

## 2025 BENEFITS, PERKS, & DISCOUNTS

## BENEFITS SUMMARY (AS OF 1/1/2025)\*

BENEFITS	DESCRIPTION	COVERAGE
MEDICAL, DENTAL, VISION		
Medical: UHC Oxford (Freedom Network) Website: www.myuhc.com	Employees may choose:  Oxford UnitedHealthcare EPO  Oxford UnitedHealthcare POS Access	Freedom EPO - provides in-network coverage only
		Freedom Access- provides in and out-of-network coverage \$25/visit for Primary Care Provider and \$40/visit for Specialist
		Prescription Drug deductible of \$100 individual / \$300 family
		EPO and Access plans include 3-Tier Prescription Plan coverage
		UUSA In-Network Hospitalization Co-Pay Reimbursement: In-network hospitalization co-pay of \$500 reimbursed at 80% for both plans
Behavioral Health: UHC Oxford	Virtual therapy and mental health support.	In network providers require \$25 co-pay for each session, which can be virtual or in-person. Additional resources can be found <a href="here">here</a> .
One Pass Select	Employees can prioritize their health and wellness through a lower-cost, extensive nationwide network of gyms and local fitness studios, including digital fitness.	Brochure and Video link here

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UHC Rewards	Policy holders and their family members over the age of 18 can each earn up to \$300 by participating in healthy activities on the UHC app.	Info here.
Real Appeal (UHC-Oxford)	Online weight management support program at no additional cost to you and your eligible family members.	enroll.realappeal.com
Sweat Equity (UHC-Oxford)	Gym reimbursement program- up to \$200 every 6 months with 50 qualified gym visits for members	Info here.
Quit for Life (UHC-Oxford)	Tools and online support for quitting tobacco use.	Go to myuhc.com>My Resources>Quit for Life
<b>Dental</b> : Aetna Freedom of Choice	Choice of: <u>Aetna Dental DMO</u>	DMO - provides in-network coverage only
Website: <u>www.aetna.com</u>	Aetna Dental PPO	PPO - provides both in-network and out-of-network coverage
		Additional discounts on acupuncture, daily dental care products, vision and hearing care, fitness, weight loss and more. Info can be found under the Health & Wellness tab on top of Aetna's homepage.
<u>Vision Care:</u> EyeMed	Insight Network	Access to both In-Network and Out of Network
Website: <u>www.eyemed.com</u> 1.800.988.4221		Receive 40% off an additional pair of prescription eyeglasses, discount available for hearing aids and Lasik services
Employee Assistance Program (EAP) Employee Assistance Program (EAP) Website: member.magellanhealthcare .com 24 hour/7 day assistance: 1.800.523.5668	Magellan Behavioral Health  My Company/Log In- US Fund for UNICEF	Free confidential services to help you and your household members manage everyday challenges (up to 5 counseling sessions per incident).
		Staff has access to a digital emotional wellbeing program powered by Neuroflow to help them take control of their overall health.
		Magellan can also recommend other service providers such as financial planners, attorneys, child care providers, home improvement, consumer information, emergency preparedness, and more.
FINANCIAL		

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Retirement Plan: Principal Website: www.principal.com	403(b) Defined Contribution Plan	Automatic enrollment of 4%; Annual automatic increase will occur beginning Jan 1 of the following year of 1% up to 15%. Immediate vesting in employee contribution Maximum contribution for calendar year = \$23,500 (plus, additional catch-up contribution of \$7,500 for employees 50 years of age and above. For staff between ages 60 – 62, can contribute a total of \$11,250 for catch up in 2025.)  After 1 yr of employment, the company will contribute 4% of your base pay AND match your employee contribution of up to 4% of base pay on the 1st of the following month.  All company contributions subject to a 4-year vesting period 2nd yr = 33% - 3rd yr = 66% - 4th yr = 100%
Health Care & Dependent Care FSA (Flores) Website: flores247.com Flores Resource Library	Allows the opportunity to redirect pre-tax income to pay for:  Dependent care Medical, dental, vision, and prescription drug expenses that may or may not be covered by insurance	Employees can use pre-tax income to pay for Medical & Dependent Care Expenses  Employees may deduct up to \$3,300/calendar year pre-tax for health care (with a rollover of \$660)
		Employees may deduct up to \$5,000/calendar year pre-tax for dependent care
Parking & Transit FSA (Flores) Website: flores247.com	Employees can use pre- and post-tax income to pay for public transportation and parking	Employees may deduct up to \$325/month pre-tax for transit  Employees may deduct up to \$325/month pre-tax for parking
Work from Home Subsidy	Covers expenses associated with personal electronic devices and/or general office supplies as a result from working remotely	\$20 per paycheck- automatically added to each paycheck
Tuition Reimbursement	Approved courses reimbursed up to 50%	Maximum \$4,000/fiscal year with grade "C" or higher
Retiree Medical Insurance Supplemental Coverage	Supplemental Reimbursement Benefit to assist retirees	Up to \$295/mo reimbursement for coverage to supplement Medicare, plus up to \$83/mo prescription drug benefit
UN Federal Credit Union Website: <u>www.unfcu.org</u>	Financial services and programs, including Savings and Checking Accounts, and loans at reasonable rates	Extends lifetime membership to all family members
ADDITIONAL BENEFITS		

