



Portland Water District
FROM SEBAGO LAKE TO CASCO BAY

Portland Water District Non-Union Employee Benefits Summary



PLAN YEAR | 2022



Our employees are our most valuable asset

That's why at Portland Water District we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure and maintain a work/life balance.

Stay Healthy

- Medical, Prescription, Dental Care and Vision
- Flexible Spending Accounts
- WHY Reimbursement Program

Feeling Secure

- 457 Deferred Compensation Plan
- Life/Accidental Death and Dismemberment
- Long and Short Term Disability Plans
- Employee Assistance Program (EAP)
- Supplemental Benefits
- Pension Plan

Work/Life Balance

- Earned Paid Leave
- Sick Leave
- Employee Assistance Program (EAP)
- Employee Education and Development

Contact Information



Refer to this list when you need to contact one of your benefit vendors. For general information contact Employee Services.

MEDICAL:

| | |
|-----------------------|--|
| Provider Name | Harvard Pilgrim Health Care |
| Provider Contact | Harvard Pilgrim Customer Service |
| Provider Phone Number | 888-333-4742 |
| Provider Web Address | www.harvardpilgrim.org |

FLEXIBLE SPENDING ACCOUNTS (FSA):

| | |
|-----------------------|--|
| Provider Name | Benefit Strategies |
| Provider Phone Number | 888-401-3539 |
| Provider Fax Number | 603-647-4668 |
| Provider Web Address | benstrat.com |
| e-mail: | info@benstrat.com |

| | |
|-----------------|--|
| Mail Claims to: | Benefit Strategies P.O. Box 1300 Manchester, NH 03105-1300 |
|-----------------|--|

LIFE, LTD AND STD:

| | |
|-----------------------|--|
| Provider Name | Mutual of Omaha |
| Provider Contact | Claims |
| Provider Phone Number | 800-877-5176 |
| Provider Web Address | www.mutualofomaha.com/customerservice |

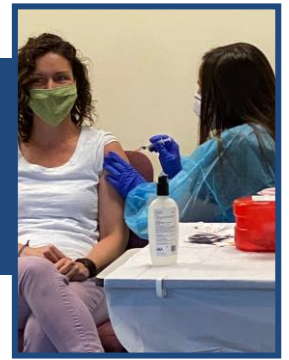
DENTAL/VISION:

| | |
|-------------------------------|---|
| Provider Name | Northeast Delta Dental |
| Dental Provider Contact | Northeast Delta Dental Customer Service |
| Dental Provider Phone Number: | 800-832-5700 or 603-223-1234 |
| Vision Provider Contact | EyeMed |
| Vision Provider Phone Number: | 866-723-0513 |

EMPLOYEE ASSISTANCE PROGRAM (EAP):

| | |
|------------------------|---|
| Provider Name | AnthemEAP |
| Provider Phone Number: | 800-999-7222 |
| Provider Web Address: | anthemeap.com (login: pwd) |

Medical Insurance



Who is Eligible and When:

Eligibility for medical coverage is effective the first of the month following date of hire. Employee Services will meet with you and review your benefit options before your effective date.

Regular nonunion employees working 20 hours or more per week, or union employees working 25 hours or more per week are eligible to participate in the Medical Plan with the District. Employee contributions are prorated based on normal scheduled working hours.

Benefits You Receive:

In 2022 the Portland Water District will continue to offer comprehensive Medical Benefits to our employees, through Harvard Pilgrim. We will continue to offer the HMO and POS medical plans with no change in the benefits.

We have also added a new HRA plan with a \$1,000 deductible and 20% coinsurance (with an out-of-pocket maximum of \$2,500 for an individual and a \$2,000 deductible and 20% coinsurance (with a \$5,000 out-of-pocket maximum per any tier of family coverage). A family deductible may be met in one of two ways: a. If a Member of a covered family meets an individual Deductible, then that Member has no additional Deductible Member Cost Sharing responsibilities for Covered Benefits for the remainder of the Calendar Year. b. If any number of Members in a covered family collectively meets a family Deductible, then all Members in that covered family have no additional Deductible Member Cost Sharing responsibilities for Covered Benefits for the remainder of the Calendar Year.

For 2022, Portland Water District will subsidize the employee contributions for those electing the new HRA plan. In addition, if incurred, Portland Water District will pay half of the deductible and coinsurance. This will occur automatically as described in page 7.

The tables in this Benefit Summary list a partial outline of services. Please refer to the Harvard Pilgrim Schedule of Benefits for a more comprehensive outline of coverage. To change a primary care physician, please call Harvard Pilgrim Health Care at 888-333-4742.

Our prescription plan remains the Harvard Pilgrim 5 Tier Value Formulary. Please see pages 6 and 7 for details.

