

# Benefits Summary



## Benefits Summary

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 Kaiser 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 of Washington 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:

Paid Family Medical Leave (PFML) – A WA State provided benefit that pays you if you are off work for qualifying medical/family leave events (up to 12 weeks/year).

Short Term Disability – Supplemental plan to the WA PFML benefit. Both options pay 60% of employee's weekly 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 12 weeks 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 \$500,000 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 defaulted into Plan 3 (Plan 2, if hired on/after 7/1/2020).

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 the plan. (Contributions do not influence your pension result).

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 the 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](http://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 separation or retirement (no age related penalty).

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

### 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 \$2,700 and Dependent Day Care is \$5,000.

### Tuition Reimbursement Program

Energy Northwest provides up to \$5,250 per year for 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.

### 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

Our medical plans offer wellness programs

### Identity Theft Insurance and Credit Monitoring

The benefit has two components:

- Secure Plan(\$5/mo): Restoration services and Reimbursement Insurance for fees, wages & expenses
- Credit Monitoring (\$24/yr): Continuous monthly credit monitoring; review of one credit report; Must also enroll in Secure plan

### 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.

### Talent Development

We offer both external and in-house programs that foster growth. Each employee works with his or her supervisor to create an individual development plan. A few of our in-house talent development programs include mentoring, new leader development, and succession management.

### Flexible Work Schedules

Non-bargaining unit employees can arrange for flexible work schedules and may request to telecommute up to one day per week when business needs can be met under such arrangement.

## 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 Organization (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.

### 2020 Flexible Dollar Allocation (Employer Contributions)

	Employee Waives	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Flex Dollars	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Health Care Supplement	\$0	\$6,876	\$14,555	\$12,798	\$20,503
<b>Total Employer Contribution</b>	\$2,000	\$8,876	\$16,555	\$14,798	\$22,503

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).

### 2020 Annual Flexible Benefit Rates

<b>HEALTH BENEFITS</b> (provided via WA State Health Care Authority/PEBB)	<b>EE</b>	<b>EE + Sp</b>	<b>EE + Ch</b>	<b>Family</b>
<b>Medical and Vision</b>				
Kaiser WA Classic (HMO)	9,921	19,030	16,753	25,862
Kaiser WA Value (HMO)	9,004	17,196	15,148	23,340
*Kaiser WA CDHP (HMO+)	8,217	15,561	13,900	20,543
Uniform Medical Plan (PPO)	9,052	17,292	15,232	23,472
*Uniform Medical CDHP (PPO)	8,196	15,517	13,862	20,484
*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
<b>Dental</b>				
Delta Dental of Washington (PPO)	643	1,318	1,298	1,972
Willamette Dental (DMO)	839	1,695	1,721	2,686
Delta Care 10 (DMO)	385	769	1,229	1,614
<b>Supplement Vision (VSP)</b>				
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	\$51
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 \$500,000 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
<b>0-24</b>	\$6.00	<b>50-54</b>	\$39.00
<b>24-29</b>	\$7.20	<b>55-59</b>	\$60.00
<b>30-34</b>	\$9.60	<b>60-64</b>	\$93.36
<b>35-39</b>	\$10.80	<b>65-69</b>	\$153.84
<b>40-44</b>	\$14.40	<b>70+</b>	\$259.80
<b>45-49</b>	\$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	

### Supplemental Short Term Disability (STD) Supplement to the WA Paid Family Medical Leave benefit (Multiply annual base salary by rate below)

Pay / Elimination Period	Rate	Example: \$80,000 salary
60% Pay / 7 Day	0.00109	x 0.00109 = \$87.20 per year
60% Pay / 30 Day	0.00078	x 0.00078 = \$62.40 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 / 12 weeks	0.00289	x 0.00289 = \$231.20 per year
Buy Up: 60% Pay / 12 weeks	0.00885	x 0.00885 = \$708.00 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

2020

Maximum contributions to 401(k) and 457 (can contribute max to both)	\$ 19,500
Catch-Up Contributions to 401(k) and 457(b) (age 50+)	\$6,500
Defined Contribution Plans maximum cumulative contribution (excludes PERS)	\$57,000
Income Subject to Social Security Tax	\$137,700

### 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).*

### WA State Paid Family & Medical Leave

Employee's cost (caps at \$137,700 earnings)	Family Leave: 0.133% of all earnings Medical Leave: 0.12% of all earnings e.g. total cost for \$80,000 earnings = \$186.40/year
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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)

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

