



2015 Benefits Handbook

Europe, Pacific, Southwest Asia

This information is a summary of all benefits available to employees working outside of the United States. Detailed benefit descriptions can be found in the Employee Benefits Handbook.

Medical Benefits



The USO offers the **Aetna International Medical Plan** to all regular, active employees who (1) are scheduled to work 20 or more hours per week, (2) work outside of the Continental United States, and (3) work outside their country of citizenship. In addition to coverage for preventative care, office visits, prescription drugs, and emergency care, Aetna participants are also eligible for emergency evacuation and repatriation services.

Aetna Open Choice PPO

Aetna provides you and your family with access to quality care, no matter where you reside or travel. The Aetna Open Choice PPO gives you access to a provider community of more than 100,000 medical professionals and facilities. As an Aetna member, you may use a health care provider of your choice - without a referral. There is no restriction on choice of provider or facility.

Aetna strongly recommends that you establish relationships with primary health care providers at your location in advance of requiring care. If you have not yet established a relationship with a health care provider and are experiencing symptoms, call the Aetna International Member Service Center. A representative will connect you with a regional coordinating doctor who is experienced in international medicine and knowledgeable about providers in your location.

Medical Coverage

<i>Service</i>	<i>Coverage</i> <i>(Overseas & Within the U.S.)</i>
Lifetime Maximum	Unlimited
Deductible	\$300 (Employee) / \$600 (Employee Plus One or More)
Out-of Pocket Maximum	\$4,000 (Employee) / \$8,000 (Employee Plus One or More)
Office Visit (Physician & Specialist)	80% of covered medical expenses (after deductible has been met)
Inpatient or Outpatient Hospital/Surgical Services*	80% of covered medical expenses (after deductible has been met)
Urgent Care & Emergency Room	80% of covered medical expenses (after deductible has been met)
Routine Child, Adult, or OB/GYN Physicals, Immunizations, and Screenings (Pap, Mammograms, Prostate Specific Antigen, Digital Rectal Exam, Cancer Screening)	100% (not subject to the deductible)
Mental Health / Alcohol & Drug Abuse	80% of covered medical expenses (after deductible has been met)
Skilled Nursing Facility, Hospice, Home Health Care	80% of covered medical expenses (after deductible has been met)
Emergency Evacuation and Repatriation	100% (approval and authorization required)

* To avoid penalties and/or benefit reductions for non-preferred benefits received in the U.S., contact the service center to determine if precertification is needed for a procedure.

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.

Dental Benefits



The USO offers the **Aetna International Dental Plan** to all regular, active employees who (1) are scheduled to work 20 or more hours per week, (2) work outside of the Continental United States, and (3) work outside their country of citizenship. With the Aetna International Dental Plan, you have the option of accessing dental care within the U.S. either in- or out-of-network without a referral. The Aetna International Dental Plan covers preventative dental care, such as cleanings and x-rays, as well as more specialized dental care such as fillings, crowns, and cosmetic bonding.

Dental Coverage

	Coverage <i>(Overseas & Within the U.S.)</i>
Deductible	\$50 (Employee) \$100 (Employee Plus One or More)
Annual Maximum	\$2,000
Preventative (Exams, Cleanings, X-Rays)	No Charge (not subject to deductible)
Basic Restorative (Repairs, Filings, Root Canal)	20% of Covered Expenses (after deductible)
Major Restorative (Implants, Crowns, Dentures)	50% of Covered Expenses (after deductible)

Vision Benefits



The USO offers the **Aetna International Vision Plan** to all regular, active employees who (1) are scheduled to work 20 or more hours per week, (2) work outside of the Continental United States, and (3) work outside their country of citizenship. The Aetna International Vision Plan covers routine eye exams and helps pay for eyeglasses and contact lenses.

Vision Plan Coverage

	<i>Outside the U.S.</i> <i>(You Pay)</i>	<i>In the U.S.</i> <i>(You Pay)</i>	
		<i>In Network</i>	<i>Out-of-Network</i>
Routine Eye Exam (Limited to One Exam Each Year)	20% after deductible	No Charge	20% after deductible
Lenses & Frames (Every 12 Months)	Remaining balance after \$300 plan payment		
Contact Lenses (Every 12 Months)	Remaining balance after \$150 plan payment		

Flexible Spending Accounts



The USO offers voluntary Health Care and Dependent Care **Flexible Spending Accounts** (FSA) for employees who are scheduled to work 20 or more hours per week.

Life and AD&D Benefits



The USO provides **Group Term Life Insurance** (Life), **Accidental Death and Dismemberment** (AD&D), and **Business Travel Accidental Death and Dismemberment** (BTA) insurance for all regular, active employees who are scheduled to work 20 or more hours per week at a location outside their country of citizenship. Enrollment is automatic and the USO pays 100% of the cost.

