



ASSOCIATE BENEFIT SUMMARY

Effective March 1, 2010

This list is distributed for information purposes only and may be subject to change

UPON DATE OF HIRE

BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
Associate Annual Bonus Plan	UHA	Amount determined by management annually, based upon meeting pre-set goals	Pro-rated based on full-time equivalent, and meeting pre-set goals	Pro-rated based on full-time equivalent, and meeting pre-set goals
Holidays	UHA	10 paid holidays per calendar year	Pro-rated based on full-time equivalent	Not eligible
Sales Referral Program	UHA	Receive a gift certificate and/or cash bonus for a successful UHA health insurance sale	Same as full-time	Same as full-time
Associate Referral Program	UHA	Bonus of \$500 for a referral that leads to hiring and completion of the 3-month introductory period	Same as full-time	Same as full-time
EAP (Employee Assistance Program)	UHA	Up to 4 counseling sessions per year for associates and each family member	Same as full-time	Same as full-time
Wellness Program	UHA	Semi-annual wellness individual and team bonuses and Personal Leave available for meeting pre-set qualifications	Same as full-time	Same as full-time
Wellness Bucks	UHA	Receive up to \$75/month reimbursement for your own wellness activities such as gym membership, personal trainer fees and exercise classes	Same as full-time	Same as full-time
Wellness Leave	UHA	Associates are given 1 hour of paid leave twice a week to work out	Same as full-time	Same as full-time
Parking	UHA & Associate	Subsidized for positions that require driving	Subject to approval	Not eligible
Costco/Sam's Club Membership	Associate	Business Membership	Same as full-time	Same as full-time
Credit Union Membership	Associate	Membership with Hawaiian Tel Federal Credit Union & Hawaii Central Credit Union	Same as full-time	Same as full-time
Discounted Movie Passes	Associate	Discounted Movie Tickets at Regal & Consolidated	Same as full-time	Same as full-time
Direct Deposit	N/A	Payroll deductions	Same as full-time	Same as full-time
Temporary Disability Insurance	UHA	58% of average weekly earnings up to a maximum of 26 weeks per calendar year	Same as full-time	Not eligible
Advance Health Care Directive	UHA	100% of the cost paid by UHA for Associate & Spouse	Same as full-time	Same as full-time

1ST OF THE MONTH FOLLOWING DATE OF HIRE

BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
Health Insurance	UHA & Associate	100% of premiums for UHA 3000 with Drug Plan M, paid by UHA; a portion of the premium paid by UHA for coverage under UHA 3000 with Drug Plan L (with \$5,000 max), or UHA 600 (see last page)	Same as full-time (see reverse)	Not eligible
Dental Insurance	UHA & Associate	100% of premiums for UHA Dental Plus paid by UHA; 100% for single coverage for HDS paid by UHA (see last page)	Same as full-time	Not eligible
125(k) - Pre-tax Medical & Dental Premium Expenses (Premium Conversion)	UHA & Associates	Eligible associates are able to pay for medical & dental premiums with pre-tax dollars	Same as full-time	Not eligible
Bus Pass	UHA & Associate	50% of bus pass paid by UHA for associates; 100% of bus pass paid by UHA for supervisors	Same as full-time	Not eligible
125(k) - Pre-tax Transit & Parking Expenses	UHA & Associate	Associate eligible for pre-tax bus pass deduction for the following month's bus pass (i.e. Associate hired on Dec. 16th, deductions would begin in January for February bus pass)	Same as full-time	Not eligible
ID Fraud	UHA	Associate and spouse are covered up to \$10,000 for any one loss	Same as full-time	Same as full-time

1ST OF THE MONTH FOLLOWING 30 DAYS OF CONTINUOUS EMPLOYMENT

BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
Group Life Insurance	UHA	\$50,000 (policy limit subject to reduction based on age)	Same as full-time	Not eligible
Long Term Disability	UHA	60% of annual salary after 180 continuous days of disability	Same as full-time	Not eligible
Accidental Death and Dismemberment	Associate	Between \$10,000-\$300,000 of insurance coverage	Must work 30 hrs/week to be eligible	Not eligible

AFTER 90 DAYS OF CONTINUOUS EMPLOYMENT

BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
Annual Vacation Leave (Accumulated)	UHA	10-20 days (see last page)	Pro-rated based on full-time equivalent (see reverse)	Not eligible
Annual Sick Leave (Accumulated)	UHA	2.34 hours per pay period up to 7 days annually; hours prorated for new hires (see last page)	Pro-rated based on full-time equivalent (see reverse)	Not eligible
Annual Personal Leave (Non-Accumulated)	UHA	3 days (see last page)	Pro-rated based on full-time equivalent (see reverse)	Not eligible
Bereavement Leave	UHA	3 days for death of immediate family member	Same as full-time	Same as full-time
Charitable Event Leave	UHA	Up to 8 hours each year to participate in community events	Same as full-time	Same as full-time

