

2023 Benefits Summary



Benefits Summary

Located in the beautiful Columbia River Basin, Energy Northwest employs over 1,000 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 option 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 Short-term and/or Long-Term Disability 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 (STD) – Voluntary supplemental plan to the WA PFML benefit. Both STD 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 13 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 Insurance - \$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 defaulted into Plan 2.

Plan 2 is a full pension based on a set formula (2% x years x pay formula). Both you and the company contribute to the plan. Contributions do not influence your pension result, as the formula is fixed.

Plan 3 is a partial pension (1% x years x pay formula) and partial deferred contribution account. The company contributes to the pension portion. The deferred contribution portion is based on an amount you elect to contribute to investments, and will be influenced by investment performance. Once selected, your contribution percentage is fixed and 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 (Deferred Comp Plan/DCP)

The 457 is administered by Washington Department of Retirement Systems (DRS) and provides an additional opportunity to set aside earnings for separation or retirement (no age-related penalty). Employees can make pre-tax contributions to this plan. 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.

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 \$3,050 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 degree 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 for diabetes and tobacco, as well as a program that allows you to earn points toward a wellness incentive.

Identity Theft Insurance and Credit Monitoring

The benefit has two components:

- Privacy Pack (\$4/mo): Restoration services and reimbursement insurance for fees, wages & expenses (covers employee household)
- Premier Package (\$9.75/mo): Includes Privacy Pack plus Three Bureau Credit Monitoring (covers employee only – additional benefits for family coverage are available at www.idx.com)

At-Risk Compensation-Incentive Program (ARC)

All Regular and Project positions are eligible for the annual ARC incentive program. Target values are based on pay grade, pay 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 two days per week when business needs can be met under such arrangement. Standard work-week options are 4/10s or 8/9s.

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.

2023 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. Contributions and deductions occur in the first two pay periods of each month (24 per year).

2023 Flexible Dollar Allocation (Employer Contributions)

Employer Contributions: Flexible Dollar Allocation and Health Care Supplement (HCS)
HCS is a fixed contribution based on medical benefit level enrollment

	Employee Waives Medical	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Flex Dollars	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
HCS	\$0	\$8,199	\$17,194	\$15,107	\$24,125
	\$2,000	\$10,199	\$19,194	\$17,107	\$26,125

Part Time employees ≥ 27 hours per week receive 75% of above allocation toward benefits costs

2023 Annual Flexible Benefit Rates

Health

MEDICAL, VISION AND PRESCRIPTION

(provided via WA State Health Care Authority/PEBB)

	EE	EE + Sp	EE + Ch	Family
Kaiser Permanente WA Classic (HMO)	10,976	21,099	18,569	28,692
Kaiser Permanente WA Value (HMO)	10,106	19,360	17,046	26,300
*Kaiser Permanente WA CDHP (HMO)	9,336	17,798	15,857	23,619
Uniform Medical Plan Classic (PPO)	10,601	20,350	17,913	27,662
Uniform Medical Plan Select (PPO)	9,687	18,521	16,312	25,147
*Uniform Medical Plan CDHP (PPO)	9,390	17,907	15,952	23,769

Monthly / Annually

*\$\$ Deposited into your HSA if you elect a CDHP (deposited monthly)	58.33 / 700	116.67 / 1,400	116.67 / 1,400	116.67 / 1,400
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These HSA \$\$ are included in the annual premiums. They are not an additional cost.

Dental

Delta Dental of Washington (PPO)	724	1,484	1,462	2,222
Willamette Dental (DMO)	906	1,829	1,856	2,898
Delta Care 10 (DMO)	417	834	1,332	1,748

Supplement Vision (VSP)

VSP Basic (Exam Only)	6.84	12.36	12.72	20.76
VSP Enhanced Plan	89.04	162.36	165.84	267.12

Term Life Insurance (Cigna/New York Life)

Employee Core - Required: \$25,000 | \$42 annually

Child(ren) - \$2,500 increments, up to \$10,000. Cost is \$4.95 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 - $\$5.40 \times 5 = \$27.00/\text{yr}$

Age	Cost per \$10,000 per year	Age	Cost per \$10,000 per year
≥ 24	\$4.44	50-54	\$29.28
24-29	\$5.40	55-59	\$45.00
30-34	\$7.20	60-64	\$69.96
35-39	\$8.04	65-69	\$115.32
40-44	\$10.80	70-74	\$194.76
45-49	\$18.00	75+	\$194.88

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



2023 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	0.000582	x 0.000582 = \$46.56 per year
60% Pay / 30 Day	0.000415	x 0.000415 = \$33.20 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 / after 13 weeks	0.00227	x 0.00227 = \$181.60 per year
Buy Up: 60% Pay / after 13 weeks	0.00695	x 0.00695 = \$556.00 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

2023

Maximum contributions to 401(k) and 457 (can contribute max to both)	\$22,500
Catch-Up Contributions to 401(k) and 457(b) (age 50+)	\$7,500
Defined Contribution Plans maximum cumulative contribution (excludes PERS)	\$66,000
Income Subject to Social Security Tax	\$160,200

Energy Northwest 401(k) Match

IBEW Plant and Admin, and USW Bargaining Unit employees

50% of employees first 5% contribution

Non-Bargaining employees, and IBEW Nuclear and HAMTC bargaining unit employees

50% of employees first 7% contribution

Bargaining Unit employees also receive an HRA VEBA contribution from Energy Northwest each pay period. Refer to the Collective Bargaining Agreement for full details.

WA State Paid Family & Medical Leave www.paidleave.wa.gov

Employee's cost
(caps at \$160,200 earnings/
\$933 contribution)

Family Leave: 0.404% of all earnings
Medical Leave: 0.178% of all earnings
e.g., total cost for \$80,000 earnings = \$466/year

WA Cares Fund – Long Term Services and Support www.wacaresfund.wa.gov

(Deductions begin 7/1/2023)

Employee's cost
No maximum contribution

0.58% of all earnings
e.g., total cost for \$80,000 earnings = \$464.00/year

All benefits are available to regular and project employees. Refer to SharePoint (HR >Benefits) for information additional benefits provided free of charge from Cigna/New York Life:

- 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.

