



## ASSOCIATE BENEFIT SUMMARY

Effective January 1, 2021

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

<i>Upon Date of Hire</i>				
BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
401(K) Plan	UHA & Associate	Automatic enrollment at 10%. Automatic 1% salary deferral increase September 1st of each year up to 10%. 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)
Advance Health Care Directive (Five Wishes Booklet & Go Wish Cards)	UHA	100% of the cost paid by UHA for associate and spouse/ significant other	Same as full-time	Same as full-time
Amazing Care Network	Associate	Voluntary participation. An initial \$50 deposit is required and the monthly administration fee is \$5	Same as full-time	Same as full-time
Associate Referral Program	UHA	Receive \$1,000 for a referral that leads to hiring and completion of the 3-month introductory period	Same as full-time	Same as full-time
Bereavement Leave	UHA	3 days for death of immediate family member	Same as full-time	Same as full-time
Credit Union Membership	Associate	Membership with Hawaii Central Credit Union, Hawaii USA Federal Credit Union and Hawaii State Federal Credit Union	Same as full-time	Same as full-time
Desk Reimbursement	UHA	Work from home associates are eligible for a reimbursement of up to \$500 for the purchase of a desk	Same as full-time	Same as full-time
Direct Deposit	N/A	Associates may direct deposit their paycheck into a maximum of three accounts (2 checking and 1 savings or 2 savings and 1 checking)	Same as full-time	Same as full-time
Discounted Movie Passes	Associate	Discounted Movie Tickets at Regal and Consolidated	Same as full-time	Same as full-time
Employee Assistance Program (EAP)	UHA	Resources and guidance are available to you and your family on personal challenges you might face such as parenting, senior care, home services, wellness, legal, and financial services	Same as full-time	Same as full-time
Healthy Lifestyle Program	UHA	Includes but not limited to annual flu shot, discount membership rate at Unyqe Fitness, brown bag meetings, filtered water stations, wellness initiatives	Same as full-time	Same as full-time
Holidays	UHA	12 paid holidays per calendar year	Pro-rated based on full-time equivalent	Not eligible
Sales Referral Program	UHA	Receive a \$25 gift certificate and/or cash bonus for a successful UHA health insurance sale	Same as full-time	Same as full-time
Student Loan Repayment Program	UHA	A monthly contribution of \$50 is provided to eligible associates	Same as full-time	Same as full-time
Wellness Bucks	UHA	To encourage associates and their 'Ohana to live a healthy lifestyle, associates may receive \$100/month	Same as full-time	Same as full-time
Wellness Time	UHA	Associates may take up to 2.5 hours per week during regularly scheduled work hours to participate in healthy lifestyle activities	Same as full-time	Same as full-time
Personal Time Off (PTO - Accumulated)	UHA	20-30 days (see last page)	Pro-rated based on full-time equivalent (see reverse)	Not eligible
Community Event Leave	UHA	Up to 8 hours each year to participate in community events	Same as full-time	Same as full-time

<i>1st of the Month Following Date of Hire</i>				
BENEFIT	PAID BY	FULL-TIME ASSOCIATES	PART-TIME ASSOCIATES 20-39 hrs/week	PART-TIME ASSOCIATES Less than 20 hrs/week
Bus Pass	UHA & Associate	50% of bus pass paid by UHA for associates who are designated as WFO; 100% of bus pass paid by UHA for WFO supervisors and above when parking is not provided	Same as full-time	Not eligible
Charitable Donations	Associate	To assist associates with making contributions to charitable organizations, UHA will set up semi-monthly payroll deductions	Same as full-time	Same as full-time
Dental Insurance	UHA	100% of premium paid by UHA (see last page)	Same as full-time	Not eligible
Health Insurance	UHA	100% of premium paid by UHA (see last page). Medical stipend available for associates meeting qualified exemptions from health care coverage	Same as full-time (see reverse)	Not eligible
Charitable Giving Program	UHA & Associate	To assist associates with making contributions, UHA will set up payroll deductions for organization(s) selected by the CEO. UHA may include matching funds	Same as full-time	Not eligible
Parking	UHA & Associate	Subsidized for associates who are designated as work from office (WFO) and are required to drive. For associates who WFO and are not required to drive, UHA will subsidize \$35 for monthly parking	Subject to approval	Not eligible
Pre-Tax Bicycle Commuter Expenses	UHA	\$20 per month company-funded bicycle commuter benefit. Associate must use bicycle to commute to and from work	Same as full-time	Not eligible
Pre-tax Transit & Parking Expenses	UHA & Associate	Associates may pay for parking and transit expenses with pre-tax dollars	Same as full-time	Not eligible

