



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

And two preferred provider programs:

- Harrison Trust (Providence PPO Network) or Multi-Plan Network if outside of OR & SW WA
- Providence Health Plan (Providence Option Advantages)

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 \$195.00 or \$245.00 (based on selected health plan) per month. These premium amounts will be deducted from your payroll check.

When Health Insurance Begins

Medical insurance for full-time employees, not subject to collective bargaining agreements, begins after approximately 90 days of service.

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:

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



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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.

Employee Assistance Program

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 1-800-433-2320 and identify yourself as an employee or dependent of the Harrison Trust. You are eligible for this program when your medical benefits begin.



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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.
- Vision coverage for Trust and Providence participants is provided by Vision Service Plan (VSP) 1-800-877-7195. 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.

	Medical	Prescription	Dental	Vision
Oregon	Trust	Providence* Pharmacy	Trust, Kaiser* or Willamette Dental	VSP
	Providence*	Providence* Pharmacy	Trust, Kaiser* or Willamette Dental	VSP
	Kaiser*	Kaiser*	Trust, Kaiser* or Willamette Dental	Kaiser*
Washington	Trust	Providence* Pharmacy	Trust, Kaiser* or Willamette Dental	VSP
	Providence*	Providence* Pharmacy	Trust, Kaiser* or Willamette Dental	VSP
	Kaiser*	Kaiser*	Trust, Kaiser* or Willamette Dental	Kaiser*
Idaho/ Montana	Trust	Providence* Pharmacy	Trust or Willamette Dental*	VSP
	Providence*	Providence* Pharmacy	Trust or Willamette Dental	VSP
Utah	Trust	Providence* Pharmacy	Trust	VSP
	Providence *	Providence* Pharmacy	Trust	VSP
Colorado	Trust	Providence* Pharmacy	Trust	VSP
	Providence*	Providence* Pharmacy	Trust	VSP
* Must reside in designated service area to participate				

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.



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Life & Long Term Disability

We partner with Unum to offer Group Life and Long Term Disability benefits. The Company 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 option of a variety of different funds to meet your investment needs.

This is an automatic enrollment program and contributions of 3% of salary begin after 30 days of employment. An employee has the ability to voluntarily decline participation.

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.

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

The Company pays for employees to have coverage at 4 times their annual salary. Employees may purchase additional coverage for themselves and their family.

Travel Assistance & Worklife 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. 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.



HEALTH INSURANCE REFERENCE LIST

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.

Employee Assistance Program (Confidential counseling)	800-433-2320	www.cascadecenters.com
Harrison Trust	800-547-4457	www.harrison.aibpa.com
Providence Health Plan (Providence Open Option)	800-878-4445	www.providence.org/health_plans
Kaiser Permanente (HMO option)	800-813-2000	www.kp.org
Innovative Care Mgmt. (Hospital Precertification)	800-862-3338 In Portland: 503-654-9447	www.innovativecare.com
MultiPlan-(outside OR & SW WA) (Trust PPO Plan)	888-342-7427	www.multiplan.com
Providence Preferred Network (Trust PPO Plan)	800-793-9338	www.providence.org/health_plans
Willamette Dental	800-460-7644	www.willamettedental.com
Vision Service Plan	800-877-7195	www.vsp.com
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	www.lifebalance.net
Nurse Helpline (24 hr.) (Trust PPO Plan)	800-971-2680	

CONTACT LIST

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List of frequently needed information on benefits that fall under Harrison Trust

- T** Trust Self-Funded Medical Plan (www.harrison.aibpa.com)
- P T** Trust Dental Plan (Group #4800)
Questions about claim payment, claim forms, & benefit information call: 503-224-0048 ext. 1618, 800-547-4457 ext. 1618
- P T** Willamette Dental Plan (www.willamettedental.com)
Questions about claim payment and benefits call: 800-460-7644 option #8
- T** MultiPlan –Outside OR and SW Washington (www.multipan.com)
Questions about preferred medical providers call: 888-342-7427.
Website has most current information.
Provider directories available from the Trust Office.
- T** Providence Preferred Network (www.providence.org/health_plans)
Select Providence Signature for provider information or call: 800-793-9338.
- T** Innovative Care Management (ICM)
Trust Plan members call 800-862-3338 prior to admission to any medical facility for inpatient services (or within 24 hours of an emergency or maternity admission).
- P** Providence Health System (www.providence.org/health_plans)
Select “Open Option”
Questions about benefit information call: 503-574-7500, 800-878-4445.
- K** Kaiser Permanente (www.kp.org) Group number: 2454-001
Questions about benefit information and ID cards call: 503-813-2000.
- P T** Vision Service Plan (www.vsp.com)
Questions about benefits and claims or to request a Vision Plan Provider Directory, call: 800-877-7195.
- P T** Employee Assistance Program (www.cascadecenters.com)
To access resources or schedule an EAP counseling appointment call: 800-433.2320 (Outside of Portland) or 503-639-3009 in Portland.
- P T** Oregon Wellness Clinic
Questions about the Wellness program (limited geographic availability) call: 800-977-5633
- T** Nurse Helpline
For 24 hour per day, 7 day a week nurse advice line call: 800-971-2680

Key

- T** Trust Self-Funded Medical Plan
- P** Providence Health Plan
- K** Kaiser

Questions?

A & I Benefit Plan
(Trust Office)
Client Services

503-224-0048 x1679

800-547-4457 x1679