

Benefits Summary



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Located in the beautiful Columbia River Basin, Energy Northwest employs over 1,100 talented professionals in a wide range of career fields. Energy Northwest offers a high quality work environment and an excellent compensation and benefits package designed to allow employees to choose the programs that best fit their needs.

Flexible Benefits Plan

Energy Northwest offers a variety of healthcare options that allow you to choose and personalize your benefits to meet your healthcare needs, doctor preferences and plan type.

Healthcare benefits are available to regular and project employees, whether full-time or part-time. Medical, dental and vision coverage begin the first of the month following date of hire, unless you are hired on the first business day of the month, in which case they will begin on the date of hire. Disability and life insurances begin on date of hire.

Company Contribution to Healthcare Elections

Energy Northwest provides a fixed contribution (Flex Dollars) which you use to purchase benefit options that best fit your needs. If you elect medical coverage, you will also receive an additional Health Care Supplement (HCS) to offset the cost of medical care. If you choose to waive medical coverage, the Supplement is not provided, however, you will still receive the flex dollars.

Energy Northwest contribution levels are determined annually and are paid in the first two paychecks of each month, in conjunction with the healthcare premium deductions (24 payments/ deductions annually). See the rate sheet insert for current premiums.

Medical

Energy Northwest offers multiple medical plans through Washington State Health Care Authority (HCA)/Public Employees Benefits Board (PEBB). Options include Health Maintenance Organizations (HMO) plans through Group Health and a Preferred Provider Organization (PPO) plan through Uniform Medical (Regence/Blue Shield network). Each provider also offers a Consumer Directed Health Plan with a Health Savings Account.

Each medical plan includes prescription and vision coverage.

Dental

Energy Northwest offers a choice of dental options, including two plans through Delta Dental and a third through Willamette Dental. Each plan has a unique structure for costs and services.

Vision

Energy Northwest offers a vision plan for those who waive medical or desire additional coverage. This plan is provided by Vision Service Plan (VSP).

Disability

As a new hire, you can elect any STD and LTD option. Future enrollment or increases will require carrier approval. Energy Northwest offers the following disability plans:

Short Term Disability – Two options that cover the first eight weeks of disability. Both options pay 60% of employee's monthly base salary after the waiting period (capped at \$100,000 salary).

- Option 1: 7 Day wait period
- Option 2: 30 day wait period

Long Term Disability – Two options that begin after 60 days of disability.

- Option 1: Pays 40% of employee's monthly base salary (capped at \$180,000 salary).
- Option 2: Pays 60% of employee's monthly base salary (capped at \$200,000 salary).

Life and Accidental Death & Dismemberment

Energy Northwest offers the following life insurance plans:

- Core Life - \$25,000 (mandatory)
- Supplemental employee life insurance - Up to an additional \$500,000.
- Supplemental Dependent life insurance – Up to \$275,000 for your spouse and up to \$10,000 for your children.
- Accidental Death and Dismemberment – Up to \$500,000 coverage for the employee. Family coverage is available with a reduced benefit based on circumstances.

Retirement

Defined Benefit (Pension)

Energy Northwest employees participate in the Public Employees Retirement Systems (PERS) pension plan administered by the Washington Department of Retirement Systems (DRS).

Employees have 90 days from hire to irrevocably choose between PERS Plan 2 or Plan 3. If a choice is not made, you are automatically placed into Plan 3 permanently.

Plan 2's payout formula is based on your length of service, your pay and your age at retirement. Both you and the company contribute to your plan.

Part of the payout formula in Plan 3 is based on your length of service, your pay and your age at retirement. The company contributes to this part of your plan. The other part of the benefit is based on an amount you elect to contribute in investments, and their performance. Once selected, your contribution election is irrevocable.

If you leave employment, you have the option to leave your contributions in PERS, or to withdraw them. Contact DRS at (800)547-6657 or www.drs.wa.gov for more information and impacts of withdrawing.

Defined Contribution Plans – 401(k) and 457

All regular and project employees are eligible to participate in the 401(k) and 457 plans. Employees may contribute up to the maximum IRS limit for each plan. Refer to rate sheet for current maximums.

401(k)

The 401(k) plan offers multiple investment options, as well as a self-directed brokerage account and several asset management tools and services.

Employees can make pre-tax and/or after tax (Roth) contributions.

Employer matching rates are provided on the enclosed rate sheet.

457

The 457 plan provides an additional opportunity to set aside earnings for retirement.

