

Advanced Practice Providers Benefits Summary FY23

UCHealth* offers a competitive and comprehensive total compensation package inclusive of retirement plans, health plans, paid time off (PTO) and other great benefits.

RETIREMENT

403(b) with employer matching contributions up to 3% of pay, vesting at 20% each year up to 5 years, 100% thereafter.

- Employees with an FTE of .5 or higher are eligible to receive the employer matching contribution.
- Contributions can be made up to \$20,500 annually or \$27,000 if over age 50.

457(b) Deferred Compensation Savings Plan allows employees in a .1 FTE or above to save more for retirement through pre-tax payroll deductions.

- Contributions can be made up to \$20,500 annually or \$27,000 if over age 50.

Note: IRS and Social Security OASDI limits and regulations apply to retirement accounts. Compensation shall not exceed the annual compensation amount, adjusted for changes in cost of living, as provided in Internal Revenue Code Section 401(a) (17). Your Social Security benefit does not include service under UCHealth, however most employees will receive a benefit under Social Security. More information can be found at SSA.gov.

HEALTH BENEFITS

Medical Options

- Network plan with in-network coverage through a network of providers who are affiliated with UCHealth.
 - UCHealth pays approximately 86% of the premium and employee full-time wellness premiums range from \$132.66 for employee only coverage, to \$428.38 per month for family coverage.
 - Low copays for doctors' visits, specialists and prescriptions.
 - Copays apply after deductible is met for inpatient facility fee, outpatient surgery and outpatient imaging services (CT, MRI, PET).
- HD/HSA plan with access to nationwide PPO network.
 - UCHealth pays 100% of the premium for all levels of coverage if employee is full-time and participates in the annual wellness screening and is tobacco free.
 - Coinsurance applies after deductible is met.
 - Compatible with a Health Savings Account (HSA).
- Kaiser plan available in some locations.

Premium discounts are available for participation in the annual Wellness Benefit Training (up to \$240 per year) and for being tobacco free (up to \$600 per year).

Dental Options

- Essential Dental provides preventive and diagnostic services at a low monthly premium. Best for individuals/families who need little to no dental care outside of their routine oral exams and cleaning.
- Enhanced Dental provides a higher plan year maximum with greater coverage for basic and major services.
- Premium Dental provides the highest plan year maximum for individuals/families who use more dental services.

All plans include Right Start 4 Kids allowing enrolled dependent children up to age 13 to be covered in-network 100% with no deductible (excludes orthodontia).

Vision

- Provides coverage for glasses, frames, and lenses with access to a nationwide network.

LIFE AND DISABILITY PLANS

Employer Paid Basic Life and Accidental Death and Dismemberment (AD&D)

- UCHealth provides coverage in the amount of 1x annual base pay up to \$2 million.

Employer Paid Short Term Disability (STD) and Long Term Disability (LTD)

- UCHealth provides STD coverage equal to 60% of base pay.
- UCHealth provides LTD coverage equal to 50% of base pay up to \$17,500 per month.

Buy-Up Options

- Supplemental Employee and Spouse
- Supplemental Employee and Spouse AD&D
- Supplemental Child Life
- 70% STD coverage
- 60% or 66 2/3% LTD coverage

OTHER BENEFITS

Full Suite of Voluntary Benefits

- Flexible Spending Accounts for Health Care and Dependent Care
- Health Savings Account (HD/HSA plan only)
- Accident Insurance
- Critical Illness Insurance
- Legal Insurance
- Identity Protection
- Pet Insurance
- Home and Auto Insurance Discounts
- Employee Discount Programs

Tuition Reimbursement

- Up to \$5,250 per calendar year.

Paid Time Off (PTO)

- PTO banks include vacation, sick time and holiday hours.
- PTO bank maximum of 420 hours.
- Employees with an FTE status of .5 or higher will receive an initial PTO load of 24 hours (12 hours for .1 to .49 FTE status employees) after the first two weeks of employment, and another load in the same amount after one year of employment.

Months of Service	Accrual Rate Per Hours Worked
0 – 12 months	.0731
13 – 36 months	.1059
37 – 60 months	.1135
61 – 120 months	.1256
121+ months	.1504

Continuing Medical Education

- UCHealth provides 5 days for CME purposes and a \$3,500 CME allowance (pro-rated based on hire date and FTE) per fiscal year. Eligible expenses for reimbursement include; state license, fees for required or optional certifications (job-related), national association membership fees, and continuing education.

Drug Enforcement Agency Registration

- UCHealth covers fees to maintain registration.