

2017 BENEFITS OVERVIEW



U.S. CHAMBER OF COMMERCE

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

MEDICAL AND PRESCRIPTION DRUG BENEFITS

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

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 benefits.

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/Prescription Drug Plan	Employee Annual Premium (\$)	Per Pay Premium (\$)
PPO	Employee	\$1,324.97	\$50.96
	Employee + Spouse	\$3,312.42	\$127.40
	Employee + Child(ren)	\$3,146.79	\$121.03
	Employee + Spouse + Child(ren)	\$6,161.11	\$236.97
HDHP	Employee	\$838.70	\$32.26
	Employee + Spouse	\$2,193.53	\$84.37
	Employee + Child(ren)	\$2,083.84	\$80.15
	Employee + Spouse + Child(ren)	\$4,399.96	\$169.23

DENTAL BENEFITS

The Chamber offers dental coverage through Delta Dental. Employees can choose either a Preferred Provider Organization (PPO) Plan or a Dental Maintenance Organization (DMO) Plan and they may elect employee, employee + spouse, employee + child(ren), or employee + spouse + child(ren) coverage.

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	\$601.32	\$23.13
	Employee + Spouse	\$1,316.40	\$50.63
	Employee + Child(ren)	\$1,268.40	\$48.78
	Employee + Spouse + Child(ren)	\$1,960.32	\$75.40
DMO	Employee	\$305.40	\$11.75
	Employee + Spouse	\$656.64	\$25.26
	Employee + Child(ren)	\$661.32	\$25.44
	Employee + Spouse + Child(ren)	\$952.80	\$36.65

VISION BENEFITS

The Chamber offers vision coverage through Vision Service Plan (VSP) and they may elect employee, employee + spouse, employee + child(ren), or employee + spouse + child(ren) coverage.

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	\$161.72	\$6.22
	Employee + Spouse	\$312.00	\$12.00
	Employee + Child(ren)	\$323.44	\$12.44
	Employee + Spouse + Child(ren)	\$502.84	\$19.34

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (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. If employees enroll in the HDHP and elect to open an HSA, the Chamber will make a \$500 contribution to the HSA for employee coverage and a \$1,000 contribution for all other levels of coverage.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The Chamber offers both a Health Care Flexible Spending Account (HCFSA) and a Dependent Care Flexible Spending Account (DCFSA). The HCFSA helps 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 pretax dollars for reimbursement of eligible child care or elder care expenses.

PERSONAL AND SICK LEAVE

The Chamber provides time off benefits to meet a variety of employees' needs. Time off benefits are immediately available.

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

Sick leave provides time off for personal illness or preventative care, a family member's illness or preventative care, bereavement or funeral leave, and for other reasons allowable under federal, state and/or local laws. The amount of personal leave allocated to employees is based on career employment over age 21. Career employment is calculated using the age employees attain in the current year and subtracting 21. All employees receive the same amount of sick leave.

Career Employment (Years)	Personal Leave (Days per Calendar Year*)	Sick Leave (Days per Calendar Year*)
0-4	15	10
5-9	20	10
10-19	25	10
20+	30	10

*Days in a calendar year are prorated based on hire date.

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

Life and AD&D Insurance (Core)

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.

Life and AD&D Insurance (Optional)

Employees can purchase additional life and AD&D insurance for themselves up to four times their annualized salary, not to exceed \$800,000. Coverage exceeding \$400,000 requires pre-authorization from the insurance company, before a 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.

401(K) PLAN

The Chamber offers a SMART 401(k) Plan to its employees. 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

Employees are eligible to contribute a percentage of their pay on a pretax basis, up to the IRS annual maximum for the given calendar year. Employees are eligible to start contributions upon their employment, and 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:

The Chamber provides an additional contribution to help employees in funding 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% of pay
3 or more	6.5% of pay

Employees 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. This benefit is available to employees on their hire date.

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. This benefit is available to employees on their hire date.

Commuter Benefit Plan

The Chamber's Commuter Benefit Plan allows employees to save money by paying for parking and/or metro/mass transit expenses with pretax dollars. The plan consists of two accounts: the Metro Account and the Parking Account. This benefit is available to employees upon their hire date.

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 consultations, biometric screenings, flu shots, group education seminars, and discounted memberships to a variety of nutrition and fitness programs.

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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