



2025

EMPLOYEE BENEFITS GUIDE



The Reliable One®

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WELCOME

Welcome to the Orlando Utilities Commission (OUC).

At OUC – The *Reliable One*, we highly value the well-being of our employees and their families. We believe that a thriving workforce is built on a foundation of health, financial security, and support for not only our employee's but for your families. Our commitment to provide comprehensive programs ensure you have access to the resources needed for physical, mental and financial wellness and personal fulfillment. Please explore our exceptional benefits package designed to enrich the lives of our employees, empowering you to reach your full potential both inside and outside of work. Discover the difference OUC can make for you and your family.

Enroll and make changes to your benefits – and get updated information throughout the year – online at www.ouc360.com/employees.

Note: This guide is made available to potential hires and employees. If you are a prospective hire, please understand that the hyperlinks to webpages with more information on certain benefits will not work until you are an OUC employee. OUC reserves the right to add, change or delete a benefit at any time with or without notice.



HEALTH AND WELLNESS

ELIGIBILITY AND ENROLLMENT

All regular full-time and part-time employees are eligible for health benefits on the first day of employment. Documentation will be required to add eligible dependents to the plan and must be provided to the OUC Benefits team promptly.

Eligible Dependents	
Your legal spouse	<ul style="list-style-type: none"> Employee's legally married spouse. Common law marriage partners are not recognized by the state of Florida and are not eligible. Separated spouses are eligible as there is no defined "legal separation" in the state of Florida.
Your child(ren) up to age 26	<ul style="list-style-type: none"> Biological or stepchild(ren) Legally adopted child(ren) or child(ren) who have been placed for adoption. Other children for whom the employee is the legal guardian or has legal responsibility for providing medical coverage as defined by a court order.
Your child with a disability	<ul style="list-style-type: none"> Age 26 and older, unmarried and unable to attain self-sustaining employment by reason of mental or physical disability which arose while the child was covered as an under-26 dependent under this plan, or while covered as an under-26 dependent under a prior plan with no break in coverage.
Grandchild(ren)	<ul style="list-style-type: none"> Child(ren) of covered dependent child(ren) can be covered through the end of the month the grandchild(ren) turns 18 months of age if the parent is covered under the plan.
Overage dependent (Independent Plan)	<p><u>All of the following criteria must be met:</u></p> <ul style="list-style-type: none"> Biological child or legally adopted child Between ages 26 to 30 Unmarried No dependent of their own. Does not have insurance coverage under any other individual/group health plan. Not entitled to benefits under Medicare or Medicaid. Resides in the state of Florida or is a full-time or part-time student.
<h3>Qualifying Life Event</h3> <p>Benefit elections and their related payroll deductions can only be changed during the annual Open Enrollment period unless you, your spouse, or your dependent child(ren) experience an <u>IRS-defined qualifying life event</u>. Generally, you have 31 days from the qualifying life event to make benefit changes. Examples of a qualifying life event include:</p>	
	<ul style="list-style-type: none"> Marriage or divorce Birth or adoption of a child Change in child's dependent status Death of a spouse, child or other qualified dependent Commencement or termination of adoption proceedings Change in spouse's benefits or employment status Expiration of COBRA coverage
<p>To report a qualifying life event, contact Human Resources/Benefits at benefits@ouc.com. Supporting documentation must be provided regarding the life event.</p>	

MEDICAL INSURANCE

Medical Plans

- Core Medical Plan
- Health Reimbursement Account (HRA) Medical Plan

Annual Deductible

This is the amount paid by the employee during the plan year before the insurance shares the cost. This excludes copayments reflected in the plan designs. When you are covering dependents on the plan, one member can meet the deductible for the entire family, or it can be met by a combination of members. The medical plan comparison reflects the in-network deductible.

Copayments

Copayments (copays) are fixed dollar amounts paid for healthcare services. They do not count toward the deductible. They do count toward the out-of-pocket maximum.

Co-Insurance

Co-insurance is the cost sharing between you and the plan which occurs after the deductible is met. Members' co-insurance responsibility is 20%, and the plan's responsibility is 80%.

Out-of-Pocket Maximum

The out-of-pocket (OOP) maximum is the most you will pay in the plan year for the deductible, copays and co-insurance for covered medical and pharmacy benefits.



