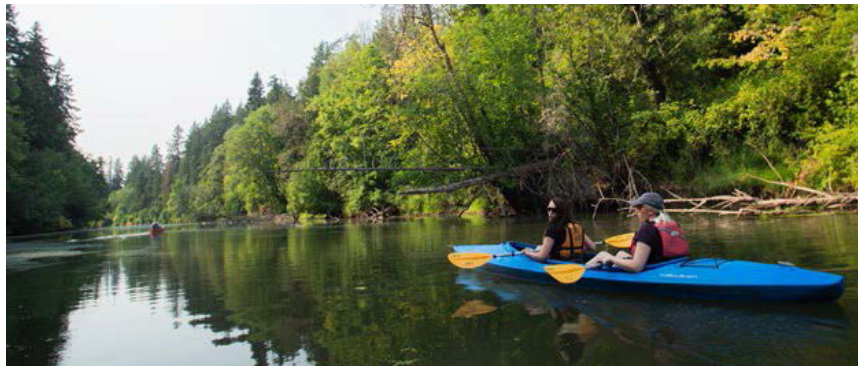


Explore Your Benefits

Non-Represented Employees



Welcome to Clean Water Services:

Clean Water Services values our employees and their commitment to the District’s Mission of providing cost-effective services and environmentally sensitive management of water resources for the Tualatin River Watershed. Through this mission and with the dedication of our employees, Clean Water Services works to enhance the environment and quality of life in the Tualatin River Watershed through visionary and collaborative management of water resources in partnership with others.

Employees are our greatest asset, and play a key role in the success of the District. In order to attract and retain a highly skilled, diverse workforce and recognize the dedication our employees demonstrate each and every day, Clean Water Services offers comprehensive benefits as part of a total compensation package. Benefits include medical, dental and vision, retirement, life insurance, voluntary supplemental coverages, HRA deposits, paid time off, tuition reimbursement and a variety of employee discounts such as the annual TriMet pass, KinderCare childcare and FirstNet subscriber cell phone plan.

This guide is intended to help you learn about and select the most cost-effective coverages to fit your individual needs. This is only a summary and is not intended to be a complete description of all benefit offerings. Further information is available by reaching out to Benefits Management at **503-681-3661** or email **benefits@cleanwaterservices.org**.

Thank you for helping us reach our goal of providing beautiful clean water for today and tomorrow, and choosing Clean Water Services as your employer of choice.

The Human Resources Team



Find It Here

Benefits Overview	3
Medical Benefits	4
Dental and Vision Benefits	4
Spending Accounts	5
Life and Disability	6
Retirement Plans	8
Paid Time Off	9
Additional Benefits	10
PEBB Benefit Provider Contact Information	11



Benefits Overview

Eligibility

All full-time and part-time employees are eligible for benefits if meeting the hours worked requirement. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse; or same or opposite gender domestic partner.
- Children, and children of domestic partners, may be covered until age 26.
Disabled children may be covered beyond age 26.

All newly hired or a newly eligible active employees have 30 days from the date of hire or date of eligibility to enroll in PEBB benefit plans and other CWS benefits.

When Coverage Begins

Coverage offered through PEBB is effective the first of the month following the date of hire, if online enrollment is completed by the end of the month in which an employee is hired. If enrollment is not completed by the end of the month in which an employee is hired, benefits are effective the first of the month following the date in which enrollment is completed.

Benefits provided through CWS, which are not part of PEBB, are effective the first of the month following 60 hours of service for full-time, and 40 hours of service for part-time.

Full-time employees must work 60 hours per month, and part-time regular employees must work 40 hours per month for continuation of coverage for benefits offered through both PEBB and CWS.

Benefits Plan Year

The benefits plan year runs from January 1 through December 31 of each year.

Making Benefit Changes During the Year

When a qualifying life event (QLE) occurs during the benefits plan year, you have 30 days from the date of the event to contact Benefits Management to make appropriate changes and provide proof of the event and documentation for dependent verification, if applicable. Without a QLE, you will need to wait until the next annual Open Enrollment to change your benefits. Your change in coverage must be consistent with your change in status. QLEs include the following:

- Change in your legal marital status (marriage, divorce, or legal separation).
- Change in the number of your dependents (for example, through birth or adoption of a child, or if a child is no longer an eligible dependent).
- Change in your spouse or domestic partner's employment status, resulting in a loss or gain of coverage.
- Employee, spouse, or dependent taking an unpaid leave of absence, which affects benefits eligibility.
- Entitlement to Medicare or Medicaid.



