

UDR **EMPLOYEE BENEFITS**

PLAN	WAITING PERIOD	SUMMARY
Medical Insurance	1st of the month following 30 days of employment	Two comprehensive medical plan choices are offered through UMR.
Health Savings Account (HSA)	1st of the month following 30 days of employment	Employees are able to defer funds on a pre-tax basis to pay for qualifying healthcare expenses, if also enrolled in a HDHP plan. 2026 Annual contribution max is \$4,400 (individual) or \$8,750 (family).
Healthcare Flexible Spending Account (FSA)	1st of the month following 30 days of employment	Employees are able to defer funds on a pre-tax basis to pay for qualifying health care expenses, if not currently enrolled in a HDHP plan. Up to the 2026 annual maximum of \$3,400.
Commuter Expense Reimbursement Plan*	1st of the month following 30 days of employment	Employees 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.
Lifestyle Spending Account (LSA)*	1st deposit at the beginning of the quarter following hire date	An LSA is to help pay for health and wellness expenses. Each quarter, UDR Employees (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.
External Pharmacy Discount Programs*	Not applicable	GoodRx and Amazon Pharmacy discount programs can be accessed through their respective websites and may save employees savings on prescription drugs.
Employee Assistance Program* (EAP)/ Headspace*	Immediate	On-demand, confidential mental healthcare including unlimited behavioral health coaching, therapy and psychiatry, and guided self-care through their seamless Headspace Care app.
Vision Insurance	1st of the month following 30 days of employment	A comprehensive vision plan is offered through VSP.
Dental Insurance	1st of the month following 30 days of employment	A comprehensive dental plan is offered through Delta Dental of Colorado.
401(k) Retirement Plan*	1st day of the month following 2 months employment	Employees 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.
Basic Life Insurance and AD&D	1st of the month following 30 days of employment	UDR provides company-paid Basic Life and Basic AD&D insurance.
Supplemental Life/AD&D Insurance	1st of the month following 30 days of employment	Employees 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 employee.
Disability Insurance	1st of the month following 30 days of employment	Short-Term Disability (tenure based) is provided to employees at no cost. Long-Term Disability (tenure based) is provided to Employees at no cost.
Voluntary Critical Illness Plan	1st of the month following 30 days of employment	A supplemental critical illness plan is offered through Voya.
Voluntary Accident Plan	1st of the month following 30 days of employment	A supplemental critical illness plan is offered through Voya.
Voluntary Hospital Indemnity Plan	1st of the month following 30 days of employment	A supplemental hospital indemnity plan is offered through Voya
Holidays	Immediate	UDR observes various holidays per year. These may vary between community and corporate sites.
Sick and Personal Time*	Immediate (eligible to use after 6 months of employment)	Sick and Personal time is earned by employees.
Vacation Time*	Immediate (eligible to use after 6 months of employment)	Vacation time is earned based on years of service.
Bereavement Time*	Amount of bereavement time available is based on relationship to the deceased	Paid time is available for bereavement.
Employee Rent Discount*	Immediate	Employees are eligible for a rent discount.
Education Reimbursement	6 months after hire	UDR assists in enhancing career development by reimbursing for a portion of tuition costs for approved, work-related courses.
Pet Insurance	Immediate	Paid directly to the carrier based upon the plan selection and number of pets.
Long Term Care Plan	1st of the month following 30 days of employment	Costs are based on a pre-determined age schedule, carrier selected, and amount of benefit selected. Employee is billed and pays carrier directly (after-tax).
LifeLock	Immediate	Two plan options and gives you the option to cover family members.
BenefitHub	Immediate	Exclusive discounts from many of the most desired brands in the world.
Discount Programs	Immediate	HP, TicketsAtWork.com, and Whirlpool

* Available to part-time employees working 30-34 hours per week.

