

We've got you covered

2022 Benefits Enrollment



U.S. Chamber of Commerce

There are many reasons to work at the U.S. Chamber of Commerce, and the benefits package is one of them. The package is comprehensive, competitive in the marketplace, and designed to support the needs of Chamber employees.

Employees who are scheduled to work 30 or more hours per week are eligible for benefits the first of the month following date of hire.

Medical and Prescription Drug

UnitedHealthcare (UHC) is the Chamber’s medical plan provider. You can choose either a Preferred Provider Organization (PPO) or a High Deductible Health Plan (HDHP) for yourself and eligible family members.

Express Scripts is the Chamber’s prescription drug provider, and the plan is administered by RxBenefits. You automatically receive prescription drug coverage as part of your medical benefits.

Pretax premiums are shown below:

Tier	PPO	HDHP
	Per Pay Premium (\$)	
Employee	60.73	35.92
Employee + Spouse	151.81	93.95
Employee + Child(ren)	144.21	89.25
Employee + Spouse + Child(ren)	282.37	188.46

Dental

Delta Dental is the Chamber’s dental plan provider. You can choose either a Preferred Provider Organization (PPO) or a Dental Maintenance Organization (DMO) for yourself and eligible family members.

Pretax premiums are shown below:

Tier	PPO	DMO
	Per Pay Premium (\$)	
Employee	25.18	12.46
Employee + Spouse	55.12	26.79
Employee + Child(ren)	53.11	26.98
Employee + Spouse + Child(ren)	82.09	38.88

Vision

Vision Service Plan (VSP) is the Chamber's vision plan provider. You can elect coverage for yourself and eligible family members.

Pretax premiums are shown below:

Tier	Per Pay Premium (\$)
Employee	5.41
Employee + Spouse	10.44
Employee + Child(ren)	10.82
Employee + Spouse + Child(ren)	16.82

Health Savings Account (HSA)

OPTUMBank administers the Chamber's Health Savings Account (HSA). An HSA is a tax-advantaged account that you can use to pay for qualified medical expenses incurred while enrolled in the High-Deductible Health Plan (HDHP). If you enroll in the HDHP, the Chamber will make a quarterly contribution of \$250 for employee coverage and \$500 for all other tiers of coverage.

The Chamber contribution and your contribution limits are shown below. Contributions begin the first quarter following date of hire.

Tier	Annual IRS Limit (\$)	Chamber Contribution (\$)	Your Max Contribution (\$)
Employee	3,650	1,000	2,650
Employee + Spouse	7,300	2,000	5,300
Employee + Child(ren)	7,300	2,000	5,300
Employee + Spouse + Child(ren)	7,300	2,000	5,300

Flexible Spending Accounts (FSAs)

WageWorks administers the Chamber’s Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA). The HCFSA helps pay for eligible expenses not reimbursed by the medical, prescription, dental, or vision plans. The DCFSA allows you to set aside money for reimbursement of eligible childcare and adult care expenses.

You fund these accounts with pretax dollars. The annual IRS limits for each type of plan are shown below:

Account	Annual Limit (\$)
Health Care FSA (HCFSA)	2,850
Dependent Care FSA (DCFSA)	5,000

Retirement Savings Plan

The Chamber offers a SMART 401(k) plan. This plan is administered by Fidelity Investments and has three components: (1) an employee contribution, (2) a Chamber-matching contribution, and (3) a Chamber-funded contribution.

Employee Contribution

You may contribute a percentage of your pay on a pretax basis up to the IRS annual maximum for the given calendar year. You are eligible to start contributions upon employment. Vesting is immediate.

Chamber-Matching Contribution

The Chamber adds a matching contribution of 100% of the first 4% of pay that you contribute. Vesting is immediate.

Chamber-Funded Contribution

The Chamber-funded contribution provides additional financial resources for retirement.

The contribution is a percentage of your pay based on years of Chamber employment as shown in the chart below:

Years of Credited Chamber Service	Chamber-Funded Contribution
1 and less than 3	2.5% of pay
3 or more	6.5% of pay

Health Advocacy

HealthAdvocate helps you and your family (i.e., spouse, children, parents, and parents-in-law) navigate the health care system and facilitate interactions with insurers and providers. The program can assist with a range of issues, including locating providers, determining the accuracy of medical bills, answering questions about coverage, and helping with insurance appeals.

Behavioral Health Support

Guide Care Concierge provides access to a specialized team of master's-level behavioral clinicians who offer confidential and free work/life services to ensure you get the right help and support for life's challenges personalized to your needs.

Ginger offers confidential emotional support and coaching to help you manage stress, solve everyday problems, and achieve your goals in life. This service is available 24/7 from the convenience of the Ginger mobile app, available from the App or Google Play Store.

