



Employee Benefits Guide

UNOS Benefit Program Mission

At UNOS we strive to offer a variety of valuable benefit options that attract, reward, and retain diverse top talent, while enhancing work/life balance for our staff.

Eligibility for Coverage and How to Enroll

Eligible Employees: All full-time employees who work a minimum of 30 hours per week.

Participation Begins: The first of the month following or coinciding with date of hire or date of eligibility.

Participation Ends: The last day of employment or eligibility status for 401(k), life, disability, legal, Aflac, and ID theft, and all other benefits, discounts, and perks. The last day of the month in which employment or eligibility status ends for medical, dental, and vision coverage.

Eligible Dependents: Spouses, domestic partners, and children can be covered under medical, vision, dental, supplemental life, legal, and ID theft coverage.

Qualifying Events: Changes can generally be made during the year only in the case of a change in status (i.e. marriage, divorce, birth and adoption, spouse change in employment status). These changes must be initiated either prior to the event or within 30 days following the event by notifying Human Resources.

Open Enrollment: Prior to the start of each plan year (January 1 – December 31), UNOS holds an enrollment period in which eligible employees can newly enroll, terminate, and make changes to their coverage.

How to Enroll: Go to your About U profile where you will be prompted to begin your new hire enrollment, and in the fall you will be prompted to verify benefits and make any open enrollment changes.



Physical *Wellness*

Dental: UNOS offers two great dental options: Cigna Dental Care (DHMO) and Cigna Dental PPO (DPPO). The DPPO option is the more traditional dental plan, but the DHMO option could offer some potential savings. Please see a [decision guide](#), [DPPO summary](#), and [DHMO summary](#) posted on the [insideUNOS Benefits page](#). Once enrolled, you can manage your account at my.cigna.com/web/public/guest. Per pay pre-tax premiums are as follows:

Vision: UNOS offers a buy-up vision option through VSP that includes an annual vision exam for a \$10 copay, plus enhanced coverage for those who need frames, lenses, and/or contacts. You may enroll in this plan regardless of whether you are covered by a UNOS medical plan. The complete VSP vision plan summary is posted on the [insideUNOS Benefits page](#): Per pay pre-tax premiums are as follows:

Telemedicine/Live Health Online: With this convenient option, you don't have to schedule an appointment, drive to the doctor's office, and then wait for your appointment. In fact, you don't even need to leave your home or office. Access immediate doctor visits through live video, choosing from among several available board-certified physicians. Doctors can answer questions, make a diagnosis, and even prescribe basic medications when needed. Enjoy cost savings, regardless of which medical plan you are enrolled in. There are even counseling and allergy specialty options. You can create an account at livehealthonline.com. More information is available on the [insideUNOS Benefits page](#).

Medical: UNOS offers 3 plans to our Virginia employees through Anthem HealthKeepers: 2 PPO plans and a consumer-directed plan with a Health Savings Account (HSA), and 2 plans to our non-Virginia employees, a PPO and an HSA. These plans have the same in-network providers, the same pharmacy

formulary, and the same basic embedded [vision coverage](#). (A buy-up vision option is also available, separate from the medical plans – details below). The main differentiators between these medical plans are the premiums and out-of-pocket expenses. You can manage your coverage, deductible usage, and claims details by creating an account at [anthem.com](#). Plan highlights are below; full plan detail can be accessed on the [insideUNOS Benefits page](#).

		HealthKeepers Value Adv (Virginia)	
Deductible			
In-network individual / family		\$500 / \$1,000	
Out-network individual / family		\$1,000 / \$2,000	
Out-of-pocket maximums			
In-network individual / family		\$4,000 / \$8,000	
Out-network individual / family		\$10,000 / \$20,000	
Coinsurance – you pay			
In-network / out-network		20% / 30%	
Primary / specialist copay		\$25 / \$50	
ER copay		20%	
Urgent care copay		\$50	
Inpatient hospitalization	\$300/day, max \$1500 per admission	20%	then the plan pays 100%
Prescription			
Retail (30-day supply)	\$15 / \$50 / \$85	\$15 / \$50 / \$85	\$10 / \$40 / \$70
Mail order (90-day supply)	\$30 / \$125 / \$213	\$30 / \$125 / \$213	\$20 / \$100 / \$175 <i>NOTE: these copay amounts apply once deductible met</i>

