



FY26

**New
Hire
Benefits
Guide**



What's inside

1 Your USP Total Rewards

3 Enrollment overview

4 Medical

About the Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)

8 Prescription drug

9 Dental

10 Vision

11 Income security

Life and Disability

12 Flexible Spending Accounts (FSAs)

13 Voluntary program options

Accident insurance, hospital insurance, pet insurance

14 Work-life

Employee Assistance Program, 529 College Savings, Live Well Be Well, Transportation

15 Paid time off

16 Retirement savings

17 Where to go for help



Your USP Total Rewards support you

From coverage for behavioral health through our medical plans; to the self-care tools and programs to reduce stress; to short-term counseling through the SupportLine Employee Assistance Program (EAP); and Flexible Work Options to help you find balance—your USP Total Rewards program supports you. Throughout this guide look for information on how USP Cares through diverse and inclusive policies, programs, and practices that support your mental health and well-being and help you access the support you need when you need it.





Your USP Total Rewards

USP Total Rewards recognizes your contributions through performance awards and incentives and provides you with the benefits you need to protect yourself and your family today and tomorrow.

What you need to know

Who is eligible

Staff members who work at least 20 hours per week are eligible for USP Total Rewards. You may also enroll your legal spouse, same- or opposite-sex domestic partner, and dependent children through age 26.

Enrollment period

You must enroll within 30 days of your date of hire to have benefits coverage in FY26.

If you don't enroll:

- ▶ You will not have coverage in medical, dental, vision, FSAs, supplemental life, and other voluntary plans
- ▶ You will be automatically enrolled in the 401(k) Savings Plan at a rate of 3% of your eligible compensation
- ▶ You will receive coverage in benefits that USP provides at no cost to you:
 - Short- and Long-Term Disability
 - Paid Parental Leave
 - Group Life Insurance and AD&D
 - Employee Assistance Program (EAP)

Effective date/plan year

The benefits you elect will become effective the first day of the month following the day on which you were hired. Elections remain effective through June 30, 2026.

Payroll deductions

Benefit premiums are deducted from your paycheck on a biweekly basis.

Required notices available on myUSP

Request a printed copy of the required federal notices, which outline your rights and responsibilities, by emailing the USP Benefits Team at nikki.black@usp.org.



Begin your wellness journey

USP's Live Well Be Well program provides you with tools and resources to help you perform and feel your best. When you participate, you can earn points and incentives. To find out more, log into the Wellness Portal via the **USP intranet** (intranet.usp.org). Go to the **Tools and Apps** tab and select **Live Well Be Well**.

Your benefits at-a-glance

USP Total Rewards provides you with the benefits you need to protect yourself and your family today and tomorrow. From comprehensive healthcare options to retirement savings, you can have peace of mind that your personal and financial wellbeing are protected.

Benefit	Coverage
You and USP share the cost	
Medical (including prescription drug coverage)	You can choose from three medical plans: <ul style="list-style-type: none"> ▶ Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA) ▶ Orange Point of Service (POS) ▶ Blue Point of Service (POS)
Dental	You can choose from two dental plans: <ul style="list-style-type: none"> ▶ Orange Preferred Provider Organization (PPO) ▶ Blue Preferred Provider Organization (PPO)
Vision	You can elect routine vision coverage through VSP.
Retirement (401(k) Savings Plan)	You can contribute on a pre-tax basis to the 401(k) or after-tax basis to the Roth 401(k), up to the IRS limits. For eligible employees, USP contributes 10 percent of your total cash compensation.
Transportation program	If you use public transportation to commute to and from work on a daily basis, USP will pay up to \$100 per month for eligible transportation expenses. You can also contribute up to \$225 per month on a pre-tax basis. If you bike to work on a regular basis, USP will reimburse you up to \$20 per month for reasonable expenses.
USP provides at no cost to you	
Short-Term Disability (STD)	You receive STD coverage as outlined in the plan schedule.
Long-Term Disability (LTD)	You receive LTD coverage equal to 60 percent of your base monthly earnings up to \$10,900/month.
Group Life Insurance	You receive Life Insurance equal to two times your base salary up to \$500,000.
Group Accidental Death & Dismemberment (AD&D) Insurance	You receive AD&D Insurance equal to two times your base salary up to \$500,000.
CuraLinc Employee Assistance Program (EAP)	You can access free, confidential short-term counseling for personal or work-related issues and dependent care referrals for you and your family.
You pay the full cost	
Healthcare Flexible Spending Account	You can contribute up to \$3,300 on a pre-tax basis to pay for eligible healthcare expenses.
Dependent Care Flexible Spending Account	You can contribute up to \$5,000 on a pre-tax basis to pay for eligible dependent care expenses.
Supplemental Life Insurance	You may purchase Supplemental Life Insurance for you and your dependents.
Supplemental Individual Disability Insurance	You may purchase Supplemental Individual Disability Insurance. See page 11 for more details on eligibility.
Hospital Insurance	You may purchase additional hospital coverage for you and your dependents.
Accident Insurance	You may purchase additional coverage for you and your dependents.
529 College Savings Plans	USP sponsors the Virginia College Savings Plan, the D.C. College Savings Plan and the College Savings Plan of Maryland. USP will pay up to \$75 toward the application/enrollment fee for the first account you open.
Nationwide Pet Insurance	You may purchase coverage to help care for your pet.

