

EUGENE WATER & ELECTRIC BOARD

SUMMARY OF BENEFITS

Revised March 2010

Employee Types:

Regular Full-Time
 Regular Part-Time (20+ hrs/week)
 Regular Part-Time/Job Share

Limited Duration (LTD) Full-Time
 Limited Duration (LTD) Part-Time (20+ hrs/week)
 Temporary (includes EWEB retiree temps, contracted temps & interns)

<u>BENEFIT</u>	<u>ELIGIBLE EMPLOYEE</u>	<u>WHEN ELIGIBLE</u>	<u>SUMMARY DESCRIPTION</u>	<u>PROVIDER</u>
HOLIDAYS				
	Regular & LTD	Date of Hire	11 holidays (includes 8 birthday hours added to vacation time) Pro-rated for part-time employees	EWEB
VACATION				
	Regular & LTD Hours are pro-rated for part-time employees	Year 1 Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Year 8 Year 9 Year 10 Year 11 Year 12 Year 13 Year 14 Year 15 Year 16 Year 17 Year 18 Year 19 Year 20 Year 21 Year 22 Year 23 Year 24 Year 25+	4.00 hours/bi-weekly = 13 days/year 4.15 hours/bi-weekly = 13.5 days/year 4.31 hours/bi-weekly = 14 days/year 4.46 hours/bi-weekly = 14.5 days/year 4.62 hours/bi-weekly = 15 days/year 4.77 hours/bi-weekly = 15.5 days/year 4.92 hours/bi-weekly = 16 days/year 5.08 hours/bi-weekly = 16.5 days/year 5.23 hours/bi-weekly = 17 days/year 5.38 hours/bi-weekly = 17.5 days/year 5.54 hours/bi-weekly = 18 days/year 5.69 hours/bi-weekly = 18.5 days/year 5.85 hours/bi-weekly = 19 days/year 6.00 hours/bi-weekly = 19.5 days/year 6.15 hours/bi-weekly = 20 days/year 6.31 hours/bi-weekly = 20.5 days/year 6.46 hours/bi-weekly = 21 days/year 6.62 hours/bi-weekly = 21.5 days/year 6.77 hours/bi-weekly = 22 days/year 6.92 hours/bi-weekly = 22.5 days/year 7.08 hours/bi-weekly = 23 days/year 7.23 hours/bi-weekly = 23.5 days/year 7.38 hours/bi-weekly = 24 days/year 7.54 hours/bi-weekly = 24.5 days/year 7.69 hours/bi-weekly = 25 days/year Maximum Carryover = 240 hours	EWEB
SICK LEAVE				
	Regular, LTD & 20+ hr/week PT (hours prorated for PT)	Date of Hire	3.69 hours bi-weekly = 12 days/year Unlimited accrual. Usage also available for unforeseen personal crisis (limited to 24 hrs/yr). EWEB pays 25% in cash at retirement. See sick leave policy for details.	EWEB
OVERTIME PAY				
	All hourly, non-exempt employees	Date of Hire	Pay at double-time to eligible employees authorized to work in excess of 40 hrs per week. Comp time in lieu of OT, optional	EWEB
MEDICAL/DENTAL/VISION INSURANCE				
	All employees working at least 20 hrs/week except temporaries	Date of Hire	Medical, dental, vision & prescription coverage for employee and eligible dependents.	EWEB pays 100% employee premium Employee pays 25% contribution towards dependent's premium Cash back if opt-out
LIFE INSURANCE				
	All employees (work at least 20 hrs/wk) except temps	Date of Hire	Term life at 2.5 times annual salary (value is based on standard work schedule). Limited dependent life benefit. See Certificate & Summary Plan Description	EWEB & Life Insurance Co.
	Retirees	At retirement	\$5,000.00	EWEB

