UDR ASSOCIATE BENEFITS

For Full and Part-Time Associates



	SUMMARY	WAITING PERIOD	
Medical Insurance	Three comprehensive medical plan choices are offered through UMR.	1 month following date of hire.	UMR
Dental Insurance	A comprehensive dental plan is offered through Delta Dental of Colorado.	1 month following date of hire.	DELTA DENTAL
Vision Insurance	A comprehensive vision plan is offered through VSP.	1 month following date of hire.	VSD.
Voluntary Critical Illness Plan	A supplemental insurance plan is offered through Aflac.	1 month following date of hire.	Affac
/acation	Vacation time is earned based on years of service.	No waiting period (eligible to use after 6 months of employment)	
Sick and Personal Time*	Sick and Personal time is earned by Associates.	No waiting period (eligible to use after 6 months of employment).	
Bereavement Benefit	Paid time is available for bereavement.	1 day first 6 months, and amount of time allowed is relationship based after 6 months of employment.	
Holidays	UDR observes various holidays per year. These may vary between community and corporate sites.	No waiting period.	
Basic Life / AD&D	UDR provides company-paid Life and AD&D insurance.	1 month following date of hire.	Prudentia
Disability	Short-Term Disability (tenure based) is provided to Associates at no cost. Long-Term Disability (tenure based) is provided to Associates at no cost.	Short-term-one year after hire date.	Prudential
		Long-term-one year after hire date.	
Supplemental Life / AD&D Insurance	Associates may purchase voluntary life/AD&D for themselves, spouses, and children. Maximum is 5 times annual base salary or \$500,000, whichever is less. May purchase up to \$100,000 for spouse and \$10,000 for children. Non-medical limit 250,000 for associate.	1 month following date of hire.	Prudentia
Voluntary Long-Term Care	$\label{thm:condition} Associates\ may\ purchase\ voluntary\ long-term\ care\ offered\ through\ LTC\ Solutions.$	1 month following date of hire.	LTC SOLUTIONS
/oluntary Pet Insurance	Associates may purchase voluntary pet insurance through Embrace.	1 month following date of hire.	EMBRACE
401(k) Retirement Plan*	Associates may enroll in the 401(k) Plan managed by Fidelity. UDR matches \$.50 on the \$1.00 on the first 6% of bi-weekly compensation.	First of the month following two months employment.	Fidelity
SupportLinc EAP*	Expert guidance to help resolve everyday issues. Provides emotional well- being and work-life balance resources to keep you at your best. SupportLinc also provides legal consultation and financial expertise.	No waiting period.	*supportling
Headspace Care/Ginger*	On-demand, confidential mental healthcare including unlimited behavioral health coaching, therapy and psychiatry, and guided self-care through their seamless Headspace Care app.	No waiting period.	headspace
Dependent Care Flexible Spending Account (FSA)	Associates are able to defer funds on a pre-tax basis to pay for qualifying child-care expenses up to an annual maximum of \$5,000.	1 month following date of hire.	d benepass
Healthcare Flexible Spending Account (FSA)	Associates are able to defer funds on a pre-tax basis to pay for qualifying health care expenses. Up to an annual maximum of \$3,200.	1 month following date of hire.	d benepass
Lifestyle Spending Account (LSA)*	An LSA is to help pay for health and wellness expenses. Each quarter, UDR Associates (includes all Part-Time, not limited to 30-34 hours) will receive \$250 deposited into their Lifestyle Spending Account, up to a maximum of \$1,000.	No waiting period.	d benepass
Commuter Expense Reimbursement Plan*	Associates may set aside a portion of their paychecks on both a pre-tax and after-tax basis to use for purchasing commuter and parking passes.	1 month following date of hire.	d benepass
Business Travel Accident Insurance*	UDR provides Associates with Business Travel Accident Insurance.	No waiting period.	
Tuition Reimbursement	UDR assists in enhancing career development by reimbursing for a portion of tuition costs for approved, work-related courses.	6 months after hire date.	
Tickets at Work*	Associates can take advantage of savings with special offers and discounts for theme parks and attractions nationwide.	No waiting period.	
Associate Rent Discount*	Associates are eligible for a rent discount.	No waiting period.	
BenefitHub*	Exclusive discounts from many of the most desired brands in the world through the BenefitHub marketplace.	No waiting period.	BenefitHub
External Pharmacy Discount Programs*	GoodRx and Amazon Pharmacy discount programs can be accessed through their respective websites and may save Associates savings on prescription drugs.	Not applicable	

^{*} Available to Part-Time Associates working 30-34 hours per week.