

# 2026 Summary of Benefits

Eligibility includes Regular, Term of six months or more, and Postdoctoral Appointments.

## Medical Insurance

Available to employees and their dependents; spouse, domestic partner, and children from birth to 26<sup>th</sup> birthday. Three medical plans are available:

**Cigna HDHP** (High Deductible Health Plan) with **Optional HSA** (Health Savings Account).

- Annual HSA maximum: \$4,400 Employee; \$8,750 Employee + Family; extra \$1,000 for employees age 55 and above by 12/31/2026.

Use in-network providers or out-of-network providers.

In-network:

- Annual deductible: \$2,000 Employee; \$4,000 Employee + Family
- 80% paid after deductible, annual out-of-pocket maximum: \$3,000 Employee; \$6,000 Employee + Family

Out-of-network:

- Annual deductible: \$2,000 Employee; \$4,000 Employee + Family
- 50% office visits/hospitalization/prescriptions after deductible
- Annual out-of-pocket maximum: \$6,000 Employee; \$12,000 Employee + Family

## Cigna PPO (Preferred Provider Organization)

Use in-network providers or out-of-network providers.

In-network:

- Annual deductible: \$1,000 Employee; \$2,000 Employee + Family
- 80% paid after deductible, annual out-of-pocket maximum: \$4,000 Employee; \$8,000 Employee + Family
- Office Visit \$20 co-payment; Specialist Visit \$30 co-payment

Out-of-network:

- Annual deductible: \$2,000 Employee; \$4,000 Employee + Family
- 60% paid after deductible, annual out-of-pocket maximum: \$8,000 Employee; \$16,000 Employee + Family
- Office visits 60% after deductible; Emergency/urgent care 80% after deductible

## Kaiser Permanente HMO (Health Maintenance Organization)

- \$20 copayment for office visits; \$30 copayment specialist office visits
- \$200 copayment for emergency room or outpatient surgery
- \$250 copayment for hospitalization
- \$10 copayment for generic prescriptions
- \$20 co-payment vision exam
- \$150 credit towards purchase of eyewear every 24 months

## Dental Insurance (Guardian Dental PPO)

Access guardianlife.com>Dental Benefits from your workplace>Find dentist. Preventive care: 100% (no deductible); Basic care (such as fillings): 80% after \$75 deductible per person; Major restorative care (such as crowns, bridgework, implants): 50%; \$1,500 annual individual maximum; 50% orthodontia with \$1,500 lifetime maximum

## Vision Insurance (Guardian Vision)

Register at VSP.com to find a participating provider and to receive in-network benefits. One annual in-network vision exam is covered 100%. Materials copay: \$25. Lenses covered 100% in-network within 12 months of exam. Frames: 80% of amount over \$150 in-network. Contact Lenses benefit available.

## UCAR Retirement Plan (TIAA)

UCAR participates in a retirement plan with TIAA. Employees with appointment terms of six months or more must participate. Upon entry into the program, the annuities are fully vested with the employee. UCAR contributes 10% of eligible salary and the employee contributes 5% of eligible salary. All contributions are made with pre-tax dollars.

Employees may elect to make additional contributions over the mandatory 5% including a Roth after-tax option. Please note: UCAR employees participate in the Social Security program.

## 2026 Per Pay Period Employee Contributions for Medical, Dental, and Vision Plans

Cigna HDHP	Per Pay Period
Employee	72.00
Employee + Spouse	150.92
Employee + Child(ren)	129.69
Employee + Family	216.00

Cigna PPO	Per Pay Period
Employee	114.00
Employee + Spouse	243.69
Employee + Child(ren)	206.77
Employee + Family	346.15

Kaiser (CO, Mid-Atlantic, CA, Hawaii*)	Per Pay Period
Employee	92.77/47.54*
Employee + Spouse – All locations above	190.62
Employee + Child(ren) – All locations above	186.00
Employee + Family – All locations above	268.15

Dental	Per Pay Period
Employee	6.00
Employee + Spouse	11.54
Employee + Child(ren)	12.46
Employee + Family	17.54

Vision	Per Pay Period
Employee	2.98
Employee + Spouse	5.95
Employee + Child(ren)	6.01
Employee + Family	9.60

## Flexible Spending Accounts (Rocky Mountain Reserve)

Contribute pre-tax dollars into two Flexible Spending Accounts:

**Health Care Account:** pay medical, dental, and vision expenses. Yearly maximum of \$3,400. Allowable rollover into the next year.

