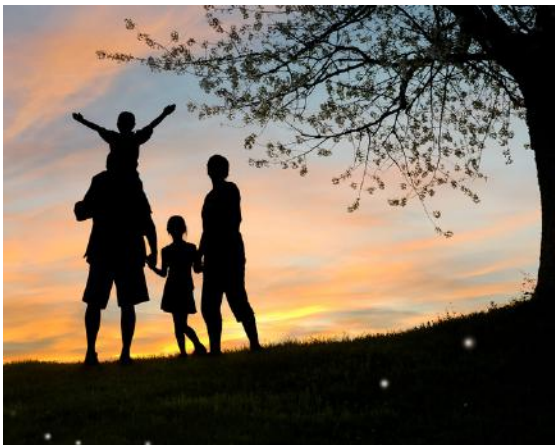
- You may also enroll eligible dependents for benefits coverage, the cost to you for dependent coverage will vary depending on the number of dependents you enroll in the plan and the particular plans you choose.
- When covering dependents, you must select the same plans for your dependents as you select for yourself.

Qualifying Life Events

Once you elect your benefit options, they will remain in effect for the entire plan year until the following Open Enrollment. You may only change coverage during the plan year if you experience a Qualifying Life Event, and you must do so within 31 days of the event.

Qualifying Life Events Include:

- Marriage, divorce, legal separation or annulment
- Birth, adoption or placement for adoption of an eligible child
- Death of a spouse or child
- Change in your spouse's employment that affects benefits eligibility
- Change in your child's eligibility for benefits (reaching the age limit)
- Change in residence that affects your eligibility for coverage
- Significant change in coverage or cost in your own, your spouse's or child's benefit plans
- FMLA Leave, COBRA event, Court Judgment or Decree
- Becoming eligible for Medicare or Medicaid



Eligible Dependents include:

- Your legal spouse
- Children under the age of 26, regardless of student status
- Children who are fully dependent on you for support due to a mental or physical disability, and who are indicated as such on your federal tax return; coverage may continue past age 26.

NEW!

MEDICAL COVERAGE

UDA is self-insured. We offer two medical plans, Gold and Platinum, that are administered by Cigna Open Access Plus (OAP) Network.

The plans allow access to both In-Network and Out-of-Network providers, but you will get **better discounts and pay less money by remaining In-Network.**

When you use providers from within the Cigna OAP network, you receive benefits at a discounted network cost.

All Out-of-Network services are subject to the amount determined to be eligible by the health plan and you are responsible for all charges over this allowance.



MyCigna.com

On myCigna.com and the myCigna App, you have easy access to personalized tools to help you take control of your health and your health care spending.

From your computer or mobile device, you can:

- Manage and track claims
- See cost estimates for medical procedures
- Compare quality information for providers and hospitals
- Track your account balances and deductibles
- Use the easy health and wellness tools
- Print a temporary ID card

NEW!

2025 MEDICAL PLANS

Medical insurance helps to protect your overall health and covers many types of services. At UDA we have a self-funded medical plan, which means UDA takes on the cost and risk of benefit claims and partners with a Health Plan Administrator to administer the plan. Our Health Plan Administrator is Cigna Open Access Plus.

Monthly Cost

	GOLD		PLATINUM	
	*UDA Cost	Employee Cost	*UDA Cost	Employee Cost
Employee Only	\$633	\$69	\$731	\$158
Employee + Spouse	\$1264	\$210	\$1526	\$342
Employee + Child(ren)	\$1202	\$132	\$1401	\$289
Family	\$1843	\$263	\$2249	\$420

**UDA Cost- This is the portion of monthly premiums that UDA pays to ensure health insurance premiums stay affordable for employees.*



BENEFIT FEATURES

GOLD

PLATINUM

In Network

In Network

Deductible (Single/Family)	\$2,500/\$5,000	\$1,000/\$2,000
Coinsurance (most services)	Plan pays 80%	Plan pays 90%
Out-of-Pocket Limit (Single / Family)	\$5,000/\$10,000	\$2,000/\$4,000

Routine Services

Physician Office Visit	\$20 copay per visit	\$10 copay per visit
Specialist Office Visit	\$40 copay per visit	\$20 copay per visit
Preventive Services (Adults / Children)	Plan pays 100%	Plan pays 100%

Other Services

Ambulance service (In-network benefits apply for both INN/OON)	Plan pays 80%	Plan pays 90%
Diagnostic Test (x-ray, blood work)	Plan pays 100%	Plan pays 100%
Imaging (CT/PET scans, MRIs)	Plan pays 80%	Plan pays 90%

Recovery/Special Health Needs

Chiropractic	\$20 copay per visit	\$10 copay per visit
Home Health Care	Plan pays 80%	Plan pays 90%
Rehabilitation Services	Plan pays 80%	Plan pays 90%
Skilled Nursing Care	Plan pays 80%	Plan pays 90%
Durable Medical Equipment	Plan pays 80%	Plan pays 90%
Hospital Services	Plan pays 100%	Plan pays 100%

Prescription Drugs

Tier 1/Tier 2/Tier 3	\$15/\$30/\$50	\$15/\$30/\$50
Mail-Order	\$30/\$60/\$100	\$30/\$60/\$100
Specialty	20% max \$150/ 20% max \$150/ 20% of max \$200	20% max \$150/ 20% max \$150/ 20% of max \$200

For further plan information see the Summary of Benefits and Coverage in Paycom.

BENEFIT FEATURES

GOLD

PLATINUM

In Network

In Network

Hospital Services

Inpatient Hospital	Plan pays 80%	Plan pays 90%
Emergency Room Visits	\$300 Copay Deductible + Coinsurance <i>*Copay waived if admitted</i>	\$150 Copay Deductible + Coinsurance <i>*Copay waived if admitted</i>
Urgent Care Visits	\$40 copay per visit	\$20 copay per visit

Mental Health & Substance Abuse

Mental Health- Outpatient	\$40 copay per visit	\$20 copay per visit
Mental Health- Inpatient	Plan pays 80%	Plan pays 90%
Substance Abuse - Outpatient	\$40 copay per visit	\$20 copay per visit
Substance Abuse - Inpatient	Plan pays 80%	Plan pays 90%

Limitations/Maximums

Home Health	60 Visits
Hospice	None
Skilled Nursing	60 Visits
PT, OT, ST	20 Visits Combined
Cardiac Therapy	36 Visits
Chiropractic	20 Visits

For further plan information see the Summary of Benefits and Coverage in Paycom.



