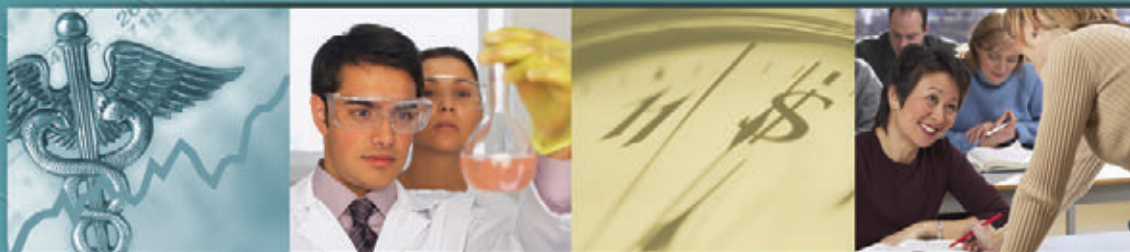


FY'11
USP-ROCKVILLE



Summary of Benefits



U.S. PHARMACOPEIA
The Standard of Quality™

ISO 9001:2008 Certified

PLAN	ELIGIBILITY	COST	AMOUNT OF BENEFIT
401(k) Savings Plan	Regular full-time and regular part-time employees working 20 hours per week.	<p>The U.S. Pharmacopeial Convention (USP) makes contributions to this Plan for employees working a minimum of 1,000 hours in a 12-month period after one year of service.</p> <p>Employees make pre-tax contributions to the Plan upon employment.</p>	<p>The Plan offers 20 investment choices through Diversified Investment Advisors, including an array of target retirement date funds. Employees choose from stable value, money market, bonds, equities, social choice, emerging markets, and real estate investment options. USP makes non-elective contributions to each employee's account on a tax-deferred basis: 3% safe harbor contribution and 7% non-elective contribution equal to 10% of your total cash compensation (salary and bonus) with immediate vesting. Contributions are made each pay period after one year of service.</p> <p>Employees may contribute up to 100% of salary in pre-tax dollars to the Plan, subject to the statutory maximum of \$16,500 for 2011. Employees who are age 50 or older during the Plan year are also eligible to contribute an additional \$5,500 as a catch-up contribution in 2011.</p>
USP Health Care Plans	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	<p>USP pays all or a substantial portion of the cost of the coverage. <u>Employee pre-tax bi-weekly contributions are:</u></p> <p><u>Silver</u></p> <p>USP pays the entire cost of coverage at all levels: Employee, Employee +1, Employee +2 or more</p> <p><u>Gold</u></p> <p>Employee <u>\$12.07</u></p> <p>Employee +1 <u>\$26.26</u></p> <p>Employee +2 or more <u>\$37.40</u></p> <p><u>Platinum</u></p> <p>Employee <u>\$22.06</u></p> <p>Employee +1 <u>\$56.50</u></p> <p>Employee +2 or more <u>\$68.37</u></p>	<p>United Healthcare offers three plan designs with comprehensive coverage, allowing maximum employee choice:</p> <p><u>Silver Plan – In-Network benefits only:</u></p> <ul style="list-style-type: none"> • \$30 co-payment required for medical office visits • Annual deductibles, individual (\$250) or family (\$500) for major services including inpatient and outpatient hospitalization, durable medical equipment, and inpatient rehabilitation services • After satisfying deductible for major services, Plan requires 10% cost sharing for medical expenses up to an out-of-pocket maximum of \$2,000 for individual coverage or \$4,000 for family coverage • Open access plan; see a specialist without primary care physician referral • Hospital emergency room services require a \$75 co-payment • Prescription coverage co-payments: \$10, generic; \$30, brand-name drugs; \$50, nonpreferred brand-name drugs • 90-day prescription co-payments: \$25, generic; \$75, brand-name drugs; \$125, nonpreferred brand-name drugs • In-network provider network is nationwide <p><u>Gold Plan – In-Network benefits only:</u></p> <ul style="list-style-type: none"> • \$20 co-payment required for medical office visits • Annual deductibles, individual (\$250) or family (\$500) for major services including inpatient and outpatient hospitalization, durable medical equipment, and inpatient rehabilitation services • After satisfying deductible for major services, Plan pays 100% for medical expenses • Open access plan; see a specialist without primary care physician referral • Hospital emergency room services require a \$50 co-payment • Prescription coverage co-payments: \$10, generic; \$25, brand-name drugs; \$40, nonpreferred brand-name drugs • 90-day prescription co-payments: \$25, generic; \$62.50, brand-name drugs; \$100, nonpreferred brand-name drugs • In-network provider network is nationwide <p><u>Platinum Plan – In- and Out-of-Network benefits:</u></p> <p><u>In-network:</u></p> <ul style="list-style-type: none"> • \$20 co-payment required for medical office visits • No deductibles for major services including inpatient and outpatient hospitalization, durable medical equipment, and inpatient rehabilitation services • Hospital emergency room services require a \$50 co-payment • Prescription coverage co-payments: \$10, generic; \$25, brand-name drugs; \$40, nonpreferred brand-name drugs • 90-day prescription co-payments: \$25, generic; \$62.50, brand-name drugs; \$100, nonpreferred brand-name drugs • In-network provider network is nationwide <p><u>Out-of-network:</u></p> <ul style="list-style-type: none"> • An individual (\$250) or family deductible (\$500) • After satisfying deductible for out-of-network services, Plan pays 80% of the usual, customary, and reasonable cost