MEDICAL PLAN COMPARISON



Description	Core Plan	HRA Plan
	<i>In-Network Only</i> (Member Cost Share)	<i>In-Network Only</i> (Member Cost Share)
Preventive Care Visit (Includes: annual physicals, well-woman exams, immunizations, routine eye exams)	100% covered	100% covered
Primary Care Office Visit	\$25 copay	\$30 copay
Specialist Office Visit	\$45 copay	\$50 copay
Teladoc (General Medical)	100% covered	100% covered
Teladoc (Specialist, Mental Health)	\$45 copay	\$50 copay
Convenience Care (Take Care/Minute Clinic)	\$25 copay	\$30 copay
Urgent Care	\$45 copay	\$50 copay
Guidewell	\$100 copay	\$150 copay
Emergency Room	20% after deductible	20% after deductible
Annual Deductible – Individual/Family	\$1,000/\$2,000	\$2,500/\$5,000
Out-of-Pocket Maximum – Individual/Family	\$4,000/\$8,000	\$4,000/\$8,000
Inpatient Hospital	20% after deductible	20% after deductible
Diagnostic/Lab and X-Ray	100% covered	100% covered
Advanced Imaging (MRI & CT Scan) Hospital Facility (Prior Authorization Required)	20% after deductible	20% after deductible
Advanced Imaging (MRI & CT Scan) Non-Hospital Facility (Prior Authorization Required)	\$150 copay	\$200 copay
Outpatient Surgery (Hospital Facility)	20% after deductible	20% after deductible
Outpatient Surgery (Non-Hospital Facility)	\$150 copay	\$200 copay
OUC Funded HRA Account	N/A	EE Only \$1,260 EE + One \$1,500 EE + Family \$2,760

Member copays do NOT apply to the deductible but are applied to the out-of-pocket maximum. Only in-network medical deductible, copays and co-insurance expenses apply to the calendar year out-of-pocket maximum.

PRESCRIPTION DRUG COVERAGE



Aetna	Core Plan	HRA Plan
Retail – 30-day supply	\$0 / \$50 / \$75	\$0 / \$50 / \$75
Mail / In-Store – 90-day supply	\$0 / \$100 / \$150	\$0 / \$100 / \$150
Specialty Pharmacy	20% Deductible waived Maximum co-insurance \$200	20% Deductible waived Maximum co-insurance \$200

2025 WEEKLY PREMIUMS

Medical/Pharmacy/Dental	Employee Contribution	OUC Contribution	Total Premium
Core - Employee Only	\$34	\$207.17	\$241.17
Core - Employee + One Dependent	\$82	\$392.95	\$474.95
Core - Employee + Family	\$160	\$537.03	\$697.03
HRA - Employee Only	\$21	\$191.47	\$212.47
HRA - Employee + One Dependent	\$54	\$363.11	\$417.11
HRA - Employee + Family	\$103	\$509.15	\$612.15

Vision	Employee Contribution
Employee Only	\$1.06
Employee + One Dependent	\$2.02
Employee + Family	\$2.96

HEALTH REIMBURSEMENT ACCOUNT (HRA)

If you are enrolled in the HRA plan, OUC contributes money into your HRA account for you to use toward healthcare expenses. Note: Employee contributions are not allowed.

HRA Employer Contributions

- Employee Only: \$1,260
- Employee + One: \$1,500
- Employee + Family: \$2,760

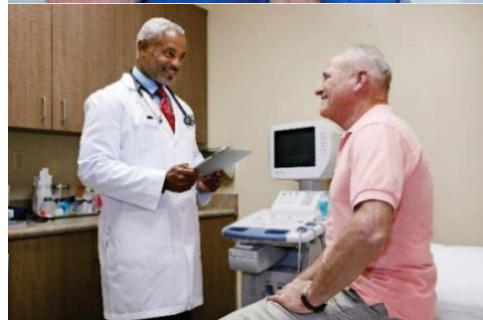


KNOW BEFORE YOU GO

When you aren't feeling well and need to be seen by a medical professional, a variety of options are available to you through OUC's Aetna medical plan. Some healthcare facilities have a higher copay cost associated with them, so it may save you money to review your options before you go.

Aetna's website (www.aetna.com) provides cost of care estimates for in-network providers and facilities. Aetna's 24-Hour Nurse Line may also be helpful: (800) 556-1555.

Telemedicine (Teladoc)	
Care Level	Cost
Mild illnesses and rashes not requiring in-person care.	No copay for sick visits
Convenience Care	
Care Level	Cost
Minor illnesses, injuries, and preventative care requiring in-person care; vaccines.	\$25/\$30 copay
Urgent Care	
Care Level	Cost
Moderate illnesses and injuries, not life-threatening.	\$45/\$50 copay
Emergency Room	
Care Level	Cost
Serious and life-threatening illnesses and injuries	20% after deductible



EMPLOYEE ASSISTANCE PROGRAM

OUC offers an Employee Assistance Program (EAP) through Aetna's Resources for Living to support the well-being of our employees and their families. It is a confidential program offered at no cost to you and all the members of your household. Children living away from home are covered up to age 26.

Resources for Living

To access services:

800-272-7252 (TTY:711)

www.resourcesforliving.com

Username: OUC / Password: OUC

Services are confidential and available 24 hours a day, 7 days a week. They include, but are not limited to:

- **Emotional Wellbeing Support** – Access up to six counseling sessions per issue each year. In-the-moment emotional well-being support is also available 24 hours a day.
- **Daily Life Assistance** – Receive personalized guidance for resources to help you manage your and your family's day-to-day needs. Resources are available for topics such as childcare, older adult care, education, college financial aid, pet care and more.
- **Legal Services** – Access a free 30-minute consultation with a participating attorney for each new legal topic related to general legal questions, family legal questions, preparation of legal documents, wills, elder law, estate planning and more.
- **Financial Services** – Take advantage of a free 30-minute phone consultation with a financial person for each new financial topic related to Budgeting, Retirement or Financial planning, Mortgages and Financing, etc.
- **Other Services** – Access additional resources, including chat therapy, mental health self-care, identity theft assistance and more.