Medical Opt-Out – Portland Water District provides a medical opt-out which is available to eligible employees who choose not to participate in Portland Water District's Health Insurance because of other coverage. An opt-out would result in a payment to the employee of \$90.36 per week. Proof of other health insurance coverage will be required each year to take advantage of this benefit.

2022 Harvard Pilgrim Plans

| Plan Type | Original HMO | New HRA \$1000 Deductible with 20% Coinsurance to \$2500 ME HMO Best Buy | ME POS Standard | |
|---|--|---|-----------------|----------------------------------|
| | Network | Network | Network | Non-Network |
| Member Coinsurance | 0% | 20% coinsurance | 10% | 30% |
| Deductible | | | | |
| Individual | None | \$1,000 | None | \$250 |
| Family | None | \$2,000 | None | \$750 |
| TOTAL PLAN In- Network Out- of-Pocket Max Med & Rx | Embedded | Embedded | Embedded | |
| Individual | \$3,000 | \$3,500 (\$2,250 after HRA funding by PWD) | \$2,500 | |
| Family | \$6,000 | \$7,000 (\$4,500 after HRA funding by PWD) | \$5,000 | |
| Office Visit Preventive | Covered in Full | Covered in Full | Covered in Full | 30% coinsurance after deductible |
| PCP | \$20 copay | \$20 copay | \$20 copay | 30% coinsurance after deductible |
| Specialist | \$20 copay | \$20 copay | \$20 copay | 30% coinsurance after deductible |
| Urgent Care | \$20 copay | \$20 copay | \$20 copay | 30% coinsurance after deductible |
| Emergency Room | \$100 copay | \$100 copay | \$100 copay | 30% coinsurance after deductible |
| Inpatient Services | No charge | Deductible, then 20% coinsurance | 10% coinsurance | 30% coinsurance after deductible |
| Outpatient Services | No charge | Deductible, then 20% coinsurance | 10% coinsurance | 30% coinsurance after deductible |
| High Tech Imaging (MRIs, MRAs, CAT & PET Scans) | No charge | No charge | No charge | 30% coinsurance after deductible |
| X-Rays, Laboratory & Other Tests | No charge | No charge | No charge | 30% coinsurance after deductible |
| Chiropractic | \$20 copay | \$20 copay | \$20 copay | 30% coinsurance after deductible |
| Therapies: Physical/Occupational Speech (Limited to 60 visits each therapy/per calendar year) | \$20 copay | \$20 copay | \$20 copay | 30% coinsurance after deductible |
| Routine Visions Exams (1 per year) | \$20 copay | \$20 copay | \$20 copay | 30% coinsurance after deductible |
| Prescription Drugs: Out of Pocket Max | \$1,000/\$2,000 | | | |
| | Retail | | | |
| | 30-day: \$5 / \$20 / \$30 / \$50 / 30% to \$250; 90-day: \$15 / \$60 / \$90 / \$150 / 30% to \$750 | | | |
| | Mail Order | | | |
| | \$10 / \$40 / \$60 / \$100 / 30% to \$750 | | | |

Prescription Drug Benefits

In 2022 Portland Water District will continue to provide your Prescription Drug benefits through the Harvard Pilgrim Pharmacy Program, with mail order from Optum Rx.

Tier 1: Tier 1 is primarily made up of lower-cost generic drugs. You pay the lowest cost-sharing amount for these drugs.

Tier 2: Tier 2 is primarily made up of higher-cost generic drugs. These drugs contain the same active ingredients as their brand-name counterparts.

Tier 3: Tier 3 is primarily made up of preferred brand-name drugs.

Tier 4: Tier 4 is primarily made up of preferred specialty drugs and non-preferred brand name drugs.

Tier 5: Tier 5 is primarily made up of non-preferred specialty drugs and other selected, high-cost brand-name and generic drugs.

Your prescription drug benefit covers most generic drugs and most brand-name drugs that do not have generic equivalents.

The HMO and POS plans all have an Rx out of pocket maximum of \$1000 per member and \$2000 per family.

Network Pharmacies

| | | |
|---------------------------------|--------|--------------------|
| Co-pays for a 30/90-day supply: | Tier 1 | \$5/\$15 |
| | Tier 2 | \$20/\$60 |
| | Tier 3 | \$30/\$90 |
| | Tier 4 | \$50/\$150 |
| | Tier 5 | 30% to \$250/\$750 |

(Some maintenance medications are available for a 90-day retail supply at two copays)

Mail Order

| | | |
|-----------------------------|--------|--------------|
| Co-pay for a 90-day supply: | Tier 1 | \$10 |
| | Tier 2 | \$40 |
| | Tier 3 | \$60 |
| | Tier 4 | \$100 |
| | Tier 5 | 30% to \$500 |

HP DRUG LOOKUP – Value 5-Tier

How to Look Up a Drug in the Value-5 tier Formulary on the Harvard Pilgrim Website

1. Go to <https://www.harvardpilgrim.org>
2. Scroll to the bottom of the page until you see a teal colored box on the right.
3. Within that teal box, click on “Check drug coverage and costs for 2022.”
4. Under “2022 Prescription Drug Plans” click on “Value 5-Tier.”
5. You may choose to download a printable pdf which will list the drugs alphabetically or by category, or
6. You may look at the “Prescription Drug List.”
7. Type in a drug name.