PLAN	ELIGIBILITY	COST	AMOUNT OF BENEFIT
Paid Holidays	Regular full-time and regular part-time employees.	USP pays the cost.	<p>USP offers eight paid holidays per year that are fixed and three additional that are floating holidays. In 2011, USP is closed in recognition of:</p> <ul style="list-style-type: none"> • New Year's Eve • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Day After Thanksgiving Day • Christmas Eve • Christmas Day <p>Floating holidays are pro-rated to the employee's hire date: three days if hire date is January–April; two days if hire date is May–August; one day if hire date is September–December.</p> <p>Holidays for part-time employees are pro-rated based upon the total number of scheduled work hours.</p>
Annual Leave (Vacation)	Regular full-time and regular part-time employees working 20 hours per week are eligible immediately and begin accruing annual leave in the first pay period after employment.	USP pays the cost.	<p>Employees accrue annual leave the first pay period after employment according to the schedule below. At the end of the calendar year, up to one year's accrual may be carried over into the next calendar year. Any excess leave is lost.</p> <p>Annual leave for part-time employees is pro-rated based upon the total number of scheduled work hours.</p> <p>Full-time Exempt Employees Up to five years of service: 15 days per year More than five years of service: 20 days per year</p> <p>Full-time Nonexempt Employees Up to three years of service: 10 days per year Three to seven years of service: 15 days per year More than seven years of service: 20 days per year</p> <p>At the end of each calendar year, employees are allowed to sell back to USP up to one week (37.5 hours) of accrued vacation.</p> <p>Terminated employees are paid for each hour of accrued vacation at termination.</p>
Sick Leave and Personal Days	Regular full-time and regular part-time employees working 20 hours per week are eligible immediately upon employment.	USP pays the cost.	<p>Employees accrue 12 sick days per year beginning with the first pay period after employment. There is no limit to the amount of sick leave that can be accrued and/or carried over from year to year.</p> <p>Employees may convert two of the 12 sick days to personal days per year with prior supervisory approval.</p> <p>Sick leave for part-time employees is pro-rated based upon the total number of scheduled work hours.</p> <p>Terminated employees with hire dates before January 1, 2010, receive payment for 30% of accrued sick leave above 30 days (225 hours) at termination. Employees hired on January 1, 2010, or later, are not eligible for any sick leave payout at employment termination.</p>
Other Leaves	Regular full-time and regular part-time employees working 20 hours per week are eligible immediately upon employment.	USP provides other paid and unpaid leaves.	<p>Family and Medical Leave – After satisfying the service requirement of working at least one year and 1,250 hours during a 12-month period, employees are entitled to take up to 12 weeks of unpaid leave during a “rolling” 12-month period for the birth of a child; the placement of a child for adoption or foster care; to care for a spouse, parent, or child with a serious health condition or for the employee's own serious health condition; a family member's active duty or call to active duty; or to care for a spouse, child, parent, or next of kin who is injured or recovering from an injury suffered while on active duty and who is unable to perform duties of his/her job function (in this case, FMLA may be for up to 26 weeks in a 12-month period).</p> <p>Bereavement – Up to a maximum of three days of paid leave, dependent upon the relationship of the deceased and the travel distance.</p> <p>Military – Leave to complete annual military training or such other duties is available as required under the Uniformed Services Employment and Reemployment Rights Act.</p> <p>Jury Duty – Paid leave for time required to serve jury duty.</p>

