

EMPLOYEE BENEFITS & RESOURCES

As an employee of UDC, you enrich the lives of our students and the community of the District of Columbia. UDC invests in you at every level with an extensive range of benefits options for eligible employees. Your benefits support your health, financial security as well as your work life balance.

UNIVERSITY OF DISTRICT OF COLUMBIA

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Motherhood Support

YOUR BENEFITS COVERAGE

Enrolling and Making Changes

Open Enrollment is your annual opportunity to review your current benefit elections and make any necessary changes. The benefit elections you select during Open Enrollment will apply to your coverage for each plan year. Generally, you cannot change your elections during a plan year; however, you may change your elections during a plan year if you experience a "change in status."

- Change in marital status: This includes a marriage, divorce, legal separation, or death of a spouse.
- Change in number of children: This includes the birth, adoption, or placement of a child. It also includes the removal of a child due to death or age limitations.
- Change in employment status: This includes a change in employment status of the employee, spouse or same sex domestic partner, or dependent children.
- Change in place of residency: This includes a change in the place of residence of an employee and/or dependents.
- Age limitations for coverage: This includes the ages at which employees and/or dependents age out of varying University benefits.

Effective Dates

For employees who are paid biweekly, changes made during Open Enrollment will be effective January 3, 2022.

For employees who are paid semi-monthly (someUDC employees), changes made during Open Enrollment will be effective January 1, 2022.

SAVE THE DATE: Open Enrollment

for your 2023 DC Government and UDC's employee benefits begins Monday Nov. 14, 2022, and ends Monday, Dec. 12, 2022 at 5:00 p.m.

DISCOVER YOUR BENEFIT OPTIONS

Make a consultation appointment with the Office of Human Resources and get details from experts. Walk-in benefits consultations are on a first come, first served basis at the employee's request.

For an appointment or for more information, please review the documents below, email benefits@udc.edu or leave a message at 202.274.5383

- Benefits Information for District Employees
- Benefits Instruction Sheet (PDF)
- TIAA-CREF Investment Options
- Workers' Compensation
- Holiday Schedule
- UDC Remitted Tuition Program Overview
- Remitted Tuition Procedures
- Amendments to Remitted Tuition

HEALTH CARE BENEFITS

Medical Benefits

The University of the District of Columbia offers five medical insurance options, as well as voluntary dental and vision coverage.

The University contributes 75% of the total cost for health insurance premiums. Employees pay 25% of the associated costs. The semimonthly 2022 health premiums are listed below:



HEALTH INSURANCE RATES FOR PLAN YEAR 2022

	United Healthcare Choice Nationwide	Kaiser HMO	CareFirst PPO	CareFirst HMO	Aetna PPO	Aetna HMO	Aetna CDHP
Bi-weekly	Rates - (26) Ins	tallments Eff	ective January	2, 2022			
Self Only	\$94.78	\$82.83	\$97.80	\$86.60	\$98.21	\$100.85	\$38.73
Self + 1	\$181.03	\$158.21	\$186.80	\$170.61	\$193.05	\$198.23	\$76.13
Family	\$277.71	\$242.69	\$286.55	\$250.28	\$283.81	\$291.42	\$111.92
Semi-mon	ithly Rates - (24)) Installments	s Effective Jan	uary 1, 2022			
Self Only	\$102.68	\$89.74	\$105.95	\$93.82	\$106.40	\$109.25	\$41.96
Self + 1	\$196.12	\$171.40	\$202.36	\$184.83	\$209.15	\$214.75	\$82.48
Family	\$300.85	\$262.92	\$310.43	\$271.14	\$307.46	\$315.71	\$121.25
Semi-mon	Semi-monthly Rates - (18) Installments Effective January 1, 2022						
Self Only	\$136.91	\$119.56	\$141.27	\$125.09	\$141.86	\$145.67	\$55.95
Self + 1	\$261.49	\$228.53	\$269.81	\$246.43	\$278.86	\$286.33	\$109.97
Family	\$401.13	\$350.56	\$413.91	\$361.51	\$409.95	\$420.94	\$161.67

PLAN ENROLLMENT CODES

Coverage Level	United Healthcare Choice Nationwide	Kaiser HMO	CareFirst PPO	CareFirst HMO	Aetna PPO	Aetna HMO	Aetna CDHP
Self only	MD1	KP1	C10	C01	AP1	AH1	HM1
Self + 1	MD2	KP2	C11	C02	AP2	AH2	HM2
Family	MD3	KP3	C12	C03	AP3	AH3	НМ3

HEALTH CARE BENEFITS

Dental Benefits

The University pays for 100% of the premium costs for the DHMO benefit. For more information, please see the Cigna Dental HMO Patient Charge Schedule.