WHERE TO SEEK CARE

	Symptoms	Cost
<p>Telemedicine Seek treatment for minor and easily diagnosable medical conditions. Access MDLIVE by logging into myCigna.com or by using the app.</p>	<ul style="list-style-type: none"> • Colds & flu • Sore throats • Headaches • Stomach aches • Fever • Allergies & rashes • Pink eye 	<ul style="list-style-type: none"> • FREE
<p>Primary Care See your primary care physician for routine or preventive care, to keep track of medications, health maintenance, or a referral to a see specialist.</p>	<ul style="list-style-type: none"> • General health, immunizations, screenings • Preventive care • Routine check-ups 	<ul style="list-style-type: none"> • Physician office copay <ul style="list-style-type: none"> ◦ Gold- \$20 ◦ Platinum- \$10
<p>Urgent Care Visit an urgent care clinic to seek treatment for minor medical conditions that may be more urgent or that should be diagnosed in-person.</p>	<ul style="list-style-type: none"> • Colds & flu • Rashes or skin conditions • Sore throats, earaches, sinus pain • Minor cuts or burns • X-rays 	<ul style="list-style-type: none"> • Urgent Care copay <ul style="list-style-type: none"> ◦ Gold- \$40 ◦ Platinum- \$20
<p>Emergency Room Only visit the ER for immediate treatment of critical or life-threatening injuries or illnesses.</p>	<ul style="list-style-type: none"> • Uncontrolled bleeding • Compound fractures • Sudden numbness/ weakness • Seizure/loss of consciousness • Shortness of breath • Chest pain • Major trauma • Blurry vision/loss of vision • Severe cuts or burns 	<ul style="list-style-type: none"> • ER copay <ul style="list-style-type: none"> ◦ Gold- \$300 ◦ Platinum- \$150



NEW!

OTHER MEDICAL BENEFITS

PRESCRIPTIONS

Prescription drug benefits under the UDA plans are coordinated by Cigna, our Pharmacy Benefit Manager (PBM). Through Cigna, you can access a network of thousands of chain and independent pharmacies.

- You can contact Cigna via the number on your Cigna ID Card
 - 24/7/365
- Visit myCigna.com- Click to Chat
 - Mon-Fri 9:00 am - 8:00 pm EST

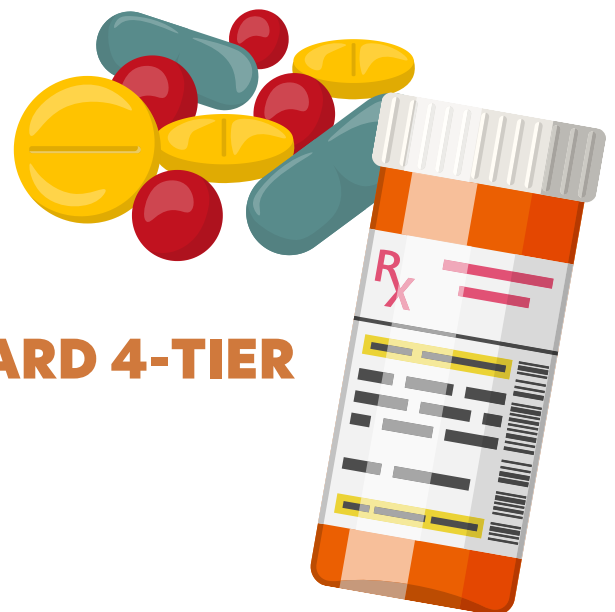
\$25 Diabetes Medications*

*Check prescription drug list to see if yours are covered

HOME DELIVERY WITH EXPRESS SCRIPTS

Express Scripts® Pharmacy helps make it easy for you to get your medication. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice).

- Easily order, manage, track and pay for your medications on your phone or online
- Standard shipping at no extra cost¹
- Fill up to a 90-day supply at one time
- Helpful pharmacists available 24/7
- Automatic refills and refill reminders so you don't miss a dose



CIGNA HEALTHCARE STANDARD 4-TIER PRESCRIPTION DRUG LIST

View your drug list 24/7 at Cigna.com/PDL, on the myCigna® App or at myCigna.com®.

NEW!

MENTAL HEALTH SUPPORT

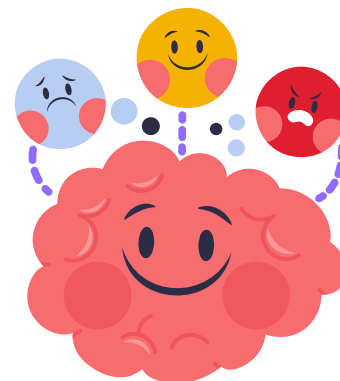
It's more important than ever to protect your mental health. Mental health includes your emotional, psychological, and social well-being. It affects how we think, feel, and act. Behavioral health support is included as part of your Cigna Healthcare medical insurance plan.

CONNECTING TO CARE

When you need behavioral support, myCigna® makes it easy to connect with the right care - in person or virtually.

- Visit myCigna.com®
- Use the myCigna App

Mental Health Matters



- Once you log in, select "Therapist" or "" for a list of behavioral health providers.
- You can also click on "Find Care & Costs."
 - From there, search "Doctor by Type" and select a behavioral health provider in your network.

You have access to three in-person or visits with a licensed mental health provider in our Employee Assistance Program (EAP) network - at no additional cost.

We make it easy to access support.

- Over 206,000 providers are in Cigna Healthcare's care network - it's the largest in the country.
- A Fast Access Network guarantees you can lock in a first-time behavioral support appointment within five days.
- First-time appointment in two days or less; 2-day appointments available through provider partners:
 - Alma, Bicycle Health, Brightside, Meru Health, and Path.

NEW!

MENTAL HEALTH SUPPORT

DIGITAL RESOURCES

Help for you, whenever and wherever.

Using the myCigna website or app, you can access a range of dedicated resources that help support behavioral health.