Group Term Life Insurance

The Life benefit provides a payout to your designated beneficiaries in the event of your death. The benefit amount under the USO's policy is equal to two (2) times annual base salary to a maximum of \$500,000. Life is administered by Zurich. Life coverage is portable/convertible upon termination of employment.

Accidental Death & Dismemberment

The AD&D benefit pays you or your beneficiaries a set amount of money if your death or dismemberment is the direct result of an accident. The benefit amount under the USO's policy is equal to two (2) times annual base salary to a maximum of \$500,000. AD&D is administered by Zurich. AD&D coverage is portable/convertible upon termination of employment.

Voluntary Life Benefits

In addition to the core Life Insurance coverage above, you may elect additional life Insurance through the **Voluntary Life Insurance** (Voluntary Life) program. This is an easy and inexpensive way for you to purchase additional coverage at more affordable group rates. Voluntary Life Insurance is administered by Zurich.

Business Travel AD&D Benefits



The USO provides **Business Travel AD&D** insurance to employees on active assignment for USO. Coverage is equal to two (2) times annual salary for accidental death and dismemberment up to a maximum of \$500,000. You are covered while traveling on official business for USO, which is defined as any travel authorized by, or at the direction of the USO, for the purpose of furthering USO business. Coverage is provided if an injury results from an act of war. You are not, however, covered during a bona fide vacation.

Disability Benefits



The USO provides **Short-Term Disability** (STD) and **Long-Term Disability** (LTD) benefits to all regular, active employees who are scheduled to work 30 or more hours per week at a location outside their country of citizenship. STD and LTD benefits provide you with income replacement in the event that you are unable to work due to an illness or injury. Enrollment is automatic and the USO pays 100% of the cost of STD and LTD premiums. The STD and LTD programs are administered by Unum and Zurich, respectively.

Employee Assistance Program



The USO offers an **Employee Assistance Program** (EAP) to all part-time and full-time staff and their dependents. An EAP is a confidential service that provides employees and their immediate family members with the opportunity to discuss any personal challenges or stresses with a professional counselor.

Education Assistance

The USO supports your continuing professional development by providing education assistance for continued education - the purpose being to enhance your current job performance and/or prepare you for a specific and/or identifiable future position within the USO. The Education Assistance Program is available to all regular, active employees who are scheduled to work 30 or more hours per week after 90 continuous days of active employment. The maximum annual amount of education assistance for all eligible courses and programs is \$5,250. Education assistance is budget-dependent (requiring RVP/SVP approval). Review the employee handbook for complete details.

Paid Time Off

Employees working in Southwest Asia should refer to the **SWA Paid Time Off & Travel Allowance Policy** for information on eligibility and usage of PTO.

The USO offers eligible employees a **Paid Time Off** (PTO) program which allows maximum flexibility in using accrued time for vacation leave, sick leave, or other personal reasons. Additionally, you may use PTO to observe, as periods of worship or commemoration, certain days that are not included in the USO's regular holiday schedule. U.S. paid regular, full-time and part-time employees working 20 hours or more per week are eligible for PTO. Temporary employees are not eligible for PTO.

Accrual of PTO & PTO Carryover

Accrual of PTO begins immediately upon commencement of employment. Regular full-time employees and regular part-time employees accrue PTO in hours, proportionate to the standard hours worked per week, up to a maximum of 10 hours per pay period. You may only use up to 24 hours of PTO before it has been accrued. You may carry forward accrued but unused PTO from year to year. Once your PTO balance reaches 480 hours, PTO will cease to accrue.

Retirement Benefits



The USO offers a comprehensive **Retirement Plan** to all U.S. paid part-time and full-time staff who have earned income from sources within the United States. The Retirement Plan is administered by Transamerica Retirement Solutions and features two separate components. The first component is the **401(k) Plan**. The 401(k) Plan is elective and allows you to make either pre-tax and/or post-tax contributions from your pay. The USO matches these contributions, dollar-for-dollar, up to the first 5%. The second component is the **401(a) Safe Harbor Plan**. The 401(a) Safe Harbor Plan is non-elective and is funded entirely by the USO. The 401(k) Plan and 401(a) Safe Harbor Plan are participant-directed. This means that you choose how you want to invest your money. The USO's retirement plan offers a wide variety of investment options to suit individual retirement goals.

401(k) Plan

You may elect to contribute a percentage of your eligible earnings into the 401(k) Plan up to the 2014 annual IRS dollar maximum of \$17,500 (\$23,000 for individuals 50 or older). The USO matches your contribution, dollar-for-dollar, up to the first 5%. There are two contribution types: the **Traditional Pre-Tax 401(k)** and the **Roth After-Tax 401(k)**. While you are always 100% vested in the contributions you make from your pay, the plan has a 5-year vesting schedule for the USO match. You will earn a 20% vesting credit for each calendar year in which you work 1,000 hours or more. Distributions from another employer's 401(k) plan or other tax-qualified plans are eligible to be rolled over into your 401(k) account with the USO.