8. If the drug is covered, it will appear and list Brand and Generic. Click on “Brand” or “Generic” and you will see the tier number for your choice.
9. If a drug is not covered and there is no generic available, please go to <https://www.harvardpilgrim.org/public/request-an-exception> to learn how you may request an exception and to download an exception form to be completed by you and your physician.
10. If you wish to look up drugs by category, click on “Therapeutic Class” and click on the drug category to make your choice. You may also click on the subcategory to further define your selection but clicking on subcategory is not mandatory.
11. A list of drugs in your chosen category will appear, along with each drug’s tier number.

These lists are frequently updated. Please visit [harvardpilgrim.org](https://www.harvardpilgrim.org) or call Harvard Pilgrim Member Services at 888-333-4742 to learn more.

Your Medical Contribution

| Employee's Rate | Single | | | Single with Child(ren) | | | EE/Spouse | | | Family | | |
|------------------------------|--------|--------|--------|------------------------|--------|--------|-----------|--------|--------|--------|--------|--------|
| | POS | HMO | HRA | POS | HMO | HRA | POS | HMO | HRA | POS | HMO | HRA |
| 2022 FULL Rates per week | 220.78 | 225.90 | 215.10 | 375.34 | 384.02 | 365.67 | 463.65 | 474.38 | 451.71 | 558.58 | 571.52 | 544.20 |
| 2022 EMPLOYEE Rates per week | 19.87 | 20.33 | 4.94 | 66.24 | 67.77 | 35.68 | 92.73 | 94.88 | 61.49 | 121.21 | 124.02 | 89.24 |

Health Reimbursement Account (HRA) ONLY For New HRA Plan with Coinsurance

Portland Water District will be paying half of the deductible and coinsurance of the new HRA plan. This will take place automatically through Benefit Strategies. Benefit Strategies will pay half of your total bill directly to your provider. You will then receive a net bill from your provider, and you will be responsible for paying that amount.

Additional Harvard Pilgrim Services

Convenience Care and Urgent Care

As you know, in a medical emergency, you should always dial 911 or go to the nearest Emergency Room. But, when your condition isn't life threatening, there are many places where you may seek care that are far less expensive for you than the ER.

Urgent Care and Convenience Care Clinics are becoming a popular alternative for non-emergency care. Their doctors, assistants and nurses treat broken bones, cuts, fevers, and conditions that need immediate care.

To locate Urgent and Convenience Care facilities near you:

1. Go to [Find a Provider](#)
2. Find your medical plan from those listed and click on it
3. Type either “Urgent Care” or “Convenience Care Center” in the “search” bar and click “search”
4. Enter your zip code and the distance from your zip code you wish to search (miles from)
5. The list will be posted for your review. Please check back often as the list is frequently updated

Doctor on Demand

For Harvard Pilgrim members, Doctor on Demand can treat many common medical conditions through live online video. See and talk to a board-certified doctor from your home or office through your smartphone, tablet or computer. You can download the app now and be prepared when someone in the family comes down with conditions such as UTI, skin rash, pink eye or influenza. Most prescriptions can be instantly sent to your nearest pharmacy. You’ll be glad a doctor is only a few taps away on the day you can barely get out of bed.

Doctor on Demand also offers behavioral health care. The most common conditions that Doctor on Demand treats are depression, relationship issues, workplace stress, social anxiety, addiction, trauma and loss. The service is not meant for crisis or emergency situations. Anyone experiencing a crisis or emergency should call 911 or go to the nearest emergency room. Go to www.doctorondemand.com to start your visit on your computer or to download the app on your smartphone.

Optum Behavioral Health

Optum offers a behavioral health network of approximately 4,000 contracted providers in all 50 states. Providers can evaluate and treat general mental health conditions, such as depression and anxiety. They can also provide therapy, and when appropriate prescribe medications (subject to state licensure and regulatory requirements).

To easily access virtual behavioral health services, go to harvardpilgrim.org and click “Find a provider” at the top of the page. Choose your plan. Click “Behavioral Health Virtual Visits.”

Estimate My Costs

Be sure to register for your member account at harvardpilgrim.org because there are many money saving opportunities on the portal. One of them is “Estimate My Costs.” Where you receive medical care can determine what you pay. The cost of a common surgery may vary at two different hospitals, even with the same doctor performing the procedure. An x-ray or MRI at one facility may cost much more than at another facility. Estimate My Costs allows you to search for a medical procedure, type of visit or procedure code. You may compare options based on cost and quality ratings provided for multiple providers and facilities. To get started, log in to your member account at harvardpilgrim.org, click “Tools & Resources” at the top of the page, then click “Estimate My Cost.”