DENTAL PPO

The University pays a portion of premium costs for the DPPO benefit. For more information, please see premium rates below or the <u>Cigna</u> <u>Dental PPO Benefit Summary</u>.

DPPO 2022 PREMIUM RATES

Туре	Biweekly Premium	Monthly Premium
Self Only	\$26.71	\$57.87
Self + 1	\$37.91	\$82.13
Family	\$49.16	\$106.51

PLAN PROVIDER

Cigna Dental Health, Inc. P.O. Box 189060 Plantation, FL 33318-9060



Phone: 800.367.1037 Web: www.cigna.com

Cigna Dental Provider Directory

Vision Benefits

Vision coverage is available at no cost to eligible employees. DC Government pays 100 percent of the premium. There are three coverage tiers available: Self, Self Plus One and Self Plus Family. For more information, please see the <u>Vision Summary Plan Description</u>.

PLAN PROVIDER

Quality Plan Administrators 7824 Eastern Avenue, NW, Suite 100 Washington, DC 20012



Customer Service:

202.722.2744 or 800.900.4112

Quality Plan Website



FLEXIBLE SPENDING ACCOUNTS

UDC offers all benefits-eligible employees the opportunity to participate in flexible spending accounts (FSA) for healthcare, dependent care, commuter transit, and/or commuter parking. These pre-tax accounts allow you to pay your work-related daycare and out-of-pocket medical, dental, optical, and transportation expenses on a pre-tax basis. Note that Health Care and Dependent Care FSA plans can only be added during Benefits Open Enrollment, new hire enrollment, or 61 days from a qualifying life event.

Benefit Resource, Inc. issues all enrolled participants a Beniversal MasterCard to directly access funds saved through pre-tax spending account deductions. The Beniversal MasterCard can be used to pay for eligible healthcare, transit, and parking costs and is accepted at WMATA metro kiosks for direct purchases and reloading SmarTrip® cards.

Dependent care must be paid for up front and a reimbursement claim must be submitted. If the claim is approved a reimbursement check will be issued for claims filed for eligible dependent care expenses.

Benefits of FSAs

- Flexible spending accounts (FSAs) can help reduce your taxes and increase your take-home pay.
- On average, people save 23% in taxes by paying their out-of-pocket healthcare and childcare expenses on a pre-tax basis through a FSA. Actual tax savings depends on several variables, including state and local tax rates and the tax bracket of the participant:
 - 15% tax bracket can save up to 22.65%
 - 27% tax bracket can save up to 34.65%
- Online and mobile support are available.

IMPORTANT INFORMATION

- FSAs run on a calendar year plan from January 1 through December 31, so be sure to estimate your expected out-ofpocket expenses carefully.
- If you do not use all of the money that you deposit into your healthcare flexible spending account by
 December 31 of the plan year, up to \$570 of your unused balance will automatically roll over to the next year plan, according to IRS regulations.
 All receipts for the plan year's expenses must be submitted by March 31 of the next calendar year.
- You must enroll each year during the Benefits Open Enrollment period or forfeiting rules may be applicable per the rules above.



For additional information regarding Benefit Resource, Inc., visit www.

BenefitResource.com

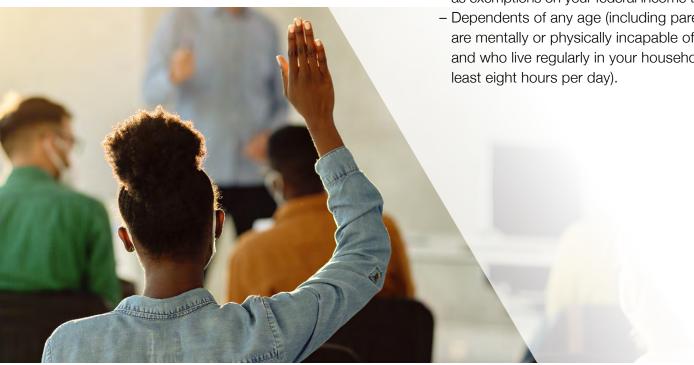
FLEXIBLE SPENDING ACCOUNTS

Healthcare

- Employees can set aside up to \$2,850 annually for eligible healthcare expenses.
- Up to \$570 of your unused balance will roll over to the next plan year.
- Eligible expenses include medical, dental, and optical expenses not reimbursed by any plan (e.g., copayments, deductibles).
- Rollover funds up to \$550 will be available by Mid-January of the following year.