1ST OF THE MONTH FOLLOWING 90 DAYS OF CONTINUOUS EMPLOYMENT

BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
125(k) - Pre-tax Out-of-Pocket Medical Expenses & Dependant Day Care Expenses	Associate	Medical \$1,200 Dependant Care \$5,000	Same as full-time	Not eligible
125(k) – Pre-tax Supplemental Health Plans	Associate	Accident Indemnity, Cancer Indemnity, Hospital Confinement, Specified Health/Critical Illness, Intensive Care Plan, Off-The-Job Accident Disability/ Sickness Disability, Spouse Off-The-Job Accident Disability	Same as full-time	Not eligible
401(K) Plan	UHA & Associate	Automatic online enrollment. Employer matching determined each plan year Employer profit sharing; must be employed at end of plan year to receive profit sharing (see last page)	Same as full-time (see below)	Same as full-time (see below)

AVAILABLE AFTER 6 MONTHS OF CONTINUOUS EMPLOYMENT

BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
Victims Leave	UHA	Maximum of 30 days of leave each calendar year	Same as full-time	Same as full-time
Hawaii Family Leave	UHA	Up to four weeks of leave each calendar year	Same as full-time	Same as full-time

AVAILABLE AFTER 12 MONTHS OF CONTINUOUS EMPLOYMENT

BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
Family and Medical Leave Act (FMLA)	UHA	Up to 12 weeks of leave per 12 month period Up to 26 weeks of FMLA leave for military family leave	Must work a minimum of 1,250 hours during the 12 months period to be eligible for this leave	Not eligible
Leave Sharing Program	UHA	For associates experiencing a catastrophic medical hardship either personally or by an immediate family member	Same as full-time	Same as full-time

UHA PROVIDES ALL STATUTORY BENEFITS REQUIRED BY LAW

401(K) Plan

Employer Matching: UHA matches 50% of the first 6% of pay that Associate contributes
 Employee Contribution: Associates may contribute up to the Internal Revenue Service (IRS) allowable limit
 Profit Sharing: Determined at the end of the plan year, should UHA be profitable

Health Insurance

UHA offers two types of Medical Insurance:

- UHA 3000
- UHA 600

UHA will pay the monthly premiums for single, 2-party, and family coverage for eligible associates electing UHA 3000 with drug plan M. If UHA 3000 with drug plan L (with \$5,000 max) or UHA 600 is chosen, a portion of the premium will be paid by UHA. The associate's portion may be paid through the Flexible Benefits Plan.

Dental Insurance

UHA offers two types of Dental Insurance:

- UHA Dental Plus - Offers comprehensive covered services through the Hawaii Family Dental Centers. There is no annual maximum for covered dental benefits rendered.
- HDS Dental - Offers the largest network of dentists in Hawaii to choose from and your out-of-pocket expenses are minimized when you receive services from a HDS participating dentist

UHA will pay the monthly premiums for single, 2-party and family coverage for eligible associates electing UHA Dental Plus. If HDS is selected, single coverage will be paid by UHA and a portion of 2-party and family coverage will be paid by UHA. The associate's portion may be paid through the Flexible Benefits Plan.

Annual Vacation Leave (Accumulated)	Full-Time	Part-Time (20-39 hrs)	Maximum Annual Accumulation
Years of Service From day of hire through last day of 4th year	10 days	Pro-rated amount based on Full Time	*1.5 times annual allowance Equivalent
From day 1 of 5th year through last day of 8th year	15 days	Pro-rated amount based on Full Time	*1.5 times annual allowance Equivalent
From day 1 of 9th year on	20 days	Pro-rated amount based on Full Time	*1.5 times annual allowance Equivalent

*The vacation accumulation maximum will be capped on December 31st of each year

Annual Sick Leave (Accumulated)

Years of Service	Full-Time	Part-Time (20-39 hrs)
Upon successful completion of the 3-month introductory period	2.34 hours per pay period up to 7 days annually Hours pro-rated for new hires	Pro-rated amount based on Full Time Equivalent

Associates may roll over up to 160 hours of sick leave to the following year. The remaining sick leave will be converted to personal leave using a conversion rate of 2 sick hours = 1 personal hour. UHA does not compensate for unused sick leave upon an associates resignation or termination.

Annual Personal Leave (Non-Accumulated)

Years of Service	Personal Leave	Part-Time (20-39 hrs)
Upon successful completion of the 3-month introductory period	An annual pro-rated amount	Pro-rated amount based on Full Time Equivalent
1 year and over	3 days	Pro-rated amount based on Full Time Equivalent

UHA does not compensate for unused personal days if not used by the end of the calendar year (December 31st), or upon an associate's resignation or termination.

This list is distributed for information purposes only. Management reserves the right to change these benefits at any time. In case of a discrepancy between this benefit summary and the Associate Handbook, the Associate Handbook shall prevail.