



# USO 2013 Benefit Summary

## Full-Time Overseas Employees

- **Paid Time Off & Paid Holidays\***
- **Medical Insurance** (CIGNA International)
- **Dental Insurance** (CIGNA International)
- **Vision Insurance** (CIGNA International)
- **Flexible Spending Accounts for Health Care & Dependent Care Expenses** (TASC)
- **Group Term Life / AD&D Insurance** (Zurich)
- **Business Travel AD&D** (ACE)
- **Short-Term Disability** (Unum)
- **Long-Term Disability** (Zurich)
- **Voluntary Supplemental Life Insurance** (Zurich)
- **Employee Assistance Program** (LifeWorks)
- **Retirement Plan - 401(k) and 401(a)** (Diversified Investments)
- **Education Assistance Program**
- **USO University Professional Development Courses**
- **Free AMA Seminars, Webinars, Podcasts, etc.**

\* Eligibility for Paid Time Off and Paid Holidays Varies with Work Location

*These benefits are provided by the USO to eligible employees.  
The USO reserves the right to change, suspend or terminate such benefits at any time.*