ACI Specialty Benefits is the Chamber's Employee Assistance Program (EAP). The EAP delivers confidential counseling and applicable resources to help you manage work-life balance.

Wellness Program

The Chamber recognizes the importance of health and wellness and offers opportunities to support the well-being of its employees, including an on-site fitness facility, one-on-one wellness and financial consultations, flu shots, education seminars, and discounted memberships to a variety of nutrition and fitness programs.

Life, AD&D, and Disability

Reliance is the Chamber's life, accidental death and dismemberment (AD&D), and disability provider. You receive Chamber-sponsored core life and AD&D in the amount of 50% of base pay up to a maximum coverage amount of \$50,000. You have the option to purchase additional coverage for yourself, your spouse, and your child(ren).

Disability benefits are administered by Reliance's Matrix Leave Solutions. Disability benefits are available if you experience a personal, nonwork-related illness or injury that prevents you from being able to work.

Commuter Benefit Plan (CBP)

WageWorks administers the CBP, a spending account for transit expenses funded with pretax dollars. You can elect to participate or stop participation anytime throughout the year. The two types of accounts and their corresponding monthly limits are shown in the chart below:

Account	Monthly Limit (\$)
Parking	280
Metro	280

Child and Adult Care

Bright Horizons provides backup child and adult care for you when your regular child or adult care provider is unavailable.

Charges for these services are below:

Service	In-center Care	At-home Care
One child	\$25/visit	\$8/hour
Two or more children	\$40/visit	\$8/hour per dependent
One adult	NA	NA

Bright Horizons Family Support programs provide access to sitters, nannies, housekeepers, pet care, tutoring, and test prep to help fill the gaps families experience in managing daily responsibilities.

Personal Leave

Personal leave provides time off for vacation, volunteering, and other reasons not provided for under sick leave.

The amount of leave provided is based on career employment years and is shown in the chart below:

Career Employment Years*	Annual Personal Leave (days)**
0–4	15
5–9	20
10–19	25
20+	30

*Career employment years are calculated by taking the age you will be in the current year and subtracting 21.

**Days per calendar year are prorated based on date of hire.

Sick and Parental Leave

Sick leave provides time off for personal illness or preventive care, a family member’s illness or preventive care, bereavement or funeral leave, and other reasons allowable under federal, state, and/or local laws.

You receive 10 days of sick leave each calendar year.

Parental leave provides time off in connection with the birth, adoption, or surrogate birth of a child. You are entitled to four weeks of leave per year payable at 100% of base salary.

Holidays

The Chamber provides nine paid holidays plus two floating holidays of your choosing. Employees may select from other federal holidays (e.g., Veterans Day), nationally recognized cultural holidays (e.g., Juneteenth), or religious holidays (e.g., Yom Kippur). The 2022 holiday schedule is below:

Date	Holiday
December 31 (Friday)	New Year's Day
January 17 (Monday)	Martin Luther King Jr. Day
February 21 (Monday)	Presidents' Day
May 30 (Monday)	Memorial Day
July 4 (Monday)	Independence Day
September 5 (Monday)	Labor Day
November 24 (Thursday)	Thanksgiving
November 25 (Friday)	Day after Thanksgiving
December 26 (Monday)	Christmas Day (observed)

Talent Development

The Chamber is committed to fostering individual and organizational effectiveness through innovative and diverse training and development programs, from online learning to customized small and large group training sessions to one-on-one coaching.

Professional Development

In addition to the learning series, coaching engagements, and live trainings, the Chamber offers two platforms, Dayforce Learning and edX, for online learning accessible anytime, anywhere. Each platform has a wide selection of free courses and trainings presented with different styles and features so that employees can customize their education based on personal interests.

Education Assistance

The Chamber provides financial assistance for an employee's job-related continuing education coursework at recognized/accredited education institutions. Reimbursement is up to the IRS annual maximum for the calendar year.

Workplace Flexibility

The Chamber is committed to fostering an environment that leads to long-term careers through individual and team flexibility. Workplace flexibility at the Chamber includes options to help employees balance personal and work commitments, including teleworking two days per week and shifting working schedules outside normal business hours.

Other Benefits

On-site convenience services include a snack bar, dry cleaning/laundry pickup, and a Sweetgreen delivery station. Employees also receive discounts for Dell, Verizon, and Microsoft Office products.

Questions? Email benefits@uschamber.com.



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Individual benefits are based on formal plan documents/contracts. If there is any disagreement between the information in this benefits overview and in the terms of the documents/contracts, or if any points are not covered, the terms of the documents/contracts will govern in all cases.