EMPLOYEE FULL-TIME BENEFITS SUMMARY (January - December 2027)

Chelan County PUD offers an extensive and competitive benefits package. Coverage is subject to eligibility terms and conditions.

CORE BENEFITS

MEDICAL/VISION - Administered by **Premera**. Coverage begins on the first day of the month following date of hire into a benefits eligible position.

Medical & Vision	PPO Plan In Network*	CDHP In Network*
Deductible	$300/$900	$1,250/$2,500
Coinsurance	80/20	80/20
Out of Pocket Maximum	$1,300/$3,900	$3,300/$6,600
Office Visit	$20 Copay	80/20 after deductible
Urgent Care	$20 copay	80/20 after deductible
Hospital		
Inpatient	80/20 after deductible	80/20 after deductible
Emergency	80/20 after deductible	80/20 after deductible
OP Surgery	80/20 after deductible	80/20 after deductible
Prescriptions**	$10/$25/$40 Copay	80/20 after deductible
Preventative Care	100%	100%
Chiropractic	$20 Copay	80/20 after deductible
Vision Exam (1 per year)	$20 Copay	80/20 after deductible
Vision Hardware (every 2 years)	$300.00	$300.00

* In-network limits shown. Out-of-network benefits information can be found at mychelanpudbenefits.org.
** Participation in specialty rebate programs may reduce the employee's out of pocket costs for prescription drugs.

DENTAL – Administered by **Delta Dental of Washington** Coverage begins on the first day of the month following the date of hire into a benefit-eligible position. Coverage is the same for both PPO and CDHP participants.

Dental	What is it?	Delta Dental In Network*
Deductible	Amount you pay first	$50/$150
Class 1 - Diagnostic & Preventative	Exams, cleanings, Fluoride, X-Rays, Sealants up to age 15	100%
Class II - Restorative	Fillings, extractions, Periodontal treatment, root canal, and oral surgery	90%
Class III – Major	Dentures, implants, bridges, and crowns	70%

* In-network limits shown. Out-of-network benefits information can be found at mychelanpudbenefits.org.

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COMBINED Medical, Vision & Dental Rates	PPO Plan (per paycheck) *	CDHP
Employee Only	$48.79	$0
Employee + Spouse	$102.47	$0
Employee + Children	$92.71	$0
Employee + Family	$146.37	$0

*Part-time employees pay double the healthcare premiums.

HRAVEBA – Administered by **Gallagher HealthInvest.** Employer provided pre-tax contributions to an HRAVEBA investment account which may be used to reimburse participants for qualifying healthcare costs, tax-free. The funds are 100% vested at the time of contribution and can be accessed both during and after separation from employment with the District to assist with healthcare costs into and throughout retirement.

- All employees enrolled in the CDHP receive an annual $1,250 contribution.
- All benefit eligible employees receive $200/month.
- 90% of an employee's paid leave bank is deposited into HRAVEBA upon separation.

EMPLOYEE ASSISTANCE PROGRAM (EAP) – Provided by **Aetna.** EAP services are available to you and your family to support your overall well-being with free or discount access to mental healthcare, caregiver support, legal services, financial services and more.

LIFE INSURANCE - Provided by **The Hartford.** Basic Term Life Insurance provided at 100% of employee's straight time annualized earnings rounded to the next higher $1,000. Minimum $22,000/Maximum $500,000.

- Employee supplemental life is available for purchase in 1x, 2x, 3x, or 4x salary increments up to $250,000 without evidence of insurability (EOI), and up to $800,000 with EOI approval.
- Spousal and dependent supplemental life are also available for purchase.

AD&D – Provided by **The Hartford**. Accidental death and dismemberment (AD&D) benefits provided up to 2x of the employee's straight time annualized earnings, rounded to the next higher $1,000. Minimum $22,000/Maximum $500,000.

SHORT-TERM DISABILITY (STD) – Administered by **The Hartford .** Max benefit: 1**80** days, excluding the 1 full business day waiting period.