Enrollment overview

You must enroll within 30 days of your date of hire. The elections you make will be effective the first day of the month following your date of hire.

How to enroll

- 1. Review your options** – Review this benefits guide; it includes information to help you select the coverage options that are best for you and your family.
- 2. Consider your needs** – Talk with your family about your healthcare needs for the upcoming year. Review your current healthcare usage and consider how your needs may change for the upcoming year.
- 3. Enroll** – To enroll follow these steps:
 - **Go to myUSP** and follow the prompts to generate a new login. Go to your inbox and look for an email from **noreply@ultipro.com**. Return to **myUSP** and login with your new credentials.
 - From the home page, click on **Myself** and review and update your personal information.
 - To begin your enrollment, select **Menu**, **Myself**, and under **Benefits** click **Manage My Benefits**. Select **Get Started**. Follow the prompts to verify your personal information, add your dependents and/or beneficiary information, and shop for your benefits. Once you are ready, verify your selections and select **Checkout**.

Your annual opportunity

The elections you make will remain in place through June 30, 2026. You cannot change your benefit elections during the year unless you have an IRS-qualified life event (e.g., marriage, divorce/legal separation or annulment, birth or adoption of a child, or loss of coverage by a spouse or dependent). If you have a qualified life event and want to make changes to your benefit elections, log on to **myUSP Benefits** to request a Life Event change within 30 days of the event. When you request the change, you will need to upload supporting documentation.

Your eligibility

You are eligible to participate in USP's benefits program if you are a regular staff member who is scheduled to work at least 20 hours per week.

Your dependents' eligibility

Eligible dependents include:

- ▶ Your legal spouse.
- ▶ Your domestic partner¹ (opposite-sex or same-sex). From **myUSP Benefits**, complete and submit the Affidavit for Domestic Partnership and provide the required documentation.
- ▶ Dependent child(ren) through the end of the month of their 26th birthday. Your domestic partner must be enrolled in benefits for his/her dependent(s) to be eligible for coverage.
- ▶ An unmarried child age 26 or older who is or becomes incapable of self-support because of a certified mental or physical condition and is dependent upon you.
- ▶ An unmarried child for whom you, your spouse, or your domestic partner is required by qualified medical child support order to provide health coverage.

Coverage levels

For the medical, dental, and vision plans, you can choose from four levels of coverage:

- ▶ Employee only
- ▶ Employee + child(ren)
- ▶ Employee + spouse
- ▶ Employee + family

¹ For the purposes of this guide, wherever the term spouse appears it also applies to domestic partners.

Medical

USP offers you three medical plan options through UnitedHealthcare so you can choose the coverage that is right for you.



Connect with a virtual therapist

With Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. No office visit is required. Talkspace is convenient, safe, and secure. UHC covers each virtual visit the same as a behavioral health visit and/or one week of unlimited messaging as one office visit. To get started, register at talkspace.com/connect with your insurance information. From your smartphone, download the Talkspace app from the App Store or Google Play.

Your options

Choose from three medical plans through UnitedHealthcare:

- ▶ Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)
- ▶ Orange Point of Service (POS)
- ▶ Blue Point of Service (POS)

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, federal law gives you more choices about your prescription drug coverage. Please refer to the required notices (available on [myUSP](#) or through the Benefits team) for more details.

How the medical plans are alike

All of the USP medical plans provide:

- ▶ Comprehensive medical and prescription drug coverage in- and out-of-network
- ▶ Coverage for pre-existing conditions
- ▶ A national network of providers (international coverage is only available for emergency care)
- ▶ Access to specialist care without referrals
- ▶ Protection with no lifetime benefit maximum
- ▶ Convenient claim filing (you are responsible for filing out-of-network claims)

Choosing a provider

With all of the medical plans, you are not required to select a Primary Care Physician (PCP). However, it is a good idea to rely on a PCP to provide routine checkups, treatment when you are ill, and guidance on specialist care when necessary. While all of the plans provide coverage in- and out-of-network; you will receive a higher level of benefits when you use in-network providers. To find a participating provider, visit www.myuhc.com.

MyAdvocate

Navigating healthcare claims, coverage, and costs just keeps getting more complicated. That's why USP is now offering MyAdvocate, to assist employees and dependents in resolving benefit issues like helping with claims or billing issues, eligibility and coordination of benefits, finding the highest quality in-network doctors, comparing treatment costs in your area, and explaining benefits in easy-to-understand language. Their expert guidance is available 24/7 to help you answer your most complicated healthcare-related questions and challenges. You can have peace of mind knowing that when it comes to benefits issues, you have an advocate on your side.