Here's how to get started:

1. Log in to myCigna.
2. Click "Find Care & Costs."
3. Click and then select "Doctor By Type."
4. Select "Behavioral Health Counselor."
5. Answer the questions, then select "Go."
6. Choose your options.

Billing information:

In-network: Your cost-share is administered according to your plan design.

Ginger Coaching: You pay the same cost-share as you would for an office visit. This applies to one session per 30 days. Rate includes unlimited access to a coach and Ginger classes and content.

Therapy and Psychiatry: Your cost-share is the same as an office visit based on your company's plan design.

MDLIVE and Meru: Copay/coinsurance and deductible apply.

Talkspace: Talkspace is able to calculate the amount of time spent in texting. Once the minutes add up to a billable amount (usually the equivalent of a 60-minute session), the provider issues a claim.

These services provide real-time support via live video or texting.

Explore the following services to determine which one best fits your needs and lifestyle.

ginger

Ginger provides in-the-moment emotional care - including coaching, therapy, psychiatry and self-care resources - all from the privacy of a smartphone. It helps you manage anxiety, depression and daily stressors.

MDLIVE®

MDLIVE licensed therapists and board-certified psychiatrists can get you back to being your best if you're feeling overwhelmed, stuck or just not like yourself. It offers talk therapy and coping strategies, plus psychiatric services to assist in assessments and medication management.

meru health

Meru combines the best of science, technology and human support to help you overcome mental health challenges. You can schedule a free screening session right now.

talkspace

Talkspace provides personalized care for all - by making mental health access safe, quick and easy. You can expect immediate, responsive care to support your diverse needs.

NEW!

FREE BENEFITS WITH MEDICAL PLAN

VIRTUAL VISITS: MDLIVE

Virtual care is making access to high-quality healthcare more convenient and affordable – for you and every covered member of your family. That’s why Cigna HealthcareSM has partnered with MDLIVE[®] to offer a broad suite of convenient virtual care options – available by phone or video, and in English or Spanish.



24/7/365



Quality Doctors



No ER Wait



100% Covered

IT'S EASY TO CONNECT TO CARE

Virtual care visits are convenient and easy, whether you choose on-demand care or to schedule an appointment. And you can select an appointment in English or Spanish.

Primary Care
Easy, fast appointments, referrals, prescriptions, lab work and diagnostic tests

Urgent Care
On-demand 24/7 or schedule a time that works for you

Dermatology
Fast, customized care for skin, hair, and nail conditions

Behavioral Care
Talk therapy and psychiatry from the privacy of home, with no waiting rooms

Visit myCigna.com or call MDLIVE at 888.726.3171 when you need virtual care.

FREE BENEFITS WITH MEDICAL PLAN

Healthy Pregnancies, Healthy Babies

Each woman's journey to motherhood is unique. Enrolling in the Cigna Healthy Pregnancies, Healthy Babies® program is an important first step toward a healthy future for you and your baby.

- Plan for a healthy pregnancy
- Learn about infertility support
- Find pregnancy support early and often
- Live support 24/7



Cigna HealthcareSM Wellness Experience



Choose your wellness journey.

Whether you're motivated by reducing stress, having more energy or getting more involved in your community, you can customize your goals and find the best path to get there. It's all included with your Cigna Healthcare plan – at no extra charge to you.

UDA Wellness Discount

Earn up to 30% off your monthly premiums!



- Complete annual biometrics
- Attend/watch health education videos



- Complete annual biometrics
- Attend/watch health education videos
- Non-smoker or in smoking cessation program



MANAGE YOUR BENEFITS



Now it's easier than ever to manage your health and make the most of your health plan with myCigna®. From programs that help improve your health to tools that help manage your health spending, there's so much you can do.



View, print and send ID cards



Find in-network doctors, hospitals and medical services



Compare quality of care information, including patient reviews from Cigna Healthcare customers



