



# COMPANY BENEFITS



## HEALTH BENEFITS

- ▶ 100% of monthly medical premiums paid by USLI; no waiting periods
- ▶ Dental paid at 90% by USLI
- ▶ Voluntary vision
- ▶ Flexible spending account for medical, dependent care and transportation
- ▶ Group life and AD&D insurance with a \$50,000 benefit
- ▶ Voluntary life insurance options include term life and whole life
- ▶ Group short-term disability
- ▶ Group long-term disability
- ▶ Other voluntary benefits



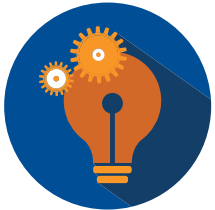
## FINANCIAL AND RETIREMENT

- ▶ Profit sharing plan with up to 15% of annual compensation, vested over five years at 20% per year
- ▶ 401(k) plan offerings through Fidelity Investments with Roth and self-directed options available; auto enrollment after 30 days
- ▶ Discretionary performance bonus
- ▶ Financial advisors available at no cost



## FAMILY AND LIFESTYLE

- ▶ Adoption assistance at \$10,000 per year for qualified expenses
- ▶ ***Paid adoption leave benefit***
- ▶ ***Paid maternity leave benefit***
- ▶ Employee Assistance Program with enhanced resources and referral service
- ▶ Access to Teladoc Health services to assist with your health care needs
- ▶ Opportunity to request donations to charities or causes to which employees have personal connections through USLI's 501(c)3, the CARE<sup>2</sup> Fund
- ▶ Family activities: Bring Your Child to Work Day, Children's Party, Kids Camp and more



## DEVELOPMENT

- ▶ More than 450 free personal and professional development courses on-site annually
- ▶ Tuition reimbursement up to \$1,500 per year
- ▶ Self-study programs paid at 100%, each with a monetary incentive



## VACATION AND TIME OFF

- ▶ Up to 10 paid holidays per year
- ▶ Up to two personal days per year
- ▶ Six sick days per year unless otherwise mandated by state law
- ▶ Vacation days: minimum of 10 days per year based upon position and length of service at USLI
- ▶ Summer hours: alternating half-day Fridays during summer months
- ▶ Floating holidays (vary per year) to help employees observe any holiday, cultural practice or day of importance



## COMMUNITY AND CULTURE

- ▶ Free lunch while working on-site at any USLI location
- ▶ 35-hour workweek
- ▶ Smoke-free campus
- ▶ Casual dress all year round
- ▶ Free on-site, fully-staffed, state-of-the-art fitness center with fitness classes and basketball court at Wayne, Pennsylvania, campus
- ▶ Free fitness center at each branch office
- ▶ Health and wellness: health screenings, recreational sports teams, fitness challenges,
- ▶ 5K runs and walks, health fairs, ping pong tables and more
- ▶ Events and activities: spring basket raffle, company picnic, cook-offs, ugly sweater contests and more
- ▶ Outreach: national and international relief, mentoring and reading programs, blood and clothing drives and more
- ▶ First Friday events to celebrate many backgrounds, perspectives and traditions
- ▶ A community built on the values of caring, attitude, respect, empathy and energy

"We work to create a community environment where our people know they are our #1 asset."

–Tom Nerney, USLI Chairman, CEO and President

# PART-TIME COMPANY BENEFITS



## HEALTH BENEFITS

Part-time employees working an average of 25 hours per week are eligible for:

- ▶ Medical benefits covered at 80% of the cost of the base plan
- ▶ Voluntary dental benefits
- ▶ Voluntary vision benefits
- ▶ Flexible spending accounts for medical, dependent care and transportation
- ▶ Other voluntary benefits



## FINANCIAL AND RETIREMENT

- ▶ Profit-sharing plan with up to 15% of annual compensation, vested over five years at 20% per year\*
- ▶ Roth and traditional 401(k) plans; auto enrollment after 30 days
- ▶ Discretionary performance bonus
- ▶ Financial advisors available at no cost



## FAMILY AND LIFESTYLE

- ▶ Access to Guardian Nurses services to assist with your health care needs
- ▶ Workplace lactation
- ▶ CuraLinc Employee Assistance Program
- ▶ Opportunity to request donations to charities or causes to which you have personal connections through USLI's 501(c)3, the CARE<sup>2</sup> Fund
- ▶ Family activities: Bring Your Child to Work Day, Children's Party, Kids Camp and more



## DEVELOPMENT

- ▶ More than 450 free personal and professional development courses on-site annually
- ▶ CPR training
- ▶ Self-study programs paid at 100%, each with a monetary incentive



## PAID HOLIDAYS

- ▶ Up to 10 paid holidays per year (must fall on a regularly scheduled day to be paid for the holiday)\*\*



## PERKS

- ▶ Free lunch while working on-site at any USLI location†
- ▶ Smoke-free campus
- ▶ Casual dress year-round
- ▶ On-site, fully-staffed, state-of-the-art fitness center with fitness classes and a basketball court at Wayne, Pennsylvania, campus
- ▶ Health and wellness: health screenings, recreational sports teams, fitness challenges, 5K runs and walks, health fairs, ping pong tables and more
- ▶ Events and activities: spring basket raffle, company picnic, cook-offs, ugly sweater contests and more
- ▶ Outreach: national and international relief, mentoring and reading programs, blood and clothing drives and more

\*Must work 500 hours in the calendar year to start vesting

\*\*Not eligible for paid vacation unless required by state law

†Free lunch is available for any part-time person working during lunch hours while on-site at any USLI location (e.g., 10 a.m.–3 p.m., or subject to café schedule).