

- For Temporary Employees -

2025 BENEFIT SUMMARY



ENERGY NORTHWEST BENEFITS

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 an excellent benefits package designed to allow temporary employees to choose the programs that best fit their needs.

TEMPORARY EMPLOYEE BENEFITS

Energy Northwest offers a variety of benefit options to our temporary employees in support of every individual's total wellbeing.

CATEGORY	BENEFIT
Physical Wellness	<ul style="list-style-type: none">• Health Insurance<ul style="list-style-type: none">○ Spousal surcharge may apply○ Tobacco surcharge may apply• Employer Contributions
Work and Life Balance	<ul style="list-style-type: none">• Paid Time Off
Leaves	<ul style="list-style-type: none">• WA Paid Family & Medical Leave• WA Cares Fund – Long-Term Services and Support
Retirement	<ul style="list-style-type: none">• Defined Benefit (Pension)• Defined Contribution Plan (457)
Other Information	<ul style="list-style-type: none">• Health Savings Accounts (HSA) available if an HSA-qualified medical plan is elected

HEALTH INSURANCE

ELIGIBILITY

Available to temporary employees expected to work more than 30 hours per week for more than 90 days will be eligible the first month in which their 90th day falls.

Depending on employment duration, the employee may be eligible sooner.

COMPANY CONTRIBUTIONS & EXCEPTIONS

Employees who enroll in medical are eligible for the company's contribution with the following exceptions:

- Part time employees between 27 to 39 hours per week receive 75% of the company contributions.
- Part time employees working less than 27 hours per week do not receive company contributions.

EMPLOYER CONTRIBUTIONS

ANNUAL FLEXIBLE DOLLAR ALLOCATION AND HEALTH CARE SUPPLEMENT (HCS)

Flex dollars are an annual contribution for all employees. The HCS contribution is a fixed contribution based on medical benefit level enrollment.	Annual contribution rate (\$) ^(1,2)	EE Waive	EE only	EE + Spouse	EE + Child(ren)	EE + Family
	Flex dollars	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
	HCS	n/a	\$9,210	\$19,188	\$16,872	\$26,875
	Total EN contribution	\$2,000	\$11,210	\$21,188	\$18,872	\$28,875

(1) Contributions are provided to employees via pay checks the first two pay periods of each month (or 24 pay periods)

(2) Part-time employees ≥ 27 hours per week receive 75% of above allocation toward benefits costs

HEALTH BENEFITS

MEDICAL AND PRESCRIPTION

Provider	Annual rates (\$) ^(3,4)	EE only	EE + Spouse ⁽⁵⁾	EE + Child(ren)	EE + Family ⁽⁵⁾
Kaiser Permanente WA	Classic (HMO) ^(3,4)	\$11,600	\$22,391	\$19,693	\$30,485
	Value (HMO) ^(3,4)	\$11,483	\$22,158	\$19,489	\$30,164
	CDHP (HMO) ^(3,4,6)	\$10,423	\$20,022	\$17,797	\$26,696
Uniform Medical Plan	Classic (PPO) ^(3,4)	\$11,661	\$22,514	\$19,801	\$30,654
	Select (PPO) ^(3,4)	\$11,054	\$21,300	\$18,738	\$28,984
	CDHP (PPO) ^(3,4,6)	\$10,676	\$20,527	\$18,240	\$27,391

(3) Rates are deducted from employee pay checks the first two pay periods of each month (or 24 pay periods)

(4) Medical and prescription provided by WA State Health Care Authority / PEBB

(5) Spousal surcharge of \$600 annually applies if spouse opts out of insurance coverage with own employer and coverage costs less than the employee only Uniform Medical Plan Classic (PPO) option and tobacco surcharge may apply (see last page)

(6) Employees electing CDHP receive a monthly contribution from PEBB to their HealthEquity HSA account, values below are annual totals:

PEBB annual HSA contribution rate (\$)	EE only	EE + Spouse	EE + Child(ren)	EE + Family
	\$700	\$1,400	\$1,400	\$1,400

PAID TIME OFF

DESCRIPTION

Temporary employees accrue paid time off (TTOFF, Temporary Time Off) at an increment of one-hour for every 40 hours worked.

Use of TTOFF is allowed after 90 days of employment. Accrued hours will appear on your bi-weekly pay advice once they are available for use.

