

## EMPLOYEE FULL-TIME BENEFITS SUMMARY (January - December 2025)

**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*
<b>Deductible</b>	\$300/\$900	\$1,250/\$2,500
<b>Coinsurance</b>	80/20	80/20
<b>Out of Pocket Maximum</b>	\$1,300/\$3,900	\$3,300/\$6,600
<b>Office Visit</b>	\$20 Copay	80/20 after deductible
<b>Hospital</b>		
<b>Inpatient</b>	80/20 after deductible	80/20 after deductible
<b>Emergency</b>	\$50 Copay	80/20 after deductible
<b>OP Surgery</b>	80/20 after deductible	80/20 after deductible
<b>Prescriptions**</b>	\$10/\$25/\$40 Copay	80/20 after deductible
<b>Preventative Care</b>	100%	100%
<b>Chiropractic</b>	\$20 Copay	80/20 after deductible
<b>Vision Exam (1 per year)</b>	\$20 Copay	80/20 after deductible
<b>Vision Hardware (every 2 years)</b>	\$300.00	\$300.00

\* In-network limits shown. Out-of-network benefits information can be found at [mychelanpudbenefits.org](http://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 date of hire into a benefits eligible position. Coverage is the same for PPO & CDHP participants.

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

\* In-network limits shown. Out-of-network benefits information can be found at [mychelanpudbenefits.org](http://mychelanpudbenefits.org).

COMBINED Medical, Vision & Dental Rates	PPO Plan (per paycheck) *	CDHP
<b>Employee Only</b>	\$31.32	\$0
<b>Employee + Spouse</b>	\$65.77	\$0
<b>Employee + Children</b>	\$59.52	\$0
<b>Employee + Family</b>	\$93.96	\$0

\*Part-time employees pay double the healthcare premiums.

**HRAVEBA** – Administered by **OneBridge**. 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.

**LONG- TERM CARE (LTC)** – Provided by **Unum**. Max benefit: \$48,000 over 2 years. Buy-up options available.

- Long term care facility monthly benefit amount: \$2,000
- Assisted living facility benefit percentage: 60%
- Professional home care benefit percent: Based on 50% of the LTC facility monthly amount.

**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 \$400,000.

- 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 \$700,000 with EOI.
- 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 100% of the employee's straight time annualized earnings, rounded to the next higher \$1,000. Minimum \$22,000/Maximum \$400,000.

**SHORT-TERM DISABILITY (STD)** – Administered by **The Hartford**. Max benefit: 175 days, excluding the 40-hour elimination period.

- 70% income replacement after the first 40-hour elimination period.
- Employees may use PL or Holiday hours to satisfy the elimination period.
- Employees may use PL to 'top up' to 100% of regular base pay while using STD.

- Designed as a 'bridge' to Long Term Disability.

### **CORE BENEFITS Continued**

**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.

**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 2025 maximum contribution limit is \$23,500 under age 50, and \$31,000 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 **OneBridge**. 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 \$3,300 and childcare expenses are limited to \$5,000.

**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 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 MEDICAL LEAVE** – A separate paid leave benefit program for medical disability or family leave, administered by the **Washington State Employment Security Department (ESD)**. Available for standalone use. May not be combined with other leave benefits. Subject to Washington State terms and conditions.

**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.