Dependent Care

- Employees can set aside annually up to \$5,000 (single parent or married and filing taxes jointly) or \$2,500 per person if married and filing taxes separately.
- If married, the spouse must be working, searching for a job, enrolled as a full-time student for at least five months of the year, or mentally and/or physically unable to provide care for a dependent for the daycare expenses to qualify for reimbursement.
- Changing your DCFSA election amount during the plan year is not permitted unless a qualified life event change occurs (e.g., marriage, divorce, death of a spouse or dependent, birth or adoption of a child) or there is a change in dependent day care provider costs or enrollment status.All unused money will be forfeited.
- Eligible dependents include:
 - Dependents under age 13 who can be claimed as exemptions on your federal income tax return.
 - Dependents of any age (including parents who are mentally or physically incapable of self-care and who live regularly in your household at



FLEXIBLE SPENDING ACCOUNTS

Commuter (Transit and/or Parking)

All employees may use the commuter benefits (transit and/or parking) plan, which is a pre-tax benefit that is used to pay for your monthly parking, bus, train, and/or metro passes. Plan account(s) deductions are made before any taxes (payroll or income) are taken from your earnings.

Eligible transit expenses:

- You determine the per paycheck deduction, up to the IRS monthly maximum (\$280 per plan).
- Expenses must be incurred when commuting between work and the employee's residence.
- Provides the opportunity to pay for these expenses with earnings that have not been taxed.
- Payment must be paid using the Beniversal MasterCard to purchase all bus, train, and/or metro passes (reimbursement is not applicable).

Eligible parking expenses:

- You determine the per paycheck deduction, up to the IRS monthly maximum (\$280 per plan).
- Can be used for parking provided to an employee on or near the business premises of the employer.
- Includes commutes by carpool, commuter highway vehicle, and mass transit facilities.
- Includes parking at locations where the employer provides parking on premises it owns or leases.
- Payment can be made directly to the location where the employer pays the expense (e.g., parking lot provider) or the employee can be reimbursed (receipts for parking reimbursements must be submitted within 180 days of incurred expenses).

Making changes to your Commuter FSA election:

- Options to enroll, disenroll, increase, or decrease the annual elections amounts outside of a qualifying life event only apply to the commuter transit and commuter parking flexible spending accounts.
- For more information, visit the Benefit Resource, Inc. website at <u>www.BenefitResource.com</u> or call **800.473.9595.**

ACCESSING YOUR ACCOUNT

Once enrolled, you can access your account(s) at any time through the Secure BRiWeb Participant Login at www.BenefitResource.com or through the downloadable BRiMobile App.

To login to your BRI account, you will need the following log-in information:



- Company Code: dcgov
- Login ID: Your social security number
- Password: Your home zip code

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INCOME PROTECTION

Eligible employees are offered short- and long-term disability, as well as basic life insurance coverage with the option to purchase additional voluntary life insurance for themselves and their dependents.

Life Insurance Benefits

DC EMPLOYEE GROUP LIFE INSURANCE

Term life insurance provides coverage equal to an employee's annual salary rounded to the next thousand, plus an additional \$2,000. The cost of the monthly premium is shared with the District. You pay two-thirds of the total cost and the government pays one-third. Additional life insurance levels are available for employees and their dependents at low cost.

Optional life insurance is available at a low cost for employees and their dependents, but employees pay 100% of the cost of optional life insurance.

Please Note: Dependents up to age 21 (age 24 for students) may be eligible for Life Insurance Option C coverage. Please see <u>Dependent Eligibility</u>

Verification for more information.

To carry newly-elected life insurance coverage into retirement, new coverage must be in effect for the five years of service immediately preceding the retirement date or the entire period of service during which coverage was available (if this period is less than five years).

GROUP LIFE INSURANCE RATES

Basic coverage biweekly rates: \$0.065 per \$1,000 of coverage.