Use the click-to-chat feature to connect with a live Cigna Healthcare rep



See cost estimates for medical procedures

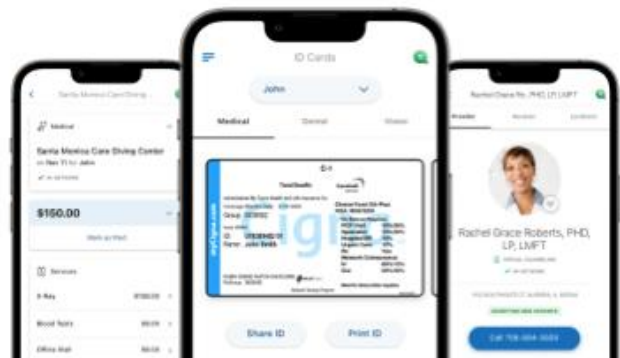


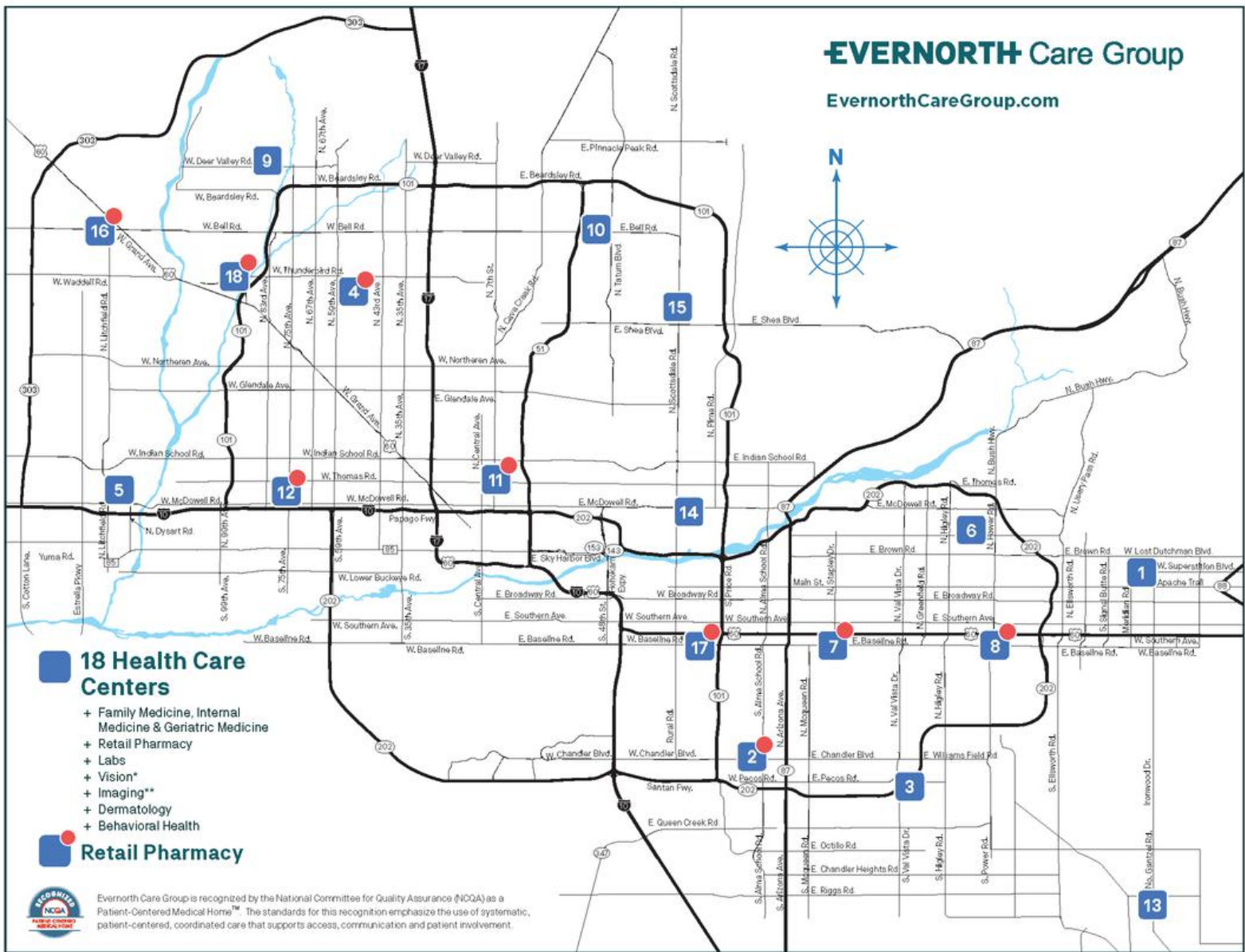
Manage and track claims

Register on myCigna.com® to access your digital ID cards and activate all available programs

When your plan year begins, register on myCigna.com. That way you're ready to go whenever you need to find in-network health care providers, estimate costs.

SCAN ME





Evernorth Health Care Centers

Discover the many services and specialties they offer—from integrated primary care, behavioral health, dermatology and pharmacy services—often all under one roof.

18 health centers with onsite specialty services - plus, virtual care right from home. It's all designed for your care and convenience.

- ✔ Behavioral Health
- ✔ Family Medicine
- ✔ Internal Medicine
- ✔ Dermatology
- ✔ Geriatric Medicine



Scan QR code to schedule your primary care appointment with Evernorth Care Group today!

Same-day and next-day appointments available.



NEW!

2025 DENTAL PLANS



Dental insurance helps to protect your overall oral care. This includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

Monthly Cost

	GOLD		PLATINUM	
	*UDA Cost	Employee Cost	*UDA Cost	Employee Cost
Employee Only	\$8.77	\$4.00	\$17.48	\$8.00
Employee + Spouse	\$17.83	\$8.10	\$35.52	\$16.20
Employee + Child(ren)	\$26.21	\$12.00	\$50.17	\$22.90
Family	\$37.98	\$17.30	\$73.19	\$33.45

**UDA Cost- This is the portion of monthly premiums that UDA pays to ensure health insurance premiums stay affordable for employees.*



YOUR DENTAL COVERAGE



Gold Plan:

Visit any dentist, but pay less out-of-pocket when you choose a PDP Plus dentist.



Platinum Plan:

Visit any dentist, but pay less out-of-pocket when you choose a PDP Plus dentist. Includes orthodontia for dependents under 19 years old.

Coverage Limits

	GOLD		PLATINUM	
	In Network	Out of Network	In Network	Out of Network
Deductible Individual	\$50.00	\$50.00	\$50.00	\$50.00
Family Limit	3 per family		3 per family	
Waived For	Preventative	Preventative	Preventative	Preventative
Charges Covered for you	In Network	Out of Network	In Network	Out of Network
Preventative Care	100%	100%	100%	100%
Basic Care	80%	80%	80%	80%
Major Care	25%	25%	50%	50%
Orthodontia	Not Covered		50%	50%
Annual Max Benefit	\$1000.00	\$1000.00	\$1500.00	\$1500.00
Max Rollover	Yes		Yes	
Rollover Threshold	\$500		\$700	
Rollover Amount	\$250		\$350	
Rollover In-network Amount	\$350		\$500	
Rollover Account Limit	\$1000		\$1250	
Lifetime Orthodontia Maximum	Not Applicable		\$1500.00	
Dependent Age Limits	26		26	

YOUR DENTAL COVERAGE

A sample of services covered by your plan.

	GOLD		PLATINUM	
	Plan pays on average		Plan pays on average	
	In Network	Out of Network	In Network	Out of Network
Preventative Care				
Cleaning (prophylaxis)	100%	100%	100%	100%
Frequency	2 in 12 months		2 in 12 months	
Fluoride Treatment	100%	100%	100%	100%
Limits	Under Age 19		Under Age 19	
Oral Exams	100%	100%	100%	100%
Sealants (per tooth)	100%	100%	100%	100%
X-rays	100%	100%	100%	100%
Basic Care	In Network	Out of Network	In Network	Out of Network
Anesthesia*	80%	80%	80%	80%
Fillings‡	80%	80%	80%	80%
Repair & Maintenance of Crowns, Bridges, & Dentures	80%	80%	80%	80%
Major Care	In Network	Out of Network	In Network	Out of Network
Bridges and Dentures	25%	20%	50%	50%
Inlays, Onlays, Veneers**	25%	20%	50%	50%
Perio Surgery	25%	20%	50%	50%
Periodontal Maintenance	25%	20%	50%	50%
Frequency:	Once Every 6 months		Once Every 6 months	
Root Canal	20%	20%	50%	50%
Scaling & Root Planing (per quadrant)	20%	20%	50%	50%
Simple Extractions	20%	20%	50%	50%
Single Crowns	20%	20%	50%	50%
Surgical Extractions	20%	20%	50%	50%
Orthodontia Limits:	Not Covered		50%	50%
			Child(ren)	

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded.** For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. *General Anesthesia - restrictions apply. ‡For PPO and or Indemnity members, Fillings - restrictions may apply to composite fillings.

