

Voluntary Employee Life Insurance*

In addition to basic life insurance, Cincinnati Union Bethel offers its employees the opportunity to purchase additional voluntary life insurance through **Lincoln Financial**. Employees who work 40 hours/week are eligible for this benefit. Employees may purchase one (1) to four (4) times their salary with underwriting approval up to a maximum of \$1,000,000. Guaranteed issue: \$150,000. Employees may also purchase voluntary dependent life insurance for their spouse or child(ren). Benefits for spouse can be purchased in increments of \$10,000 not to exceed 50% of the employee's enrolled amount. Guaranteed issue for spousal coverage: \$10,000. Benefits for children may be purchased in the amounts of \$5,000, \$10,000 or \$20,000. Guaranteed issue for child coverage: \$1,000-5,000 depending on age of child(ren).

*Benefit & age reductions will apply.

Employee Assistance Program (EAP)

Cincinnati Union Bethel provides an Employee Assistance Program (EAP) through **Be! EAP** at no cost to you. As you go through life, you may be faced with health, personal, family, or work-related challenges. Cincinnati Union Bethel's Employee Assistance Program is a resource to help you cope with issues such as: alcohol and other drug abuse; emotional concerns such as anxiety, anger, grief, or depression; and legal and financial difficulties. Using the EAP enables you to consult with trained therapists who are skilled in problem recognition, conflict management, and the development of human relation skills and issues of workplace stress. You may contact Be! EAP for assistance or referrals 24 hours a day, 7 days a week at no cost to you. In addition, through Cincinnati Union Bethel's EAP, you are provided six (6) face-to-face counseling sessions at no cost to you. This service is completely confidential and not shared with the employer.

Voluntary Plans

Cincinnati Union Bethel offers voluntary plans including critical illness, short term disability and accident coverage.



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Employee Benefit Highlights 2012



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About This Brochure

This brochure provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents, the plan documents shall govern. We reserve the right to modify any of these plans at anytime.

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Welcome!

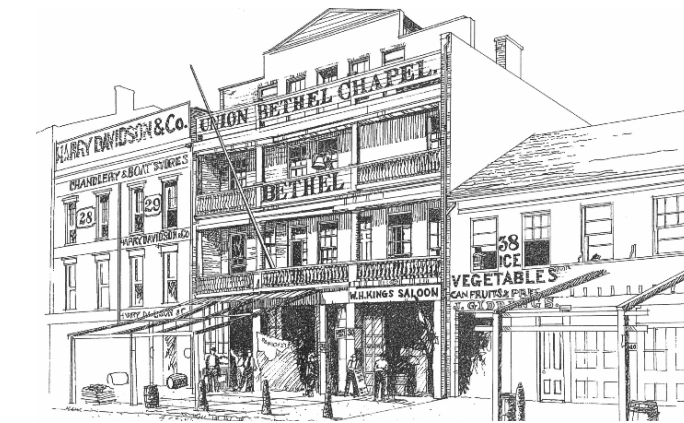
Cincinnati Union Bethel recognizes the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. Therefore, Cincinnati Union Bethel has developed a comprehensive benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This summary highlights your benefit options offered by Cincinnati Union Bethel for 2012.

Eligibility

Eligibility for the various benefits in this brochure will be separately defined by the benefit types. Eligible employees may elect to cover a spouse or a dependent up to age child to age 26. All benefits are effective on the 1st of the month following the 90-day waiting period.

Medical Benefits

Cincinnati Union Bethel's medical plan offers great flexibility in managing care for you and your family. Employees working 25 hours or more per week with the Agency are eligible for these benefits. As part of the benefits package, Cincinnati Union Bethel gives employees the option of choosing from two different medical



Cincinnati Union Bethel's first location

plans. These plans are administered through **Anthem**, a provider of exceptional healthcare services. Once enrolled, you may visit Anthem's website at www.anthem.com to access claims payments, physician directories, ID cards, and to inquire about eligibility.

Medical Benefits and Cost Analysis for United Way of Greater Cincinnati

Anthem - 5.0 Platform Dual Option PPO/HSA 1/1/12 - 12/31/13

Plan Type	Blue Access - Large: PPO 20; Small: D11	Lumenos HSA 5 Z Non-embedded
Network		
Coinsurance Level	80% most services	100% most services
Single Deductible:	\$750	\$2,000
Family Deductible:	\$2,250	\$4,000
Calendar or Policy Year	Calendar	Calendar
Out-of-Pocket Limit: (includes deductible)		
Single	\$2,000	\$3,000
Family	\$4,000	\$6,000
Lifetime Maximum (combined)	Unlimited	Unlimited
Hospital Inpatient	80% after deductible	100% after deductible
Hospital Outpatient Surgery	80% after deductible	100% after deductible
Primary Care Office Visit	\$30 copay	100% after deductible
Preventive Services	Included	No cost share
Specialist Office Visit	\$30 copay	100% after deductible
Emergency Room	\$200 copay, then 80%	100% after deductible
Urgent Care	\$75 copay	100% after deductible
Prescription Drugs	\$10/30/60/25%	\$10/30/50/25%
Non-Network		
Coinsurance Level	60%	70%
Deductible	\$1,000	\$2,000
Out-of-Pocket Limit (includes deductible)	\$6,000	\$6,000
Lifetime Maximum (combined)	Unlimited	Unlimited



The Administrative Offices of Cincinnati Union Bethel at their current location on Lytle Street.



