



U.S. CHAMBER OF COMMERCE

2015 Benefits Overview



There are many great reasons to work for the U.S. Chamber of Commerce, and the benefits package is one of them. The Chamber offers an extensive benefits program. Following is an overview of the benefit offerings.

MEDICAL AND PRESCRIPTION DRUG BENEFITS

UnitedHealthcare is the Chamber's medical plan administrator. Employees can choose either the Preferred Provider Organization (PPO) Plan or the High Deductible Health Plan (HDHP), and they may elect employee, employee + spouse, employee + child(ren), or employee + spouse + child(ren) coverage.

Medco/Express Scripts is the Chamber's prescription drug provider, and the plan is administered by RxBenefits. Employees enrolling in one of the Chamber's medical plans will automatically receive prescription drug coverage as part of their medical plan.

Medical and prescription drug benefits are available to employees and their eligible dependents on the first day of the month following their start date. Employee premiums are outlined in the chart below:

	Medical Plan	Employee Annual Premium (\$)	Per Pay Premium (\$)
PPO	Employee	774.96	29.81
	Employee + Spouse	2,195.04	84.42
	Employee + Child(ren)	2,115.00	81.35
	Employee + Spouse + Child(ren)	4,419.96	170.00
HDHP	Single	282.00	10.85
	Employee + Spouse	1,269.96	48.84
	Employee + Child(ren)	1,224.00	47.08
	Employee + Spouse + Child(ren)	3,293.04	126.66

DENTAL BENEFITS

The Chamber offers dental coverage through Delta Dental. Employees can choose either the Preferred Provider Organization (PPO) Plan or the Dental Maintenance Organization (DMO) Plan. Dental benefits are available to employees and their eligible dependents on the first day of the month following their start date. Employee premiums are outlined in the chart below:

	Dental Plan	Employee Annual Premium (\$)	Per Pay Premium (\$)
PPO	Employee	548.64	21.10
	Employee + Spouse	1,201.08	46.20
	Employee + Child(ren)	1,157.28	44.51
	Employee + Spouse + Child(ren)	1,788.60	68.79
DMO	Single	296.52	11.40
	Employee + Spouse	637.56	24.52
	Employee + Child(ren)	642.00	24.69
	Employee + Spouse + Child(ren)	925.08	35.58

VISION BENEFITS

The Chamber offers vision coverage through Vision Service Plan (VSP). Vision benefits are available to employees and their eligible dependents on the first day of the month following their start date. Employee premiums are outlined in the chart below:

	Vision Plan	Employee Annual Premium (\$)	Per Pay Premium (\$)
	Employee	161.76	6.22
	Employee + Spouse	312.12	12.00
	Employee + Child(ren)	323.40	12.44
	Employee + Spouse + Child(ren)	502.80	19.34

HEALTH SAVINGS ACCOUNT (HSA)

If employees enroll in the HDHP, the Chamber will make a contribution to a Health Savings Account (HSA) for those eligible to maintain a HSA. A HSA is a tax-advantaged account that employees can use to pay for qualified medical expenses incurred while enrolled in a high-deductible medical plan. Employees can only elect a HSA, if they participate in the Chamber's HDHP or another federally-approved, high-deductible medical plan. For employees with employee only coverage, the Chamber will contribute \$500. For employee + spouse, employee + child(ren), and employee + spouse + child(ren) coverage, the Chamber will contribute \$1000. The contributions are made semi-annually, on January 1 and July 1, and employees must be enrolled in the HDHP plan on those dates to receive the Chamber contribution.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The Chamber offers both a Health Care Flexible Spending Account (HCFSAs) and a Dependent Care Flexible Spending Account (DCFSA). The HCFSAs help you pay for eligible expenses not reimbursed by your medical, dental, or vision plans with tax-free dollars. The DCFSA allows employees to set aside pre-tax dollars for reimbursement of eligible child care or elder care expenses.

TIME OFF BENEFITS

The Chamber provides time off benefits to meet a variety of employees' needs, including paid vacation, sick time, personal days, short and long-term disability, maternity/paternity leave, and holidays. Time off benefits are immediately available to employees.

Paid Time Off (PTO) (Applicable to Salaried Employees Only)

PTO allows employees to take time for personal reasons, vacations, some sick time, and other leave as required by the District of Columbia Accrued Sick and Safe Leave Act of 2008 (for DC-based employees only). The amount of PTO employees receive is based on their career employment, both at the Chamber and elsewhere, since age 20. Employees are eligible to receive 15, 20, or 25 days in a full calendar year. (See chart on next page.)

For example, assume you are 35 years old. As a result, you would have 7.5 years of career employment. Here's how:

- (1) Age 35 - age 20 = 15 years of employment for career employment purposes
- (2) 15 years x 1/2 year career employment credit = 7.5 years of career employment
- (3) 7.5 years of career employment is eligible for 20 days of PTO in a full calendar year.

Years of Career Employment	Paid Time Off
Less than 3	15 days
3-9	20 days
10 or more	25 days

Family Leave Benefits

Employees are eligible to receive up to 10 days per calendar year of paid leave for maternity/paternity and/or to care for a sick/disabled family member. This leave is subject to a five-day waiting period.