Reduce My Costs

Harvard Pilgrim offers a voluntary program which will help you save money with their voluntary “Reduce My Costs” program. If you are scheduled to receive outpatient procedures or diagnostic tests, this program will help you find lower cost providers. Harvard will also reward you for choosing to save money.

1. Call 855-772-8366 whenever your doctor recommends an outpatient test or procedure such as radiology, lab work, mammogram, ultrasound, bone density, colonoscopy, or other non-emergency out-patient tests and procedures.
2. You'll speak with an experienced nurse who will:
 - Compare provider costs and inform you of the lower cost providers in your area.
 - Assist with scheduling or rescheduling your appointment and help with any paperwork.
3. If you're already seeing a lower cost provider, you'll receive a cash reward just for calling.
4. If you decide to receive care from a lower cost provider, you will earn a cash reward depending on the service and the associated cost savings.

Harvard Pilgrim Member Portal

Your online member account has quick, reliable answers to the information you need:

- Look up benefits and claim history along with the status of your deductible and out-of-pocket maximum
- Take advantage of discounts and savings
- Learn how preventive care and conditions are covered
- Access helpful tools and resources to live a healthier life.

Register for the member portal at hphc.org and click on "Member Login."

Harvard Pilgrim App

The Harvard Pilgrim App allows you to:

- Access a virtual ID card with the ability to download to your digital wallet
- Change your primary care physician
- Review claims
- Look up providers
- Check to see if a provider you're referred to is contracted with Harvard Pilgrim
- Ability to log in using facial recognition or touch ID

To get started, download the app via Google Play or the Apple App Store.

Harvard Pilgrim Well-being Program and Fitness Reimbursement

Earn up to \$420 in rewards and reimbursements.

Enroll in the Harvard Pilgrim online Well-being Program and start participating in a variety of single-step and habit building activities, covering a range of topics built around monthly themes including:

- | | | |
|--------------------|-------------------------|---------------------|
| •Stress Management | •Environmental wellness | •Volunteerism |
| •Healthy eating | •Physical activity | •Financial literacy |
| •Self-care | •Health plan literacy | |

Earn up to \$120 in Amazon gift cards. You'll earn rewards incrementally, so the longer you participate in the program the more rewards you earn. Reach all three levels to earn a total of \$120 in Amazon gift cards. Log in to harvardpilgrim.org/wellbeingforall to start earning rewards. Covered dependents and employees who aren't Harvard Pilgrim members can participate in a separate program, where they can earn points towards monthly Amazon gift card drawings.

Harvard Pilgrim Fitness Reimbursement

Harvard Pilgrim offers a \$300 Fitness Reimbursement – up to a maximum of \$150 per Harvard Pilgrim policy holder (PWD employee) and up to a \$150 maximum for a dependent per calendar year. For plans with one covered member, the maximum reimbursement amount is \$150. The employee or dependent must be a member of both Harvard Pilgrim and a qualified fitness facility for at least four consecutive months. One submission for reimbursement per year to Harvard Pilgrim is permitted.

Fitness reimbursement applies to monthly fees paid to a facility that provides cardiovascular and strength-training equipment for exercising and improving physical fitness, such as: health clubs and fitness centers; YMCA's and YWCA's; Jewish Community Centers; and municipal fitness centers.

Virtual fitness class subscriptions will also qualify for the fitness reimbursement. Validation of qualifying facilities and virtual fitness subscriptions is subject to approval by Harvard Pilgrim.

Harvard Pilgrim Behavioral Health Webpage

The Harvard Pilgrim Behavioral Health Webpage is there to support your emotional and mental well-being. Discover more about common behavioral health needs, when to seek help, how to find behavioral health providers and what you may expect from treatment. For more information, go to harvardpilgrim.org/behavioralhealth

Sanvello App

The Sanvello app is a powerful, science-driven app which provides coping techniques, cognitive behavioral therapy and guided journeys for your behavioral health needs. Sanvello will:

- Track your mood daily
- Teach coping skills
- Allow you to experience guided journeys via audio lessons, activities and other techniques
- Get personalized progress through weekly check-ins
- Participate and connect with others who understand what you're going through and will be there until you feel better.

To get the Sanvello app go to Google Play or iTunes. You will receive a complimentary premium version when you enter your Harvard Pilgrim ID number. You may also go to liveandworkwell.com to browse and explore the app as a guest (access code: HPHC).