Medical benefits summary

	CDHP w/ HSA		Orange POS		Blue POS	
Your biweekly cost						
Employee only	\$36.23		\$93.31		\$130.45	
Employee + child(ren)	\$70.23		\$186.08		\$260.16	
Employee + spouse	\$98.44		\$243.46		\$340.37	
Family	\$140.68		\$336.68		\$470.70	
Plan feature	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
USP HSA contribution Employee only Employee and dependent(s)	\$500 \$1,000 Earn up to \$1,000 through healthy actions		NA		NA	
USP FSA contribution	NA		Earn \$500 through healthy actions		Earn \$500 through healthy actions	
Annual deductible Individual Family	\$1,800 \$3,600¹	\$3,600 \$7,200¹	\$600 \$1,200	\$1,200 \$2,400	\$400 \$800	\$800 \$1,600
Annual out-of-pocket max Individual Family	\$3,750 \$7,500¹	\$7,500 \$15,000¹	\$3,750 \$7,500	\$7,500 \$15,000	\$3,750 \$7,500	\$7,500 \$15,000
Lifetime maximum	Unlimited		Unlimited		Unlimited	
Office visits						
Preventive care	No charge	40% after deductible	No charge	40% after deductible	No charge	35% after deductible
Primary care physician	20% after deductible		\$25		\$20	
Specialist			\$45		\$35	
Virtual care		\$10	\$10			
Urgent care		\$45	\$35			
Emergency room		40% after deductible	\$150	\$150	\$150	\$150
Hospitalization						
Inpatient/outpatient²	20% after deductible	40% after deductible	20% after deductible	40% after deductible	15% after deductible	35% after deductible
Outpatient diagnostic services (X-ray, mammography, CT scan, PET scan and MRI)	20% after deductible	40% after deductible	20% after deductible	40% after deductible	15% after deductible	35% after deductible

¹ Family amounts apply to anyone who enrolls at least one dependent. This is a true family deductible—the family deductible must be met before the plan pays 80 percent for any covered family member's claims. All eligible expenses apply toward the family out-of-pocket maximum and if met, the plan will pay 100 percent covered healthcare expenses for all covered family members for the remainder of the plan year.

² Prior notification is required for certain services.

About the CDHP

The CDHP offers comprehensive healthcare coverage for lower costs per pay period than traditional plans. The CDHP has a higher annual deductible and includes a tax-advantaged account—Health Savings Account (HSA)—you can use to pay for your out-of-pocket healthcare costs.

USP will contribute to your HSA. When you enroll, you will be prompted to open an HSA with our HSA administrator, Optum Bank. Both you and USP can contribute to your HSA up to the limits set by the IRS (outlined below). The HSA funds, including USP's contributions, are always yours.

You decide how and when to use the HSA funds—use it to pay for eligible healthcare expenses or save it for future needs. Any money left in your account at the end of the year rolls over from year to year. If you leave the plan, retire or leave USP, you take the account with you.

Who is eligible for the CDHP

Because of the tax advantage that HSAs provide, the IRS defines specific participation rules. To be eligible to participate in the CDHP and receive or make contributions into an HSA, you cannot:

- ▶ Have any other health coverage, which means you cannot be covered:
 - By your spouse's medical or pharmacy plan
 - Through Medicare Parts A, B, or D
 - Through TRICARE
 - Through a general-purpose FSA
- ▶ Access benefits through the Veteran's Administration
- ▶ Be claimed as a dependent on another person's tax return

Learn more at: www.irs.gov/publications/p969.

How the CDHP works

1

Pay each pay period

You pay lower contributions each pay period in exchange for a higher annual deductible.


Your biweekly cost

Employee only	\$36.23
Employee + child(ren)	\$70.23
Employee + spouse	\$98.44
Family	\$140.68

2

Fund HSA

Both you and USP can contribute to your HSA up to the limits set by the IRS. In FY26, USP contributes to the HSA based on the coverage level you elect. You can earn additional HSA contributions when you complete certain wellness activities.



Coverage level	FY26 USP contribution ¹	Maximum you can contribute ¹	IRS HSA contribution limits
Employee only	\$500	\$3,800	\$4,300
+ child(ren)	\$1,000	\$7,550	\$8,550
+ spouse	\$1,000	\$7,550	\$8,550
Family	\$1,000	\$7,550	\$8,550

Note: If you are age 55 or older, you may make an additional \$1,000 catch-up contribution each year.

¹ Earn up to an additional \$1,000 through healthy actions. Any amount you and/or USP contribute to your HSA will count toward the annual IRS limit.



How much to contribute

You decide how much to contribute to your HSA based on your healthcare spending needs, your goals related to tax savings and your long-term investment and savings goals. Here are a few questions to help you plan:

- ▶ How much do you expect to spend during the next plan year on health care?
 - Monthly prescriptions or planned visits to the doctor's office
 - Planned procedures or events
 - Setting aside funds for unexpected healthcare expenses

- ▶ How often do you go out-of-network?
- ▶ If you pay lower premiums, would you spend the money now or save it?
- ▶ How much can you afford to contribute every paycheck?
- ▶ How much of a tax deduction would you like to target?