	Key Care (non-Virginia) PPO	Key Care (non-Virginia) HSA	
Deductible			
In-network individual / family	\$500 / \$1,000	\$3,200 / \$6,400	
Out-network individual / family	\$1,000 / \$2,000	\$6,000 / \$12,000	
Out-of-pocket maximums			
In-network individual / family	\$4,000 / \$8,000	\$4,500 / \$9,000	
Out-network individual / family	\$10,000 / \$20,000	\$11,250 / \$22,500	
Coinsurance – you pay			
In-network / out-network	20% / 40%	You pay 100% of charges until you meet the deductible, then the plan pays 100%	
Primary / specialist copay	\$25 / \$50		
ER copay			20%
Urgent care copay			\$50
Inpatient hospitalization		20%	
Prescription			
Retail (30-day supply)	\$15 / \$50 / \$85	\$10 / \$40 / \$70	
Mail order (90-day supply)	\$30 / \$125 / \$213	\$20 / \$100 / \$175	
		<i>NOTE: these copay amounts apply once deductible met</i>	



Financial *Wellness*

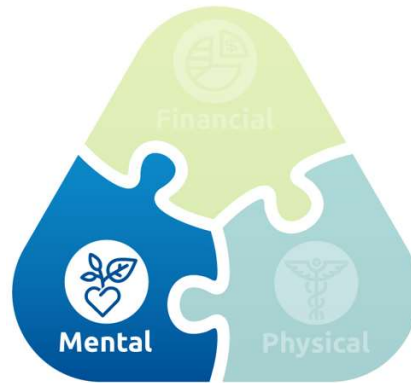
Health Savings Account (HSA): Those enrolled in the consumer-directed health plan (HealthKeepers HSA 3000) will be able to create and manage a [Health Savings Account \(HSA\)](#). This allows you to pay for your healthcare expenses on an untaxed basis. You may contribute to your account with pre-tax dollars, and UNOS will make contributions as well. Unused funds do not need to be spent down and can be saved and even invested as a long-term healthcare savings vehicle, even into retirement! Specific information and decision-making resources can be found on the [insideUNOS Benefits page](#). Participants can manage their HSA account at my.healthequity.com.

Flexible Spending Accounts (FSAs): An FSA is a great way to pay for certain out of pocket medical, dental, and vision expenses on a pre-tax basis. An account for dependent care (such as daycare and elder care) is also available. You choose an annual amount, up to the IRS limit, to be deducted from your pay which will be loaded to your account and available for use on a debit card or for reimbursement. A limited amount of unused funds can be carried over to the next year. You may choose a traditional Healthcare FSA (for those not enrolled in the HSA medical plan), a Limited-Purpose Healthcare FSA (for those enrolled in the HSA medical plan), and the Dependent Care FSA. An enrollment guide is available on the [insideUNOS Benefits page](#). Once enrolled, you can access and manage your accounts at my.healthequity.com.

401k Retirement Plan – UNOS offers a great 401(k) platform through Principal Financial. UNOS currently offers a generous dollar for dollar match up to the first 6% of your pay that you contribute. Plus, regardless of how much you contribute, UNOS currently deposits an additional 4% employer discretionary contribution into your account. You are always 100% vested in any funds that you contribute or roll into the plan; your UNOS contributions are subject to a graded 6-year vesting schedule. New employees are auto-enrolled at 6% of pay, which you can change at any time. The latest plan information and quarterly investment reports are available on the [insideUNOS Benefits page](#). You can manage your account, including beneficiary designations and contribution changes, at principal.com.