DENTAL BENEFITS



Preventive care (dental cleanings and check-ups) is extremely important to your overall health. OUC encourages you to take advantage of your preventive dental benefits. You are automatically enrolled in the Aetna PPO Dental Plan when you enroll in either the Core or HRA medical plans. The plan allows you to seek care from network and non-network dentists. However, you may incur higher costs using a provider outside the network.

Find an Aetna in-network provider online at www.aetnadental.com.

For more information visit the OUC360 Employee resource site at www.ouc360.com/employees.

Services	PPO DENTAL PLAN	
	In-Network	Out-of-Network
Annual Deductible	\$50 individual / \$100 family	\$50 individual / \$100 family
Annual Maximum Benefit	\$2,000	\$2,000
Preventive Care (two visits per plan year) Oral exams, cleanings, routine x-rays, fluoride	Plan pays 100%; deductible waived	Plan pays 100%; deductible waived
Basic Services Sealants; fillings; oral surgery; root canals; repairs to dentures, bridges and crowns	90% after deductible	80% after deductible
Major Services Periodontics, dentures, implants, bridges, crowns, inlays, onlays	60% after deductible	50% after deductible
Orthodontic Lifetime Maximum	60% up to \$2,000	60% up to \$2,000

VISION BENEFITS



This coverage is a great way to save money on contact lenses, frames, lenses and even LASIK surgery. The Aetna network includes chains such as Pearle Vision, LensCrafters, JCPenney Optical, Target Optical and Sears Optical, along with many other neighborhood eye doctors and optical shops.

Discover what the plan covers and find an eye care provider by visiting www.aetnavision.com.

For more information visit our OUC360 Employee resource site at www.ouc360.com/employees.

Services	VISION PLAN In-Network
Single, bifocal, trifocal & lenticular lenses	\$25 copay
Standard progressive vision lenses	\$90 copay
Any frames, including frames for prescription sunglasses	\$140 allowance, additional 20% off balance over the allowance
Contact lenses in lieu of glasses	\$140 allowance, additional 20% off balance over the allowance
Frequency of Services <ul style="list-style-type: none">▪ Lenses or contacts▪ Frames	Once every 12 months Once every 24 months



BASIC AND SUPPLEMENTAL LIFE INSURANCE



OUC provides basic life coverage for all employees regularly working at least 20 hours per week at no cost to the employee. The coverage amount provided is two times the employee's salary, up to a maximum of \$700,000. OUC employees have the option to purchase supplemental life insurance coverage through Reliance Standard. Employees may purchase spousal life insurance and/or child(ren) life insurance after electing coverage for themselves.

Age (as of 1/1/25)	Rate (per \$10,000 of Life Insurance)
Under age 30	\$0.18
30 - 34	\$0.26
35 - 39	\$0.37
40 - 44	\$0.53
45 - 49	\$0.95
50 - 54	\$1.45
55 - 59	\$2.17
60 - 64	\$2.95
65 - 69	\$4.43
70 and over	\$6.72
Employee coverage reduces after age 75, reducing to 60% of the elected coverage amount. Coverage for spouses terminates at age 75.	

Guarantee Issue (GI) Requirements

Newly hired employees may elect up to the guaranteed issue without evidence of insurability (EOI) during their initial enrollment period. Amounts above \$100,000 will be subject to EOI and approval.

Employees currently enrolled may elect up to \$50,000 for themselves, and \$10,000 for spousal coverage without EOI during the annual Open Enrollment period. See the table below for the weekly cost of coverage.

Coverage Type	Guarantee Issue Amount	Coverage Range
Employee	\$100,000 (new hires); \$50,000 (currently enrolled employees)	Increments of \$10,000, up to \$500,000
Spouse	\$50,000 (new hires); \$10,000 (currently enrolled employees)	Increments of \$10,000, up to \$500,000
Child	N/A	\$5,000 or \$10,000 (6 months to 26 years old); \$2,000 (14 days to 6 months)

SECTION 125 SPENDING ACCOUNTS




Description	Medical Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (DC-FSA)	Health Reimbursement Account (HRA)
Eligibility	Does not require coverage under OUC medical plan	Does not require coverage under OUC medical plan	Requires coverage under OUC's HRA medical plan
Eligible Expenses	Medical, prescriptions, dental, vision – (copay, co-insurance, deductible), durable medical supplies	Dependent care services	Medical, prescriptions, dental, vision – (copay, co-insurance, deductible), durable medical supplies
Maximum Employee Contribution	\$3,200	\$5,000	N/A
Employer Contribution	N/A	N/A	Employee Only: \$1,260 Employee + One: \$1,500 Employee + Family: \$2,760
Fund Availability	Front loaded	Upon deposit	Front loaded
Rollover Maximum	\$640	N/A	Unused funds rollover.
Accessibility	Debit card. Submit claim for reimbursement.	Debit card. Submit claim for reimbursement.	Debit card. Submit claim for reimbursement.
Forfeitures	Balance in excess of \$640 is forfeited after December 31.	Balance forfeited after December 31.	Unused funds forfeited if employee does not directly retire from OUC.