Contribute your savings

If you enroll in the CDHP, consider investing all or a portion of the difference in your payroll contributions in the HSA to help you save for out-of-pocket healthcare expenses. And, if you don't use your HSA funds, they rollover from year to year.

3

Pay deductible

When you need healthcare services or prescriptions, you pay the full cost until you meet your annual deductible.

Annual deductible		
	In-network	Out-of-network
Individual	\$1,800	\$3,600
Family ²	\$3,600 ²	\$7,200 ²

You can use your HSA to pay for these expenses. In-network preventive care is always covered in full—even if you haven't met the annual deductible.

² Family amounts apply to anyone who enrolls at least one dependent. This is a true family deductible—the family deductible must be met before the plan pays 80 percent for any covered family member's claims.

4

Share expenses

If you meet your annual deductible, the plan pays 80 percent and you pay 20 percent of the cost of eligible in-network services.

5

Protected with limit

If you reach the annual out-of-pocket maximum, the plan pays 100 percent for the rest of the plan year. Expenses that apply toward the deductible also apply toward the out-of-pocket maximum.

Out-of-pocket maximum		
	In-network	Out-of-network
Individual	\$3,750	\$7,500
Family	\$7,500	\$15,000

Prescription drug

Prescription drug coverage is included when you enroll in a medical plan. Benefits are administered by UnitedHealthcare.



	CDHP w/ HSA	Orange POS	Blue POS
Tier 1			
Retail network	Deductible then 20%, max \$10	\$10	\$10
Home delivery (up to 90-day supply)	Deductible then 20%, max \$25	\$25	\$25
Tier 2			
Retail network	Deductible then 20%, max \$35	\$35	\$30
Home delivery (up to 90-day supply)	Deductible then 20%, max \$87.50	\$87.50	\$75
Tier 3			
Retail network	Deductible then 20%, max \$70	\$70	\$50
Home delivery (up to 90-day supply)	Deductible then 20%, max \$175	\$175	\$125



Three ways to save on prescription drugs

- 1. Free preventive drugs** – Preventive medications meant to help prevent disease and illness are covered at no cost to you. Log on to myuhc.com to view the latest list of no-cost preventive care medications.
- 2. Go generic** – Generic medications provide you with the same quality, strength, purity, and stability as the brand name—but cost 80% to 85% lower, on average, than brand-name products, according to the U.S. Food and Drug Administration.
- 3. Mail order** – When you use home delivery, you save on a 3-month supply delivered right to your door.

Dental

USP offers you a choice of two dental plans through Delta Dental:

- ▶ Orange Preferred Provider Organization (PPO)
- ▶ Blue Preferred Provider Organization (PPO)

Both dental plans cover preventive, basic, and major services with the ability to see the dental provider of your choice. However, you will receive a higher level of coverage when you use network providers.



Ask yourself

The main difference between the plans is how covered services are paid. In addition, orthodontia benefits are only available with the Blue PPO. Which plan meets your needs?



	Orange PPO	Blue PPO
Your biweekly cost		
Employee only	\$1.49	\$11.91
Employee + child(ren)	\$2.66	\$31.17
Employee + spouse	\$3.16	\$23.53
Family	\$4.35	\$43.00

Plan feature	In-network	Out-of-network ¹	In-network	Out-of-network ¹
Annual deductible² (Applies to basic and major services ³) Per person Family	\$50 \$150	\$100 ³ \$300 ³	\$50 \$150	\$150
Annual maximum⁴ (does not apply to diagnostic, preventive, and sealant services)	\$2,000		\$2,000	
Preventive and diagnostic	100%	100%	100%	100%
Basic (Anesthesia, simple extractions, oral surgery, fillings, repair, and maintenance of crowns, bridges and dentures)	80%	60%	90%	80%
Major (Root canal, periodontic surgery, scaling, and root planing, complex extractions, bridges, and dentures, single crowns, implants, inlays, and onlays)	50%	30%	60%	50%
Orthodontia (Children and adults)	Not covered		50%	50%
Orthodontic lifetime maximum	Not covered		\$1,500	

¹ Reimbursement for out-of-network providers is based on the in-network fee schedule. If you see an out-of-network provider, you are responsible for filing the claim and may have to pay the difference in cost.

² Once an individual has reached the per-person deductible, the plan will begin to pay benefits for that individual. If the family deductible is met, the plan will begin to pay benefits for all covered dependents.

³ If you participate in the Orange PPO and see an out-of-network provider, the deductible also applies to preventive services.

⁴ Delta Dental pays a maximum benefit for all services per individual in each plan year. Once this maximum is reached, no further benefits are payable during the plan year.

Vision

While USP's medical plans provide coverage for an eye exam every 24 months, USP also offers a nationwide vision care plan administered through VSP.

The vision care plan provides coverage for prescription lenses and frames or contact lenses, and a complete annual eye exam for a low biweekly cost. You can participate in the vision plan without being enrolled in a USP medical plan. The Plan also offers vision enhancements—Easy Options and LightCare. Learn more on **myUSP**.

You can visit an optometrist or ophthalmologist within the VSP network or you may choose to visit an out-of-network provider, which may result in higher out-of-pocket costs. If you visit an out-of-network provider, you must submit a claim to be reimbursed.