Short-term Disability Benefits

The Chamber provides up to 26 weeks of short-term disability (STD) benefits per calendar year following a five-day waiting period for medical reasons. The amount of coverage is based on employees' years of continuous Chamber service, as outlined in the chart below:

Years of Continuous Chamber Service	For Salaried Employees		For 100% Commissioned Employees
	100% of Pay	85% of Pay	
Less than 10	6 weeks	20 weeks	\$250 per day
10-24	10 weeks	16 weeks	\$250 per day
25 or more	13 weeks	13 weeks	\$250 per day

Long-term Disability Benefits

The Chamber provides long-term disability benefits once employees are sick or totally disabled from work for more than 26 consecutive weeks. The amount of coverage is 60% of employees' annualized pay, with a minimum monthly benefit of \$100 and a maximum monthly benefit of \$25,000. Commissioned employees receive benefits based on total earnings or their W-2 statements.

Holidays

The Chamber provides 11 paid holidays per calendar year, to include a Chamber-designated floating holiday. Following is the 2015 holiday schedule:

New Year's Day	▶ Thursday, January 1
Day after New Year's Day	▶ Friday, January 2
Martin Luther King Jr. Day	▶ Monday, January 19
Presidents' Day	▶ Monday, February 16
Memorial Day	▶ Monday, May 25
Independence Day	▶ Friday, July 3
Labor Day	▶ Monday, September 7
Columbus Day	▶ Monday, October 12
Thanksgiving Day	▶ Thursday, November 26
Day after Thanksgiving	▶ Friday, November 27
Christmas Day	▶ Friday, December 25

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Core Life and AD&D Insurance

The Chamber provides a core amount of life insurance and accidental death and dismemberment coverage (AD&D) at no cost to employees. Life insurance coverage is 50% of annualized pay up to a maximum coverage amount of \$50,000. AD&D coverage is also 50% of annualized pay up to a maximum coverage amount of \$50,000. Life insurance and AD&D coverage are available to employees on the first day of the month following their start date.

Optional Life Insurance and AD&D Coverage

You can purchase additional life insurance and AD&D coverage for yourself. Employees have the option of purchasing up to 4x their annualized salary, not to exceed \$800,000. Coverage exceeding \$400,000 requires pre-authorization from the insurance company, before the policy will be underwritten.

Dependent Life and AD&D Insurance

Employees can purchase life insurance coverage for their spouses in the amount of 50% of their annualized pay up to a maximum coverage amount of \$50,000. Employees can also buy life insurance for their dependent children in the amount of \$5,000 per child. Additionally, employees may purchase up to \$250,000 of optional AD&D insurance for themselves, their spouses, and/or their dependent children.

RETIREMENT PLAN

The Chamber offers a defined contribution retirement program called the SMART 401(k) Plan. The SMART Plan is administered by Fidelity and has three components: (1) an employee contribution, (2) a Chamber-matching contribution, and (3) a Chamber-funded contribution.

Employee Contribution

After three months of employment, employees are eligible to contribute a percentage of their pay on a pre-tax basis, up to the IRS annual maximum for the given calendar year. Vesting is immediate.

Chamber-matching Contribution

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

Chamber-funded Contribution

The Chamber-funded contribution provides employees with additional financial resources for their retirement. The contribution is a percentage of employees' pay based on years of Chamber employment as shown in the chart below:

Years of Continuous Chamber Service	Chamber-funded Contribution
1 and less than 3	2.5% per pay
3 or more	6.5% per pay

You are eligible for the Chamber-funded contribution after one year of service, and there is a three-year vesting requirement.

OTHER PROGRAMS

HealthAdvocate

Employees have access to a comprehensive health advocacy service at no cost. This program is designed to help employees and their families navigate healthcare and insurance-related questions and issues. Some examples include, but are not limited to: assisting with claims and billing, finding specialists, addressing eldercare issues, clarifying insurance coverage, and negotiating fees for services not covered by insurance.

Employee Assistance Program (EAP)

Life challenges come in many forms, including personal, financial, work related, and legal. Through the EAP, the Chamber provides its employees and their families with direct, confidential access to experienced professionals. The EAP is a Chamber-paid benefit and is available to employees on the first day of the month following their start date.

Educational Assistance

To help employees grow professionally, the Chamber offers educational assistance for courses that are job related or are part of a job-related degree program. Reimbursement is up to the IRS annual maximum for the calendar year and is available to employees on the first day of the month following their start date.

Backup Care Advantage Program

The Chamber, in partnership with Bright Horizons, a premier employer-sponsored backup child and adult/elder care provider, offers employees backup care when they need to be at work and their regular child or adult/elder care is unavailable. Employees have a total of 20 days per calendar year to use toward on-site or in-home care. On-site care requires a daily co-pay, and home-based care for children or adults is paid at an hourly rate and cannot exceed 10 hours of care per day.

Commuter Benefit Plan

The Commuter Benefit plan allows you to save money by paying for your eligible commuting expenses with pre-tax dollars. The plan consists of two accounts: the Metro Account and the Parking Account.

The Metro Account is used to pay for eligible mass transit expenses. The Parking Account is used to pay for parking expenses. Employees can enroll in one or both accounts.

Volunteer Program

The Chamber recognizes the importance of doing its part to enrich the communities in which its employees live and work. One way to accomplish this goal is through volunteerism.

The Chamber's volunteer program provides employees with paid time off to participate in volunteer activities during normal business hours. Employees may use up to a maximum of 32 hours per calendar year.

Wellness Program

The Chamber recognizes the importance of health and wellness. As such, there are a variety of opportunities to encourage and support employees and their well-being including, but not limited to: one-on-one wellness consulting, annual wellness challenges, on-site biometric screenings, annual flu shots, group education seminars, and discounted memberships to Weight Watchers, local gyms, and a healthy meals preparation and delivery service.

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.



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