YOUR DENTAL COVERAGE



Manage Your Benefits:

- Go to www.metlife.com/dental to access secure information about your Metlife benefits including access to an image of your ID Card. Your online account will be set up within 30 days after your plan effective date.



Find a Dentist:

Visit www.metlife.com/dental
Click on "Find A Dentist";
Our plan type is **PDP Plus**.

The Preferred Dentist Program (PDP Plus) is designed to provide the dental coverage you need with the features you want.



Assistance with Dental Benefits:

- Dental Member Services Call Center
 - 1-800-275-4638





2025 VISION BENEFITS



Even if you have perfect eyesight, it's important to have regular eye exams to make sure you're still seeing clearly. Vision insurance helps protect the health of your eyes by providing coverage for benefits that often aren't covered by regular medical insurance.

Full Feature Plan:

MetLife's Vision provider networks include thousands of professionally certified optometrists and ophthalmologists who offer comprehensive vision exams and ways to purchase glasses or contacts in office. You have the freedom to choose from both in- and out-of-network vision providers.

Monthly Cost

VSP CHOICE NETWORK

	UDA Cost	Employee Cost
Employee Only	\$6.16	\$2.90
Employee + Spouse	\$10.36	\$4.90
Employee + Child(ren)	\$10.57	\$5.00
Family	\$16.83	\$7.80

Copay

Exams copay	\$10.00
Materials copay	\$10.00

Service Frequencies

Exams	Once every 12 months
Lenses (for glasses or contacts)	Once every 12 months
Frames	Once every 12 months
Network discounts	Limitless, within 12 months of exam

For more information on covered services and benefits, visit Paycom.

Manage your benefits

- Go to www.metlife.com/vision to access secure information about your Metlife benefits including access to an image of your ID card.
- Your online account will be set up 30 days after your plan effective date.

Find a vision doctor

- Visit www.metlife.com/vision and click on "Find vision provider" then select "VSP Choice" which will bring you to the VSP network.

Vision benefit assistance

- Call Metlife VSP Network: 855-638-3931
 - Mon-Sat 9am - 8pm EST
- Interactive voice response system is available 24/7



NEW!

SHORT AND LONG TERM DISABILITY

Short Term Disability

Short Term Disability (STD) covers a part of your income for up to 11 weeks so you can pay your bills if you're injured or sick and can't work.

You are considered disabled and eligible for short term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation.

Long Term Disability

Long-Term Disability (LTD) insurance can help replace a portion of your income if you are unable to work for an extended period of time due to a sickness or accidental injury. It helps to provide the day to day peace of mind that comes from knowing that, during the time you would be recovering from a significant event in your life, you may not have to shoulder the additional burden of wondering how you're going to pay for the things that would still have to be paid for.

How to submit a claim

- Call 1-800-300-4296
- Online: mybenefits.metlife.com



DISABILITY COVERAGE

	Short Term	Long Term
Coverage Amount	60% of salary to maximum \$2,000/week	60% of salary to maximum \$8,000/month
Maximum Payment Period: Maximum length of time you can receive disability benefits	11 Weeks	Social Security Normal Retirement Age
Accident/Illness benefits begin: Length of time you must be disabled before benefits begin.	Day 15	Day 91
Pre-Existing Conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation	6 months look back; 24 months after exclusion
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes	3 months



NEW!

LIFE INSURANCE

If something happens to you, life insurance can help your family reduce financial stress. Life insurance helps protect your family's finances by providing a cash benefit if you pass away. This ensures that they'll be financially supported, and can cover important things from bills to funeral costs.

All full-time employees are provided \$50,000 Basic Term Life coverage, paid for by UDA

Build Your Benefit- Voluntary Term Life Insurance

With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children -- all at affordable group rates.

Evidence of Insurability

There are a few situations where you need to answer health questions, enroll for higher amounts of coverage, or request coverage after the initial eligibility period.



LIFE INSURANCE

	Basic Life	Voluntary Term Life
Employee Benefit	Your employer provides Basic Life Coverage of \$50,000 for all full time employees.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Accidental Death & Dismemberment	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Enhanced employee, spouse, and child(ren) coverage. Maximum 1times life amount.
Spouse Benefit	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
Child Benefit	N/A	Your dependent children age 14 days to 26 years. You may elect one of the following benefit options: \$10,000, \$20,000. Subject to state limits.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Underwriting may be required, depending on amount and/or age	We Guarantee Issue coverage up to: Employee Less than age 65 \$150,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$30,000, 65-69 \$10,000. Dependent children \$20,000.

NEW!

ADDITIONAL BENEFITS

Accident, Critical Illness, & Hospital

1. Accident insurance

a. An extra layer of protection that pays you cash when you suffer an unexpected, qualifying accident. It provides you money in a lump sum of cash to cover any extra, out-of-pocket expenses associated with your injury.

2. Critical illness insurance

a. Helps you cover medical expenses that your primary health insurance won't. It's a cash payout you receive if you ever experience a serious illness like cancer or a stroke.

3. Hospital indemnity insurance

a. Helps when you need hospitalization due to sickness or injury. While your medical insurance may help to cover hospital bills in these situations, it may not cover all of the costs associated with a hospital stay, such as deductibles and co-pays, transportation, and lodging.

