



WE'VE GOT YOU COVERED

2020 BENEFITS OVERVIEW

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 & 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	54.40	34.43
Employee + Spouse	136.00	90.06
Employee + Child(ren)	129.19	85.55
Employee + Spouse + Child(ren)	252.95	180.64





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	24.69	12.46
Employee + Spouse	54.04	26.79
Employee + Child(ren)	52.07	26.98
Employee + Spouse + Child(ren)	80.48	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	3,550	1,000	2,550
Employee + Spouse	7,100	2,000	5,100
Employee + Child(ren)	7,100	2,000	5,100
Employee + Spouse + Child(ren)	7,100	2,000	5,100

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 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 is shown below:

ACCOUNT	Annual Limit (\$)
Health Care FSA (HCFSA)	2,750
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

Health Advocate helps you and your family (e.g., 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 from locating providers, determining the accuracy of medical bills, answering questions about coverage to helping with insurance appeals.

BEHAVIORAL HEALTH SUPPORT

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 a number of 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

MetLife is the Chamber's life and accidental death and dismemberment (AD&D) insurance 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).

Reliance is the Chamber's short- and long-term disability provider. Benefits are administered by 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 any time throughout the year. The two types of accounts and their corresponding monthly limits are shown in the chart below:

ACCOUNT	Monthly Limit (\$)
Parking	270
Metro	270

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
One adult	NA	\$8/hour

Bright Horizons Family Support programs provide access to sitters, nannies, housekeepers, pet care, and tutoring and test prep to help fill 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 up to four weeks of leave in a year payable at 100% of base salary.

HOLIDAYS

The Chamber provides **11 paid holidays** per calendar year, including a Chamber-designated floating holiday. The 2020 holiday schedule follows:

HOLIDAY	Date
New Year's Day	January 1
Martin Luther King Jr. Day	January 20
Presidents Day	February 17
Memorial Day	May 25
Independence Day	July 3
Labor Day	September 7
Columbus Day	October 12
Thanksgiving Day	November 26
Day after Thanksgiving	November 27
Floating Holiday	December 24
Christmas Holiday	December 25





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, to one-on-one coaching.

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.

OTHER BENEFITS

On-site convenience services include a snack bar, dry cleaning/ laundry pick-up, and a Sweetgreen delivery station.

Employees also receive discounts for Dell, Verizon and Microsoft Office products.

QUESTIONS?

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TALENT SOLUTIONS

SUPPORTING OUR BUSINESS BY SUPPORTING OUR PEOPLE

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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.

