



COMPANY BENEFITS



MEDICAL, DENTAL AND VISION

- ▶ **One-hundred percent of monthly medical premiums paid by USLI; no waiting periods**
- ▶ Dental paid at 90 percent by USLI
- ▶ Voluntary vision through Davis Vision
- ▶ Flexible spending account for medical, dependent care and transportation
- ▶ Life and AD&D insurance with a \$50,000 benefit
- ▶ Voluntary life insurance options include term life, whole life and universal life
- ▶ Short-term disability
- ▶ Voluntary short-term disability to supplement your group short term disability benefit
- ▶ Long-term disability with 60 percent of monthly salary up to \$20,000 per month
- ▶ Voluntary supplemental disability income insurance to cover income not covered by group insurance
- ▶ Voluntary long-term care
- ▶ Voluntary critical illness policy
- ▶ Voluntary 529 Plan



FINANCIAL AND RETIREMENT

- ▶ **Profit sharing plan with up to 15 percent of annual compensation; vested over five years at 20 percent per year**
- ▶ Optional 401(k) plan with immediate participation
- ▶ Discretionary performance bonus
- ▶ Financial advisors and planning available on-site at no cost



FAMILY AND LIFESTYLE

- ▶ Adoption assistance at \$7,500 per year for qualified expenses
- ▶ Employee Assistance Program with enhanced resource and referral service
- ▶ Access to Health Advocate services to assist with your healthcare needs
- ▶ Opportunity to request donations to charities or causes to which employees have personal connection through USLI's 501(c)3 CARE² Fund
- ▶ Family activities: Bring Your Child To Work Day, Children's Holiday Party, Kids Camp, Phillies outings, bus trips, ski trips and more



DEVELOPMENT

- ▶ **More than 450 free personal and professional development courses on-site annually**
- ▶ Tuition reimbursement up to \$1,500 per year
- ▶ **Self-study programs paid at 100 percent, each with monetary incentive**



VACATION AND TIME OFF

- ▶ Up to 10 paid holidays per year
- ▶ Two personal days per calendar year
- ▶ Six sick days per year unless otherwise mandated by state law
- ▶ Vacation days: minimum of 10 days based upon position and length of service at USLI



PERKS

- ▶ **Free lunch every day**
- ▶ Thirty-five hour work week
- ▶ Smoke-free campus
- ▶ Casual dress all year round
- ▶ **On-site, fully-staffed, state-of-the-art fitness center with fitness classes and basketball court**
- ▶ Health and wellness: health screenings, recreational sports teams, fitness challenges, 5k runs and walks, health fairs, ping pong tables and more
- ▶ Events and activities: Valentine's Day basket raffle, company picnic, cook-off and ugly sweater contests, holiday cocktail parties and more
- ▶ Outreach: national and international relief, mentoring and reading programs, blood and clothing drives and more

"We work to create a community environment where our people know they are our #1 asset."

–Tom Nerney, USLI Chairman, CEO and President