

Energy Trust Employee Benefits Summary for 2025

Medical, Vision and Alternative Care Benefits

Full-time employees at Energy Trust of Oregon are eligible to enroll in healthcare benefits, including medical, dental, prescription, chiropractic and alternative care coverage. Coverage becomes effective on the first day of the month following the date of hire.

Energy Trust currently has two medical plans being offered, at 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 via PacificSource. Medical coverage includes vision insurance. These are the employee premium costs for the Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP) options:

Medical coverage tier	PPO plan per pay period	HDHP with HSA per pay period
Employee Only	\$33.32	\$26.81
Employee and Spouse/Domestic Partner	\$76.62	\$61.66
Employee and Child(ren)	\$61.60	\$49.59
Employee and Family	\$94.94	\$76.40

Medical coverage opt-out benefit: 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.

Employees may contribute an additional amount to their HSA on a pre-tax basis, up to the IRS maximum as shown in the following table. Employees over age 55 may make an additional catch-up contribution to their HSA of up to \$1000 per year.

Medical coverage tier	Maximum annual Energy Trust contribution to HSA	Maximum annual employee contribution to HSA	Total IRS allowable annual contribution to HSA
Employee Only	\$1,500	\$2,800	\$4,300
Employee & Spouse / Domestic Partner	\$3,500	\$5,050 / \$800	\$8,550/\$4,300
Employee & Child(ren)	\$2,800	\$5,750	\$8,550
Employee & Family	\$4,300	\$4,250	\$8,550

Dental Benefits

The per-pay period employee contribution to the dental plan premium is as follows, based on enrollment tier:

Dental coverage tier	Delta Dental Premium	Willamette Dental Premium
Employee Only	\$2.18	\$2.12
Employee and Spouse / Domestic Partner	\$4.31	\$4.20
Employee and Children	\$4.36	\$3.69
Employee and Family	\$6.71	\$5.98

Flexible Spending Account (FSA)

The deposits employees make into an FSA can be used to cover the cost of unreimbursed medical expenses and eligible dependent care expenses on a pre-tax basis. Currently, the maximum allowable contribution to your medical FSA is \$3,300. The maximum allowable contribution for Dependent Care FSA is \$5,000.

Paid Time Off

Salaried employees are eligible for up to three weeks of paid vacation annually and two floating holidays per calendar year. Vacation accruals increase after three, six, and 10 years of service. Energy Trust also provides 10.5 days of paid holiday leave. 40 hours of paid sick leave are allotted to new hires at their hire date. Additionally, full-time employees accrue 8 hours of sick time per month - equal to 2.4 work weeks a year – after five months' employment.

Retirement Savings

Energy Trust provides a 401k 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 401k account, regardless of the employee participation level. Employees are eligible to participate in the 401k after 3 months. Employer contributions are fully vested.

Other Benefits

- \$750 Work from Home stipend
- Company-provided equipment (laptop, peripherals, etc.)
- Company-paid life insurance
- Company-paid disability insurance
- Headspace wellness & EAP
- Annual TriMet pass
- Paid parking for in-office work days.
- Alternative work schedule options
- Professional Development Funds
- Tuition Reimbursement Program