



## ASSOCIATE BENEFIT SUMMARY

Effective April 1, 2025

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
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)
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
Amazing Care Network	Associate	Voluntary participation. An initial \$50 deposit is required and the monthly administration fee is \$5.	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.	Receive \$500 for a referral that leads to hiring and completion of the 3-month introductory period.
Bereavement Leave	UHA	3 days for death of immediate family member.	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
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
Discounted Movie Passes	Associate	Discounted Movie Tickets at Regal and Consolidated.	Not eligible
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
Employer Matching Program	UHA	UHA may match charitable donations made by associates in accordance with the program.	Same as full-time
Holidays	UHA	12 paid holidays per calendar year	Pro-rated based on full-time equivalent
Sales Referral Program	UHA	Receive a \$25 gift certificate and/or cash bonus for a qualified referral and an additional \$50 for a successful UHA health insurance sale.	Same as full-time
Student Loan Repayment Program	UHA	A monthly contribution of \$50 is provided to eligible associates.	Not eligible
Wellness Bucks	UHA	To encourage associates and their 'Ohana to live a healthy lifestyle, associates may receive \$100/month.	Not eligible
Wellness Time	UHA	Associates may take up to 2.5 hours per week during regularly scheduled work hours to participate in healthy lifestyle activities.	Not eligible
Personal Time Off (PTO - Accumulated)	UHA	20-30 days (see last page)	Pro-rated based on full-time equivalent (see reverse)
Community Event Leave	UHA	Up to 8 hours each year to participate in community events.	Same as full-time
Assist America	UHA	Medical emergency and travel assistance services provided when traveling more than 100 miles away from your permanent residence or in another country for less than 90 days.	Same as full-time
Elite Parking Program	UHA	Discounted parking rates available at Irwin Park (open lot in front of Aloha Tower Marketplace): \$7 up to 4 hours, \$12 over 4 hours	Same as full-time
Flexible Work from Home Stipend	UHA	Work from Home associates are eligible for a reimbursement of up to \$700 towards the purchase of a desk and/or chair.	Work from Home associates are eligible for reimbursement of up to \$250 towards the purchase of a desk and/or chair.
WorkLife Hawaii	UHA	Resources and guidance available to you and your family to find counseling, parenting, elder care, financial and wellness services.	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
Bus Pass	UHA & Associate	50% of bus pass paid by UHA for associates who are designated as Work From Office (WFO); 100% of bus pass paid by UHA for WFO supervisors and above when parking is not provided.	Same as full-time
Charitable Donations	Associate	To assist associates with making contributions to charitable organizations, UHA will set up semi-monthly payroll deductions.	Same as full-time
Health and Dental Insurance	UHA	100% of premium paid by UHA (see last page). Medical stipend available for associates meeting qualified exemptions from health care coverage.	100% of premium paid by UHA for employee only. Employee may elect 2-party or family coverage and pay cost

			difference for dependents.
Parking	UHA & Associate	Subsidized for associates who are designated as 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
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
Pre-tax Transit & Parking Expenses	UHA & Associate	Associates may pay for parking and transit expenses with pre-tax dollars.	Same as full-time

### *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>
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.	Voluntary Coverage paid by Associate
Group Life Insurance	UHA /Associate	\$50,000 (policy limit subject to reduction based on age). Additional voluntary coverage for self, spouse, and children available.	Voluntary Coverage paid by Associate
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).	Voluntary Coverage paid by Associate
Long Term Disability	UHA/Associate	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.	Voluntary Coverage paid by Associate
Aflac Supplemental Insurance	Associate	Accident care, Cancer Assist, Critical Illness, Medical Bridge (Hospital Confinement) and Dental	Voluntary Coverage paid by Associate
Flex Spending Account (FSA)	Associate	Medical within IRS limits Dependent Care within IRS limits  Associates may carry over the IRS stated limit of unused Medical FSA balances to the following calendar year.	Same as full-time
Aura Identity & Fraud Protection	UHA/Associate	Provides easy-to-use app to monitor fraud and online threats across the web. UHA provides a base protection plan for associates at no cost and an option to buy up for Protection Plus and/or family coverage.	Same as full-time

### *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>
Associate Annual Incentive Plan	UHA	Discretionary amount determined by management annually.	Pro-rated based on full-time equivalent

### *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>
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	Not eligible

**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 the following options for health insurance:

- One Plan, Drug Plan LX, 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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