<u>BENEFIT</u>	<u>ELIGIBLE EMPLOYEE</u>	<u>WHEN ELIGIBLE</u>	<u>SUMMARY DESCRIPTION</u>	<u>PROVIDER</u>
ACCIDENTAL DEATH & DISMEMBERMENT	All employees (working at least 20 hrs/week) except temporaries	Date of Hire	Full amount = 2.5 times annual salary. Each hand, foot, or eye = 2 times full amount (value is based on standard work schedule)	EWEB & Life Insurance Co.
SHORT TERM DISABILITY INSURANCE	All employees (working at least 20 hrs/week) except temporaries	Date of Hire	Benefit = 60% of weekly wage (\$1500 max) 7 days after accident; 14 days after illness. Payable up to 60 days.	EWEB & Insurance Co.
LONG TERM DISABILITY INSURANCE	All employees (working at least 20 hrs/week) except temporaries	Date of Hire	Benefit equal to 60% of pre-disability earnings after 120* days of total disability. *Able to "buy down" to 60 days.	Employee pays \$.0015 of biweekly salary for LTD "buy down"
SOCIAL SECURITY	All employees	Date of Hire	Retirement or disability benefits	EWEB: 50% Employee: 50%
PENSION PLAN	All employees working in a qualified position (position requires 600 or more hours in a 12 month period)	First of the month following 6 months of employment (date of hire if already an active PERS member)	Provided through Oregon Public Employees Retirement System (PERS). Retirement Eligibility: Tier I -age 58, or 30 YOS for pre-1996 members ; Tier II age 60 or 30 YOS post 1996 members; OPSRP -age 65 or 58 + 30 years/service post 8/2003 hires. Early retirement available at age 55 (w/benefit reduction). Please refer to PERS for details.	EWEB makes 6% employee & employer contribution (which is actuarially established by PERS)
DEFERRED COMPENSATION 457 PLAN	All employees (working at least 20 hrs/week) except temporaries	Date of Hire	Opportunity to tax-defer salary up to annual IRS maximum. Age 50+ catch-up provision available. Can defer up to twice the annual max 3 years prior to retirement (if eligible).	Employee
WORKER'S COMPENSATION	All employees except temporary	Date of Hire	An insurance fund which covers injuries occurring on the job.	EWEB & Employee
UNEMPLOYMENT BENEFITS	All employees except temporaries	After termination of employment	An income provided while unemployed and actively seeking employment (under circumstances as administered by State law)	EWEB
REST BREAKS	All employees	Date of Hire	Two 15-minute rest periods, one each 4 hour work period.	EWEB
BEREAVEMENT LEAVE	Non-Represented Employees (working at least 20 hours/week) except temporaries Hours pro-rated for part-time employees	Date of Hire	Leave (paid and/or unpaid) up to 14 calendar days in the event of the death of an immediate family member (per event). See Bereavement Leave policy.	EWEB
	Represented Employees (working at least 20 hrs/week)	Date of Hire	Leave (paid) up to 24 hours/year in the event of the death of an immediate family member.	EWEB
FAMILY LEAVE	Regular FT, PT and LTD based on law's requirements.	Oregon Law: 180 days employed Federal Law: 12 months; at least 1250 hours in 12 months	Up to 12 weeks of leave in any 12 month period following birth or placement of adopted or foster child; or to care for certain seriously ill family members or self. Use of accrued paid leave may be required. Note: Oregon law differs from Federal law. Please consult Human Resources for further clarification.	EWEB

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MILITARY LEAVE																														
	Regular employees subject to short-term Reserve or National Guard duty and any employee involuntarily ordered to active duty (except temporaries).	During annual training requirements and if called for active duty.	Up to 80 hours full pay for the customary annual training requirement. If called for active duty, benefits will be as mandated by Federal law.	EWEB (some payment or use of other accrued leave potential necessary on employee's part.																										
JURY DUTY																														
	All employees (working at least 20 hours/week) except temporaries.	Date of Hire	Full compensation. See Jury Duty policy for details.	EWEB																										
LEAVE WITHOUT PAY (LWOP)																														
	All employees (working at least 20 hours/week) except temporaries.	Date of Hire	Up to 80 hours per calendar year for non-medical reason (pro-rated for part time employees). Unpaid time off with continuation of benefits and accruals. Supervisor pre-authorization required.	EWEB																										
UNPAID LEAVE OF ABSENCE (LOA)																														
	All employees except temporaries.	Date of Hire	Extended unpaid absence from work not to exceed 12 months (medical or non-medical). No accrual of vacation, sick leave or PERS service time during leave. Self pay for 102% cost of insurance benefits. Pre-authorization required & 30 day advance notice.	EWEB & employee																										
RETIREMENT HEALTH INSURANCE																														
	Any employee (except temporary) who meets retirement eligibility criteria of PERS.		Can continue on EWEB's group health insurance coverage until medicare eligibility with appropriate premium contribution based on premiums at retirement and years of EWEB service. (No subsidy for dental/vision post 1990 hires) At age 65/Medicare eligibility, can convert to PERS health insurance and receive EWEB contribution towards retiree portion of medical premium Non-medicare eligible dependents may have COBRA continuation options (full cost coverage). Post 1990 Hires: Premiums subject to annual trend increases and EWEB capped contribution Post 2003 hires (EWEB Tier 4), no EWEB subsidy for retiree dependents; no EWEB retiree subsidy post 65/Medicare eligibility	EMPLOYEE MEDICAL PREMIUM CONTRIBUTION <table border="1"> <thead> <tr> <th>Yrs Svc</th> <th>% Cont*</th> </tr> </thead> <tbody> <tr><td>0-10</td><td>100.00</td></tr> <tr><td>11</td><td>62.50</td></tr> <tr><td>12</td><td>58.75</td></tr> <tr><td>13</td><td>55.00</td></tr> <tr><td>14</td><td>51.25</td></tr> <tr><td>15</td><td>47.50</td></tr> <tr><td>16</td><td>43.75</td></tr> <tr><td>17</td><td>40.00</td></tr> <tr><td>18</td><td>36.25</td></tr> <tr><td>19</td><td>32.50</td></tr> <tr><td>20</td><td>28.75</td></tr> <tr><td>21+</td><td>25.00</td></tr> </tbody> </table> *% varies due to subsidy cap	Yrs Svc	% Cont*	0-10	100.00	11	62.50	12	58.75	13	55.00	14	51.25	15	47.50	16	43.75	17	40.00	18	36.25	19	32.50	20	28.75	21+	25.00
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EDUCATIONAL ASSISTANCE																														
	All employees (working at least 20 hours/week) except temporaries.	After Probation	\$2,500/calendar year based on approval & business need (pro-rated for part time employees)	EWEB & Employee																										
DEATH BENEFIT FUND																														
	All employees (working at least 20 hours/week) except temporaries. Can continue as retiree.	Date of Hire	Self-Funded Life Insurance. Beneficiary receives \$2 from each of the members in the fund at time of member's death.	Employee: \$2 when member dies. Retiree: 0																										
FITNESS FACILITY & WELLNESS PROGRAM																														
	All employees/retirees & family members (+16-23) w/insurance coverage, except temporaries.	Date of Hire and after completion of facility orientation	On-site exercise facility, Nurse, Physical Therapist & Exercise Physiologist. Frequent wellness seminars and activities. Annual Health Fair	EWEB & employee/retiree																										