OPTION A: "Standard" Biweekly Rates Per \$10,000

Age	Amount
<35	\$0.35
35-39	\$0.42
40-44	\$0.57
45-49	\$0.92
50-54	\$1.49
55-59	\$3.00
60+	\$4.52

OPTION B: "Additional" Biweekly Rates Per \$1,000

Age	Amount
<35	\$0.034
35-39	\$0.042
40-44	\$0.058
45-49	\$0.095
50-54	\$0.156
55-59	\$0.317

OPTION C: "Family" Biweekly Rates

Coverage	Age <45	Age 45-54	Age 55+
\$10,000 spouse + \$10,000 child	\$0.77	\$1.46	\$3.53
\$25,000 spouse + \$10,000 child	\$1.50	\$3.22	\$8.39
\$50,000 spouse + \$10,000 child	\$2.69	\$6.14	\$16.46

INCOME PROTECTION

Disability Benefits

SHORT-TERM DISABILITY INSURANCE PROGRAM

All benefits-eligible employees may enroll in the Short-Term Disability Insurance Program. Short-term disability insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program has a 20-day elimination period and coverage lasts for six months. Income is replaced at 66 2/3 percent of the employee's base pay reduced by deductible income. Deductions for both disability programs are done on an after-tax basis. This assures that any payments you receive from the program are not taxed.

This program is designed to lessen the financial burden employees may incur from an extended non-work-related injury or illness. Short-term disability insurance specifically addresses absences from work due to one's own health-related reasons. If you have a qualifying medical condition, this insurance provides a partial replacement of your income. Features include:

- Weekly disability benefits of \$15 \$1,154
- Income coverage of up to 66 2/3 percent of your salary
- Worldwide coverage
- Waiver of premium while disabled

SHORT-TERM DISABILITY PREMIUM RATES

Employee Age (on calendar year)	Biweekly Premium Rate
	of Monthly d Benefit
Age 17-49	\$0.47
Age 50-69	\$0.61



INCOME PROTECTION

LONG-TERM DISABILITY PROGRAM

All benefits-eligible employees may enroll in the Long-Term Disability (LTD) Insurance Program. Long-term disability insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program has a 180-day elimination period. Income is replaced at 66 2/3 percent of your pre-disability earnings, reduced by deductible income. If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins as indicated in the Standard Insurance Long-Term Disability table. Deductions for both disability programs are done on an after-tax basis. This assures that any payments you receive from the program are not taxed. Features include:

- Monthly LTD benefit of \$100-\$5,000
- 180-day elimination period
- Worldwide coverage
- Waiver of premium while disabled

LONG TERM CARE

In addition to the protection afforded to all employees under the Worker's Compensation Act of the District of Columbia, the District Government and the University provide disability plans for eligible full-time employees. Please contact the benefits and retirement team for more information on Reliance the long-term care provider for UDC's employees. Note, this program starts after one year of service with the University and is paid in full by UDC.

AFLAC Indemnity Plans

Indemnity Plans – All benefits-eligible employees may enroll in the AFLAC Indemnity Plans. The plans pay benefits for covered health events. There are five plans available to employees:

- Cancer Insurance
- Hospital Confinement
- Personal Sickness

- Personal Accident
- Specified Health Event

For additional information on AFLAC indemnity plans, please click the following link: AFLAC Indemnity Plans (DCHR)

LONG-TERM DISABILITY PREMIUM RATES

Rates for long-term disability insurance are also based on your age and monthly wages.

Employee Age (on calendar year)	Biweekly Premium Rate
Per \$100 of Covered I	_
< Age 25	\$0.17
Age 25-29	\$0.21
Age 30-34	\$0.25
Age 35-39	\$0.32
Age 40-44	\$0.47
Age 45-49	\$0.70
Age 50-54	\$1.04
Age 55-59	\$1.38
Age 60-64	\$1.47
Age 65+	\$1.58

RETIREMENT PLANS

403 (b) (Administrative Employees)

The University of the District of Columbia provides a 403(b) defined contribution plan sponsored by Teachers Insurance Annuity Association – College Retirement Equities Fund (TIAA-CREF). The University contributes 7% of an employee's annual salary. Employee Contribution is optional.