PEBB offers the choice of 5 plans: Kaiser Traditional, Kaiser Deductible, Moda Synergy, Providence Statewide and Providence Choice. All plans include prescription drug benefits.

Providence Statewide (PPO)

PPO plans offer services and benefits at two coverage levels: preferred providers and non-preferred providers. Providence Health Plan is dedicated to providing equitable health care and meeting your unique needs. If you use doctors who are preferred (in-network), you pay less.

Providence Choice (Medical Home)

PEBB offers Providence Choice as a medical home plan. A medical home is a clinic staffed by health care professionals who work together as a team.

You must choose your medical home and inform the plan of your selection before beginning services to ensure you have access to the full benefits of your plan.

Find a Providence Choice medical home.

Kaiser Traditional & Kaiser Deductible (Health Service Contractor HCSC)

Care at Kaiser Permanente is tailored to your needs. These plans offer a high level of service and benefits with low or no deductible. You must use providers and facilities that are part of the plan.

Moda Health Synergy (PCP 360)

A PCP 360 is a primary care provider who has been certified by the Oregon Patient-Centered Primary Care program.

In the Moda Health Synergy plan, you must choose your PCP 360 and inform the plan of your selection before beginning services to ensure you have access to in-network benefits for primary care services.

Find a PCP 360.

Dental Plan

PEBB offers a wide variety of choices and a large network of providers for dental through four dental plans: Delta Dental plans (2), Kaiser Permanente Dental and Willamette Dental. **View them side by side.**

Vision Plan

PEBB offers three vision plans providing a large network and low out of pocket costs:

Kaiser: Members who enroll in a Kaiser medical plan are automatically enrolled in Kaiser vision coverage. VSP Basic Plan and VSP Plus Plan are available to Moda and Providence members only. **View them side by side.**

Spending Accounts

Health Reimbursement Arrangement (HRA)

The District deposits tax-free dollars into a trust account for each regular full-time employee. These tax-free funds can be used to reimburse eligible out-of-pocket health care costs and premiums — even during retirement — for the employee as well as the employee's spouse and qualified dependents. Unlike Section 125 flexible spending accounts, unused funds in the HRA account are carried over from year to year with no maximum balance. Full-time regular, benefit eligible employees, enrolled in a medical plan or who opt out of medical coverage with proof of coverage under another group medical plan will receive \$170/month. Employees who participate in the HEM (Health Engagement Model) offered through PEBB receive an additional \$17.50/month.

Flexible Spending Accounts (FSAs) and Commuter Benefit Accounts

Flexible Spending Accounts (FSAs) and commuter benefit accounts provide a great way to save money on your everyday expenses. You can pay for eligible health care, dependent care, or transportation expenses on a pretax basis through payroll deductions. Employees must enroll each year to participate.

You have several FSA and commuter benefit account options.

Health Care FSA

- Contribute up to the annual maximum set by the IRS each year to pay for eligible health care expenses, including deductibles, copays, and coinsurance. See IRS Publication 502 at [irs.gov](https://www.irs.gov) to learn more.

Dependent Care FSA

- Contribute up to \$5,000 annually (\$2,500 married, filing separately) to pay for eligible dependent care expenses including child care for children up to age 13 and care for dependent elders. To learn more, see IRS Publication 503 at [irs.gov](https://www.irs.gov).

Parking Reimbursement Account:

Set aside pretax money from your paycheck to pay for parking at or near a location from which you work or commute to work.

- Parking in a state-owned location is not eligible for reimbursement.
- Important! You don't qualify for the Parking Reimbursement Account if you park at a state-owned lot or garage, and you pay the parking expense through payroll deductions.
- Maximum amount: \$315/month.

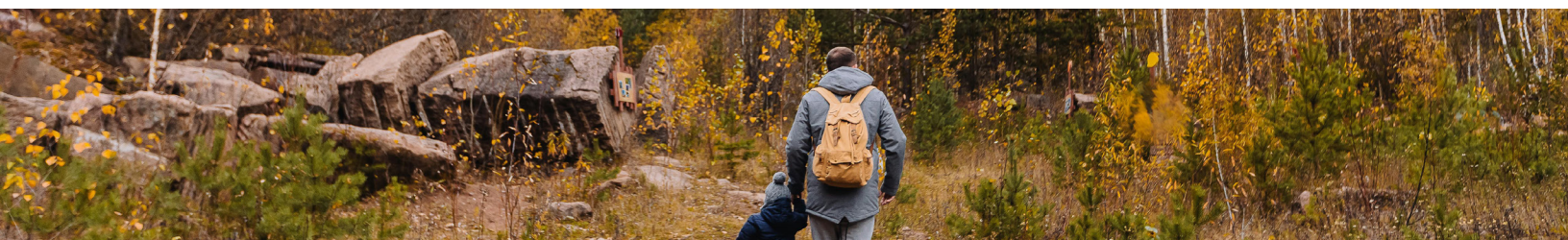
Mass Transit/Vanpool Reimbursement Account

- Set aside pretax money from your paycheck to pay for transit expenses.
- Eligible expenses include vanpool, bus, rail, or ferry that you incur to commute to and from work. Bicycles are not included.
- Maximum amount \$315/month.