Your biweekly cost			
Employee only		\$1.51	
Employee + child(ren)		\$2.50	
Employee + spouse		\$2.45	
Family		\$4.03	
Plan feature		In-network	Out-of-network
Exams and screenings			
WellVision exam® (every 12 months)		\$10 copay for exam and glasses	Up to \$50
Retinal screening		\$39 copay (Covered in full for members with diabetes)	Not covered
Easy Options		Additional \$100 allowance per person	Not covered
LightCare		Apply frame and lens allowance to non-prescription eyewear	Not covered
Lenses (every 12 months)			
Single		\$0 copay	Up to \$50
Lined bifocal		\$0 copay	Up to \$75
Lined trifocal		\$0 copay	Up to \$100
Progressive		\$0 copay	Up to \$75
Tints/light reactive		\$0 copay	Not covered
Lenticular		\$80 – \$160 copay	Up to \$125
Enhancements (scratch resistant, UV, anti-glare coating, etc.)		40% discount	N/A
Protection program 12-month warranty		Special warranty pricing (When you use VSP Premier Providers)	N/A
Frames (every 12 months)			
Frame allowance		Up to \$200	Up to \$70
Protection program 12-month warranty		Free replacement (When you use VSP Premier Providers)	N/A
Contact lenses (every 12 months)			
Contact lens exam		Up to \$60 copay	Apply allowance toward cost
Elective (instead of glasses)		Up to \$150	Up to \$105
Necessary		\$10 copay	Up to \$210

Save on Hearing Aids

TruHearing® makes hearing aids affordable by providing exclusive savings to all VSP Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible, too. Learn more at truhearing.com/vsp.

Income security

To help you protect your family's finances in the event that something happens to you, USP makes the following benefits available.

Group Life and Accidental Death & Dismemberment (AD&D)

USP provides you with Group Life and AD&D Insurance equal to two times your base salary rounded to the highest \$1,000 up to a maximum of \$500,000. At age 65, the benefit is reduced to 65 percent and at age 70, the benefit is reduced to 50 percent. Please note, employer-paid coverage amounts over \$50,000 are subject to imputed income.

Supplemental Life

You can purchase Supplemental Life insurance for you and your dependents through Unum. You must elect Supplemental Employee Life to be eligible to elect supplemental coverage for your spouse/domestic partner or your child(ren). After your initial enrollment period and/or to elect coverage that exceeds the Guaranteed Issue Amount (3x pay up to \$150,000 for yourself and up to \$50,000 for your spouse), you will need to provide Evidence of Insurability (EOI) before your coverage takes effect. The EOI form is available on [myUSP](#).

Coverage type	Coverage amount	Guaranteed issue limit ¹
Supplemental Employee Life	\$10,000 to \$1,000,000 in \$10,000 increments	\$150,000
Spousal/Domestic Partner Life	\$5,000 to \$250,000 in \$5,000 increments Up to 50% of your coverage amount	\$50,000
Children's Life Your and/or your domestic partner's dependent child(ren) under age 19 (or under age 25 if they are full-time students)	\$2,000 to \$10,000 in \$2,000 increments	N/A

¹ If you are a new hire within your initial eligibility period, you may elect coverage up to the guaranteed issue amount without being subject to medical underwriting. Late applicants and amounts exceeding the Guarantee Issue Limit are subject to medical underwriting.

Short-Term Disability (STD)

STD provides you with partial salary continuation in the event you are unable to work due to a medically certified, non-work related injury or illness. USP pays the entire cost of this coverage. If approved for coverage, you receive STD benefits after a seven-day waiting period. Accrued sick leave and/or vacation leave may be used during the waiting period until coverage begins.

STD benefits are paid according to the following schedule:

Week 1	No STD benefit (employees can use accrued leave or leave without pay if there are no accrued leave benefits available)
Weeks 2 – 3	100% of base salary
Weeks 4 – 7	75% of base salary
Weeks 8 – 13	66.67% of base salary

The maximum benefit period is 13 weeks. Benefits are taxable as regular income. Accrued sick time or vacation time may be used during the disability period to make up the difference in pay during weeks 4 through 13.

Long-Term Disability (LTD)

USP provides you with LTD insurance at no cost to you. Coverage is administered through Unum and provides a monthly benefit for disability caused by injury or illness. After a 90-day waiting period, LTD pays 60% of your base monthly earnings, up to a maximum monthly benefit of \$10,900.

Supplemental Individual Disability

You can purchase Supplemental Individual Disability Insurance to cover up to 75% of your base salary and bonus or an additional \$10,000 per month in the event of a long-term illness or injury. To elect coverage during the next enrollment period, you must enroll with Unum: www.getidi.com/Landing/Page?Id=126029.

Flexible Spending Accounts (FSAs)

USP offers two Flexible Spending Accounts (FSAs)—the Healthcare FSA and Dependent Care FSA. The money you contribute to these accounts is deducted from your paycheck before federal, state, and Social Security taxes are calculated.