Ovia Health

Ovia Health is a series of evidence-based, clinically backed apps offering support to members navigating fertility, pregnancy and early parenting. Apps include:

- Ovia Fertility
- Ovia Pregnancy
- Ovia Parenting

To access Ovia Health go to <https://connect.oviahealth.com/en/harvardpilgrim> or download from the App Store or Google Play. Select:

- “Try it now” (to create account)
- “I have Ovia Health as a benefit”
- “Sign up”
- Health plan and employer
- Enter information and accept terms and conditions

Living Well at Home

Harvard Pilgrim offers virtual well-being classes at no cost. Visit harvardpilgrim.org/livingwellathome to take the following classes:

- Yoga – Mondays and Wednesdays 5:15 pm ET
- Zumba – Tuesdays and Thursdays 5:15 pm ET
- Guided Mindfulness – Tuesdays and Fridays 8:30 am – 9 am ET
- Health and wellness webinars – Wednesdays 1:00 pm – 1:00 pm ET

Exceptional Discounts for Members

Take advantage of discounts on products and services for body and mind. Visit www.harvardpilgrim.org/discounts to discover health savings on:

- Vision
- Healthy Eating
- Holistic Wellness
- Fitness
- Hearing

Dental Insurance



Portland Water District will continue to offer a Dental plan through Northeast Delta Dental. All dentists are covered, but please remember that you save money by choosing a dentist from the network for your care. Dental benefits are available to all regular non-union employees working 20 hours or more per week, or union employees working 25 hours or more per week. An overview is below. A complete summary is available from Employee Services.

| Services | Explanation |
|---------------------|--|
| Preventive Services | Exams, cleanings, x-rays – 100% covered, no waiting period |
| Deductible | \$75/\$225 Lifetime Deductible. Waived for Preventive services. |
| Basic Services | Amalgam (silver) fillings, composite (white) fillings (anterior and posterior), simple extractions – 70% covered, 6 month waiting period |
| Major Services | Oral surgery, root canal, crowns – 50% covered, 12 month waiting period |
| Orthodontia | Children and Adults. \$1500 lifetime benefit – 50% covered, 24 month waiting period |
| Annual Maximum | \$2000 per person for Preventative, Basic and Major services combined |

Your Dental Contribution

Good news! In 2022 there will be no change in what employees pay for dental coverage. For those employees who wish to participate in the dental program, below are the pretax premiums on a monthly and a weekly basis. Rates listed below are for employees working 40 hours per week. Rates are prorated for employees working less than 40 hours per week.

| <u>Employee's Rate</u> | One Person | Two Person | Three or more Persons |
|-------------------------------|------------|------------|-----------------------|
| 2022 EMPLOYER Rates per month | \$44.68 | \$76.17 | \$127.50 |
| 2022 EMPLOYEE Rates per week | \$3.09 | \$10.36 | \$22.21 |

Voluntary Vision Insurance



In 2022, Portland Water District will continue to offer DeltaVision, a voluntary vision plan supported by the EyeMed Vision Care network. This is a **Hardware Only plan**, and available to all employees, union employees working a minimum of 25 hours per week and nonunion employees working a minimum of 20 hours per week. The cost for participating in this plan has decreased in 2022. A rate table and a plan overview are outlined below and on the next page.

| <u>Employee's Rate</u> | One Person | Two Person | Three or more Persons |
|-------------------------------|------------|------------|-----------------------|
| 2022 EMPLOYER Rates per month | \$5.29 | \$9.08 | \$16.24 |
| 2022 EMPLOYEE Rates per week | \$1.22 | \$2.10 | \$3.75 |

DeltaVision Hardware Only Plan Summary

| | Network Benefit | Non-Network Reimbursement |
|---|--|---------------------------|
| Frames every 24 months | | |
| Any available frame at provider location | \$150 allowance, then 20% off balance | \$75 |
| Standard Plastic Lenses every 12 months | | |
| Single/Bifocal/Trifocal | Member pays \$20; plan pays balance | \$25/\$40/\$55 |
| Lens Options | | |
| UV coating/Tint/Standard scratch resistance | Member pays \$15 each | None |
| Standard polycarbonate | Member pays \$40 | None |
| Standard anti-reflective coating | Member pays \$45 | None |
| Standard progressive | Member pays \$85 | None |
| Premium progressive | Member pays \$85; 80% of charge less \$120 allowance | None |
| Other add-ons and services | 20% off retail price | None |
| Contact Lenses every 12 months; In lieu of spectacle lenses; Allowance covers materials only | | |
| Conventional | \$150 allowance, then 15% off balance | \$120 |
| Disposable | \$150 allowance, member pays balance | \$120 |
| Medically necessary | Paid in full | \$200 |
| Laser Vision Correction – Lasik or PRK | 15% off retail price or 5% off promotional price | None |

Flexible Spending Accounts (FSA) Health Care and/or Dependent Care



In 2022 the Portland Water District will continue to offer a Flexible Spending Account (FSA) program to all regular nonunion employees working 20 hours or more per week, or union employees working 25 hours or more per week. Our Flexible Spending carrier is Benefit Strategies, LLC.