**1st of the Month Following 30 Days of Continuous Employment**

<b>BENEFIT</b>	<b>PAID BY</b>	<b>FULL-TIME ASSOCIATES</b>	<b>PART-TIME ASSOCIATES 20-39 hrs/week</b>	<b>PART-TIME ASSOCIATES Less than 20 hrs/week</b>
Accidental Death and Dismemberment	UHA/Associate	\$50,000 (policy limit subject to reduction based on age). Additional voluntary coverage for self, children, and family available between \$10,000 - \$300,000	Must work 30 hrs/week to be eligible	Not eligible
Group Life Insurance	UHA /Associate	\$50,000 (policy limit subject to reduction based on age). Additional voluntary coverage for self, spouse, and children available	Same as full-time	Not eligible
Long Term Care Insurance	UHA/Associate	Long Term Care facility and 50% professional home and community care. Additional voluntary coverage available for self, spouse and family members (ages 18-80)	Same as full-time	Not eligible
Long Term Disability	UHA	60% of annual salary (up to \$7,500) after 180 continuous days of disability. Associates earning a commission will have a monthly benefit amount of 60% of annual base salary, incentive, and commission (up to \$10,000) after 180 continuous days of disability	Same as full-time	Not eligible

**1st of the Month Following 90 Days of Continuous Employment**

<b>BENEFIT</b>	<b>PAID BY</b>	<b>FULL-TIME ASSOCIATES</b>	<b>PART-TIME ASSOCIATES 20-39 hrs/week</b>	<b>PART-TIME ASSOCIATES Less than 20 hrs/week</b>
Associate Annual Incentive Plan	UHA	Discretionary amount determined by management annually	Pro-rated based on full-time equivalent	Pro-rated based on full-time equivalent
FlexSpending Account (FSA)	Associate	Medical \$2,750 Dependent Care \$5,000 per household  Associates may carry over \$550 of unused Medical FSA balances to the following calendar year	Same as full-time	Not eligible
Aflac Supplemental Insurance	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

**Available After 6 Months of Continuous Employment**

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

**Available After 12 Months of Continuous Employment**

<b>BENEFIT</b>	<b>PAID BY</b>	<b>FULL-TIME ASSOCIATES</b>	<b>PART-TIME ASSOCIATES 20-39 hrs/week</b>	<b>PART-TIME ASSOCIATES Less than 20 hrs/week</b>
Family and Medical Leave Act (FMLA)	UHA	Up to 12 weeks of leave per rolling 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

**Available After 7 Years of Continuous Employment**

<b>BENEFIT</b>	<b>PAID BY</b>	<b>FULL-TIME ASSOCIATES</b>	<b>PART-TIME ASSOCIATES 20-39 hrs/week</b>	<b>PART-TIME ASSOCIATES Less than 20 hrs/week</b>
Retire Ready Program	UHA & Associate	Eligible associates may receive reimbursement for 50% of the costs for a Certified Financial Planner or licensed Financial advisor up to a reimbursement of \$2,500 per calendar year, not to exceed a lifetime maximum of \$5,000	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 10% 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 & Dental Insurance**

UHA offers two types of Medical Insurance:

- UHA 3000, Drug Plan 90/10, Vision 100, HDS 1500
- UHA 3000, Drug Plan S, Vision 100, HDS 1500

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

<b>Annual Personal Time Off (Accumulated) Years of Service</b>	<b>Full-Time</b>	<b>Part-Time (20-39 hrs)</b>	<b>Maximum Annual Accumulation (*2 times annual accumulation)</b>
0 - 59 months	20 days	Pro-rated amount based on hours worked	40 days
60 - 107 months	25 days	Pro-rated amount based on hours worked	50 days
108 months on	30 days	Pro-rated amount based on hours worked	60 days

\*The PTO accumulation maximum will be capped annually on December 31st of each year

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