

2026 Employee Benefits Overview

Full Time Employee (37.5 to 40 hours per week)



Benefits we pay for:

Basic Life & ADD Insurance Lincoln Financial Group	Benefits become effective on the 1st of month following 1 month of service, 1x eligible pay, with a maximum benefit of \$50,000
Short-Term Disability (STD) Lincoln Financial Group	Benefits become effective on the 1st of month following 180 days of service One-week waiting period before STD benefits are payable. 60% of your base weekly earnings up to \$1,250 a week Maximum Duration – 25 weeks after elimination period
Long-Term Disability (LTD) Lincoln Financial Group	Benefits become effective on the 1st of month following 180 days of service 180-day elimination period. 60% of your base weekly earnings up to \$5,000 a month
Paid Time Off	Accrue 5.2 hours per pay upon hire (135 hours annually; with increases based on length of service)
Holidays	6 Company-paid Holidays, 3 Floating Holidays
Employee Assistance Plan Lincoln Financial Group	Eligible upon Hire

Benefits where we share the cost with you:

(Employee premiums are paid by the employee through payroll deduction)

Medical Plan ICHRA	Eligible for benefits on the 1st of month following 1 month of service. UCP is excited to introduce our approach to health insurance coverage: an Individual Coverage Health Reimbursement Arrangement (ICHRA) from Remodel Health . An ICHRA gives you greater flexibility and choice by allowing you to select the individual health plan that best fits your needs — and UCP helps cover the cost. You're in control of the coverage, the network and the options that work for you and your family. With this approach, you will receive a monthly allowance from UCP (approximately 85% of the cost of a base plan for the employee and 50% toward dependents) that you can use toward qualified individual health insurance premiums. This means more freedom to shop, compare and enroll in a plan that truly supports your health and well-being. Your portion of your premium will be covered through a biweekly pretax payroll deduction.
403(b) Retirement Plan (includes a match after one year) TIAA	Eligible upon Hire. There is both a pretax option, and an after-tax ROTH option. Employees who complete one consecutive year of employment are eligible for an employer match; this is equivalent to 50% of the employee's contribution up to a maximum of 4% of the employee's gross wages (i.e., employee contributes 8%; UCP would contribute 4%). Employer contributions are immediately vested.

Benefits available at an additional cost to you:

(Premiums are paid by the employee through payroll deductions)

Health Savings Account (HSA)

WEX Health

Available only for eligible employees who elect an HSA-eligible ICHRA plan the opportunity to contribute to their HSA through pretax payroll deduction (up to \$4,400 annually for individual coverage and \$8,750 annually for dependent/family coverage).

Flexible Spending Accounts

WEX Health

Eligible for benefits on the 1st of month following 1 month of service. You have the option to contribute to an FSA on a pretax basis as described:

Flexible Spending Account - Available for eligible employees **not** enrolled in an HSA-eligible ICHRA plan. A traditional FSA allows you to set aside up to \$3,400 in 2026 on a pretax basis to cover eligible health, dental and vision expenses. You may not enroll in a traditional FSA if you are enrolled in a QHDHP (HSA-eligible ICHRA). Funds are use it or lose it – any funds in excess \$680 on December 31, 2026, will be forfeited.

Limited Purpose Health FSA

Available **only** if you are enrolled in the HSA-eligible ICHRA plan. If you are enrolled in a QHDHP, you may contribute to this type of FSA. An LPFSA allows you to set aside up to \$3,400 in 2026 on a pretax basis to cover eligible dental and vision expenses.

Dependent Care FSA

Contribute up to \$7,500 (\$3,750 if married and filing separately) pretax for dependent care expenses.

The Dependent Care Flexible Spending Account extends to you a grace period to March 15 in which to incur expenses. Any expenses you incur between Jan 1 and March 15 will be used by WEX to use up the remaining balance that would otherwise be forfeited. Any balance remaining after March 15 is still required to be forfeited.

Dental Plan

Delta Dental

Eligible for benefits on the 1st of month following 1 month of service.

Two plan options available:

Employee Per Pay Cost (based on 26 pays)

	Basic	Enhanced
Employee Only	\$ 6.84	\$10.72
Employee Plus Spouse/Domestic Partner	\$13.52	\$21.14
Employee Plus One Child	\$12.81	\$22.18
Employee Plus Children	\$12.81	\$22.18
Family	\$21.23	\$35.23

Eligible for benefits on the 1st of month following 1 month of service.

In- and out-of-network coverage for frames, lenses and contact lenses.

Employee Per Pay (Based on 26 pays)

Employee	\$2.76
Employee+1 Dependent	\$5.52
Family	\$8.29

Vision Plan

Davis Vision

Eligible for benefits on the 1st of month following 1 month of service.

Plans Offered:

COLONIAL LIFE

Hospital Confinement
Universal & Term Life
Short Term Disability
Accident
Cancer Care
Critical Illness

LINCOLN FINANCIAL

Supplemental Term Life

Voluntary Benefits

Colonial Life

Lincoln Financial

2026 Benefits Overview



Benefit	PT <20 (<20 hours per week)	PT 20+ (20-29 hours per week)	Full Time 30+ (30-37 hours per week)	Full Time (37.5-40 hours per week)
Employee Assistance Program (EAP)	✓	✓	✓	✓
Retirement 403(b) Pre-tax and ROTH After-tax	✓	✓	✓	✓
Dental Insurance		✓	✓	✓
Flexible Spending Account (FSA)		✓	✓	✓
Paid Holidays		✓	✓	✓
Paid Time Off (PTO, accruals vary by status)		✓	✓	✓
Vision Insurance		✓	✓	✓
Voluntary Benefits & Supplemental Life		✓	✓	✓
Group Life insurance			✓	✓
Group Long-Term Disability			✓	✓
Group Short-Term Disability			✓	✓
Health Savings Account (HSA)			✓	✓
Medical Insurance (Allowance for ICHRA)			✓	✓