Get Assistance with Accident, Critical Illness, or Hospital Insurance

- 1-800-438-6388
- Mon-Fri: 8:00 a.m. to 8:00 p.m., EST
- mybenefits.metlife.com

**For full coverage details please see full benefit documents in Paycom.*



COVERAGE DETAILS*

ACCIDENT

	Monthly Cost
Employee Only	\$15.01
Employee + Spouse	\$23.71
Employee + Child(ren)	\$24.83
Family	\$33.53

Accident Coverage Type

On and off job

Accidental Death & Dismemberment

Benefit Amounts

Employee \$25,000
Spouse \$12,500
Child \$5,000

Wellness Benefit- Per year limit

\$50

Rainy Day Fund

Benefit Amount: \$400
Rollover Maximum: \$200
Fund Maximum: \$800

Features

Ambulance	\$200
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child, <18 years is participating in an organized sport.	25% increase to child benefits
Emergency Room Treatment	\$200
Family Care—Benefit is payable for each child attending a Child Care center while the insured is confined to a hospital, ICU or Alternate Care or Rehabilitative facility.	\$20/day, up to 30 days
Hospital Admission	\$1,000
Lodging - The hospital stay must be more than 50 miles from the insured's residence.	\$125/day, up to 30 days for companion hotel stay
Medical Appliance—Wheelchair, motorized scooter, leg or back brace, cane etc	Schedule up to \$500

**For full coverage details please see full benefit documents in Paycom.*

COVERAGE DETAILS*

CRITICAL ILLNESS

Benefit Amount(s)

Employee may choose a lump sum benefit up to \$20,000. Please see your cost illustration for a full list of available benefit amounts.

Conditions	1st Occurrence	2nd Occurrence
Cancer	100%	50%
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Organ Failure	100%	50%
Kidney Failure	100%	50%

Spouse Benefit

50% of employee's lump sum benefit

Child Benefit

(Children birth - 26 years)

50% of employee's lump sum benefit

Wellness Benefit

\$50 per year (employee & spouse)

Pre-Existing Condition Limitation

A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.

3 months prior, 12 months after

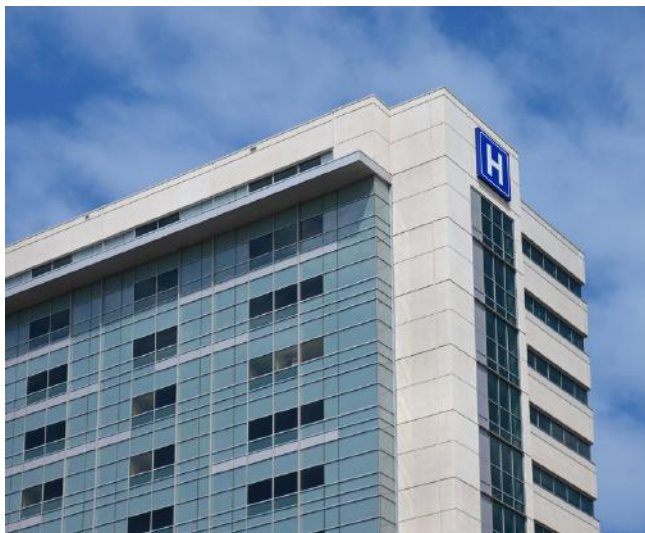
Rate Information

Find the rate table for employee and spouse in the full benefit documents located in Paycom.



**For full coverage details please see full benefit documents in Paycom.*

COVERAGE DETAILS*



HOSPITAL

Monthly Cost

Employee Only	\$19.41
Employee + Spouse	\$43.68
Employee + Child(ren)	\$35.59
Family	\$59.85

Benefits

Hospital/ICU Admission

\$1,000 per admission, limited to 1 admission(s) per insured and 3 admission(s) per covered family per benefit year.

Hospital/ICU Confinement

\$200/\$400 per day, limited to 15 day(s) per insured per benefit year.

Pre-Existing Condition Limitation

A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.

3 months prior, 12 months after

**For full coverage details please see full benefit documents in Paycom.*

ADDITIONAL BENEFITS

Legal Plans

Access experienced attorneys online, in-person, or over the phone. There are no copays, deductibles, or waiting periods.

For assistance call, MetLife Legal Plans at 800-821-6400 or email: clientservice@legalplans.com

Features and Rates

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Financial Education Workshops • Identity Management Services • Identity Theft Defense 	<ul style="list-style-type: none"> • Negotiations with Creditors • Personal Bankruptcy • Promissory Notes • Tax Audit Representation
Home & Real Estate	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Mortgages • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies 	<ul style="list-style-type: none"> • Living Wills • Powers of Attorney (Healthcare, Financial, Childcare, Immigration)
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship 	<ul style="list-style-type: none"> • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Properties Issues
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense
Elder-care Issues	<ul style="list-style-type: none"> • Consultation & Document Review for Issues Related to Your Parents: 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements
Vehicle & Driving	<ul style="list-style-type: none"> • Defense of Traffic Tickets⁴ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI • Repossession
Rate per month*	<ul style="list-style-type: none"> • Option 1- Legal Plan: \$21.00 • Option 2- Legal Plan Plus: \$24.00 (Includes Triple Bureau Credit Monitoring) 	

**Covers spouse and dependents*





ADDITIONAL BENEFITS



Pet Insurance

Just like health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.

COVERAGE INCLUDES

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays & diagnostic tests

COST

- Each pet's premium will be unique based on the age, breed, location, and gender, as well as what coverage amount you select.
- Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25.

HOW TO ENROLL

- Get a quote to enroll:
 - Call 1-800-GET-MET8 (438-6388)
 - By using this service you will receive our discounted group rate.



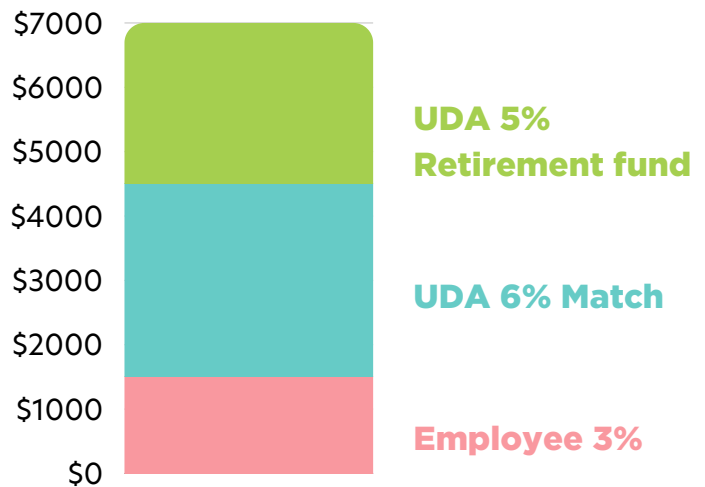
COMPANY BENEFITS*

401(k)

A 401(k) is an employer-sponsored retirement saving and investing plan. A 401(k) plan gives employees a tax break on the money they contribute.