The FSA allows employees to have pre-tax dollars deducted from their salaries to pay for eligible out-of-pocket expenses. The pre-tax contributions made to the FSA can be used to pay for predictable non-reimbursed health care expenses and dependent care expenses during the plan year. Through the FSA program, you can reduce your taxable income without reducing your real income, so that you can keep more of the money you earn. Under IRS rules, any balance remaining in the account at the end of the plan year will be forfeited. For this reason, you should be careful and not to over-fund your account(s).

Participation in the Health Care and/or Dependent Care FSA is optional and determined on an annual basis for the plan year. You must enroll for each plan year. You determine how much to contribute to the account, up to a specified maximum, based on anticipated expenses during the plan year. In 2022 we will continue to provide participants with a Flexible Spending debit card.

Please Note: The CARES stimulus act mandates that over-the-Counter medications and supplies are eligible qualified expenses. The IRS mandates that PPE is a qualified eligible expense for FSA Accounts. For a complete list of Over-the Counter items eligible for reimbursement go to:

<https://www.benstrat.com/downloads/FSA-Eligible-Expenses-Election-Worksheet.pdf>

The maximum contributions to a Health Care Flexible Spending Account has increased to \$2,850 per plan year; Dependent Care Flexible Spending Account contributions will remain limited to \$5,000 per plan year.

Wellness



Portland Water District will continue to offer wellness events in 2022, and we encourage you to participate. Wellness is important to you and your family, and over time benefits the health plan, and that helps all of us. Take advantage of the Wellness benefits through programs offered through the Employee Assistance Program (EAP), screenings, and information at the annual wellness fair, the flu shot clinic, reimbursement through the WHY Program, the wellness coach and the many preventive features of the Harvard Pilgrim Health Plans.



Disability Insurance

The Portland Water District provides employees working 30+ hours per week long-term disability income benefits through Mutual of Omaha and pays the full cost of this coverage. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income.

Individual short-term disability benefits are available through Mutual of Omaha on a voluntary basis to employees working 30+ hours per week. For newly hired employees, who have not had a chance to accrue a large sick bank, or for employees who may have depleted their sick bank, short term disability provides a way to insure your income should you become incapacitated due to an accident or illness. If you purchase short term disability, your premiums are deducted on an after-tax basis. **The pre-existing condition under this plan is 3/6 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, would not be covered.** If you purchase short term disability, your premiums are deducted on an after-tax basis. Eligible employees can enroll at the time of hire subject to a 3/6 month pre-existing condition requirement. Employees who have declined coverage in the past may enroll each year during fall open enrollment, subject to medical questions and subject to a 3/6 month pre-existing condition provision.

| | Long-Term Disability | Voluntary Short-Term Disability |
|------------------|---|---|
| Benefits Begin | 180 days after disability begins | 1 st calendar day for injury 8 th calendar day for a disease |
| Benefits Payable | 2-year own occupation, 65+ benefit duration | 26 weeks |
| Income Replaced | 60% of monthly salary | 60% of pre-disability earnings |
| Maximum Benefit | \$5000 per month | \$1150 per week |

Life and AD&D Insurance

Basic Life Insurance

In 2022 Portland Water District will be changing life insurance carriers to Mutual of Omaha. Life insurance offers you and your family important financial protection. The Portland Water District provides employees working 30+ hours per week a life insurance benefit equal to 2x salary to a maximum of \$300,000 and pays 50% of the cost of this benefit. Eligible employees pay 50% of the cost. If you elect not to pay for this, you will not receive the benefit. The benefits reduce to 65% at age 65 and 50% at age 70. Benefits terminate at retirement unless you exercise the option to individualize the policy. **For 2022 open enrollment only, you are eligible to enroll in this benefit even if you have declined Life Insurance in the past. After this year, Basic Life will only be available to new hires.** Be sure that you keep your beneficiary information current.

Voluntary Supplemental Term Life Insurance

Employees working 30+ hours per week who would like to supplement their group life insurance benefits may purchase additional coverage Voluntary Life Insurance through Mutual of Omaha.

You can buy Voluntary Life Insurance for yourself, your spouse and your children.

You may purchase coverage in \$10,000 increments up to a maximum for \$300,000 for yourself, and spouses may elect 100% of the employee's benefit up to 100,000. You may purchase \$15,000 for your children.

This plan is rated using the same rates for the employee and spouse. Employee and spouse rates are calculated based on the employee's current age (as of the effective date of the plan). Employee and spouse rates are adjusted once each year on the plan anniversary date (for employees advancing to the next age band). Spouse coverage terminates when the employee attains age 70 (regardless of the spouse's actual age).