WELLNESS INCENTIVE PROGRAM

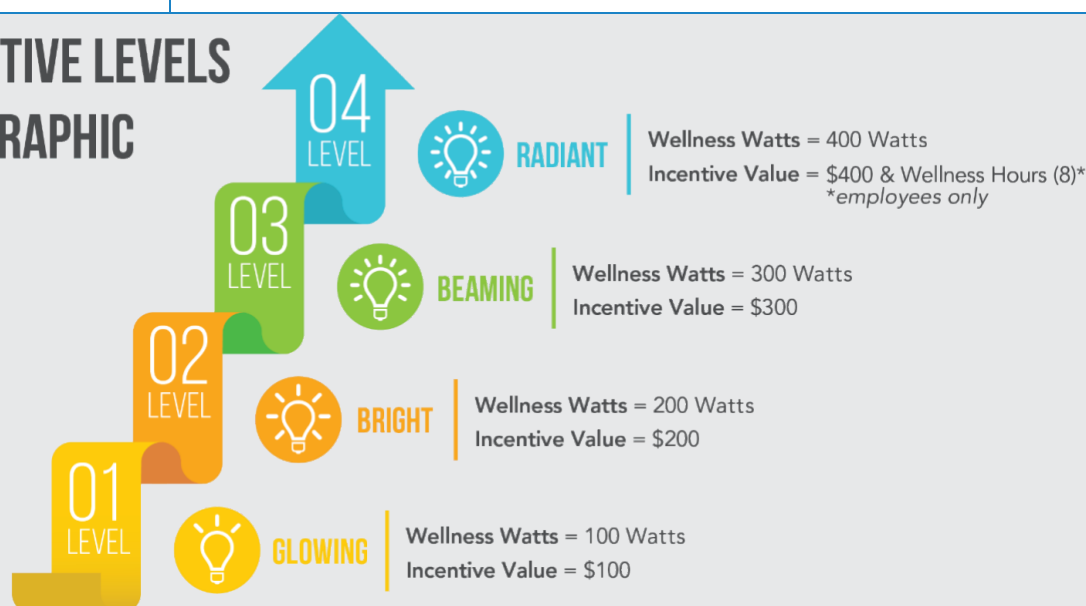


OUC is proud to offer its employees a comprehensive and award-winning workplace wellness program! Participating in the wellness program will increase overall wellbeing by helping you create or enhance healthy habits.

Questions? Email wellbeing@ouc.com

Who Can Participate?	<ul style="list-style-type: none"> All OUC employees OUC retirees, spouses and dependents (ages 18 – 26) on an OUC medical plan
Registration & Tracking Your Watts 	<ul style="list-style-type: none"> Scan the QR code or go to www.oucwellbeing.com. Earnable Wellness Watts are found under the “Tracking Your Watts” tab. Make sure to self-report activities and check your Watts periodically. New opportunities to earn Watts will be communicated throughout the Commission, OUC360 and the Wellbeing portal calendar.
Calendar Requirements	<ul style="list-style-type: none"> Complete health-related goals between January 1 through December 31. Incentive rewards are distributed the following plan year. Earn a minimum payout of 100 Wellness Watts.

INCENTIVE LEVELS INFOGRAPHIC



VOLUNTARY GROUP BENEFITS

Visit the Human Resources section on the Forms & Documents page (<https://oucweb/oucforms/formhome.htm>) to view the Allstate brochures and weekly rates. You may enroll/add/drop/cancel by contacting Allstate at (877) 579-3635.

Reminder: OUC's supplemental insurance plans (Allstate) will be paid on a post-tax basis. Employees may cancel/drop dependent coverage during the year.

Group Accident

The Group Voluntary Accident Insurance can pay a lump sum benefit for on- and off-the-job accidents, plus some medical benefits. Because accident insurance is supplemental, it pays in addition to other coverage.

Weekly Rates	Low	High
Employee:	\$3.35	\$4.78
Employee + Child(ren):	\$5.68	\$8.27
Employee + Spouse:	\$6.21	\$9.06
Employee + Family:	\$8.53	\$12.55

See the [Allstate Group Accident brochure](#) for additional information.

Group Hospital

Group Hospital coverage includes hospitalization with an additional benefit for intensive care, surgery, outpatient, nursing, transportation, and other related benefits. There are two plans available, based on premium cost and benefit amounts.