<u>BENEFIT</u>	<u>ELIGIBLE EMPLOYEE</u>	<u>WHEN ELIGIBLE</u>	<u>SUMMARY DESCRIPTION</u>	<u>PROVIDER</u>
EAP	All employees (working at least 20 hours/week) & retirees (except temporaries) and family members	Date of Hire	Employee Assistance Program provides counseling services for members who are experiencing personal and/or work problems.	EWEB
FLEXIBLE SPENDING ACCOUNTS	All employees (working at least 20 hours/week) except temporaries.	Date of Hire	Insurance premium, medical, & child care expense pre-tax reimbursement accounts (up to \$5,000 each per year)	Employee
VEBA/HRA	All employees (except temp)	Eligibility depends upon the option(s) voted for each plan year by employee groups.	The Health Reimbursement Arrangement (HRA) is a type of health plan that reimburses out-of-pocket healthcare costs. Contributions, investment earnings and withdrawals are tax-free and claims can be filed at any time after accounts are established.	Employee & EWEB EWEB contributes a % of the employment tax savings to employee accounts
CHILD DEVELOPMENT CENTER	All employees	Date of Hire	Infant, toddler, pre-school, and kindergarten. See Center for rates.	EWEB Child Development Center
CREDIT UNION	All employees	Date of Hire	Savings, checking, credit cards, loans, direct deposit.	EWEB Credit Union
CAFETERIA	All employees	Date of Hire	Full service low cost meals from 7:00 am to 3:00 pm	Catered
PARKING	All employees	Date of Hire	Free on-site. Registration sticker required from Facilities Services	EWEB
ALTERNATIVE TRANSPORTATION	All regular employees (<i>excludes</i> temporary, contracted, & family members of employees)	Date of Hire	Subsidized bus passes.	EWEB
FOOD PREPARATION	All employees	Date of Hire	On-site bike cage/storage area	EWEB
RECREATION & SOCIAL ACTIVITIES	All employees	Date of Hire	Refrigerators, microwaves, hot water taps in many work areas	EWEB
	All employees	Date of Hire	Various Holiday and EAC Activities	EWEB & Employees

(THIS IS A SUMMARY ONLY. ALL BENEFITS, POLICIES AND PROCEDURES ARE EXPLAINED IN DETAIL IN THE EWEB HUMAN RESOURCES AND BENEFITS MANUALS. EXPLANATION IN GREATER DETAIL MAY BE OBTAINED IN THE HUMAN RESOURCE DEPARTMENT.)

** EWEB RESERVES THE RIGHT TO MAKE MODIFICATIONS OR ADDITIONS TO THESE BENEFITS, OR TO ELIMINATE THE BENEFITS FOR FORMER, CURRENT OR FUTURE EMPLOYEES AT ANY TIME. SUCH RIGHT EXPRESSLY INCLUDES THE AUTHORITY TO MODIFY THE CONDITIONS FOR ELIGIBILITY AND ENTITLEMENT FOR BENEFITS, THE LEVEL OF COVERAGE AND THE AMOUNT OF REQUIRED CONTRIBUTIONS FOR SUCH BENEFIT **