You can use the Healthcare FSA to pay for eligible medical, dental, and vision care expenses. The Dependent Care FSA can be used to pay for eligible day care expenses. It's a smart, simple way to save money while keeping you and your family healthy and protected.

The FSAs are administered by the American Benefits Group (ABG). **To participate, you must enroll each year.**

Important Notes

- ▶ The FSA contribution limits represent an annual threshold and include your contributions from previous employers. Before you enroll, be sure to consider any previous contributions to an FSA. It is your responsibility to make sure you do not exceed the limits set by the IRS.
- ▶ If you enroll in the CDHP, you are not eligible to participate in the Healthcare FSA.

Eligible Expenses

Type of account	Contribution limits	Eligible expenses ¹
Healthcare Flexible Spending Account (FSA)	\$3,300 ² per year	Copays, deductibles, coinsurance, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, chiropractor visits, and other healthcare expenses
Dependent Care Flexible Spending Account (FSA)	\$5,000 ² per year, if single or married and filing joint income tax returns	Licensed day care, in-home care, elder care, day camp, and nursery school (for a dependent child under age 13)

¹ Expenses must be for tax dependents as defined by the IRS to be eligible for FSA reimbursement.

² 2025 limits, subject to change annually by the IRS. Pre-tax contributions will be made in equal amounts over 26 pay periods.

This is a partial list of eligible expenses. For a more complete list of eligible healthcare expenses, go to: www.irs.gov/publications/p502. For dependent care expenses, go to: www.irs.gov/publications/p503.

FSA reimbursement

With the ABG card, you can pay for many healthcare expenses at the point of sale. The debit card automatically deducts pre-tax money from your Healthcare FSA for eligible purchases, including medical, pharmacy, dental, and vision expenses. In addition to healthcare providers, the debit card can be used at certified pharmacies and retailers such as Walmart, Walgreens, Target, CVS, and Harris Teeter for eligible expenses. It is recommended that you keep all receipts to verify the expense and/or for IRS purposes. The debit card is also easy to use for mail-order prescriptions.



You can also submit a claim form to receive reimbursement via www.amben.com or use the mobile application.

Plan carefully: use it or lose it

Because of the tax advantages these accounts provide, IRS regulations require that unused money left in your Healthcare FSA and/or Dependent Care FSA at the end of the plan year will be forfeited. If you continue participation in the Healthcare FSA in FY26, you may carry over up to \$660.

Deadline to...	Incur expenses by	File claims by
FY25 Healthcare FSA	June 30, 2025	September 30, 2025
FY25 Dependent Care FSA	September 30, 2025	September 30, 2025
FY26 Healthcare FSA	June 30, 2026	September 30, 2026
FY26 Dependent Care FSA	September 30, 2026	September 30, 2026

Voluntary Program Options

USP offers additional protection to meet the unique needs of your family.

Accident insurance

Accident insurance—available from Unum—pays you a set amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. The coverage includes a range of incidents, from common injuries to more serious events. When you enroll, your spouse and/or children (to age 26) are also eligible.

How it helps

- ▶ Coverage helps you pay for out-of-pocket costs your medical plan doesn't cover, like copays and deductibles.
- ▶ You're guaranteed base coverage, without answering health questions.
- ▶ The cost is conveniently deducted from your paycheck.
- ▶ You can keep your coverage if you change jobs or retire.

Be Well Benefit

Every year, each family member who has voluntary accident insurance can also receive \$50 for getting a covered Be Well Benefit screening test, such as:

- ▶ Annual exams by a physician (including sports physicals) for adults, and well-child visits
- ▶ Screenings for cancer, including pap smear, colonoscopy
- ▶ Cardiovascular function screenings
- ▶ Screenings for cholesterol and diabetes
- ▶ Imaging studies, including chest X-ray, mammography
- ▶ Immunizations including HPV, MMR, tetanus, influenza

Hospital insurance

Hospital insurance—available from Unum—provides additional coverage if you're admitted to the hospital for a covered accident, illness, or childbirth.

How it helps

- ▶ The money is paid directly to you—not to a hospital or care provider.
- ▶ This money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays, and deductibles.
- ▶ You can purchase coverage for yourself as well as your spouse and your children (until their 26th birthday) as long as you have purchased coverage for yourself.
- ▶ The benefits of this plan are compatible with a Health Savings Account (HSA).
- ▶ The affordable rates and the cost will be conveniently deducted from your paycheck.
- ▶ You may take the coverage with you if you leave the company or retire, without having to answer new health questions.

Nationwide pet insurance

You care about your pets and consider them members of your family. That's why USP has partnered with Nationwide to provide you with access to affordable coverage for your pets. The My Pet Protection Choice (MPPC) plan is the primary pet protection plan available through Nationwide.

Visit www.petinsurance.com/usp for a fast no-obligation quote. To enroll your bird, rabbit, reptile, or other exotic pet, call **877-738-7874**.