See the [Allstate Group Hospital brochure](#) for additional information and weekly rates.

Group Critical Illness

Group Critical Illness insurance pays lump-sum benefits that can be used for non-medical related, critical-illness related expenses that health insurance may not cover. There are two lump-sum options: \$10,000 or \$20,000.

See the [Allstate Critical Illness brochure](#) for additional information and weekly rates.

REQUIRED NOTICE

Wellness Program – Reasonable Alternative Standard

Rewards for participating in a wellness program are available to all employees. If you think you may be unable to meet a standard for a reward under this wellness program, you may qualify for an opportunity to earn the same reward through different means.

Email wellbeing@ouc.com to find a solution that will work for you.

Notice Regarding Wellness Program

The Wellbeing Program is a voluntary wellness program available to all employees, spouses, and dependents (ages 18 - 26) on the OUC medical plan. The program is administered according to federal rules permitting employer-sponsored wellness programs seeking to improve population health and prevent disease. This includes the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, among others.

Eligible members of the medical plans who choose to participate in the Wellbeing program will have the opportunity to earn up to \$400 and eight wellness hours at the highest level. If you are unable to participate in any of the health-related activities, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by emailing wellbeing@ouc.com.



TIME OFF

Whether you need a break to recharge, manage a personal health condition, recover from an injury or care for a loved one, OUC offers benefits to help you take time off when you need it.

VACATION

Vacation with pay is provided to regular full-time employees and regular part-time employees who work at least 20 hours per week. The vacation benefit is effective on the employee's date of hire and is dependent on their position and length of employment. Vacation is earned in eight-hour increments.

- Manager, director, and executive leadership level employees are provided 120 hours (15 eight-hour days) if hired between January and June and 80 hours (10 eight-hour days) if hired between July and December.
- Employees in supervisor or below positions are provided 80 hours (10 eight-hour days) if hired between January and June and 56 hours (seven eight-hour days) if hired between July and December.

In January of each year thereafter, employees will be provided with the number of vacation hours based on their position and years of service until they reach the threshold levels indicated in the table below unless otherwise negotiated.

Vacation Benefit

Managers, Directors and Executives		Supervisors and Individual Contributors	
Years of Service	Annual Vacation Days/(Hours)	Years of Service	Annual Vacation Days/(Hours)
0 - 9	15 (120)	0 - 4	10 (80)
10 - 14	18 (144)	5 - 9	15 (120)
15 - 20	21 (168)	10 - 14	18 (144)
21 or more	25 (200)	15 - 20	21 (168)
		21 or more	25 (200)

Employees, excluding those hired after June 30, in their first year of employment, are eligible to carry over a maximum amount of vacation leave from one calendar year to the next if, (a) they have taken a minimum of 40 hours of vacation, and (b) they have a minimum balance of 40 hours of vacation at the date of the vacation carry over and retirement savings option election.

Vacation and retirement saving options for eligible employees are designed to enhance financial wellness and retirement planning. They are as follows:

- Carry over 80 hours to the following year.
- Elect a rollover of up to 40 hours to their deferred compensation plan (457(b) account) as either a current or next calendar year election.

SICK TIME

During the first year of employment, full-time OUC employees earn 40 hours of paid sick leave after completion of their probationary period. Employees earn an additional 40 hours of paid sick leave on their first employment anniversary date. Thereafter, 80 hours of paid sick leave are earned on each subsequent employment anniversary date. Sick leave for regular OUC part-time employees is based on one-half the regular full-time rate. Unused sick leave hours may be carried over from one year to another and accumulated for later use.

HOLIDAYS

OUC provides eight and one-half paid holidays and three paid floating holidays annually. The following days are designated as observed holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve - ½ Day
- Christmas Day
- Three floating holidays

Eligibility

Holiday pay is provided to regular full-time employees and regular part-time employees who work at least 20 hours per week. Regular part-time employees are paid for 50% (four hours) of what full-time employees receive with each holiday. Contingent workers, including interns, contractors and temporary employees, are not eligible for paid holidays.

FAMILY AND MEDICAL LEAVE

The Family and Medical Leave Act (FMLA) is a federal law that allows eligible employees to take job-protected, unpaid leave for up to twelve (12) work weeks in a twelve (12) month period for serious health conditions of the employee, a spouse, parents or child(ren). FMLA leave also covers the birth, adoption or foster care placement of a child. It requires that group health benefits be maintained during the leave.

Designed to help employees balance their work and family responsibilities, FMLA allows employees to take reasonable unpaid leave for certain family and medical reasons while seeking to accommodate the legitimate interests of the employer and promote equal employment opportunities for men and women.

SHORT-TERM DISABILITY

Eligible: All Regular and Limited-Term Full-Time Employees

What is Short-Term Disability?

OUC provides short-term disability (STD) coverage to all eligible employees as a core benefit. Part-time employees are not eligible for STD. There is no cost to the employee. This coverage

provides 60% of basic weekly earnings, not to exceed \$2,885, to employees who are unable to work due to their own injury (non-work-related) or illness.