FSA Rules to Keep in Mind

Health Care FSA – Submit claims through March 31 of the following year. Funds are “Use it or lose it” so unused funds are forfeited at the end of the plan year.

Dependent Care FSA – Funds are “Use it or lose it” so unused funds are forfeited at the end of the plan year.





Life and Disability

Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) Insurance is a useful solution to help preserve your family's quality of life and financial future. Full-time regular employees working 60 hours per month are provided with 1x your annual earnings up to a maximum of \$250,000. CWS also provides Basic Life Insurance in the amount of \$10,000 through PEBB for those that enroll in a medical plan at no cost to the employee.

Optional Life Insurance:

Optional life insurance provides a lump sum payment to help protect your family in the event of your death.

Optional life insurance is available for you and your eligible dependents. You may purchase optional life insurance for your dependents even if you don't purchase coverage for yourself. If you enroll when you are first eligible, you can receive up to the guaranteed issue amounts (GI) without evidence of insurability (EOI). If you choose an amount greater than the GI, an EOI will be required to activate coverage. You can elect optional life insurance in units of \$20,000, to a maximum of \$600,000; units of \$20,000 to \$400,000 for spouse; and \$5,000 for children.

Optional AD&D Insurance

With optional employee-paid Accidental Death & Dismemberment (AD&D) insurance, you'll be covered for the accidental loss of life, limb, hand, foot, hearing, speech, sight, or thumb and index finger on the same hand. Coverage of up to \$500,000 is available, and you may choose family coverage (the employee plus all their PEBB-eligible dependents) or employee-only coverage.

Optional Long-Term Disability Insurance

If a disability prevents you from working for 90 days or longer, LTD pays a portion of your monthly pay. LTD can be used for a serious illness, injury, or accident, as well as mental health issues. You could receive LTD benefit payments for months or years.

LTD benefit details:

- 90- or 180-day waiting period, depending on the plan you choose
- Pays up to \$8,000/month minus deductible income, depending on the plan you choose
- Benefits could last until age 65 if you remain disabled

Optional Short-Term Disability

If you become disabled and can't work for a short time, STD pays you a portion of your salary. STD is for non-job-related disabilities, including illnesses, accidents, and injuries. You can also use STD to recover from surgery or take time off after childbirth.

STD benefit details:

- 7-day waiting period
- Pays up to \$1,662/week minus deductible income
- Duration of benefit:
 - » 4 weeks if the disability is caused by a pre-existing condition (not applicable after the first 12 months of coverage)
 - » 13 weeks if the disability is not caused by a pre-existing condition

Optional Long-Term Care Insurance

Newly hired employees or employees who apply during initial eligibility are eligible for benefit amounts on a Guaranteed Issue basis of up to and including \$4,000 and a Facility Benefit Duration of three or six years. This does not require completion of a Medical Questionnaire.

Long-term care (LTC) insurance helps pay for the care you may need if you can't independently perform at least two basic activities of daily living (ADLs). ADLs are:

- | | | |
|------------|----------------|--------------|
| • Dressing | • Toileting | • Eating |
| • Bathing | • Transferring | • Continence |