- At UDA, employees are automatically enrolled in the 401(k) plan at a 3% contribution rate beginning on the 1st of the month after completing 30 calendar days of employment.
 - The percentage is based on the employee's annual salary.
- UDA's impressive match gives employees double the amount they contribute up to 3%.
 - So when an employee contributes 3%, UDA contributes 6%.

50k Salary



- After one year of employment, UDA also makes a discretionary contribution of 5% of the employee's annual salary toward their retirement.

Vesting Schedule

The vesting schedule is the amount of the UDA contributions that you keep, the longer you stay with the company.

Years of Service	Percentage vested
<2 Years	0
2 Years	20%
3 Years	40%
4 Years	60%
5 Years	80%
6 Years	100%



*Company benefits are available to ALL employees, regardless of if you participate in the medical benefits.

COMPANY BENEFITS*

How to Access your 401(k) Account

Online

First time users:

- Go to principal.com/welcome
- Select Get Started to create an account.

Ongoing Access:

- Go to principal.com
- Click log in to access your account.

Questions?

Having trouble setting up your login? Give Principal a call at 800-986-3343



Access your account on the go with the Principal App! Available for iPhone and Androids.



**Company benefits are available to ALL employees, regardless of participation in the medical benefits.*



COMPANY BENEFITS*

401k Online Tools and Resources

The Principal website is filled with many types of resources and planning tools to help employees prepare for their future retirement savings goals.

EDUCATION HUB

Planning for retirement can be stressful. We get it. When you need help, we'll be here with quick resources that can help you make informed decisions for the future. Plus, we'll incorporate some fun along the way!

MONTHLY WEBINAR SERIES

Gain education and insight from retirement professionals to help make more informed decisions on topics like budgeting, retirement income, or Social Security.

PERSONALIZE PLANNING

Meet with a Retire SecureSM representative the next time they visit your workplace. If in-person meetings aren't available at your workplace, or if you prefer a phone meeting, [schedule a phone meeting today](#).

PRINCIPAL MILESTONES

We know there's a lot to think about when it comes to your finances. Get help on the topics you're interested in with resources from Principal® Milestones. You'll find articles, videos, calculators, worksheets, and more, all designed to help you navigate your financial journey, wherever you are on the pathway.

**Company benefits are available to ALL employees, regardless of participation in the medical benefits.*

COMPANY BENEFITS*

Roth Contributions

“Roth contributions” might be one of those terms that you’ve heard before but aren’t sure what it means. And if your employer-sponsored 401(k) or 403(b) plan allows them, they could help you get more out of your savings when you retire.

How are Roth contributions different from regular contributions?

REGULAR CONTRIBUTIONS TO YOUR 401(K) OR 403(B)

- You don’t pay income taxes on the money when you contribute.
- You do pay income tax when you withdraw it.
- May be better if you think your tax rate will go down when you retire.

ROTH CONTRIBUTIONS

- You do pay income tax on the money right when you contribute it.
- You don’t pay income tax when you withdraw it, as long as you’re at least age 59 ½, and the money has been in your account for at least five years.
- May be better if you think your tax rate will be higher when you retire

Pay taxes now or later?

Figuring out whether you’ll pay more taxes now or when you retire can be tricky. However, as long as your employer’s plan allows it, you can make a combination of both regular and Roth contributions to help balance out what you owe.

Review your contributions at [principal.com](https://www.principal.com)



NEW!

COMPANY BENEFITS*

SmartDollar- Financial Wellness Benefit



Say hello to SmartDollar, your free financial wellness benefit! Ditch money stress and learn to spend less, save more, and get rid of debt—for good.

You'll learn how to:

- Handle financial emergencies
- Eliminate debt
- Change spending habits
- Tackle money anxiety



How SmartDollar is Different

- ✓ **Debt Elimination**
We help you keep more of your income and lose less of it to debt.
- ✓ **Step-by-Step Plan**
Our interactive plan keeps you engaged, excited and accountable.
- ✓ **Behavior Change**
Our comprehensive approach builds healthy money habits that last!
- ✓ **30 Years of Experience**
Our money plan is trusted by millions of people nationwide.



Stay on track with access to:

- EveryDollar, a budgeting app
- Financial coaching to help you set goals
- Educational videos, articles and audio lessons

Create your FREE SmartDollar account in two steps:

1.
34

Go online to smardollar.com/start or scan the QR code.



2.

Enter the keyword **uda3072**

COMPANY BENEFITS*

Employee Assistance Program

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage.

Expert advice for work, life, and your well-being

The program's experienced counselors provided through TELUS Health – one of the nation's premier providers of Employee Assistance Program services – can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

How to Find Free Support Services

- Phone: 1-888-319-7819
 - Available 24/7
- Online: one.telushealth.com/access
 - user name: metlifeap
 - password: eap



**Company benefits are available to ALL employees, regardless of participation in the medical benefits.*

COMPANY BENEFITS*

Onsite

Onsite Wellness Center

UDA has partnered with Retro Health to provide an onsite wellness center for employees and spouses enrolled in our Medical Plans. The center is open 5 days a week at varying times to serve all shifts.

Why visit the UDA Wellness Center?