Auto-Enrollment/Auto-Escalate Feature

You must make a 401(k) Plan deferral election within 30 days of your date of hire. If no election has been made by that time, you will be automatically enrolled in the 401(k) Plan with a 3% deferral rate. Additionally, if you were automatically enrolled in the 401(k) Plan as newly eligible participant, your deferral will be auto-escalated by 1% on January 1st of each year until your deferral rate reaches 6%.

401(a) Safe Harbor Plan

The USO contributes the equivalent of 4% of your eligible earnings to the 401(a) Safe Harbor Plan, regardless of whether you participate in the 401(k) Plan. The plan includes a 2-year cliff vesting schedule. Participants must work 1,000 hours during the year in order to be credited with a year of service.

Contact List

USO Human Resources

(703) 908-6473

humanresources@uso.org

- **Tammy Heiser** (*Senior Vice President, Global Human Resources*)
- **Heather Parnell** (*Director, Compensation, Benefits & HRIS*)
- **Julie Clements** (*Senior HR Specialist*)

Benefit Carrier Information

Medical, Dental, Vision

Aetna International / Group #840301 / www.aetnainternational.com

Member Services: (800) 231-7729 or (813) 775-0190 (collect)

Flexible Spending Accounts

TASC FlexSystem / www.tasconline.com

Member Services: (800) 422-4661

Employee Assistance Program

Ceridian LifeWorks / www.lifeworks.com

Member Services: (877) 234-5151

Voluntary Supplemental Life Insurance

Zurich Group Insurance

Member Services: (877) 856-2268

Retirement Plan

Transamerica Retirement Solutions / <http://my.trsretire.com>

Member Services: (800) 755-5801

2015 Employee Contribution Rates

Full-Time Employees (30+ Hours Per Week)

Medical + Evacuation/Repatriation (Aetna International)				
Coverage Level	Monthly Premium	USO Portion of Monthly Premium	You Pay Per Month	You Pay Per Pay Period
Employee Only	\$384.30	\$313.26	\$71.04	\$35.52
Employee + Child(ren)	\$602.31	\$435.31	\$167.00	\$83.50
Employee + Spouse	\$913.72	\$660.38	\$253.34	\$126.67
Employee + Family	\$1,050.79	\$710.89	\$339.90	\$169.95

Dental (Aetna International)				
Coverage Level	Monthly Premium	USO Portion of Monthly Premium	You Pay Per Month	You Pay Per Pay Period
Employee Only	\$42.05	\$34.21	\$7.84	\$3.92
Employee + Child(ren)	\$68.80	\$49.58	\$19.22	\$9.61
Employee + Spouse	\$78.37	\$56.47	\$21.90	\$10.95
Employee + Family	\$105.16	\$70.88	\$34.28	\$17.14

Vision (Aetna International)				
Coverage Level	Monthly Premium	USO Portion of Monthly Premium	You Pay Per Month	You Pay Per Pay Period
Employee Only	\$2.00	\$1.60	\$0.40	\$0.20
Employee + Child(ren)	\$4.65	\$3.26	\$1.40	\$0.70
Employee + Spouse	\$4.79	\$3.35	\$1.44	\$0.72
Employee + Family	\$7.31	\$4.75	\$2.56	\$1.28

2015 Employee Contribution Rates

Part-Time Employees (20-29 Hours Per Week)

Medical + Evacuation/Repatriation (Aetna International)				
Coverage Level	Monthly Premium	USO Portion of Monthly Premium	You Pay Per Month	You Pay Per Pay Period
Employee Only	\$384.30	\$171.20	\$213.10	\$106.55
Employee + Child(ren)	\$602.31	\$240.49	\$361.82	\$180.91
Employee + Spouse	\$913.72	\$364.82	\$548.90	\$274.45
Employee + Family	\$1,050.79	\$395.27	\$655.52	\$327.76

Dental (Aetna International)				
Coverage Level	Monthly Premium	USO Portion of Monthly Premium	You Pay Per Month	You Pay Per Pay Period
Employee Only	\$42.05	\$18.55	\$23.50	\$11.75
Employee + Child(ren)	\$68.80	\$27.16	\$41.64	\$20.82
Employee + Spouse	\$78.37	\$30.93	\$47.44	\$23.72
Employee + Family	\$105.16	\$39.06	\$66.10	\$33.05

Vision (Aetna International)				
Coverage Level	Monthly Premium	USO Portion of Monthly Premium	You Pay Per Month	You Pay Per Pay Period
Employee Only	\$2.00	\$0.80	\$1.20	\$0.60
Employee + Child(ren)	\$4.65	\$1.63	\$3.02	\$1.51
Employee + Spouse	\$4.79	\$1.67	\$3.12	\$1.56
Employee + Family	\$7.31	\$2.37	\$4.94	\$2.47