To access the STD benefit, disabled employees must submit a claim to [Matrix Absence Solutions \(www.matrixabsence.com\)](http://www.matrixabsence.com). Upon approval of the claim, OUC will begin to pay weekly STD benefits via the regular payroll process.

How Long Does Short-Term Disability Last?

The maximum benefit period is 52 weeks from the date of the injury or the date the illness began. Benefits are reduced by Social Security and/or workers' compensation, as well as pension benefits the disabled employee is eligible to receive and regular payroll deductions. No paid leave will be paid while the employee is receiving disability benefits. The employee remains eligible for OUC employee benefits.

If there is alternative employment which meets the employee's medical restrictions, the employee may be required to accept it. Failure to accept alternative employment may result in termination and/or loss of disability benefits.

The employee must comply with all program requirements to remain eligible for STD benefits.

LONG-TERM DISABILITY

Eligible: Regular Full-Time Employees

What Is Long-Term Disability?

Long-term disability (LTD) is a core benefit provided to all eligible OUC employees. There is no cost to the employee. LTD provides 60% of basic monthly earnings, not to exceed \$12,500 per month, after 12 or more months of disability. Reliance Standard Life Insurance Company is the insurance carrier.

How Long Does Long-Term Disability Last?

The maximum benefit period for total disability due to an injury or illness is the 65th birthday for employees becoming disabled prior to age 61. Additional restrictions may apply for specified illnesses. Benefits are reduced by Social Security and/or workers' compensation, as well as pension benefits the disabled employee is eligible to receive and regular payroll deductions. No paid leave will be paid while the employee is receiving disability benefits.

After 12 months of LTD benefits, the employee must be totally disabled from any occupation to remain eligible. The employee is required to seek and obtain employment meeting medical restrictions. OUC will assist the employee in identifying available positions within OUC which meet medical restrictions and the employee's experience and education. Failure by the employee to accept alternative employment within or outside of OUC will result in termination and/or loss of benefits. The employee must comply with all program requirements to remain eligible for LTD benefits.

What Happens to Health Insurance Coverage While on Long-Term Disability?

Eligibility for OUC health insurance premium contributions will continue for a maximum of 24 months while on LTD. After 24 months, the employee's status will be changed from Inactive (disability) to Separated Employee status, and the employee's file will be administratively closed with OUC. The employee will be eligible for COBRA and may also be eligible for life insurance policy conversion or waiver of premium.

For questions on short- and long-term disability benefits, please email benefits@ouc.com.

PAID PARENTAL LEAVE

Eligible employees may use up to eight continuous weeks (320 total hours equivalent, in eight-hour daily increments) of leave ("paid parental leave") after providing certification to OUC Human Resources based on a "qualifying event." A qualifying event shall be defined as:

- Birth of a child.
- Adoption: the creation of a parent-child relationship by judicial order between two parties.
- Guardianship: having been granted temporary or permanent legal authority and duty to care for another person because of the other person's infancy, incapacity or disability based upon court order.
- Surrogacy: becoming a parent of an infant through assisted reproductive technology on behalf of the intended parents.

This paid time off is distinct from, and in addition to, any paid leave that the employee may also have available through their accrued vacation and/or sick leave banks. This paid benefit runs concurrently with unpaid job-protected leave entitlements for which the employee may be eligible under the federal Family and Medical Leave Act (FMLA).

RETIREMENT PLANS

OUC offers benefits and resources that can help you build long-term savings for the future.

Eligibility: *Regular and limited-term full-time and part-time employees hired after January 1, 1998, and actively employed in an active status on and after May 1, 2011.*

The OUC Hybrid Retirement Program (Program) consists of:

- The OUC Defined Contribution Pension Plan (Defined Contribution Plan),
- The OUC Cash Balance Pension Plan (Cash Balance Plan),
- The OUC Medical Subsidy Benefit provided through a Health Reimbursement Account (HRA).

These three components will provide employees an income replacement which is needed at their retirement. The Cash Balance Plan and the HRA are fully funded by OUC. The program also includes employees who converted from the OUC Defined Benefit Pension Plan to the Defined Contribution Plan effective January 1, 1998.

OUC DEFINED CONTRIBUTION PENSION PLAN (DC PLAN)

Through automatic payroll deduction, employees make a 4% base pay contribution to the plan on a pre-tax basis. This is called the employee mandatory contribution, and it will be withheld from each payroll and contributed to the plan on your behalf. An additional 12% of compensation may be voluntarily contributed. Employees can make up to 2% of this optional 12% contribution on a pre-tax basis. This plan is managed by Fidelity Investments.

When employees sign up for pre-tax voluntary contributions, you cannot reduce, increase or stop the pre-tax contributions during your employment with OUC. This pre-tax election is irrevocable. Employees will have 24 months from their date of hire to make the pre-tax election. If you fail to make any election prior to the end of your 24-month period, you will have lost your opportunity to make the pre-tax voluntary contributions.