Defined Contribution Pension Plan – 401(a) (Career Service Employees)

The District government's primary retirement plan for eligible employees first hired on or after October 1, 1987, is a "defined contribution" plan, with benefits based on 100% employer-provided contributions plus earnings over the course of the participant's working years. The District funds this plan; there is no employee contribution. The current employer-paid contribution is 5% of the base salary (5.5% for Corrections Officers). Employees must have one year of continuous service to participate, and they are fully vested in the Defined

Deferred Compensation Plans

All University employees are eligible to participate in the Deferred Compensation Program, an optional savings program that allows employees to taxdefer income and invest for the future. The portion of salary an employee contributes reduces the amount of taxable income in each paycheck. The Internal Revenue Service determines the annual maximum amount that can be deferred. The 457 plan is administered through MissionSquare. The 403 plan is administered by TIAA-CREF, VOYA, New York Life and MetLife.

- TIAA-CREF
- VOYA

LEAVE AND HOLIDAYS

UDC employees enjoy generous leave benefits, including 11 paid holidays. Administrative, Direct Service and Wage employees all accrue annual and sick leave per pay period. Additionally, the University offers a variety of leave options to accommodate individual needs, including bereavement leave and paid family leave.

Holidays

UDC employees receive 11 paid holidays:

- New Year's Day*
- Martin Luther King, Jr. Birthday
- Washington's Birthday
- DC Emancipation Day*
- Memorial Day
- Juneteenth National Independence Day*
- Independence Day
- Labor Day
- Indigenous Peoples' Day
- Veterans Day
- Thanksgiving Day
- Christmas Day*

*In accordance with District Personnel Manual § 1222.1(b), whenever a legal public holiday falls on a non-work day, the holiday shall be the Monday right after a legal public holiday occurring on Sunday, or the Friday immediately before a legal public holiday occurring on a Saturday.

Annual Leave

Eligible employees accrue annual leave each pay period.

Regular full-time employees accrue annual leave each pay period on the following schedule:

Years of Service	Annual Leave
0-3	13 days (4 hours per pay period)
3 – 15	15 days (5 hours per pay period)
15+	22 days (7 hours per pay period)

Direct Service and Wage employees:

Years of Service	Annual Leave
0 – 3	13 days (4 hours per pay period)
3 – 15	20 days (6 hours per pay period)
15+	26 days (8 hours per pay period)

Wage grade and District Service (DS) employees hired after 1987

Faculty who are hired to begin teaching at the University in or after the 2003/2004 academic year may accrue a maximum of 90 days of sick leave.

Eligible employees accrue annual leave and sick leave each pay period. Upon termination, an employee will receive cash value for 100 percent of the remaining accrued annual leave not to exceed 240 hours.

Leave and Holidays

Sick

Eligible Administrative, Direct Service and Wage employees accrue 4 hours of sick leave each pay period (13 days) regardless of years of employment.

FMLA

Employees may receive up to eight (8) weeks of paid leave for the birth or adoption of a child or to care for a family member with a serious health condition. For additional information, visit Paid Family Leave.

UDC employees who wish to apply for family medical leave contact:

Katharine (Trina) R. Bruce

Manager, Employee and Labor Relations FMLA/PFL Coordinator Office of Human Resources 4200 Connecticut Avenue, NW Building 39, 2nd Floor Washington, DC 20008



Work Phone: 202.274.5452

Fax: 202.274.6300

Bereavement

Pursuant to DCMR §8-B1309, bereavement leave of three (3) work days with pay, without reduction in accumulated leave or service, shall be granted to all full-time administrative employees following the death of a member of the employee's immediate family or household. For purposes of this section, the term "immediate family" shall include an employee's spouse, children, parents, guardians, brothers, sisters, and grandparents.

Jury Duty

An employee is entitled to paid time off without charge to leave for service as a juror or witness. An employee is responsible for informing his or her supervisor if he or she is excused from jury or witness service for 1 day or more or for a substantial part of a day. To avoid undue hardship, an agency may adjust the schedule of an employee who works nights or weekends and is called to jury duty. (If there is no jury/witness service, there is no court leave. The employee would be charged annual leave, sick leave, or leave without pay, as appropriate.)

Jury Duty - An employee who is summoned to serve as a juror in a judicial proceeding is entitled to court leave.

Witnesses - An employee who is summoned as a witness in a judicial proceeding in which the Federal, State, or local government is a party is entitled to court leave.

Leave and Holidays

Military

An employee serving in a permanent appointment, temporary appointment pending establishment of a register (TAPER), term appointment or indefinite appointment, who is a member of a reserve component of the Armed Forces, shall be entitled to military leave for each day, but no more than fifteen (15) calendar days during a single calendar year in which he or she is on active duty, inactive duty training under 37 U.S.C. § 101, funeral honors duty under 10 U.S.C. § 12503 and 32 U.S.C. § 115, or engaged in field or coast defense training under 32 U.S.C. §§ 502 through 505.