Your cost for voluntary coverage options

Your biweekly cost	Accident	Hospital 1	Hospital 2
Employee only	\$3.83	\$8.55	\$19.88
Employee + child(ren)	\$8.87	\$12.19	\$28.66
Employee + spouse	\$6.89	\$16.70	\$38.82
Family	\$11.92	\$20.34	\$47.59

Work-life

USP provides you with programs and resources to help you balance the opportunities and challenges of work and life.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) can help you deal with life's challenges. You can receive confidential, professional referrals and up to five sessions of face-to-face counseling sessions for a variety of concerns, including:

- ▶ Stress, anxiety, and depression
- ▶ Marriage and relationship problems
- ▶ Grief and loss
- ▶ Substance abuse
- ▶ Anger management
- ▶ Financial and legal assistance

The program is provided at no cost to you and your dependents. You can access the EAP online at www.supportline.com (username: **uspc**) or call **1-888-881-LINC (5462)**.

Back-up care

Through our partnership with Bright Horizons, you receive care and education benefits to help support you and your family:

- ▶ Back-up child, adult, and elder care
- ▶ Out-of-network care reimbursement
- ▶ Virtual camp for school age children
- ▶ Tutoring for school age children
- ▶ Pet sitting or walking in partnership with Rover

To get started, visit clients.brighthorizons.com/usp (username: **USP**, password: **Benefits4You**—you will be prompted to set up your own login).

529 College Savings Plan

USP sponsors the Virginia College Savings Plan, the D.C. College Savings Plan, and the College Savings Plan of Maryland. Maryland and Virginia offer both a prepaid college savings plan and an investment college savings plan. D.C. offers the investment college savings plan only. USP will pay up to \$75 toward the application/enrollment fee for the first account you open.

Live Well Be Well

The Live Well Be Well wellness program, powered by Virgin Pulse, provides you with scientifically backed tools to help you be more active, make healthier decisions, and live your best life. USP offers multiple activities throughout the year:

- ▶ Annual Benefits and Wellness Fair
- ▶ Annual walking challenge
- ▶ Flu shot clinics
- ▶ Stress relieving opportunities
- ▶ Virtual and onsite fitness classes
- ▶ Onsite fitness center
- ▶ Access to on-demand fitness opportunities on Wellhub platform



Transportation program

SmartBenefits®

If you use public transportation to commute to work on a daily basis, USP will cover the first \$100 per month for commuting expenses. In addition, you may contribute up to \$225 per month on a pre-tax basis to pay for eligible commuting expenses.

SmartBenefits® is a web-based program that loads the dollar value of your commuter benefits electronically onto SmarTrip® cards. If you use MARC, VRE, or the MTA bus for any portion of your commute to work, you will be eligible to receive SmartBenefits®. To purchase and register your SmarTrip® card, visit www.wmata.com.

Bike to work reimbursement

If you bike to work on a regular basis, USP will reimburse you \$20 per month for reasonable expenses. This benefit may not be combined with SmartBenefits®. To enroll in the Transportation Program, please reach out to the USP Benefits Team.

Paid time off

USP offers generous time off to help you rest and recharge in addition to time to help you care for your family.

Paid holidays

USP offers five personal holidays to be used as you wish (subject to manager approval) and ten paid holidays:

- ▶ New Year's Day
- ▶ Labor Day
- ▶ Martin Luther King Jr. Day
- ▶ Thanksgiving Day
- ▶ Memorial Day
- ▶ Day after Thanksgiving
- ▶ Juneteenth
- ▶ Christmas Day
- ▶ Independence Day
- ▶ Day after Christmas

Personal holidays are prorated based on your date of hire and can be used as you wish (subject to manager approval):

- ▶ January – April: five days
- ▶ May – August: three days
- ▶ September – December: two days

Personal holidays must be used in whole day increments and cannot be carried over. Paid holidays and personal holidays for part-time staff members are prorated based on the total number of scheduled work hours.

Annual leave (Vacation)

You accrue annual leave in your first pay period based on the schedule below. At the end of the calendar year, you can sell back up to one week (37.5 hours) of accrued vacation and carry over up to one year's accrual into the next calendar year. Any excess leave is lost.

Full-time staff members

Up to five years of service:	15 days per year
More than five years of service:	20 days per year

Annual leave for part-time staff members is prorated based on the total number of scheduled work hours.

Sick leave

You accrue 10 sick days per year beginning with your first pay period. There is no limit to the amount of sick leave you can accrue and/or carry over from year to year. Sick leave for part-time staff members is prorated based on the total number of scheduled work hours.

Other leave

- ▶ Bereavement – Receive up to five days of paid leave, dependent upon the relationship of the deceased and the travel distance.
- ▶ Military – Leave to complete annual military training or other duties as required under the Uniformed Services Employment and Reemployment Rights Act.
- ▶ Jury Duty – Paid leave for time required to serve jury duty.

Catastrophic Leave Donation Program

The Catastrophic Leave Donation Program assists staff members who are experiencing a serious medical hardship and who have exhausted paid leave options and who are not receiving disability or Workers' Compensation Benefits. Eligible staff members can borrow up to 20 days of sick leave to assist with temporary salary and benefits continuation.

