



2025 Benefits At A Glance

Eligibility

Full-time team members who work an average of 30+ hours per week are eligible for benefits on the first of the month after your date of hire. You may also enroll your eligible family members under certain plans you choose for yourself.

We are committed to offering you the high-quality, affordable care you deserve. Our benefit plans support your health and well-being, protect your income in the case of unforeseen illness and life events, help you save money and assist you in building financial security for retirement. Now more than ever, your mental, physical and emotional health should be a priority, without the burden of cost getting in your way.

Medical

Eligible team members and their dependents have access to comprehensive medical and prescription coverage. This includes the choice between three medical plans through UMR: two Preferred Provider Organization (PPO) plans and one High-Deductible Health Plan (HDHP). Eligible HDHP members can also enroll in a health savings account (HSA) to help pay for medical expenses. Each of these medical plan options fully cover the cost of in-network preventive care, and also offer many resources and tools to help you maintain a healthy lifestyle.

California Residents: Team members who reside in California can choose between three Health Maintenance Organization (HMO) medical plans, administered by Kaiser. With these plans, you'll select a primary care physician from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network are not covered, except in the case of emergency medical care.

Accolade Care Navigation

Team members have access to Accolade, a confidential service that helps make navigating your benefits easier and less stressful. Accolade can help with benefit guidance, finding care, understanding your cost for coverage and services, nurse support and virtual care. Accolade is your first place to go whenever you have a health care or benefits question.

Folx Health

(UMR medical plan members)

Folx offers specialized health care support to our LGBTQIA+ team members and their families. This program assists with navigation and provider referrals, virtual care, gender-affirming care, mental health support and sexual and reproductive health services. Folx support also includes community-led events and support groups for the LGBTQIA+ community and their specific care needs.

Progyny Fertility and Family Building Support

(UMR and Kaiser plan members)

We understand that families form in many different ways. We are proud to offer any team members enrolled in a medical plan access to our fertility and family-forming benefit through Progyny. This benefit offers coverage for fertility treatments and up to \$10,000 in reimbursements for adoption/surrogacy services.

Health Savings Account (HSA)

The HSA is offered as part of the High-Deductible Health Plan (HDHP). An HSA allows you to save pre-tax dollars to pay for any qualified health care expenses, as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses. In addition to your savings, UVC will deposit an annual contribution to help your funds grow.

Flexible Spending Accounts (FSAs)

We provide you with an opportunity to participate in two different FSAs administered through UMR: the health care and dependent care FSAs. The health care FSA can be used for qualified medical expenses, and the dependent care FSA can be used to pay for childcare for dependents age 12 and younger.

Dental

We are proud to offer you the choice between a PPO dental plan and an in-network only (INO) dental plan through UHC Dental. Each of these plans fully cover the cost of preventive care, and help you cover the cost of basic services, major services and more.

Vision

The vision plan through UnitedHealthcare (UHC) gives you the option to seek care from the provider of your choice, in addition to coverage and discounts for frames, lenses, contacts and eye doctor visits. To maximize your benefits and reduce your out-of-pocket costs, make sure you choose a provider who participates in the UHC network.

Voluntary Benefits

Voluntary accident, critical illness and hospital indemnity insurance are available for purchase through UnitedHealthcare. These benefits are designed to complement the health care coverage and bridge any gaps in care.

- ▶ **Accident Insurance:** Supplemental accident insurance can soften the financial impact of an accidental injury by paying you a cash benefit. You can use this money to help cover the unexpected out-of-pocket costs related to treating your injuries.
- ▶ **Critical Illness Insurance:** With supplemental critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition, such as heart attack, stroke or cancer. This benefit can help pay for treatment, prescriptions, travel, increased living expenses and more.
- ▶ **Hospital Indemnity Insurance:** Supplemental hospital indemnity insurance offers financial support for unexpected expenses when you are hospitalized. The lump-sum benefit payment can be used as you see fit, for whatever you need.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Team members are provided with a basic life and AD&D benefit of up to \$25,000 at no cost to you. This benefit is company paid. Team members who want additional coverage can also purchase supplemental life coverage for themselves and their eligible family members at affordable group rates.



Sword Digital Musculoskeletal and Physical Therapy Program

(UMR medical plan members)

Sword is a virtual physical therapy program to help you prevent and treat acute, chronic and post-surgical pain. Best of all, you can do the work and improve your mobility from the comfort of home.