**Dependent Care Account:** pay for day care for children under 13 and elderly dependents. Yearly maximum of \$7,500.

## Life Insurance (Unum)

Term life insurance is provided at no cost to employees with an appointment of .2 FTE (8 hours per week) or above. The benefit is one and one-half times annual salary for employees to age 69, reduces to 90% once age 70 is attained.

## Voluntary Life (Unum)

Available to employees holding appointments of half-time or more. This employee-paid policy provides a benefit of 5 times annual salary up to \$750,000. Evidence of Insurability required for greater than \$200,000. A benefit is also available to family members.

## Travel Accident & AD&D Insurance (Unum)

Travel accident insurance is provided at no cost to employees. Provides a benefit up to \$150,000 in the event of an accidental death or dismemberment while on UCAR travel. An additional UCAR-paid AD&D policy of \$50,000 for a business or non-business accident is also provided through Chubb. All participants are covered by a worldwide emergency assistance program.

## Voluntary AD&D Insurance (Unum)

Available to employees holding appointments of half-time or more. This employee-paid policy provides a benefit of 5 times annual salary up to \$750,000. A benefit is also available to family members.

## Long-Term Disability (Unum)

In the event of disability due to illness or accident, plan provides maximum income payments of 60% of salary up to \$17,000 per month. Available to employees who hold appointments of >.44 FTE.

## PTO Leave

Full-time employees receive the following PTO credits:

Less than two years of continuous service – 20 days per year. From two – eight years of continuous service – 26 days per year. After eight years continuous service – 32 days per year. The President, Executive Officers, Jobs in the Management Structure, Senior Engineers and jobs in the Scientific Job Family Group at Level IV and above on payroll with appointments of more than six months receive PTO credits at the rate of 32 working days per year. Part-time employees accrue PTO in proportion to their appointments. The maximum PTO accrual is 54 days (432 hours).

## FAMLI Paid Leave

UCAR will provide up to 12 weeks of paid leave per 12-month rolling period for reasons such as an employee's serious illness or to take care of a family member with a serious illness. Appropriate documentation is required, including a medical provider's certification for medical leave. Employees are eligible upon date of hire.

**Parental Leave:** UCAR will provide up to 12 weeks of paid Parental Leave in a rolling 12-month period (16 weeks in cases of pregnancy/childbirth complications). UCAR will also provide up to 12 weeks of FAMLI leave for parents caring for an infant in NICU. Employees are eligible on date of hire.

## Paid Military Leave

UCAR provides up to 15 days per year of paid leave for military training, paid at 100% of an employee's regular salary. UCAR provides differential pay for up to 40 days per year to employees who are called to active duty.

## Bereavement Leave

UCAR provides up to 5 days of paid bereavement leave for the passing of an immediate family member (spouses, parents, children, siblings, grandparents, grandchildren, comparable step, foster and in-law relatives and significant others).

**Tuition Reimbursement:** Paid tuition and non-waivable fees, proportionate to the FTE. Tuition is paid for grade C or better for undergraduate; B or higher for graduate level or above. Courses must be company-related through an accredited college or university.

## Employee Assistance Plan (ComPsych EAP)

Free resource to all employees and their family members for counseling and support services. Up to twelve counseling sessions are provided per event.

## Holidays

Ten paid holidays are observed every year. Part-time employees receive holiday pay in proportion to their appointments.

## Other Featured Benefits

Free RTD bus pass (Boulder) & optional pre-tax Commuter/Parking Account KinderCare Learning Center (10% discount) & Backup Childcare Shuttle service to other Boulder UCAR facilities Wellness facilities & financial wellness program

Disclaimer: In case of discrepancies between this document and UCAR policies or benefit plan documents, the UCAR policies or plan documents will govern.