PLAN	ELIGIBILITY	COST	AMOUNT OF BENEFIT
USP Dental Care Plans	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	<p>USP pays all or a substantial portion of the cost of the coverage. <u>Employee pre-tax bi-weekly contributions are:</u></p> <p><u>Gold</u></p> <p>USP pays the entire cost of coverage at all levels: Employee, Employee +1, Employee +2 or more</p> <p><u>Platinum PPO</u></p> <p>Employee <u>\$8.67</u></p> <p>Employee +1 <u>\$17.50</u></p> <p>Employee +2 or more <u>\$30.42</u></p>	<p>A comprehensive dental program with United Healthcare allows maximum choice with coverage for diagnostic, preventive, basic, and major services.</p> <p><u>Gold PPO – In- and Out-of-Network benefits:</u></p> <ul style="list-style-type: none"> • Annual per person in-network deductible for basic and major services; \$50/person not to exceed \$150/family • Annual per person out-of-network deductible for basic and major services; \$100/person not to exceed \$300/family • Deductible waived for in-network preventive services • Preventive services covered at 100% in-network; 100% out-of-network of the in-network fee schedule • Basic services covered at 80% in-network; 50% out-of-network of UCR • Major services covered at 50% in-network; 25% out-of-network of UCR • Annual benefit maximum of \$2,000 for preventive, basic, and major services combined, subject to maximum rollover • Maximum rollover allows a portion of your unused annual maximum to roll over for use in future years • In-network providers always accept new patients • In- and out-of-network provider is nationwide; allows you to visit the dentist of your choice • Predetermination review for services and procedures over \$300 <p><u>Platinum PPO – In- and Out-of-Network benefits:</u></p> <ul style="list-style-type: none"> • Annual per person in- and out-of-network deductible for basic and major services; \$50/person not to exceed \$150/family • Deductible waived for preventive services • Preventive services covered at 100% in-network; 100% and out-of-network of UCR • Basic services covered at 90% in-network; 80% out-of-network of UCR • Major services covered at 60% in-network; 50% out-of-network of UCR • Annual benefit maximum of \$2,000 for preventive, basic, and major services combined, subject to maximum rollover • Maximum rollover feature allows a portion of your unused annual maximum to roll over for use in future years • Orthodontia services covered at 50% in- and out-of-network to a lifetime maximum of \$1,500 for child(ren) under age 19 • In-network providers always accept new patients • In- and out-of-network provider is nationwide; allows you to visit the dentist of your choice • Predetermination review for services and procedures over \$300
USP Vision Care Plan	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	<p>USP pays a substantial portion of the cost of the coverage. <u>Employee pre-tax bi-weekly contributions are:</u></p> <p>Employee <u>\$1.51</u></p> <p>Employee +1 <u>\$2.31</u></p> <p>Employee +2 or more <u>\$4.14</u></p>	<p>Vision care through Vision Service Plan (VSP) includes eye exams and routine diagnostic testing at a participating provider. After a \$10 co-payment, frames and lenses (or contact lenses) are covered up to the plan allowance.</p> <p>Laser eye surgery is covered at a reduced price.</p> <p><u>In-Network benefits:</u></p> <ul style="list-style-type: none"> • \$10 co-payment for an eye exam and/or eyewear • Plan provides for an eye exam, lenses, frames, and contact lenses every 12 months from the last date of service • Single vision, lined bifocal, and lined trifocal lenses are covered in full • \$120 allowance toward any frame of your choice plus 20% off any amount over the allowance • No co-payment for contact lenses. \$120 allowance applied to the contact lens exam (fitting and evaluation) and the contact lenses. 15% discount off the contact lens exam before the allowance is applied • Laser correction surgery, preoperative and postoperative care at a reduced price