OUC will make a pre-tax contribution to your account equal to 4% of your base compensation. You are 100% vested in your OUC's matching contributions and any earnings after one year of continuous service. At seven years of service, OUC will match up to an additional 2% voluntary contribution.

CASH BALANCE PLAN

Annual contributions will be determined based on an employee's eligible compensation and the "pay-credit" scale below. The pay-credit scale is determined based on an employee's age and years of service. A service credit is earned for every plan year in which the employee earns a minimum of 1,000 hours of eligible regular pay. A service credit is earned for FMLA, military leave or approved paid leave. To receive credit for an approved leave of absence, the plan participant must return to work on the first business day or before the last scheduled day of the approved leave. A service credit can be earned for an approved leave of absence of up to 12 months. Approved leaves exceeding 12 months will not be eligible for additional service credits. Service credit beyond 12 months may be approved for military service.

Contributions will be made by OUC based on the table below. In all circumstances, an employee will receive the pay-credit component based on their age. Earned service credits will be determined based on eligible hours within a fiscal year.

PAY-CREDIT SCALE

Age Plus Service	Pay Credit (% of Pay)	Age Plus Service	Pay Credit (% of Pay)
0 – 24	8%	55 – 64	12%
25 – 34	9%	65 – 74	13%
35 – 44	10%	75 – 84	14%
45 – 54	11%	85+	15%

The Cash Balance Plan will earn annual interest credits based on an interest rate set annually with a floor of 4% and a maximum of 6%. Interest credits will be awarded annually following completion of the plan year based on the accumulated value of the “account,” including earnings from the current fiscal year.

The contributions and interest credits will be made by OUC on an annual basis, after the close of the plan year on September 30. Contributions for participants retiring or terminating employment during the plan year shall be prorated for their final year of service. Participants will receive an annual statement with their account balance as of the end of the plan year. Employees are vested in the Cash Balance Plan with five years of continuous service.

HYBRID RETIREE MEDICAL SUBSIDY

OUC has established a Retiree Medical Subsidy benefit for employees as a component of the OUC Hybrid Retirement Program. Employees are vested in the subsidy with five years of continuous service. The accumulated value of the contributions and interest credits will be placed in an (HRA) for the use of the vested past employee and their dependents.

The medical subsidy benefit will be provided through an HRA similar to a flexible medical spending account. The past employee will be eligible to receive reimbursement of eligible medical expenses, including premiums. Reimbursements will not be subject to income taxes except as required by law.

Eligible employees will receive a contribution for each fiscal year during the employee’s service tenure in which the employee earned at least 1,000 hours of base pay. Contributions may be indexed for inflation. The Hybrid Retiree Medical Subsidy will earn annual interest credits based on an interest rate set annually with a floor of 4% and a maximum 6%. The contribution will be deposited into a notional account following the conclusion of the fiscal year.

SUPPLEMENTAL RETIREMENT PLAN – DEFERRED COMPENSATION PLAN

OUC offers a voluntary retirement benefit called the deferred compensation 457(b) plan. Employees can make pre-tax contributions and or post-tax Roth contributions to the plan. The annual limits are determined by the Internal Revenue Service (IRS) and may be adjusted annually due to inflation. The plan also allows for a catch-up provision for employees age 50 and above. The catch-up limit is determined by the IRS and may be adjusted annually due to inflation. This plan is managed by Fidelity Investments.

OUC’s partnership with Fidelity gives employees a personalized and guided experience, including a comprehensive view of their finances, to help them identify priorities and take meaningful actions for financial well-being.

ADDITIONAL BENEFITS

EDUCATIONAL ASSISTANCE PROGRAM

OUC recognizes the value of education and the commitment of time and money made by employees in obtaining degrees and certifications towards career advancement. Through the Educational Assistance Program, OUC provides partial reimbursement of educational expenses to regular full-time employees after the completion of one year of service.

Employees are eligible to receive educational assistance for one bachelor's degree program and one master's degree program. Requests for a second bachelor's or second master's degree will be subject to approval by the Chief Employee Experience Officer only if it is deemed in the best interest of OUC operations.

HYBRID WORK ARRANGEMENT

A flexible work model is available, supporting a blend of in-office and remote work, subject to position type and related job functions.

OUCARES

The OUCares Workplace Giving Campaign, which launches every September and typically lasts six weeks, allows employees to easily donate to charitable organizations through weekly payroll deductions for the year or a one-time payroll deduction. Contributions are tax-deductible and can be made to any nonprofit organization within the United States. Although participation is encouraged, it is not a condition or requirement of OUC employment. No matter the amount you give, your contribution and the collective generosity of your coworkers can make a meaningful impact throughout the Central Florida community.

OUC FITNESS CENTERS

Free access to on-site fitness centers at all locations.

PARKING

OUC provides employee parking at no charge at all locations.