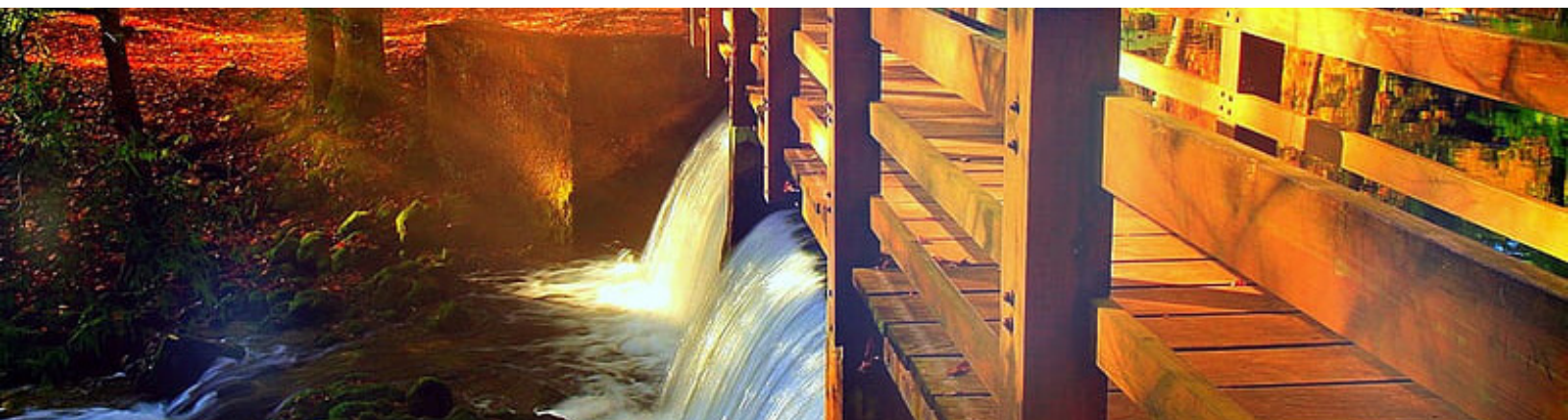
The plan can help pay for living assistance and facilities. Covered facilities include nursing homes, assisted living, hospice, rehabilitation, and Alzheimer's and residential care.

You're eligible for a monthly benefit after you meet these conditions:

1. You become disabled;
2. You have met your elimination period; and
3. Your provider certifies that you're unable to perform two or more ADLs for a period of at least 90 days.
4. Your provider will have to certify your eligibility every 12 months.

Please Note for Voluntary Disability, Life, AD&D and Long-Term Care Benefits:

Eligibility limitations, or a reduction in certain benefits may apply at the time of enrollment, when a claim has been submitted or a request for payout is made based on the age of the insured, claim details, reason for passing or as outlined in the plan document, summary of benefits, plan policy or other benefit document.





Retirement Plans

Clean Water Services offers all employees two retirement plans to save toward retirement, Oregon PERS and the 457(b) Plan, shown below.

Oregon Public Employee Retirement System (PERS) Retirement Plan

District employees who work six full calendar months and 600 hours in a calendar year will be enrolled in the PERS retirement program. Employees who have already met the waiting period and hour requirement will be immediately enrolled. The required 6% IAP contribution is paid by the District on behalf of employees. Employees are no longer required to make this pretax contribution. In addition, the District makes a contribution for each employee based on the projected retirement benefit

Plan Features	Tier One (Hired before January 1, 1996)	Tier Two (Hired between January 1, 1996 - August 28, 2003)	OPSRP (Hired after August 28, 2003)
Retirement Age	58 or 30 years of service	60 or 30 years of service	65 or 58 with 30 years of service
Early Retirement	55 with less than 30 years of service	55 with less than 30 years of service	55, if vested
Vesting	5 years	5 years	5 years with 600 hours of service per calendar year
Unused sick leave used in final average salary	Yes	Yes	No
Employee Contribution	None (District paid)	None (District paid)	None (District paid)
IAP Redirect	2.5% of employee contribution goes into EPSA	2.5% of employee contribution goes into EPSA	.75% of employee contribution goes into EPSA
Retirement calculation methods	Money Match, Full Formula, or Formula + Annuity (if eligible)	Money Match or Full Formula	Formula $1.5\% \times \text{years of total retirement credit} \times \text{final average salary}$

457(b) Deferred Compensation Plan

District employees are eligible to participate in the 457(b) Deferred Compensation Plan. A 457(b) Deferred Compensation Plan is a retirement savings plan that allows you to save and invest pre- or post-tax dollars through voluntary salary deferral. Employees may defer up to the IRS maximum each year. Additional deferral amounts are permitted over the age of 50 or within 3 years of normal retirement age.

Paid Time Off

The District provides time for employees to pursue outside interests and maintain a positive work-life balance. All regular full-time employees accrue vacation at the following rates:

Number of Full Accrual Pay Periods	Years	Hours Credited Per Pay Period
1-130	0 - 5 yrs	3.69
131-260	5 - 10 yrs	4.61
261-390	10 - 15 yrs	5.54
391-520	15 - 20 yrs	6.46
521 and over	20 yrs +	7.38

The maximum vacation accrual is 360 hours.