USE AND LIMITATIONS

There is no cap on the number of hours you can accrue; however, at the end of each payroll calendar year, any hours accrued in excess of 40 will be forfeited.

At the end of your temporary assignment, any unused hours will be forfeited. If you are rehired in a temporary status within 12 months, those forfeited hours will be reinstated (capped at 40 hours if termination was in prior year).

If you transfer from a temporary status, or you are rehired within 12 months, into a project or regular status, your TTOFF hours TTO bank will transfer over to your Personal Time (PT) bank.

The time reporting code to use paid time off is TTOFF (Temporary Time Off). In many of Energy Northwest's procedures, they reference the requirement to use PT (Personal Time) for many situations, for regular and project employees. These requirements do not apply to temporary employees and their use of TTOFF.

WA PAID FAMILY & MEDICAL LEAVE AND WA CARES FUND

WASHINGTON STATE REQUIRED PROGRAMS AND PARTICIPATION

Program	Employer portion	Employee portion	Wage cap	Additional information
WA State Paid Family & Medical Leave	0.26%	0.66%	\$176,100	www.paidleave.wa.gov
WA Cares Fund Long Term Services & Support	n/a	0.58%	n/a	www.wacaresfund.wa.gov

If you have a waiver letter from ESD for the WA Care fund, give a copy to HR on your start date.

RETIREMENT

PENSION (DEFINED BENEFIT PLAN)

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

Employees have 90-days to enroll from the date of hire to irrevocably choose between Plan 2 or Plan 3. It is administered by the Washington State Department of Retirement Services (DRS). You are automatically enrolled in Plan 2 from the day of hire, until you make a choice. All regular, temporary, and project employees are eligible for PERS.

Contributions consist of employee and employer contributions as defined by PERS.

Plan	Summary	Formula
Plan 2	Full pension based on set formula. Employee and Company contribute to the plan. Contributions do not influence your pension result, as formula is fixed	$2\% \times \text{service credit years} \times \text{Average Final Compensation (highest consecutive 60 months)}$ = monthly benefit
Plan 3	Partial pension and deferred contribution account. Company contributes to pension portion. Deferred contribution is portion based on amount employee elects to contribute to investments and is influenced by investment performance. Once selected, your contribution percentage is fixed and irrevocable.	$1\% \times \text{service credit years} \times \text{Average Final Compensation (highest consecutive 60 months)}$ = monthly benefit

Upon termination, employees have the option to leave contributions in PERS, or withdraw. Contact DRS at (800) 547-6657 or www.drs.wa.gov for more information.

DEFINED CONTRIBUTION PLAN

Employees may contribute up to the maximum IRS limit for each plan.

Deferred compensation plan	Summary	Employee type	Employer match	2025 IRS limits
457	Administered by Washington State Department of Retirement Systems (DRS). Provides additional opportunity to set aside earnings for separation or retirement (no age-related penalty). Employee can make pre-tax or Roth (after tax) contributions.	Non-represented and represented	n/a	\$23,500

OTHER INFORMATION

IMPORTANT SURCHARGE INFORMATION

Attestation	Details
Spouse or domestic partner surcharge	<p>Applies if:</p> <ul style="list-style-type: none"> You have a spouse, or a state-registered domestic partner enrolled on your PEBB medical, and Your spouse, or state-registered domestic partner have elected not to enroll in their employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic and is not greater than the \$126.36 per month. The annual rate, based on 24-month pay period, is \$600.00.
Tobacco surcharge	<p>Applies if you or a dependent (age 13 and older) enrolled on your PEBB medical uses a tobacco product. The annual rate, based on 24-month pay period, is \$300.00.</p>

HEALTH SAVINGS ACCOUNTS

Coverage	2025 contribution limit (IRS)	Contribution limits include contributions by PEBB
Self	\$4,300	
Self + spouse/family	\$8,550	

Must enroll in an HSA-qualified plan.

HELPFUL WEBSITES

Organization	Website
PEBB	www.hca.wa.gov/pebb
Uniform Medical	https://ump.regence.com/pebb
Kaiser Permanente WA	mybenefits.kaiserpermanente.org/wa-pebb
Health Equity (HSA accounts)	www.healthequity.com/pebb