PROUD VOLUNTEER PROGRAM

Through the OUC Proud Volunteer Program, employees can connect with local volunteer opportunities and report the hours they spend volunteering to track the impact of service to the community. Employees can also earn a cash payment from OUC to the organizations to which they donate a minimum of 25 hours of volunteer service, as long as they are a 501 (c) 3, 4, or 6 organization.

Every year OUC hosts four quarterly volunteer projects for employees, family and friends to participate in. A notice of the quarterly volunteer event(s) is placed in companywide communications to solicit participation. Although volunteerism is encouraged, it is not a condition or requirement of OUC employment. For additional information about volunteer opportunities in our community, please visit <https://ouc360.com/community-engagement>.

RECREATION FACILITIES

OUC owns and operates three recreation facilities available to employees and their families.

RECOGNITION OF SERVICE

Awards are provided in recognition of faithful service of employees beginning with the fifth anniversary. Awards are continued every five years thereafter.

SAFETY PRESCRIPTION EYEWEAR

OUC pays a portion of the cost for ANSI-rated safety eyewear for safety-sensitive job classifications.

BLUE LIGHT/COMPUTER GLASSES

OUC will subsidize the cost of one pair of BluTech glasses each calendar year (OUC's share not to exceed \$90) for non-safety-sensitive job classifications.

SAFETY SHOES PROGRAM

OUC pays a portion of the cost for ANSI-rated safety shoes for safety-sensitive job classifications.

TRANSPORTATION SUBSIDIES

OUC provides a subsidy for Orlando's LYNX bus system and the SunRail commuter rail system.

DISCOUNTS

A variety of businesses offer discounts to OUC employees, including:

Tickets At Work

Entertainment, including theme parks and travel.

Aloft Hotel

A corporate rate is available for employees at this hotel in downtown Orlando located next to OUC's headquarters in Reliable Plaza.

Orlando Science Center

Receive a 25% discount on the full price of admission – valid for up to four guests.

Airport Parking

Receive discounted airport parking at the Orlando International Airport.

IMPORTANT CONTACT INFORMATION

CONTACT	PHONE	WEB / EMAIL
Human Resources/Benefits 100 W. Anderson Street Orlando FL 32802	(407) 434-2284 Ext. 42284 (407) 434-5003 fax	benefits@ouc.com
OUC Self-Service		ctx.ouc.com
OUC Wellbeing		oucwellbeing.com wellbeing@ouc.com
OUC Enrollment Site		www.ouc360.com/employees
Aetna Medical Choice POS II Aetna Dental—PPO Aetna Member Site	(866) 253-0659	www.aetna.com
Aetna Teladoc	(866) 253-0659	www.teladoc.com/aetna
Aetna Pharmacy Management & Prescription Home Delivery (mail- order)	(888) 792-3862	N/A
Aetna Specialty Pharmacy (ASRx)	(800) 237-2767	www.cvsspecialty.com
Aetna Vision Preferred Plan	(866) 253-0659	www.aetnavision.com
Aetna Hearing Discount Program	(866) 253-0659	N/A
Aetna Resources for Living Employee Assistance Program (EAP) Log On: ouc Password: ouc	(800) 272-7252	www.resourcesforliving.com
Inspira Flexible Spending Account (FSA) & Health Reimbursement Account (HRA)	(844) 729-3539	www.inspirafinancial.com
Matrix (FMLA and/or Short-Term Disability)	(877) 202-0055	www.matrixabsence.com
Reliance Voluntary Term Life (VG001624)	(800) 644-1103	N/A
Fidelity Investments Defined Contribution (DC) Plan, Deferred Compensation 457 (b) Plan, Supplemental Retirement Plan	(800) 343-0860	www.fidelity.com/atwork
Voya Financial Partners	(407) 252-3151	Pat Tierney ptierney@gaborfs.com voyaretirement.voya.com
Allstate Supplemental Benefits	(800) 521-3535	www.allstateatwork.com/mybenefits
OUC IT Support	(407) 434-5500 or ext. 20010	itsupport@ouc.com
OUC Report Line	(833) 310-0010	oucreportline.com

BENEFITS VENDOR WEBSITES AND APPS

Scan the QR codes below to download Aetna, Teladoc and Inspira apps for on-the-go access to your benefits.

Aetna App

QR Code:



Aetna App Features:

- Access to ID cards
- Locate in-network providers, clinics and urgent care centers near you
- View claims and EOBs

Teladoc App

QR Code:



Teladoc App Features:

- 24/7 access to care, set up appointments ASAP or schedule for a later time/date
- Track previous appointments and prescriptions
- Mental health and dermatology appointments also available through the app

Inspira App

QR Codes:



Inspira App Features:

- Check account balance, deposits and payments
- Verify card purchases
- Request reimbursement for eligible expenses

Fidelity NetBenefits App

QR Code:



Fidelity NetBenefits App Features:

- View workplace retirement savings account balances, investments, contributions, etc
- Access educational articles, video and more



The Reliable One®

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