Employee coverage reduces by 35% of the original amount when you turn 65 and by 50% of the original amount when you turn 70. If your coverage ends because you leave the District, you can continue coverage and have it billed directly to your home, by either converting your Portland Water District policy to a whole life policy, or by continuing your term life policy through a process called portability. You have 31 days to convert or apply for portability without answering any medical questions.

True Open Enrollment for 2022

All eligible employees, spouses and dependents can elect voluntary term life up to the Guarantee Issue with no medical questions for this open enrollment period. Guarantee issue for employees is 5 times annual salary up to \$100,000. Guarantee issue for spouses is 100% of the employee's benefit up to \$30,000. Guarantee issue for children is \$15,000. Please note that Spouse and Child(ren) coverage is only available if the employee has coverage under this plan. Spouse coverage terminates at age 70.



Retirement

Portland Water District's Deferred Compensation (457) Plan

The Portland Water District's Deferred Compensation (457) Plan offers employees a tax-favored way to contribute to your retirement income. Under the Plan, you can elect to defer from each paycheck a portion of your pay with no current income taxes withheld. You also have a choice of a Roth IRA option in which you pay taxes as you contribute, but your distributions at retirement are tax free. The Plan offers a choice of professionally managed mutual funds from which you may select when making your investment election, as well as professionally managed target date funds. As a participant, you have your own account and the amount within it is determined by the amount of compensation you defer and by the performance of your investment choices.

Employees must participate with a minimum 3% mandatory deferral and are encouraged to contribute more. The District will match 150% of the first 4.5% of compensation. If you elect to contribute 4.5%, then the 150% match will be 6.75% of your pay. You may elect to contribute more than 4.5%, but any amount exceeding this will not be matched by the District. After successfully completing a 6-month probationary period, the "match" accrued during the prior 6 months will be applied retroactively to your hire date.

You can increase your 457 retirement plan contributions any time you wish! When making a change to the 457, those changes take effect the first of the following month after the change is made. Please visit www.principal.com. If you have never logged on before, the directions can be found on Sharepoint/Departments/ESBenefits/457 Log on info.

Portland Water District's Defined Benefit Plan

Non-union employees hired before 1/1/12 participate in the Defined Benefit Plan for non-union employees. Union employees hired before 1/1/11 participate in the Defined Benefit Plan for bargaining unit employees. (Summary Plan Descriptions are available at Sharepoint). Employees who are participants in either of the Defined Benefit Pension plans are eligible to receive \$1,225 in matching contributions from the District to the 457 plan.

Any bargaining unit employee who is currently eligible and in the bargaining unit defined benefit plan prior to 1/1/11, and transfers or promotes into a non-bargaining unit position on or after 10-1-17, will have the choice of:

- remaining in the bargaining unit defined benefit plan, or
- having their benefit “frozen” at the years of service obtained prior to transferring and participating in the 457 plan. **This choice can only be made once and is irrevocable. For this reason, the District encourages such employees to seek advice from an independent financial counselor when making this decision.**

If the employee chooses to participate in the 457 Plan upon transfer or promotion into the non-bargaining unit position, the employee must participate with a minimum 3% mandatory deferral, under the same terms noted above under the summary of the 457 Plan. After successfully completing a 6-month probationary period, the “match” accrued during those 6 months will be applied retroactively to the date of the transfer into the new position.

WHY Reimbursement Program

The Portland Water District WHY Reimbursement Program is designed to help you achieve your health goals. On the first of the month following 30 days of employment, PWD will provide you with a \$100 per year reimbursement toward the cost of fitness club membership and wellness classes such as Swimming membership, Aerobic Classes, Tai Chi Classes, and Weight Loss Meetings. Sport club memberships, such as golf, baseball, etc., are not eligible. **OR**, PWD will offer \$100 per year reimbursement toward the purchase of fitness and aerobic equipment such as Treadmills, Lifecycles, Weights and Bench, Bicycles. Sporting equipment, apparel and footwear are not eligible. Employees may combine the 2 options, but the total is \$100 per year combined. The amount submitted to PWD for WHY reimbursement for health club membership cannot be submitted to Harvard Pilgrim as part of their fitness reimbursement.

Employee Assistance Program



Portland Water District has contracted with Anthem Employee Assistance Program (EAP), to offer you and your family members the services of an Employee Assistance Plan (EAP). The program consists of resources and referral services, counseling and support services, online information and interactive tools. All services are free, confidential, accessible 24 hours a day, 365 days a year and available to all members of your household, regardless of insurance coverage.

