

Energy Trust Employee Benefits Summary for 2019

Medical, Vision and Alternative Care Benefits

Full-time employees at Energy Trust of Oregon are eligible to enroll in healthcare benefits which include medical, dental, prescription, chiropractic and alternative care coverage. Coverage becomes effective the first day of the first month following the date of hire. Energy Trust currently pays 92% of the healthcare premium for employees and their dependents, with the remaining 8% contributed by the employee via a biweekly payroll deduction.

Eligible employees can choose from two medical plan options. These are the premium costs for the Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP) options in 2019:

Medical coverage tier	PPO plan per pay period	HDHP with HSA per pay period
Employee Only	\$27.40	\$22.05
Employee and Spouse/Domestic Partner	\$63.01	\$50.70
Employee and Child(ren)	\$50.66	\$40.78
Employee and Family	\$78.08	\$62.82

For employees who have qualified coverage through other means and choose to opt out of medical benefit coverage, Energy Trust will pay \$225 a pay period in lieu of coverage. Employees who are enrolled in the High Deductible Health Plan (HDHP) are eligible for a Health Savings Account (HSA). HSA funds may be used to pay for eligible healthcare expenses on a pre-tax basis. Once enrolled, Energy Trust will contribute to an employee's HSA on a per-pay period basis. In addition to Energy Trust contributions, employees may elect to contribute their own savings to a HSA on a pre-tax basis through convenient payroll deductions.

The maximum annual contribution amounts allowed by the IRS for 2019 are \$3,500 for individual coverage, \$7,000 for family coverage and an additional \$1,000 for those age 55 or older.

Medical coverage tier	Maximum annual Energy Trust contribution to HSA if enrolled in HDHP	Maximum annual employee contribution to HSA if enrolled in HDHP	Total IRS allowable annual contribution to HSA if enrolled in HDHP
Employee Only	\$1,500	\$2,000	\$3,500
Employee & Spouse / Domestic Partner	\$3,500	\$3,500 / \$0	\$7,000 / \$3,500
Employee & Child(ren)	\$2,800	\$4,200	\$7,000
Employee & Family	\$4,300	\$2,700	\$7,000

Dental Benefits

These are the premium costs for the dental plan option in 2019:

Dental coverage tier	Premium per pay period
Employee Only	\$1.97
Employee and Spouse / Domestic Partner	\$3.95
Employee and Children	\$4.00
Employee and Family	\$6.49

Flexible Spending Account (FSA)

The deposits employees make into an FSA can be used to cover the cost of un-reimbursed medical expenses and eligible dependent care expenses on a pre-tax basis. For 2019, the maximum allowable contribution amount for medical FSA is \$2,700. The maximum allowable contribution for dependent care FSA is \$5,000.

Paid Time Off

Salaried employees are eligible for up to 3 weeks of paid vacation annually and 2 floating holidays per calendar year. Vacation accruals increase after 3, 6 and 10 years of service. Energy Trust also provides nine and one-half days of paid holiday leave. Additionally, full-time employees accrue 8 hours of sick time per month, equal to 2.4 work-weeks a year.

Retirement Savings

Energy Trust provides a 401(k) retirement plan for eligible employees. Employees may contribute to this plan through a voluntary pre-tax salary deduction. Energy Trust contributes 6% of an employee's salary to the 401(k) account, regardless of the employee participation level. Employees are eligible after 3 months. Employer contributions are fully vested.

Other Benefits

- Company-paid life insurance
- Company-paid disability insurance
- Employee Assistance Program (EAP)
- Annual TriMet pass
- Alternative work schedule options
- Tuition Reimbursement Program