Paid Parental Leave

All full-time staff members may request Paid Parental Leave for up to six weeks within the first six months to bond with their new child. You may use these six weeks in one-week increments during the first six months. Staff members will receive 100 percent of their salary while on Paid Parental Leave. Paid Parental Leave is available to all USP parents whether through adoption or foster care, as well as providing support for both childbearing and non-childbearing parents, regardless of gender or situation.

Time taken through USP's short-term disability leave policy for disabilities caused by pregnancy or childbirth will not count toward Paid Parental Leave. Paid Parental Leave runs concurrently with leave taken as part of the Family and Medical Leave Act (FMLA) or other state or local law. To take advantage of the Paid Parental Leave program, email:

leaveanddisability@usp.org.

Retirement savings

The USP 401(k) Savings Plan administered through Transamerica Retirement Solutions can help you reach your long-term financial goals.

The 401(k) Savings Plan accepts both USP and employee contributions. You may contribute up to 100 percent of your salary on a pre- or post-tax basis, up to the IRS limits. In 2025, the IRS limits (subject to change each year) are:

- ▶ \$23,500 for employees under age 50; and
- ▶ \$31,000 for employees age 50 and older.

If you contribute on a pre-tax basis, when you withdraw the money in retirement, you pay taxes depending on your tax status at that time. All USP contributions are made on a pre-tax basis.

With the Roth 401(k), you make after-tax contributions. At retirement, you can take your earnings tax-free when you make a qualified withdrawal. For the withdrawal to be qualified, it must be at least five years after the year of your first Roth contribution and you have reached age 59½, disability or death.

You are eligible to receive an employer contribution when you reach age 21 and have worked a minimum of 1,000 hours in a 12-month period (after one year of service). Once you are eligible, USP will contribute 10 percent of your total cash compensation to your account each pay period. This contribution is based on your total compensation and deposited into your account on a tax-deferred basis with immediate vesting.

The plan offers 22 investment options, including an array of target date retirement funds. Stable value, money market, bonds, equities, social choice, emerging markets, and real estate investment options are also available.

There is no waiting period to participate in the 401(k) Savings Plan. If you are a new hire and do not enroll in the plan within 45 days, you will automatically be enrolled to make pre-tax salary deferrals at a rate of 3 percent of your eligible compensation. At any time, you may change your contribution rate, as well as elect not to participate through the plan's opt-out process.

To enroll, change your contribution, or access information about the plan, visit usp.trsretire.com or call **800-755-5801** to speak to a representative.



With the 401(k) Savings Plan, you have access to tools and resources—available on usp.trsretire.com—to help you live your best financial life:

- ▶ Access the Financial Wellness Center for quick lessons to guide you through every stage of your financial journey.
- ▶ Review the annual checklist to make sure you are on track to meet your financial goals.
- ▶ Access online calculators to assess your financial health.
- ▶ Get one-on-one help from a retirement planning consultant to create a retirement strategy to reach your goals.

Where to go for help

The USP Benefits team is available to help you enroll and answer questions about your USP benefits, email: nikki.black@usp.org.

For questions about...	Contact	Phone	Online
Medical	UnitedHealthcare Plan number: 914490	888-332-8885	www.myuhc.com
Dental	Delta Dental Plan number: 15432	800-932-0783	www.deltadentalins.com
Vision	VSP Plan number: 30003580	800-877-7195	www.vsp.com
Flexible Spending Accounts	American Benefits Group	800-499-3539	www.amben.com
Healthcare Related Questions	MyAdvocate	833-968-1775	www.MyAdvocateServices.com
401(k) Savings Plan	Transamerica Retirement Solutions	800-755-5801	usp.trsretire.com
Employee Assistance Program	CuraLinc	888-881-LINC (5462)	www.supportlinc.com (username: uspc)
Life	Unum	800-445-0402	www.unum.com/employees
Short- and Long-Term Disability	Unum	800-275-8686	www.unum.com/employees
Supplemental Individual Disability	Unum	800-986-3261	www.getidi.com/employer/usp
Paid Parental Leave	USP Leave and Disability	301-692-3352	leaveanddisability@usp.org (email)
529 College Savings Plan	District of Columbia Maryland Virginia	800-368-2745 888-463-4723 888-567-0540	www.dccollegesavings.com www.collegesavingsmd.com www.virginia529.com
Transportation Program	SmartBenefits	888-762-7874	www.wmata.com smartrip@wmata.com (email)
Hospital Insurance	Unum	800-421-0344	www.unum.com/employees
Accident Insurance	Unum	800-421-0344	www.unum.com/employees
Pet Insurance	Nationwide	877-738-7874	www.petinsurance.com/usp

This benefits guide and the online benefits enrollment tool on [myUSP Benefits](#) highlight the health and welfare benefit plan choices available to eligible employees and their dependents. This benefits guide serves as a summary of material modification to the benefits described in the official summary plan descriptions. The benefits you receive are based upon the plan's official plan documents, not this guide or any other written or oral statement. If there is a conflict between this guide and the official plan documents, the official plan documents prevail in all cases. USP reserves the right at any time to change or terminate these plans.



July 2025