Armed Forces – United States Army, United States Marine Corps, United States Navy, United States Air Force, United States National Guard, United States Coast Guard.

Voting

The University of the District of Columbia will grant administrative leave to employees for voting in any election or referendum on a civic matter in his or her community, whenever the polls are not open at least three (3) hours before or after an employee's regular hours of work.

The administrative leave granted must allow the employee to report to work three (3) hours after the polls open or leave work three (3) hours before the polls close, whichever requires the lesser amount of absence of work.

Employees must coordinate with their respective supervisors regarding any anticipated use of administrative leave for voting purposes.



ADDITIONAL BENEFITS

Education

The University of the District of Columbia offers remitted tuition to full-time employees and their immediate families who wish to enroll in courses at the University, subject to University admission requirements.

However, courses offered by the UDC School of Law are not subject to the foregoing tuition remission benefit.

For information regarding the UDC remitted tuition benefit, please navigate to the <u>following link</u>.

Work/Life Balance

The University of the District of Columbia recognizes that balancing busy work lives and home lives is complex; the University works to provide resources and tools for success in all areas of an employee's life. The resources provided on this page are intended to help employees intersect the challenges of work, family, and life responsibilities.

Discount Programs

- Employee Discount Programs (DCHR)
- Employer Assisted Housing Program (EAHP) (DCHR)
- Public Student Loan Forgiveness (DCHR)

Employee Assistance Program

The Inova Employee Assistance Program (EAP) is a comprehensive, top-ranked employee assistance services provider that offers practical, real-world solutions to employee life issues that may derail productivity and satisfaction.

Inova's 24/7 EAP hotline and convenient online resources provide employees with easy, confidential access to professionals and resources, including:

- Confidential counseling
- Legal services
- Financial services
- Savings center
- Identity theft services
- Webinar training
- Work Life referral services for child and elder care, home repairs, pet care and more
- Wellness coaching
- Lactation support

District employees can log onto the Inova Employee Assistance member site to access their Inova EAP and Work-Life services web portal.



Inova Employee Assistance Portal

Username: DCGOV Password: DCGOV

Contact:

Inova Employee Assistance 800.346.0110 www.inova.org/eap



Additional Benefits

Motherhood Support

LACTATION SUPPORT

The University of the District of Columbia is pleased to offer lactation rooms to help nursing mothers' transition back to work smoothly.

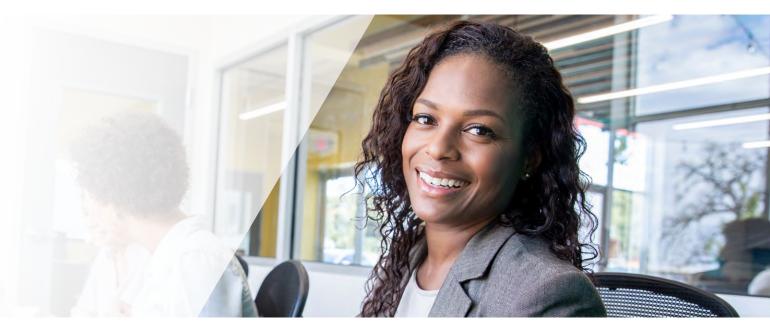
Nursing mothers may use the lactation room located in the Division University Health Services located in Building 44, Room A-40 to pump their breast milk.

The success of this program depends on a few practices:

- Employees must communicate with their supervisors regarding time needed to express milk so that reasonable accommodations may be made to satisfy both the needs of the employee and the department.
- Employees must sanitize the designated space for lactation both before and after use. Anti-bacterial wipes will be provided for the use of lactating mothers.
- Employees may not leave expressed milk in the lactation space.

RESOURCES FOR BREAST FEEDING OR PREGNANT EMPLOYEES

- Breast Feeding Center for Greater Washington offers:
 - Lactation education and promotion,
 - Expert-led free and low-cost classes and private consultations with Board Certified Lactation Consultants,
 - A variety of other services including a breastfeeding boutique, off-site classes, a nursing lounge and a milk depot.
- DC Department of Health offers information about breastfeeding and parenting.
- U.S. Department of Health & Human Services/ Office of Women's Health offers information regarding the benefits of breastfeeding and instructional pamphlets.



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