Employees can make pre-tax contributions. There is no company match on 457 contributions.

Other Insurances and Benefits

Personal Time

Employees accrue personal time (PT) based on length of service. PT is intended for use for any absences, including vacation, sickness, bereavement, etc.

All full-time employees must take a minimum number of hours of PT each payroll year beginning with the first full payroll year of employment.

Except for the Required Annual Usage hours, any unused PT is automatically carried over, with no maximum accrual cap

Length of Service (years)	Annual PT Accrual (Hours)	Required Annual Usage (Hours)
0-5	160	80
6-10	208	120
11	216	126
12	224	132
13	232	138
14	240	144
15	248	150
16	256	156
17-25	264	160
Over 25	272	160

Benefits Summary

Holidays

EN recognizes nine paid holidays per year.

New Year's Day	Labor Day
Presidents Day	Thanksgiving (2 days)
Memorial Day	Christmas (2 days)
Independence Day	

Flexible Spending Accounts

Flexible Spending Accounts allow employees to set aside pre-tax dollars to pay for out-of-pocket healthcare and/or dependent day care expenses. The annual maximum contribution/reimbursement for Health Care is \$2,600 and Dependent Day Care is \$5,000.

Tuition Reimbursement Program

Energy Northwest provides college tuition assistance for approved courses and/or programs applicable to positions available within the company. Energy Northwest may also cover the cost associated with certification and licensing programs.

Identity Theft Insurance and Credit Monitoring

The benefit has two components:

1) Secure Plan:

- Full spectrum restoration services
 - Reimbursement Insurance for fees, wages & expenses
- 2) Proactive Credit Monitoring:
- Continuous monthly credit monitoring
 - Opt-out Telemarketing/Mailing List
 - Requires enrollment in Secure Plan above
 - Review of one credit report annually

Employee Assistance Program

Provides confidential counseling services to you and your family for personal problems, ranging from substance abuse, marital, financial, grief, stress and more.

Wellness Programs

Flu Shots – All employees are offered an annual flu shot on-site at no charge to the employee. Medical plans offer wellness programs

At-Risk Compensation-Incentive Program

All Regular and Project positions are eligible for the annual ARC incentive program. Payouts are based on grade, group, employment status and achievement of company goals. Refer to the At-Risk Compensation Plan Document for full details.

Company Supported Organizations

Employee Association

The Energy Northwest Employee Association (ENEA) sponsors recreational and social activities and gatherings of general interest to all members.

NMA – Leadership Development Association (LDA)

The Energy Northwest LDA Chapter provides management and leadership development opportunities and related activities which meet the needs of members and offers benefit and services attractive to all levels of employees.

North American Young Generation in Nuclear (NAYGN)

The Energy Northwest NAYGN Chapter unites young professionals who believe in nuclear science and technology and are working together throughout North America to share their passion for a field that is alive and kicking!

U.S. Women in Nuclear

U.S. Women in Nuclear (WIN) is the premier network of more than 4000 women and men who work in nuclear- and radiation-related fields around the country.

Benefits Rate Sheet

Energy Northwest (EN) provides Flex Dollars to all eligible employees. If the employee enrolls in one of the medical plans offered by EN, they will also receive the Health Care Supplement. Employees can then choose which benefits to purchase. If the total cost of the elections is less than the contributions provided by EN, the employee keeps the remaining amount as taxable income. If the total cost is more than EN's contribution, the difference will be paid from the employee's income.

2018 Flexible Dollar Allocation (Employer Contributions)

	Employee Waives	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Flex Dollars	\$5,650	\$5,650	\$5,650	\$5,650	\$5,650
Health Care Supplement	\$0	\$3,111	\$10,588	\$8,873	\$16,376
Total Employer Contribution	\$5,650	\$8,761	\$16,238	\$14,523	\$22,026

Part Time employees (27 – 39 hours per week) receive 75% of above allocation toward benefits costs. Contributions and deductions occur in the first two pay periods of each month (24 per year).