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Life Insurance/Accidental Death & Dismemberment (AD&D)Life Insurance/Accidental Death & Dismemberment (AD&D)	UNUM	Three times annual salary up to \$515,000 (guaranteed), or up to \$1,000,000 with evidence of insurability.
Short Term Disability (STD)	Coverage for medically documented disabilities	Provides income replacement for non-job-related illnesses that makes you unable to work for a period of time.  7 days waiting period and eligible for up to 26 weeks.
Long Term Disability (LTD)	Salary continuation for medically documented disabilities after STD is exhausted	LTD carrier pays 66.6% of gross salary to a max of \$10,000/month
Flex PTO (Flexible Paid Time Off)	Replaced Vacation days, Floating Holidays, Personal days and Bereavement Leave	Allows for flexibility and enables staff to focus on self-care to achieve a work life balance  Resets at the beginning of each fiscal year (July 1st)
Extended Summer Fridays	Early departure (2PM) each Friday	Based on 35-hour work week requirement  Work Schedule:  Monday-Thursday (9am–5:30pm w/ 1-hour lunch)  Friday (9am–2pm)
Sick Days	Up to 56 hours per fiscal year	Accrual begins from date of hire. Earn 1 sick hour for every 30 hours of work. Sick hours can be carried over to a max of 56 hours each year.
ADDITIONAL CAREGIVER B	ENEFITS	
Parental Leave Policy	Please see Parental Leave Policy in People & Culture's Policies & Procedures Manual	After 1 year of employment, eligible employees are entitled to 24 weeks of parental leave.
Care.com Membership Website: <u>care.com</u>	Unlimited access for finding care for childcare assistance, caregivers, housekeepers, pet sitters, tutors etc.	Enroll at <u>unicefusa.care.com</u> by using your work e-mail address <u>Info, Overview, and FAQ on Box</u>
Milkstork Website: MilkStork	Free breast milk shipping for staff who travel on overnight business trips	MilkStork.com

## **PERKS & DISCOUNTS SUMMARY**

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PERK/DISCOUNT	DESCRIPTION	NOTES/LINKS
Headspace Website: work.headspace.com/unicef/member enroll	Free meditation, sleep, mental health, mindfulness and more for all UNICEF staff	Enroll here. To sign up, use the same @unicefnatcoms.org address you use to access UNICEF's Sharepoint (not a @unicefusa.org address). This address is synced to your UNICEF USA email address, where you will receive a confirmation email. For example, your email will be the first letter of your first name, follow by your full last name. Ex syuen@unicefnatcoms.org. If you do not have access to a Nat Coms address, put in a ticket on FreshService with Global Programs to request one.
Lifemart Website: Access via ADP's homepage on www.workforcenow.adp.com	Discounts offered through ADP	Access hundreds of deals on nationally recognized brand-name products and services in one convenient location. Find discounts on child and elder care, consumer goods, travel, hotels, fitness centers, tickets and more.
Plum Benefits Website: www.plumbenefits.com Company Code: ac09290702	Discounts site	Exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and more.
PPI Benefit Hub Website: ppienroll.com	Discounts offered through PPI Benefit Solutions	Customize your own benefits/discounts preferences via PPI. The Discounts site will give you access to hundreds of discounts on things like childcare, dog walking, moving, tickets, theme parks, home & auto deals, travel, and more.

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