- No cost to the employee
- Education and coaching
- Convenience
- Screening lab work and physical biometrics
- Health Risk Assessment
- Flu Vaccines
- Biometric Screening

Retro Health Disease Management Program treats the top three chronic diseases that are impacting employee's health:

- Diabetes
- Hypertension (High Blood Pressure)
- Hyperlipidemia (high cholesterol/triglycerides)

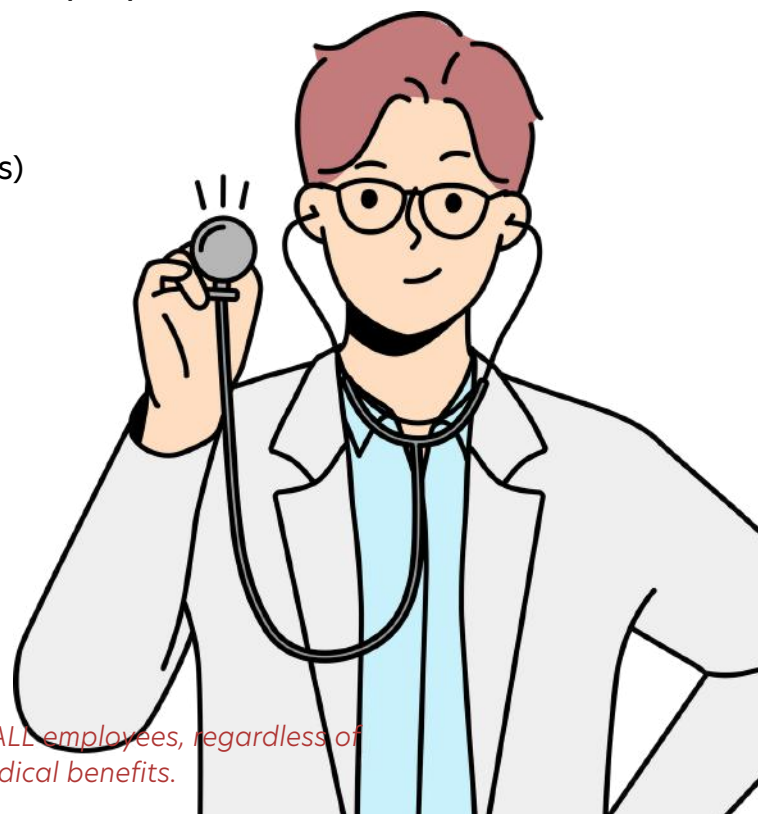
The Retro Health onsite provider practices high-quality, evidence-based, relationship-focused medicine.

Wellness Center Hours

- Monday- 12:30 PM - 5 PM
- Tuesday- 8 AM - 1 PM
- Wednesday- 8 AM - 2 PM
- Thursday-12:30 PM - 5 PM
- Friday-8 AM - 6 PM

Contact Information

- 1-844-697-3876
- uda@retrohealth.com



COMPANY BENEFITS*

Onsite

Sight on Site

Three times a year, mobile eye care company Sight on Site, comes to UDA to provide eye exams to employees and dependents with vision insurance.

The company also issues prescription safety glasses to those who need them.



Bus Passes

UDA offers bus passes to employees as part of our Trip Reduction Program. The program aims to reduce pollution by using alternative modes of transportation.

College Tuition Benefits

Participate in qualifying courses to enhance your job skills and UDA will reimburse your tuition expenses through Paycom Expense Management.



**Company benefits are available to ALL employees, regardless of participation in the medical benefits.*

COMPANY BENEFITS*



MicroMarket

The Micro Market offers many different types of food, and snacks. With 24-hour a-day access, the store makes it easy for employees to grab lunch, a drink, or even UDA merchandise!

All employees are enrolled in the payroll deduction option available at the kiosk.



Onsite Gym

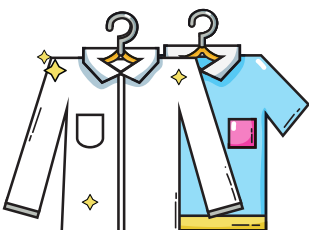
UDA's onsite gym is open 24/7 and filled with many different types of cardio and strength equipment, The gym is FREE and available to all UDA employees and spouses. You can also earn \$25/month for using the gym 12 times a month.

Sign up for access: Visit the Ask Here section in Paycom to request access to the onsite gym.

Gym Rewards

Already attend a gym that you love? Visit 12 times in a month and earn \$25 to help offset those costs.

Upload proof of gym attendance in Paycom> Expenses to get your reward.



Uniforms

UDA supplies and launders uniforms for employees that work in areas with a designated uniform.

CONTACT INFORMATION

	Contact	Website
Medical Cigna	<ul style="list-style-type: none"> • 800-Cigna24 (2446224) 	www.myCigna.com
Medical MDLive	<ul style="list-style-type: none"> • 888-726-3171 	www.myCigna.com
Pharmacy Cigna	<ul style="list-style-type: none"> • 800-853-2713 <ul style="list-style-type: none"> ◦ 24/7/365 	www.myCigna.com
Dental Metlife	<ul style="list-style-type: none"> • 800-275-4638 	www.metlife.com/dental
Vision Metlife	<ul style="list-style-type: none"> • 855-638-3931 	www.metlife.com/vision
Short & Long Term Disability Metlife	<ul style="list-style-type: none"> • 800-300-4296 	www.mybenefits.metlife.com
Accident Critical Illness, Hospital Indemnity Metlife	<ul style="list-style-type: none"> • 800-438-6388 <ul style="list-style-type: none"> ◦ Mon-Fri: 8am - 8pm EST 	www.mybenefits.metlife.com
Legal Metlife	<ul style="list-style-type: none"> • 800-821-6400 • clientservice@legalplans.com 	www.metlife.com
Pet Insurance Metlife	<ul style="list-style-type: none"> • 800-GET-MET8 (438-6388) 	www.metlife.com
401(k) Principal	<ul style="list-style-type: none"> • 800-986-3343 	www.principal.com
Employee Assistance Program Metlife	<ul style="list-style-type: none"> • 888-319-7819 	one.telushealth.com user name: metlifeeap password: eap
Onsite Wellness Center Retro Health	<ul style="list-style-type: none"> • 844-697-3876 • uda@retrohealth.com 	
Onsite Benefits UDA	<ul style="list-style-type: none"> • Use Paycom Ask Here "Onsite Benefits" 	
Meet with a member of HR	<ul style="list-style-type: none"> • Meet with a member of HR Use Paycom Ask Here to schedule a phone call or in person visit. 	

UDA

Since 1960

You made it to the end!

Did you know the largest manufacturer of tires in the world is LEGO?

They make over 300 million tires a year!