This brochure is a brief overview of the benefits available to the employees at the U.S. Pharmacopeial Convention. The Employee Retirement Income Security Act (ERISA) requires that each member in an employee benefit program be given a description of that plan. A Summary Plan Description will be provided

separately for your review before you make your benefit elections. In the event of any inconsistency or conflict between this summary and the provisions of any plan document or contract, the plan document or contract will prevail.

PLAN	ELIGIBILITY	COST	AMOUNT OF BENEFIT
Flexible Spending Accounts (FSA)	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	Employees contribute pre-tax dollars.	<p>Employees elect an annual contribution to the Dependent Care and/or the Health Care FSA. Employees may contribute up to \$5,000 in pre-tax dollars to a Dependent Care FSA and up to \$4,000 in pre-tax dollars to a Health Care FSA. After the end of each plan year, employees forfeit any contributions that are not claimed.</p> <p>Employees are reimbursed for Dependent Care and Health Care expenses using a debit card at authorized providers (i.e., pharmacy, doctor's office, dentist, vision care center, day care center). Claim forms are another acceptable method for reimbursement for Dependent Care and Health Care expenses.</p>
Life/Accidental Death and Dismemberment Insurance	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	USP pays the entire cost of the coverage.	Group term life insurance through Lincoln Financial is equal to two times annual salary, rounded up to the next highest \$1,000. There is a maximum of \$500,000 in death benefit coverage. If death is due to an accident, the beneficiary receives an additional benefit of two times annual salary, up to \$500,000.
Supplemental Life Insurance Plans	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	The employee pays the cost of coverage. Cost is determined by age and coverage amount.	<p>Lincoln Financial allows employees to purchase additional coverage amounts from \$10,000 to \$500,000 (in \$10,000 increments) for themselves. The guaranteed issue amount is \$150,000. Employees must enroll in supplemental life insurance in order to purchase coverage for dependent spouse and/or child(ren).</p> <p>Employees may purchase coverage for a spouse in amounts from \$5,000 to \$100,000 (in \$5,000 increments). The guaranteed issue amount is \$50,000, and coverage is limited to 50% of the employee's amount.</p> <p>Employees may also purchase coverage for dependent child(ren) in amounts from \$1,000 to \$10,000 (in \$1,000 increments).</p>
Short-term Disability Coverage	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	USP pays the entire cost of the coverage.	Short-term disability coverage provides partial salary continuance for nonwork-related injury or illness. Coverage begins after a 14-day waiting period. Accrued sick leave and/or vacation leave may be used to continue pay during the waiting period until coverage begins. Short-term disability pays 100% of gross salary for up to two weeks; 75% of gross salary for up to an additional four weeks; and an additional four weeks at 66 2/3% of gross salary to a maximum of 12 weeks. Benefits are payable while disabled and are taxable as regular income. Employees have the option to use accrued sick leave and/or vacation leave to make up the difference between 66 2/3% of pay and 75% of pay to receive 100% of pay.
Long-term Disability (LTD) Coverage	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	USP pays the entire cost of the coverage.	<p>Long-term disability coverage with Lincoln Financial offers a monthly benefit for disability due to injury or illness. After a 90-day waiting period, LTD pays 60% of the employee's base monthly earnings up to a maximum monthly benefit of \$10,900.</p> <p>Generally, benefits are payable as long as the employee is unable to perform one or more essential duties of his or her own occupation or until the Social Security normal retirement age is reached.</p>
Supplemental LTD Coverage	Regular full-time and regular part-time employees working 20 hours per week are eligible on the first day of the month after employment.	The employee pays the entire cost of the coverage.	Supplemental LTD coverage with UNUM Provident offers an additional monthly benefit for disability due to injury or illness. After a 90-day waiting period, supplemental LTD pays an additional 15% of earnings beyond the basic LTD for total income replacement up to 75% of the base monthly income. The benefit increases to 100% of income replacement for catastrophic illness or injury.
529 College Savings Plans	Regular full-time and regular part-time employees working 20 hours per week.	USP pays up to \$75 for the cost of one application fee for one enrollment per employee.	USP is an employer sponsor for the Virginia College Savings Plan, the D.C. College Savings Plan, and the College Savings Plan of Maryland. Maryland and Virginia offer both a prepaid college savings plan and an investment college savings plan. D.C. offers the investment college savings plan only.
Employee Service Awards	Regular full-time and regular part-time employees.	USP pays the cost.	USP offers an "Employee Recognition Program" to reward employees at five-year intervals beginning after five years of service. At a special reception in their honor, employees receive personalized gifts plus one day off from work in appreciation for their years of service with USP.

