






Summary of Benefits 2022-2023

- Eligibility:** Regular, full-time employees
- Eligible Dependent:** An eligible employee’s legal spouse and children, including adoptive children, stepchildren, or foster children, up to age 26. Mentally or physically disabled children shall be considered eligible dependents regardless of age. Dependents in the military service are not eligible.
- Open Enrollment:** A designated period of time available each succeeding year of enrollment that allows eligible employees to make changes possible without a qualifying event. Currently takes place in August with an effective date of September 1.
- Qualifying Event:** Birth, legal adoption, placement for adoption, marriage, legal guardianship, court or administrative order.

	Medical Insurance:	Employee Only Premiums	\$255.00 per month
		Employee and Family Premiums	\$357.00 per month
		Deductibles:	Single: \$2,000, Family: \$4,000 (in network)
		Co-pays:	Office visit: \$30.00; Urgent Care: \$40.00; Emergency Room: \$200.00
		Co-Insurance:	In-Network: 20% (Insurance 80%); Out-of-Network: 30% (Insurance 70%)
Cigna Network			
Eligibility: Effective the 1st day of the month following the hire date		Vision: Routine annual eye exam; no cost. Available through In-network providers only	

EAP/TeleHealth :	HealthJoy is provided to all employees and employee dependents for instant access to an up-to-date benefits wallet with all your benefit cards. With HealthJoy you can get personalized recommendations for local doctors, consult with a medical provider at any time, and have an expert through HealthJoy available to help review and negotiate your medical bills.
	The HealthJoy EAP and Behavioral Health program gives you access to a Licensed Professional Counselor for help with financial, personal, family and legal issues. You can also schedule a 50-minute therapy session with a licensed therapist of your choosing in as little as 24 hours. Select a time that works for you to talk to a therapist via phone or video from the comfort of your own home.
Eligibility: Effective the 1st day of the month following the hire date. FREE to all employees	

Dental:	Single:	Premium Paid by Employer
	Employee, Spouse, and Children:	Premium Paid by Employer
	\$50.00 yearly deductible	\$1500/per person maximum annual benefit
Eligibility: Effective the 1st day of the month following the hire date		

Voluntary Medical Transport



All regular, full-time employees are eligible to elect coverage during the new hire enrollment period. If you are transported by a participating provider for an emergency air or ground ambulance transport, you are guaranteed to have zero out-of-pocket costs, regardless of your balance.

OPTIONAL BENEFIT: Employee pays full cost of monthly membership premium (2 tier option)

Eligibility: Regular full-time employees are eligible the 1st of the month following hire date

MASA Plus: \$19.00 per month

MASA Platinum: \$39.00 per month

FSA—Flexible Spending Account



All regular, full-time employees are eligible to contribute to the FSA the 1st of the month following hire date. OPTIONAL BENEFIT

Health Expenses Maximum \$2,850.00 per year.

Dependent Expenses Maximum \$5,000.00 per year.

Eligibility: Regular full-time employees are eligible the 1st of the month following hire date

Contribution elections are pre-tax. Plan year coincides with the calendar year.

Employees must enroll each year to participate.

Voluntary Vision:



All regular, full-time employees are eligible to elect coverage during the new hire enrollment period. Vision coverage is provided through Principal utilizing the VSP Choice Network. To find a provider visit vsp.com.

OPTIONAL BENEFIT: Employee pays full cost of monthly membership premium

Eligibility: Regular full-time employees are eligible the 1st of the month following hire date

	Basic Life Insurance	Normal Death	Accidental Death
Effective the 1st of the month following hire date	Employee	\$50,000.00	\$100,000.00
Premiums paid by the Company (Life/AD&D)	Spouse	\$5,000.00	\$5,000.00
	Children	\$5,000.00	\$5,000.00
Accidental Death/Dismemberment	Benefit based on loss	Life: \$50,000.00	Hand, Foot, Eye—1/2 of the principal sum
Disability Insurance	Short Term: Non-work related illness or injury	Short Term payments begin after 14 day qualification period.	Long Term following 180 days of illness or injury.
Short Term Premiums paid by the Employee	Pays 60% of basic monthly income		
Long Term Premiums paid by the Company			
Supplemental Life Insurance	Group rates—employee pays premium	Up to \$500,000.00 Coverage	

Accident and Critical Illness:

Accident

Critical Illness



Effective the 1st day of the month following hire date.

OPTIONAL BENEFITS: Employee pays full cost of monthly membership premium

Accident Expense insurance pays a benefit directly to you when you receive treatment from a physician for a covered accident. This plan also includes a health screening benefit which pays \$50 twice per year for a number of covered medical

Critical Illness insurance pays a lump-sum benefit directly to you if you are diagnosed with a stroke, heart attack or a number of other covered conditions. This plan also includes a health screening benefit which pays \$50 per year for a number of covered medical tests or

SworKit:



SworKit is a digital health and fitness company. SworKit provides workouts, customizable plans, and resources that allow you to adopt and maintain healthy habits for life. With a custom combination of strength, cardio, yoga, and stretching workouts, SworKit makes it simple for employees to get in the best shape of their lives and stay in the best shape of their lives anytime, anywhere.

FREE benefit to all employees

401k Plan—Pre-Tax & ROTH



Eligibility Enrollment: At Hire for employee contributions and rollovers.

Eligibility Employer Contributions: 21 years of age, one year of service in which the employee worked a minimum of 1000 hours.

401k Plan Match: .25% of each 1% contributed by the employee to a maximum of 2% match for 8% contributed by the employee.

Plan Year: is a calendar year.

Under the plan, eligible employees may elect to have Union Telephone Company withhold, through payroll deductions, a percentage of their earnings up to the maximum amount per year set by current IRS regulations.

An employee's payroll contributions are always 100% vested. Matching contributions from the employer are 100% vested after 6 years of service.

Payroll contribution change requests can be made any time and are effective the 1st day of any month after the form is submitted.

Employee Stock Ownership Plan

Eligibility: 21 years of age, one year of service in which the employee worked a minimum of 1000 hours.

Union Telephone Company at their expense makes discretionary contributions on behalf of all eligible participants each pay period. The contribution amount is equal to 4% of the gross employee earnings. At the end of each year the contributions made by the Company are used to purchase shares in UTC in each eligible employee's name. The employee is progressively vested in the plan for each plan year and 100% vested after completing six years of continuous service.

Leave Benefits

Paid Holidays

Eligibility: Regular Full-Time Employees

January 1	New Year's Day
Third Monday in February	President's Day
Last Monday in May	Memorial Day
July 4	Independence Day
First Monday in September	Labor Day
November 11	Veteran's Day
Fourth Thursday in November	Thanksgiving Day
December 25	Christmas Day

Paid Vacation

Eligibility : Regular Full-Time Employees

The amount of vacation to which you are entitled is based on a full-time 40-hour work schedule and on your length of service as of your anniversary date, as follows:

Years of Service

6 months to 9 years
10 years through 14 years

Monthly Accrual Schedule

6.67 hours per month
10.0 hours per month

Vacation is vested each year on the first of the month following your hire date anniversary. Vacation Time may be accumulated up to 160 vested hours.

Paid Sick Leave

Eligibility: Regular Full-Time Employees

All regular, full-time employees shall accrue 8 hours of sick leave per month.

As a new hire, paid sick leave is not available until the first of the 7th month when the employee will receive 6 vested days of sick time for immediate use. Sick leave may never be used prior to its accrual. Vested Sick time may be accumulated up to 480 hours.