- 70% income replacement after the 1 day waiting period has been satisfied
- Employees may use PL or Holiday hours to satisfy the elimination period.
- Employees may use available PL to supplement STD benefits, bringing total pay up to 100% of their regular base pay.
- Benefits coordinate with the District's Voluntary One Leave PFML plan.
- Designed as a 'bridge' to Long Term Disability.
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LONG-TERM DISABILITY (LTD) – Provided by **The Hartford.** Paid at 100% by the employee so any income received is not taxable. Buy-up available.

- Income replacement after a 180-hour elimination period.
- LTD Option 1 offers a 60% benefit, up to $5,000 per month ($60k per year) for $19.50/month.
- LTD Option 2 offers a 66.67% benefit up to $7,500 per month ($90k per year) for $35.92/month.

EMPLOYEE FULL-TIME BENEFITS SUMMARY (January - December 2027)

CORE BENEFITS Continued

HOLIDAYS – Three floating holidays (when hired before 10/1) and nine scheduled holidays per year.

PERSONAL LEAVE (PL) - Paid time off for rest/recreation, illness, injury, childcare, bereavement, personal business, or other approved absences.

- Accrues at the rate of 21 days per year (8 hours per day) during the 1st through 5th years of employment, increasing to 27 days/year 6-10 years, and then increasing annually with a maximum accrual rate of 35 days per year after 25 years of service.
- 800 hours can be carried over at the end of a calendar year, unless grandfathered in at a higher rate.
- Excess PL is cashed out at the end of the calendar year.
- Employees not eligible for Personal Leave earn Sick Leave in accordance with WA State regulations.

OPTIONAL BENEFITS

DEFERRED COMPENSATION – Administered by **Mission Square.** An optional third-party retirement vehicle with a healthy employer match, to work alongside the Defined Benefit Pension, and Social Security to help employees prepare for retirement. Contributions immediately vest, and a variety of investment options are available for employees. New employees can roll in 401(k), 403(b), or other 457(b) plan funds from other employers.

- **Employee 457(b) -** Employee contributions may be made on a pre-tax or post-tax (Roth) basis. The 2026 maximum contribution limit is $24,500 under age 50, and $32,500 for ages 50+. Employees can elect to defer paid leave into the 457 plan.
- **Employer 401(a) Match -** Chelan PUD matches employee 457(b) contributions in a 401(a) account at 50% of the contribution (or $.50 on the dollar) up to a maximum of 5% of the employee's annual base salary. Paid leave deferred into the 457 plan is not matched.

FLEXIBLE SPENDING ACCOUNTS (FSA)– Administered by **Gallagher HealthInvest .** Employee tax-savings for reimbursable healthcare and dependent care costs. The tax savings to participants can easily exceed 25% of applicable contributions. Medical expenses cannot exceed $3,400 and childcare expenses are limited to $7,500.

DISCOUNT PROGRAMS – Employees can choose to use various discount programs for gym memberships, travel, or other types of employee discounts, subject to availability.

GOVERNMENT MANDATED BENEFITS

Chelan PUD and employees automatically participate in various government mandated benefit programs.

WA STATE RETIREMENT – A retirement program administered by the **Department of Retirement Systems (DRS)**, provides retirement income under the PERS 2 or PERS 3 retirement plans. Rates vary depending on employee enrollment choice. For long term employees, this can be a primary source of retirement income.

SOCIAL SECURITY & MEDICARE – Programs provide income and healthcare benefits in retirement administered by the **Social Security Administration** and **CMS**. Employees earn service credits during employment, which can help with a dedicated stream of income in retirement. Employees also pay into the Medicare system, which provides medical benefits after retirement, subject to eligibility requirements.

WA CARES ACT – A supplemental long-term care program administered by the **Washington State**

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Employment Security Department (ESD). Rates are established by the state and are subject to change. If you have an exemption on file with the ESD, be sure to provide a copy to HR to avoid paying into this program.

WA PAID FAMILY AND MEDICAL LEAVE (PFML – One Leave) – This District-administered One Leave voluntary PFML plan provides partial income replacement consistent with the Washington State PFML benefit limits for qualifying medical and family leave. This program is administered by The Hartford and coordinates with Short-Term Disability, and FMLA. Employees contribute toward the cost of coverage through payroll deductions.

WORKERS COMPENSATION – This self-insured program offers benefits coverage for work related injuries and is administered by **Chelan PUD** under the authority of **WA State Labor & Industries.** Rates are updated annually.