PLAN	ELIGIBILITY	COST	AMOUNT OF BENEFIT
Tuition Assistance	Regular full-time and regular part-time employees working 20 hours per week who have at least six months of USP service and are considered employees in “good standing.”	USP pays up to \$10,000 per calendar year. The amount is pro-rated for part-time benefit-eligible employees. Of the \$10,000 limit, not more than \$5,250 may be for educational assistance that is not directly related to the current position.	Eligible reimbursement includes tuition, books, and course registration fees for undergraduate or graduate courses at an accredited college or university. Employees are required to earn a “B” or better in graduate courses and a “C” or better in undergraduate courses. The course(s) must improve effectiveness in the employee’s current role or prepare the employee for future USP opportunities. Employees who resign from USP or are terminated for poor performance must repay any tuition assistance received during the 12 months prior to termination.
Inova Employee Assistance Program (EAP)	Regular full-time and regular part-time employees working 20 hours per week are eligible any time after employment. Members of employee’s immediate family are also covered.	USP pays the cost	Inova Employee Assistance Program (www.inova.org/eap) offers short-term counseling services for personal or work-related issues and dependent care referrals to employees and their families. Enhanced referrals include specialized resources for health and wellness, household maintenance, leisure and entertainment activities, and even pet resources. Inova EAP is a free, confidential service available to all employees and their household members. Trained counselors are available 24 hours a day, seven days a week. <i>Benefits include</i> <ul style="list-style-type: none"> • Elder care resources • Child care resources • Adoption services • Resources for children with special needs • Parental services (birthing classes, support groups, exercise and nutrition, parent education) • Educational resources • Mental health services • Health and wellness resources • Pet services • Convenience services (event and party planners, grocery shopping, housekeeping, lawn maintenance) For confidential assistance, contact 1-800-346-0110. TDD# for the hearing impaired, 1-877-845-6465.
SmartBenefits® Subsidy	Regular full-time and regular part-time employees working 20 hours per week are eligible immediately upon employment.	USP pays for a monthly transportation subsidy.	In cooperation with the Washington Metropolitan Area Transit Authority, employees who use public transportation as their primary mode of transportation may receive a \$100 per month transportation subsidy in the form of SmartBenefits® vouchers or SmartTrip® benefits. Additionally, employees can purchase, on a pre-tax basis, up to an additional \$130 per month of transportation benefit.
Parking	Regular full-time and regular part-time employees are eligible immediately upon employment.	USP pays the cost.	USP provides free onsite parking to employees.
Flexible Work Options	Regular full-time employees.		Flex Time —Staggered starting and ending times, subject to supervisor approval. Employees may start work between 7:00 a.m. and 10:00 a.m., and end work between 3:00 p.m. and 6:00 p.m., as long as they work 7.5 hours per day. Summer Hours —USP offers two summer hours schedules, each requiring supervisor approval. The primary summer hours schedule allows employees to work at least 8.5 hours per day Monday through Thursday and at least 3.5 hours on Friday, taking off the remainder of the day on Friday. The alternative summer hours schedule allows employees to take off every other Friday by working 8 hours per day Monday through Friday one week, and 8.75 hours per day Monday through Thursday the following week (or vice versa).

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