Holidays

In addition to paid vacation, time is provided for employees to recognize and observe national holidays. The District recognizes the following paid holidays each year:

- New Year's Day
- Memorial Day
- Veterans Day
- Christmas Day
- Martin Luther King Jr. Day
- Juneteenth
- Labor Day
- 2 Floating holidays
- Independence Day
- Thanksgiving Day

Sick Leave

All regular full-time employees accrue sick leave at a rate of .0462 hours for each hour worked. Employees may accrue up to a maximum of 96 hours of sick leave per year. Any unused sick leave will be carried over into the next calendar year, and there is no maximum accrual.



Additional Benefits

Employee Assistance Program (EAP)

Clean Water Services wants you and your family to live well in all aspects of life, whether you're at home or at work. That means taking care of your total health — physical, financial, and emotional. For that reason, the District provides an employee assistance program (EAP) at no cost to you. This service connects you and your family members with mental health and counseling services to help you create a more ideal work-life balance. All provided services are confidential, and outcomes aren't shared.

EAP offers assistance with:

- Emotional problems, stress, anxiety, depression
- Childcare, schooling concerns, elder care services
- Alcohol or drug dependency, tobacco cessation program
- Grief and loss
- Marriage, family, or work problems
- Financial or legal advice

Education and Training Reimbursement

The District strives to support employees who are continuing or enhancing their education by providing tuition reimbursement. Employees may receive tuition reimbursement for the cost of college coursework, conferences, seminars, and obtaining or renewing a license or certification.

Employee Discounts

Discounts for employees are available on everyday goods and services including Columbia Sportswear employee store passes, gym memberships, KinderCare childcare, cell phone plans, FirstNet, CWS clothing stipend, and additional discounts available through medical plan providers.

Discounted TriMet Hop Pass

Discounted TriMet Hop Fastpasses are available to all current employees. The TriMet Hop pass can be used by employees for work or personal travel on the TriMet bus, MAX, WES light rail, Portland Streetcar, Portland Aerial Tram and certain CTRAN buses.

Wellness

The District encourages and supports employees who would like to lead a healthier lifestyle. Throughout the year, employees can participate in wellness and team building activities. In addition, a variety of wellness benefits are available to employees through medical providers including; discounted gym memberships, physical, mental and emotional wellbeing support and coaching, health and wellness podcasts, nutrition and weight loss programs, virtual therapy, massage and chiropractic benefits, and nutrition guidance including recipes and access to a registered dietitian.



PEBB Benefit Provider Contact Information

Benefit Plan	Provider	Phone Number	Website
Medical, Pharmacy, Vision and Dental	 KAISER PERMANENTE®	800-813-2000	my.kp.org/pebb Find a Provider Rx Formulary
Medical, Pharmacy	 PROVIDENCE Health Care	800-423-9470	Providence Health - PEBB Find a Provider Rx Information
Moda 360 Health Navigators (Medical & Pharmacy) and Dental	 moda HEALTH	844-776-1593 844-827-7100	modahealth.com/pebb/ Find a Provider Rx Information
Dental	 Willamette Dental Group	855-433-6825	willamettedental.com/pebb Find a Provider
Vision	 vsp Vision care for life	800-877-7195	pebb.vspforme.com Find a Provider
Flexible Spending Accounts (FSAs)	 ASI FLEX	800-659-3035	asiflex.com/orpebb ASIFlex Mobile App
Health Reimbursement Arrangement (HRA)	HRA Veba	888-659-8828	hraveba.org
PERS Retirement Plan	PERS	888-320-7377	oregon.gov/PERS
457(b) Deferred Compensation Plan	Empower Retirement	800-701-8255	empowermyretirement.com
Life, AD&D and Disability Insurance	 TheStandard	800-242-1888 800-628-8600	standard.com/mybenefits/pebb standard.com
Long Term Care Insurance	 unum	800-227-4165	unuminfo.com/pebb/enrollment.aspx Premium Calculator
EAP - Employee Assistance Program (all except OSU)	 canopy	800-433-2320 503-850-7721	my.canopywell.com - Register with company name: PEBB info@canopywell.com
COBRA and Retirees	 BenefitHelp SOLUTIONS	800-556-3137	benefithelp solutions.com/members/group-members/pebb
First Net	AT&T		

Questions? Let Us Help You

If you have any questions about your benefits as you explore your options and prepare to enroll, please contact Benefits Management.

To view Clean Water Services' required postings, including important legal notices, go to SharePoint to visit **PEBB** under the Benefit Open Enrollment page or contact Benefits Management.

While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, Clean Water Services reserves the right to modify or terminate any benefit plans at any time.