

## Energy Trust Employee Benefits Summary for 2021

### 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 has three PacificSource medical plan options. Energy Trust covers 92% of premiums for both the Pathfinder PPO and Pathfinder HDHP plan options and 87% of the Voyager PPO plan. The remaining premiums will be 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) covered at 92% options in 2021:

Medical coverage tier	Pathfinder PPO plan per pay period	Pathfinder HDHP with HSA per pay period	Voyager PPO plan per pay period
Employee Only	\$32.59	\$26.23	\$59.96
Employee and Spouse/Domestic Partner	\$74.94	\$60.32	\$137.89
Employee and Child(ren)	\$60.25	\$48.52	\$110.86
Employee and Family	\$92.87	\$74.75	\$170.87

For employees who have proof of 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 an HSA on a pre-tax basis through convenient payroll deductions. The maximum annual contribution allowed by the IRS for 2021 are \$3,600 for individual coverage, \$7,200 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	\$2,100	\$3,600
Employee & Spouse / Domestic Partner	\$3,500	\$3,700 / \$100	\$7,200 / \$3,600
Employee & Child(ren)	\$2,800	\$4,400	\$7,200
Employee & Family	\$4,300	\$2,900	\$7,200

## Dental Benefits

These are the premium costs for the two MODA dental plan options in 2021:

Dental coverage tier	Premium per pay period(Delta Plan)	Premium per pay period (Willamette Plan)
Employee Only	\$1.80	\$1.78
Employee and Spouse / Domestic Partner	\$3.55	\$3.52
Employee and Children	\$3.70	\$3.10
Employee and Family	\$5.64	\$5.03

## Flexible Spending Account (FSA)

The deposits employees make into an FSA can be used to cover the cost of certain medical expenses and eligible dependent care expenses on a pre-tax basis. For 2021, the maximum allowable medical FSA contribution amount is \$2,750. The maximum allowable contribution for dependent care is subject to your marital status. Please see the IRS guidelines for your specific coverage year..

## 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 ten and one/half days of paid holiday leave. Additionally, full-time employees accrue 8 hours of sick time per month, equal to 2.4 workweeks 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