



UDR Associate Benefits

Benefit	Summary	Waiting Period
Medical Insurance	Two comprehensive medical plan choices are offered through United Healthcare.	2 months after hire date.
Dental Insurance	A comprehensive dental plan is offered through Delta Dental of Colorado.	2 months after hire date.
Vision Insurance	A comprehensive vision plan is offered through VSP.	2 months after hire date.
Voluntary Cancer Program	A supplemental insurance plan is offered through American Heritage Life, a division of Allstate Financial.	2 months after hire date.
Vacation	Vacation time is earned based on years of service.	No waiting period (eligible to use after 6 months of employment).
Sick Time	Sick time is earned by associates.	No waiting period (eligible to use after 6 months of employment).
Personal Time	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 & AD&D insurance.	2 months after hire date.
Disability	Short-Term Disability (tenure based) is provided to associates at no cost one year after date of hire. Additional Supplemental Short-Term Disability may be purchased by associates after one year of employment. Long-Term Disability (tenure based) is provided to associates at no cost three years after date of hire.	Short-term-one year after hire date. Short-term supplemental-one year after hire date. Long-term- 3 years after hire date.
Supplemental Life /AD&D Insurance	Associates may purchase voluntary life/AD&D for themselves, spouses, and children from Cigna Insurance Company. 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.	2 months after hire date.
Voluntary Long-Term Care	Associate may purchase voluntary long-term care offered through MedAmerica.	2 months after hire date.
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.
Associate Resource Program	UDR provides associates with access to a free and confidential associate resource plan. Three free counseling sessions are provided, in addition to discounted legal and financial support	2 months after hire date.
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.	2 months after hire date.
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 \$2,500.	2 months after hire date.
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 from WageWorks.com.	2 months after hire date.
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.