



# HEALTH INSURANCE BENEFIT SUMMARY

EC Electric offers an excellent and comprehensive benefit plan, covering employee and eligible dependents. This is a general summary of the coverage options. These options provide an employee with a wide range of selections to fit their medical needs if they elect to enroll. Each plan has generous coverage, low co-pays, and excellent benefits.

## New Employees

### **There is one HMO plan offered:**

- Kaiser Permanente (800) 813-2000.

### **And two preferred provider programs:**

- Harrison Trust (Cigna Network) or Multi-Plan Network if outside of OR & SW WA (800) 547-4457.
- Providence Health Plan (Providence Option Advantages) (800) 793-9338.

To be eligible for Kaiser Permanente or Providence Health Plan, you must reside in their service area. You will automatically be enrolled in the Harrison Trust Plan, if you don't complete an enrollment form and return it.

The Harrison Trust will mail an enrollment package to your home that will allow you to sign up for any one of the options for which there is coverage in your area. This is sent to you to provide you with the details regarding your coverage options. Copies of all plan booklets are available for review from Human Resources.

**Note:** EC Electric picks up the majority of the monthly health insurance premium; employees share minimally at \$300.00, \$340.00, or \$350.00 (based on selected health plan) per month. These premium amounts will be deducted from your payroll check.

If you are enrolled in the Kaiser Permanente Medical program, your prescription program is provided by Kaiser. The Providence Health Plan includes its own prescription plan. Harrison Trust Plan participants' prescription benefits are provided by Providence pharmacy.

## When Health Insurance Begins

Medical insurance for full-time employees, not subject to collective bargaining agreements, begins after approximately 60-90 days depending on start date.

**For example:** If you start work on January 1st, your medical coverage would begin on April 1st.

**Another example:** If you start work on June 25th, your medical coverage would begin on September 1st.

For further questions on beginning and end dates of coverage, please contact Human Resources.

The basic health insurance plans and their group numbers:

<b>Harrison Electrical Trust</b>	<b>4800</b>
<b>Providence Health</b>	<b>105122</b>
<b>Kaiser Permanente</b>	<b>2454-001</b>
<b>Willamette Dental</b>	<b>Z1334</b>
<b>VSP (Vision Services Plan)</b>	<b>480023065</b>



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## Employee Assistance Programs

### **Unum**

The Employee Assistance Program (EAP) is designed to provide confidential counseling for employees and their dependents that need assistance with personal concerns.

The EAP provides the employee and/or dependents with up to three one-hour counseling sessions per issue with a professional counselor at no cost to you.

If you are referred to (or elect) services or treatment by other counselors, you will be responsible for the cost.

Call (800) 433-2320 and identify yourself as an employee or dependent of the Harrison Trust. You are eligible for this program when your medical benefits begin.

### **Canopy EAP**

The Employee Assistance Program (EAP) is a free and confidential benefit that can assist you and your eligible family members with any personal problems, large or small, such as: marital conflict, depression or anxiety, alcohol or drug abuse, grieving from a loss, and so much more.

Access up to three counseling sessions face-to-face, over the phone, or online. Canopy EAP professionals will help identify problems, establish goals, make recommendations, and develop action plans.

Confidentiality: contact with Canopy EAP is completely confidential. No information is disclosed to anyone outside the EAP without your written consent. Your identity will be protected within the limits of the law.

Call: 800-433-2320

Text: 503-850-7721

Email: [info@canopywell](mailto:info@canopywell)

### **Bonuses and Time-Off**

#### **Bonus:**

Bonuses are given out yearly on a discretionary basis based on company performance.

#### **Paid Time Off:**

During your first year of employment, you are entitled to begin using your PTO only after successful completion of your 90-day probationary period.

PTO is calculated according to your anniversary date as follows:

- Beginning your 1st day of employment: 5 hrs/pay period, totaling 3 weeks
- Beginning your 3rd year of employment: 6.66 hrs/pay period, totaling 4 weeks
- Beginning your 6th year of employment: 8.33 hrs/pay period, totaling 5 weeks
- Beginning your 15th year of employment: 10 hrs/pay period, totaling 6 weeks

#### **Volunteer Time:**

Employees are encouraged to participate in community volunteer activities. To support this goal, eligible employees will have access to 40 hours of paid volunteer time off (VTO) each year for volunteer service. Employees are eligible for this benefit after completing their probationary period. Employees using volunteer time off may only volunteer at non-profit organizations that hold 501(c)(3) tax status.

The volunteer opportunity must occur during a normally scheduled workday.



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## Dental & Vision

- Dental coverage is provided by Harrison Trust and Willamette Dental, you may also elect to use the Kaiser Dental Plan regardless of the plan you choose for medical insurance.
- Dental claim forms can be found on the Harrison website at [www.harrison.aibpa.com](http://www.harrison.aibpa.com).
- Vision coverage for Trust and Providence participants is provided by Vision Service Plan (VSP) (800) 877-7195. Instructions for using the Vision Service Plan are provided in the Harrison Benefit Booklet under the "Vision" Section. If you choose the Kaiser Permanente Plan, the vision coverage is provided by Kaiser.
- If you have any questions regarding your coverage, you may call the Harrison Electrical Trust at (800) 547-4457, Ext. 1679.