2018 Annual Flexible Benefit Rates

HEALTH BENEFITS (provided via WA State Health Care Authority/PEBB)	EE	EE + Sp	EE + Ch	Family
Medical and Vision				
Kaiser WA Classic (HMO)	9,519	18,320	16,119	24,920
Kaiser WA Value (HMO)	8,501	16,283	14,337	22,119
*Kaiser WA CDHP (HMO+)	7,969	15,147	13,527	20,006
Uniform Medical Plan (PPO)	8,793	16,867	14,848	22,922
*Uniform Medical CDHP (PPO)	7,965	15,140	13,522	19,997
*CDHP-High Deductible Plans come with a Health Savings Account. The HSA \$\$ deposited are included in premiums and deposited into your HSA account monthly				
*Monthly/annual deposit into your HSA plan	58.33 / 700	116.67 / 1400	116.67 / 1400	116.67 / 1400
Dental				
Delta Dental of Washington (PPO)	608	1,246	1,227	1,865
Willamette Dental (DMO)	755	1,525	1,549	2,417
Delta Care 10 (DMO)	355	710	1,134	1,489
Supplement Vision (VSP)				
VSP Basic (Exam Only)	6.24	11.28	11.64	18.96
VSP Enhanced	81	148	152	244

Term Life Insurance

Employee Core – Required: \$25,000	\$57
Child(ren) - \$2,500 increments, up to \$10,000. Cost is \$6.60 per \$2,500. (One rate covers all children)	

At hire, employee can elect up to \$500,000 in supplemental coverage (no evidence of insurability required (EOI)). Employee can enroll spouse up to \$25,000 without EOI, and up to \$275,000 with EOI approval. Spouse coverage cannot exceed employee coverage. During future open enrollments, employees who have supplemental coverage can increase by \$25k. Spousal coverage enrollment/increases during open enrollment require EOI.

Supplemental Life Insurance (Employee and Spouse)

Example – 25 yr old employee elects additional \$50,000
Calculation - \$7.20 x 5 = \$36.00

Age	Cost per \$10,000	Age	Cost per \$10,000
0-24	\$6.00	50-54	\$39.00
24-29	\$7.20	55-59	\$60.00
30-34	\$9.60	60-64	\$93.36
35-39	\$10.80	65-69	\$153.84
40-44	\$14.40	70+	\$259.80
45-49	\$24.00		

Where differences exist, the collective bargaining agreement will prevail for members.



Benefits Rate Sheet

Accidental Death & Dismemberment (AD&D)

Calculated per \$10,000, cannot exceed \$500,000

Employee	\$2.40	Calculation Example: Employee \$50,000: \$2.40 x 5 = \$12.00 per year Note: Family AD&D benefit is paid out as a percentage of the employee benefit
Employee & Family	\$3.60	

Short Term Disability (STD)

(Multiply annual base salary by rate below)

Pay / Elimination Period	Rate	Example: \$80,000 salary
60% Pay / 7 Day	0.003351	x 0.003351 = \$268.06 per year
60% Pay / 30 Day	0.002395	x 0.002395 = \$191.60 per year

(STD benefit is capped at base salary of \$100,000). Enrollment/increasing election outside of new hire requires Evidence of Insurability approval.

Long Term Disability (LTD)

(Multiply annual base salary by rate below)

Pay / Elimination Period	Rate	Example: \$80,000 salary
Core: 40% Pay / 60 Day	0.00317	x 0.00317 = \$253.60 per year
Buy Up: 60% Pay / 60 Day	0.0097	x 0.0097 = \$776.00 per year

(LTD 40% benefit is capped at base salary of \$180,000; LTD60% benefit is capped at base salary of \$200,000). Enrollment/increasing election outside of new hire requires Evidence of Insurability approval.

IRS Retirement Plan Contribution Limits

2018

Maximum contributions to 401(k) and 457 (can contribute max to both)	\$ 18,800
Catch-Up Contributions to 401(k) and 457(b) (age 50+)	\$6,000
Defined Contribution Plans maximum cumulative contribution	\$50,000
Income Subject to Social Security Tax	\$128,700

Energy Northwest 401(k) Match

IBEW and USW Bargaining Unit employees

50% of employees first 5% contribution

Non-Bargaining employees

50% of employees first 7% contribution

Bargaining Unit employees receive an HRA VEBA contribution from Energy Northwest equivalent to 2% of their base wages each pay period (based on a maximum of 80 hours each pay period).

All benefits are available to regular and project employees.

Medical insurance is also available to qualifying temporary employees.

Refer to SharePoint (HR >Benefits) for information additional benefits provided free of charge from Cigna:

- Travel protection
- Will preparation and estate planning
- Identify Theft assistance
- Assistance for Beneficiaries when the unexpected happens
- Healthy Rewards (discounts on health programs and services)