Life Insurance: All regular full-time employees receive a term life insurance benefit equivalent to 1 ½ times annual salary, paid by UNOS. In addition, supplemental life insurance can be purchased in \$10,000 increments, up to \$500,000 at group rates. The guaranteed issue amount for new employees (the amount that Cigna will issue without medical questionnaires or exams) is \$150,000. Coverage elected at annual open enrollment is subject to medical underwriting, with the exception that existing policy holders can increase their coverage by \$10,000 annually without this requirement. Coverage for spouses can be purchased in \$5,000 increments up to \$50,000, and coverage for children can be purchased in \$1,000 increments up to \$10,000.

Voluntary Term Life Rates per \$1000 per month coverage are listed below:



Mental *Wellness*

Employee Assistance Program (EAP): The UNOS EAP is a great place to seek guidance when faced with many of life's stressors. Family crisis, relationship issues, legal situation, and depression are just a few instances where the EAP could be of assistance. Reach out at www.anthemeap.com, using login "United Network for Organ Sharing" or "UNOS" to access a wealth of resources, or simply call 800-346-5484.

If the EAP recommends counseling, or if you would like to speak with a counselor, you will get up to 4 free visits via any of the following formats:

- Traditional, in-person. The EAP coordinator will help match you with a local therapist for you to meet with.
- Virtual. The EAP coordinator will give you a coupon code that you can use to meet virtually with a therapist. This can be a local practitioner who has their own virtual platform. Or, you may use Live Health Online, www.livehealthonline.com. The LHO platform allows you to review bios on the available counselors, and even schedule your appointment within the portal/app.
- Talk Space. App that connects you with a therapist with whom you can message asynchronously or speak with in real time. One free EAP session = 7 days of messaging. Available through the EAP site at www.anthemeap.com.

Live Health Online: available through the EAP sessions above or using your medical coverage. Convenient hours 7 days/week allow you to meet with your therapist virtually from your home or anywhere.

Quality of Life

Disability & FMLA: UNOS sincerely appreciates your dedication to the work we do. In unique ways, each of you is helping seriously ill persons and their families across the country. At the same time, we recognize there are extraordinary personal circumstances that require time away from work to care for your own family or attend to your own serious medical condition. In support of those efforts, UNOS offers disability (income protection) and Family Medical Leave (job protection) that exceed what many other employers offer and exceed federal requirements. Under qualifying circumstances, you will receive up to 20 weeks of job protection under the UNOS leave policy, two months longer than the federally required minimum of 12 weeks. Also, while the trend is for employers to offer disability coverage on a voluntary basis, short-term and long-term disability coverage is provided by UNOS at no cost to you. Complete details on these policies and provisions can be found on the [UNOS Policy Page](#).

Milk Shipping for New Moms: UNOS has partnered with Milk Stork, the premier provider of breastmilk shipping solutions for moms who travel for company business. This family-friendly benefit is designed to take some of the stress away from being separated from your baby. When planning your trip, just log into the portal, milkstork.com/unos, and enter the dates, destination details, and desired shipping products. UNOS will be billed after the service is complete – there is no cost to you! Please see the [insideUNOS Benefits page](#) for details.

Paid Time Off: UNOS offers several types of paid time off, allowing for flexibility and choice. Vacation accrual rates may be higher for some classes of employees and increase in the 4th year of employment, as listed in the vacation policy. Vacation may be carried over to the following year, subject to limits, and Sick time accrual caps at 320 hours. Full details of each of these can be found on the [UNOS Policy page](#) on insideUNOS.

Vacation	96 hours per year (years 1-3)
Sick	81 hours per year
Vacation Purchase	Up to 40 hours per year
Core Holidays	8 days per year →
Floating Holidays	4 days per year
Core Holidays	→ New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Christmas Day

Other Voluntary Benefits, Perks, and Discounts

Prepaid legal coverage through [Legal Resources](#)

Aflac policies: [Specified Health](#), [Cancer](#), and [Accident](#).

ID theft protection: employee and family coverage through [Allstate Identify Protection](#)

Free parking at our downtown office

[Liberty Mutual](#)

[Virginia Credit Union](#)

[Microsoft Home Use Program](#)

[Dell Computer Discounts](#)

[CDW Discounts](#)

[Verizon Wireless Discount](#)