Office Location	Medical	Prescription	Dental	Vision
<u>Oregon</u>	Trust	Cigna Providence	Trust or Willamette	VSP
	Providence			
	Kaiser	Kaiser	Kaiser	Kaiser
<u>Washington</u>	Trust	Cigna	Trust or Willamette	VSP
<u>Idaho/Montana</u>	Trust	Cigna	Trust or Willamette (ID only)	VSP
<u>Utah</u>	Trust	Cigna	Trust	VSP
<u>Colorado</u>	Trust	Cigna	Trust	VSP



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## Life & Long-Term Disability

We partner with Unum to offer Group Life and Long-Term Disability benefits. EC Electric provides Group Life coverage equivalent to 2 times the employee's annual salary to a maximum benefit of \$500,000. Spouse is covered for \$1,000 and dependent child(ren) for \$1,000. Our Long-Term Disability Insurance policy is no cost to employees and provides a monthly benefit of 66 2/3% of monthly earnings to a maximum of \$11,000.

## 401(k)

We offer a 401k plan with several mutual fund options and the resource of a financial advisor to assist employees. Enrollment is effective the first of the month following hire.

100% vesting of employer contribution is attained upon completion of 6 years of employment; vesting grows incrementally between hire and completion of 6 years of employment.

Employees have the option of a variety of different funds to meet your investment needs.

This is an automatic enrollment program and contributions of 4% of salary begin after 30 days of employment. An employee has the ability to voluntarily decline participation. Please contact (800) 835-5097 for additional information.

## Flex Plan

To help offset medical and dependent care expenses, we offer a flex plan benefit that enables payment for qualified expenses pre-tax. This benefit is approved by the Internal Revenue Service and is often referred to as a 'Section 125' plan. Contact (877) 424-3570 with any questions or additional information.

Employees are eligible to participate in the dependent care reimbursement portion of the plan the first of the month following date of hire. Employees may also utilize the medical reimbursement portion of the plan, on the date they become eligible for medical coverage.

## Accidental Death & Dismemberment Insurance

EC Electric pays for employees to have coverage at 4 times their annual salary. Employees may purchase additional coverage for themselves and their family. Please be sure to contact (866) 679-3054 with any questions or additional information.

## Travel Assistance & Work-life Balance Program

Unum provides a unique travel assistance program accessible from anywhere in the world to assist with travel planning and/or dilemmas occurring during travel. Contact (800) 872-1414 with any questions regarding US related assistance, and +(609) 986-1234 for international related assistance. In addition to the Harrison Trust EAP program, Unum offers a very similar program, which is available to participants to resolve personal, life, and similar concerns.

## Voluntary Life Insurance

Employees may elect to purchase additional life insurance through Unum in increments of \$10,000 for themselves, \$5,000 for their spouse or eligible domestic partner and \$10,000 for child / children at a nominal monthly charge. Premium payments are made through regular payroll deductions. This is portable coverage and more information on plan coverage, eligibility and exclusions will be provided to you. Please contact Unum with any questions, (866) 679-3054).

*This explanation is intended as a summary overview of the EC Electric benefits package. Complete information is provided in materials given at orientation. Salary employees in Oregon and Washington.*

Your enrollment package will provide you with more details and complete information. These plans are subject to change from time to time. For additional information, please refer to your enrollment materials, Harrison Trust booklet, the contact numbers and websites listed below or the Human Resources Department.

Harrison Trust	(800) 547-4457	<a href="http://www.harrison.aibpa.com">www.harrison.aibpa.com</a>
Providence Health Plan (Providence Open Option)	(800) 878-4445	<a href="http://www.providence.org/health_plans">www.providence.org/health_plans</a>
Kaiser Permanente (HMO option)	(800) 813-2000	<a href="http://www.kp.org">www.kp.org</a>
Innovative Care Mgmt. (Hospital Precertification)	(800) 862-3338 In Portland: (503) 654-9447	<a href="http://www.innovativecare.com">www.innovativecare.com</a>
Multiplan- (outside OR & SW WA) (Trust PPO Plan)	(888) 342-7427	<a href="http://www.multiplan.com">www.multiplan.com</a>
Cigna Network (Trust PPO Plan)	(800) 547-4457	<a href="http://www.cigna.com">www.cigna.com</a>
Willamette Dental	(800) 460-7644	<a href="http://www.willamettedental.com">www.willamettedental.com</a>
Vision Service Plan	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Oregon Wellness Clinic (Physicals)	(503) 241-9593 (800) 977-5633	
Unum Worldwide Travel Assistance	(800) 872-1414 +(609) 986-1234	(Within the US) (Outside the US)
Unum Employee Assistance Program	(800) 854-1446	<a href="http://www.lifebalance.net">www.lifebalance.net</a>
Canopy EAP Services	(800) 433-2320	<a href="http://my.canopywell.com">my.canopywell.com</a>
Teledoc	(800) 835-2362	<a href="https://www.teladoc.com/">https://www.teladoc.com/</a>
401(k)	(800) 835-5097	<a href="http://401k.com">401k.com</a>
BeneSys	(503) 224-0048	<a href="https://www.ourbenefitoffice.com/Harrison/Benefits/">https://www.ourbenefitoffice.com/Harrison/Benefits/</a>
Accidental Death & Dismemberment	(866) 679-3054	<a href="http://Unum.com">Unum.com</a>
Allegiance Flex Spending	(877) 424-3570	<a href="http://www.askallegiance.com">www.askallegiance.com</a>