Dental Benefits

Staying healthy includes obtaining quality dental care for you and your family. Eligibility for dental benefits is for full-time (40 hours per week) employees only. Cincinnati Union Bethel's dental plan is provided through **Dental Care Plus**, which includes an extensive network of providers and offers flexibility based upon where you choose to access care. Once enrolled, you may visit Dental Care Plus's website at www.dentalcareplus.com or call **513-554-1100** to locate a provider.

Dental Plan Summary	HMO Plan
Annual Deductible	\$50 Individual \$150 Family
Annual Max.	\$1,000
Preventive Benefits	100%
<i>After \$20 copay</i>	
Sealants	100%
Basic Benefits	80%
Major Benefits	50%
Orthodontic Benefits <small>(\$1,000 Individual Lifetime Maximum limited to dependents under 19)</small>	50%
Endodontic Benefits	Basic
Periodontic Benefits	Major

Flexible Spending Accounts (FSA)

A Flexible Spending Account allows you to set aside some of your income on a pre-tax basis to pay for certain health or day-care expenses that may not be covered as part of your benefit plans. All employees are eligible for this benefit. FSAs give you the opportunity to pay less for planned expenditures, ultimately helping you save money for other things you may want and need. Cincinnati Union Bethel offers two types of accounts:

- **The Health Care Account** helps you to pay for medical, dental, and vision expenses not covered by your benefit plans. This includes any deductibles, copayments, and such items as orthodontia, glasses, and contact lenses. The annual maximum contribution is \$5,000.
- **The Dependent Care Account** can help to fund the care of children under the age of 13, or a disabled spouse or parent while you work. This account can be used for day care, preschool, after-school care, summer day-camp or elder care. The annual maximum contribution is \$5,000.

401(k) Plan Non-Profit Benefit

By participating in Cincinnati Union Bethel's 401k plan, you can save money for retirement tax-free. All staff are immediately eligible upon hire to enroll in an account, but will not receive Agency contributions until your 1 year hire date anniversary. At that time, Cincinnati Union Bethel will contribute .25% for every 1% the employee contributes, up to a total of 1%. Each year, the Board of Directors will determine if an additional amount is an employer-based contribution will be given. This additional contribution (if given) would be made for all eligible participants who are actively employed with the Agency on the last day of the plan year.

Basic Life/AD&D*

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Cincinnati Union Bethel provides basic life and AD&D coverage at no cost to you through **Mutual of Omaha**. Eligibility for this benefit is for employees who work 32+ hours/week. The basic life benefit amount is equal to one times (1x) base annual earnings to a \$100,000 guaranteed maximum. AD&D insurance provides benefits to you or your beneficiary if, due to an accident, you suffer loss of life or limb.

*Benefit & age reductions will apply.



Disability Benefits

Employees often do not consider the financial hardship that can occur as a result of becoming disabled. Cincinnati Union Bethel understands that financial stability is an important part of any employee's benefit package and, therefore, Cincinnati Union Bethel provides both short- and long-term disability coverage for you at no cost. Employees who work 32+ hours/week are eligible for this benefit.

- Cincinnati Union Bethel provides twenty-six (26) weeks of **short-term disability** coverage up to 60% of gross weekly salary, to a maximum of \$600 per week. Coverage is provided through **Mutual of Omaha**.
- **Long-term disability** coverage provides up to 50% to a \$5,000 monthly maximum, effective after the first month following four (4) months of employment. The plan duration is to age 65. Coverage is provided through **Mutual of Omaha**.



Vacation

Cincinnati Union Bethel provides each full-time regular employee with vacation time each year. The number of days of vacation eligibility is determined by length of service. As your length of service with Cincinnati Union Bethel increases, so does your amount of vacation eligibility. Part-time staff's vacation time will be pro-rated, based on the number of hours' worked per week

Length of Service	Vacation Days
Less than 2 years	5 days
2-9 years	15 days
10-15 years	20 days
16+ years	23 days

Holidays

Holiday pay is available to all regular full-time staff outside of the Orientation Period. Each year, we observe the following 10 holidays:

- New Year's Day
- Dr. MLK Jr.'s Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Eve
- Christmas Day