The Sword program also includes access to **Bloom**, a digital pelvic health program for vaginal anatomy. One in four women suffer from a pelvic-health condition, from chronic pelvic pain to menopause and much more. Bloom offers customized guidance from pelvic health specialists, a safe space to learn about stigmatized topics and instant access to your program progress. Bloom's services are covered under the UMR medical plan at no additional cost. Learn more at <https://join.hibloom.com/uvc>.

Disability

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

- ▶ **Short-Term Disability:** This benefit is provided at no cost to you through UHC and covers up to 60% of your salary for up to 12 weeks.
- ▶ **Long-Term Disability:** This benefit is available at affordable group rates through UHC, and continues covering up to 60% of your salary after your short-term disability coverage ends.

Employee Assistance Program (EAP)

EAP, administered by Headspace, is a confidential program dedicated to supporting the emotional health and well-being of you and your household, all at no cost. This benefit offers unlimited toll-free phone access and online resources to help you with child or eldercare, legal or financial issues, substance abuse, grief and loss, mental health struggles and more.

401(k) Retirement Plan

A 401(k) plan is a tax-advantaged savings account that helps you prepare for your future; you fund your account by deferring a percentage of your salary. Both pre-tax and Roth (after-tax) contributions are permitted under the 401(k) plan. UVC will match the first 3% you defer to your account and match 50% for the next 2% of contributions. This means you'll receive a total company match of 4% for your first 5% of contributions. You are always 100% vested in the contributions you make to your plan, which means you own them outright.

Mentorship Program and Career Growth

UVC offers a one-year mentorship program to help partner hospitals successfully onboard, support and develop new graduate veterinarians. Additional training and support is also available for experienced veterinarians acting as mentors for graduates who have joined their hospitals.

DailyPay

DailyPay is an app and platform that allows UVC team members to access their pay on-demand when they need it most. Instead of waiting for your paycheck, DailyPay allows you to retrieve your pay by transferring up to 50% of your accrued daily wages into your account. The process is simple and connects you with your funds on demand.

AVMA Professional Liability Insurance

UVC provides AVMA professional liability coverage and pays for your state license and DEA license.

Medical Journal Access

To help further the ongoing professional development of our team members, our team members have access to our Veterinary Journal Subscription Service. This includes journals and publications from three of the largest medical publishers: Sage Journals, Wiley Publications and Elsevier Science Direct.



Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck (twice per month) before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Medical Cost Per Pay Period

Coverage	UMR Medical Option 1	UMR Medical Option 2	UMR Medical Option 3
Team Member	\$208.56	\$173.84	\$67.42
Team Member + Spouse	\$521.81	\$447.23	\$235.39
Team Member + Child(ren)	\$379.99	\$312.32	\$118.74
Family	\$787.87	\$683.34	\$364.40

Coverage	Kaiser Medical Option 1	Kaiser Medical Option 2	Kaiser Medical Option 3
Team Member	\$186.14	\$177.52	\$103.39
Team Member + Spouse	\$472.36	\$453.89	\$311.78
Team Member + Child(ren)	\$337.58	\$320.76	\$189.98
Family	\$719.34	\$693.43	\$471.98

Dental & Vision Cost Per Pay Period

Coverage	UnitedHealthcare Low Dental	UnitedHealthcare High Dental	UnitedHealthcare Vision
Team Member	\$0.00	\$17.96	\$2.83
Team Member + Spouse	\$5.50	\$35.92	\$5.36
Team Member + Child(ren)	\$8.56	\$45.70	\$6.29
Family	\$12.84	\$67.36	\$8.85

Voluntary Life and AD&D and Long-Term Disability

Deductions for voluntary benefits are taken from your paycheck after taxes. Rates are available during enrollment.

Domestic Partner (DP) Contributions: Legal spouse and DP contributions are the same. However, because of Internal Revenue Code (IRC) restrictions, in most cases, the fair market value of your DP's or DP's children's (if they are not federal tax dependents) health care coverage will be taxable to you as imputed income. This value is determined by the amount that the company pays in premium for DP coverage. This amount raises your taxable gross income. Also, the payroll deductions to cover a DP must be taken on an after-tax basis.