The program includes:

- 24-hour/365-day live telephonic access
- 24-hour crisis intervention
- 24-hour telephonic consultation with licensed behavioral health clinicians

- Referrals for up to 3 free, face-to-face counseling visits for behavioral issues
- Referrals to community resources for localized support
- Consultation and referrals for work-related issues
- Comprehensive website offering resources, education, tools and referrals
- Legal/financial consultation
- Tobacco coaching
- ID theft recovery and credit monitoring service
- Cost savings center

Just call the EAP at 1-800-999-7222 or go online to anthemep.com and enter pwd to log on and access a wealth of information.

Sick Leave



Sick Leave covers absences for non-union and union employees. For full time employees sick leave will accrue at the rate of 8 hours for each full calendar month of active service, to a maximum of 120 days. Covered absences are temporary medical illness and/or disability of the employee. Short-term absences covered under this policy are for non-occupational illness and/or injury. In addition, a maximum of five days (40 sick pay hours) may be deducted annually from the employee’s accrued sick bank to care for an ill immediate family member. Sick Leave runs concurrent with FMLA leave when applicable. Employees must use time from their sick bank first for their own illness or injury. If their sick bank is exhausted or has not yet accrued, accrued vacation time may be substituted.

Earned Paid Leave



Employees will accrue earned paid leave per the following schedule:

| Length of Service | Annual Vacation Weeks/Hours | Accrual Rate Hours/Month | Maximum Balance |
|-------------------|---------------------------------|--------------------------|-----------------|
| At hire | Two days deposited (16 hours) | 1.333 | 32 hours |
| First year | 2 weeks (80 hours) | 6.667 | 160 hours |
| After 1 year | 2 weeks plus 2 days (96 hours) | 8.000 | 192 hours |
| After 3 years | 2 weeks plus 4 days (112 hours) | 9.333 | 224 hours |
| After 5 years | 3 weeks plus 2 days (136 hours) | 11.333 | 272 hours |
| After 7 years | 3 weeks plus 4 days (152 hours) | 12.667 | 304 hours |
| After 10 years | 4 weeks plus 1 day (168 hours) | 14.000 | 336 hours |
| After 15 years | 4 weeks plus 2 days (176 hours) | 14.667 | 352 hours |
| After 20 years | 5 weeks (200 hours) | 16.667 | 400 hours |

Employees will also receive the following longevity bonuses:

| | |
|---|---|
| 25 th Employment Anniversary | <u>1 day</u> credited to the earned paid leave bank |
| 30 th Employment Anniversary | <u>1 day</u> credited to the earned paid leave bank |
| 35 th Employment Anniversary | <u>1 day</u> credited to the earned paid leave bank |
| 40 th Employment Anniversary | <u>1 day</u> credited to the earned paid leave bank |
| 45 th Employment Anniversary | <u>1 day</u> credited to the earned paid leave bank |

Additional Benefits



Referral Bonus: In appreciation for helping recruit the very best candidates, employees who refer someone that is hired into a full-time, part-time or temporary position lasting 6 months with the District will receive a \$100 referral bonus (less applicable taxes). However, employees are not eligible for this incentive if the candidate is already employed within PWD, or the employee works in Employee Services.

Holidays: The Portland Water District provides twelve paid holidays each year. This policy applies to non-union and union employees. The holidays observed shall be as follows.

| | |
|----------------------------------|----------------------------|
| 1. New Year's Day | 7. Labor Day |
| 2. Martin Luther King's Birthday | 8. Indigenous Peoples Day |
| 3. Washington's Birthday | 9. Veteran's Day |
| 4. Patriot's Day | 10. Thanksgiving Day |
| 5. Memorial Day | 11. Day after Thanksgiving |
| 6. Independence Day | 12. Christmas Day |

Voluntary Benefits through Colonial Life and Employee Discounts: Lists available at Sharepoint.

Bereavement Leave: This leave provides time away from work for an employee who has a death in his/her family or spouse's family. Please see leave policy available at Sharepoint.

Who do I contact?

Who do I contact with questions or changes to my plans?

Any questions about the available benefits should be addressed to Employee Services at 774-5961 x 3074.

This booklet is provided for your convenience and is for informational purposes only. Portland Water District and Borislow Insurance are not responsible for errors, omissions or changes initiated by Portland Water District, Borislow Insurance, or a Third Party. The Subscriber Certificate(s) and applicable riders define the terms and conditions of these benefits in greater detail. If there is a discrepancy between the information in this pamphlet and the official subscriber certificate(s) and/or riders, the official subscriber certificate(s) and/or riders will always govern. Although this guide may reference an individual policy (voluntary benefit(s)), these individual policies available through employment with the Plan Sponsor are not subject to ERISA or the provisions of this Plan even though our benefit materials may mention such benefits. The Plan Sponsor does not sponsor, endorse, or contribute toward these voluntary benefits and they are not considered part of any program of benefits maintained by the Plan Sponsor. This guide is not a contract and does not intend to create contractual obligations of any kind. **Revised January 5, 2022.**



Portland Water District
FROM SEBAGO LAKE TO CASCO BAY