



2013 BENEFITS FACT SHEET

This information applies to full-time, regular employees and is intended to provide a general overview of UNOS' benefits. All benefits are subject to periodic review and may be amended as necessary at any time. Complete information and additional considerations are included in the Personnel Policies and Procedures Manual.

HEALTH INSURANCE

UNOS currently offers a health insurance program through Anthem HealthKeepers of Virginia. UNOS pays a portion of the employee and dependent premiums. UNOS also currently offers a dental plan through Anthem and pays the full premium for the employee. Health insurance, as all benefits, are subject to periodic review and revision.

COMPENSATION

UNOS salary guidelines are set with consideration for skill level, education and experience required; criticality of the position to the organization; degree of autonomy of the incumbent; and scope of the responsibilities. Local and national market factors may influence salary considerations. Employees receive an annual performance and salary review.

LIFE INSURANCE

Employees are provided a group life insurance and accidental death and dismemberment policy. There is no charge to the employee. Coverage becomes effective on the first of the month following the date of employment if actively at work on that day. Supplemental life insurance coverage is also available.

401 (K)

UNOS will match up to six percent (6%) of annual salary for each employee that participates in the plan. In addition to the potential 6% match, UNOS makes a 4% of annual salary discretionary contribution for each employee. Employees must work 1000 hours in a calendar year to receive a year of service for 401(k) vesting purposes.

HOLIDAYS

UNOS currently provides eleven holidays annually. Six are considered Core Holidays and will be observed by all: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas Day. The remaining 5 holidays may be selected from the list of Approved/Recognized Optional Holidays.

ANNUAL LEAVE

Employees receive twelve (12) days annual leave for the first three (3) years of employment; fifteen (15) days annually for the fourth through tenth years; and twenty two (22) days annual for ten years or more of service. Employees that carry over 40 hours or fewer from the previous calendar year are eligible to purchase additional leave time.

SICK LEAVE

The sick leave benefit allows employees to earn 10 days (80 hours) sick leave per year.

ADMINISTRATIVE LEAVE

Fifteen hours of administrative leave are provided per year for an employee's use in conducting personal business that must occur during working hours.

SHORT TERM DISABILITY

The short term disability program is fully paid by UNOS. Employees are eligible for STD beginning with the completion of the 6 month evaluation period. The program covers absences based on medical necessity for a period not to exceed 90 days in total.

LONG TERM DISABILITY

The long-term disability program is fully paid by UNOS. Benefits begin on the 91st calendar day of absence from work. The benefit pays 60% of the employee's basic monthly compensation, to a maximum of \$8,500 per month.

EMPLOYEE ASSISTANCE PROGRAM

UNOS provides an Employee Assistance Program (EAP) for all employees.

FLEXIBLE SPENDING ACCOUNT

UNOS offers a Flexible Spending Account which allows UNOS employees to put aside tax-free dollars for covered expenses. All new employees are eligible to participate in the Flex Spending Account beginning with the 91st day of employment.

LEGAL RESOURCES

Legal Resources is a pre-paid legal service available to all UNOS employees. Some of the services you will receive with this program include: Unlimited Advice and Consultations on the Preparation of a Will, Filing a Lawsuit, Credit, Child Support, or Car Repair Problems, and Traffic Violations.

CREDIT UNION

All UNOS employee are eligible to participate in the Truliant Federal Family Credit Union. The credit union offers many benefits such as Checking Accounts, Regular Savings, Money Market, Christmas & Vacation Clubs, IRA's, Insured Funds, Overdraft Protection, ACE Check Card, Home Equity Loans & Equity Lines, Vehicle Loan, Direct Deposit, and many more services.

AMERICAN FUNDS 529 PLAN

UNOS currently offers a college savings program that helps make saving for a child's higher education easier through payroll deduction. This plan gives you the power of tax-deferred growth, high limits on how much you set aside for you child, no income limits to restrict eligibility, and five investment options.

AFLAC

UNOS currently has an arrangement with AFLAC which offers employees a choice of three personal insurance policies through payroll deduction. These policies cover Cancer, Specified Health Event Protection and Accident. New employees are eligible to participate in the AFLAC personal insurance policies beginning with the 91st day of employment.

SUPPLEMENTAL TERM LIFE INSURANCE

UNOS currently offers individual supplemental term life insurance to its employees. This plan gives UNOS employees the benefit of group rates.

SUPPLEMENTAL DISABILITY INSURANCE

UNOS currently offers supplemental disability insurance to its employees through payroll deduction. This policy provides protection in the event of a serious illness/accident that might prevent an employee from working.