

**SUMMARY OF EMPLOYEE BENEFITS AT PSMFC**  
**MARCH 1, 2009**

The following information is a summary of benefits available at PSMFC and the eligibility requirements for each benefit. There may be additional benefits that are not included in this summary.

Please read the PSMFC Personnel Policies manual for more information regarding all benefits and policies. Many of the benefits listed below have summary plan documents that provide you with detailed information regarding these benefits. Several of the summary plan documents on the PSMFC internal website for your review. You can also contact PSMFC Human Resources at 503-595-3100, or email [psmfc\\_hr@psmfc.org](mailto:psmfc_hr@psmfc.org).

Employees are eligible for benefits depending on their type of position and the hours they are expected to work each month. Listed below are the types of positions we have at PSMFC:

- a) A **full-year, full-time employee** is an individual who works at least 40 hours per week and is expected to work one year or more. A full-year, full-time employee may be classified as either exempt or non-exempt for overtime.
- b) A **full-year, part-time employee** is an individual who works less than 40 hours per work week and is expected to work one year or more. A full-year, part-time employee may be classified as either exempt or non-exempt for overtime.
- c) A **seasonal employee** generally is an individual who works either part-time or full-time and is expected to work 6 to 11 months. A seasonal employee may be classified as either exempt or non-exempt for overtime.
- d) A **temporary employee** generally is an individual who works either part-time or full time and is expected to work up to 6 months. A temporary employee may be classified as either exempt or non-exempt for overtime.

You can contact PSMFC Human Resources at any time with benefits questions. Many PSMFC benefits also have a plan administrator. Listed below is the contact information for each of those administrators:

***Principal Financial***

1.800.984.9084

[www.principal.com](http://www.principal.com)

***Caremark***

1.877.683.6838

[www.caremark.com](http://www.caremark.com)

***Lincoln Financial***

1.800.423.2765

[www.jpfc.com](http://www.jpfc.com)

***Manley Services***

1.800.422.7038

[www.manleyserv.com](http://www.manleyserv.com) [www.myflex.com](http://www.myflex.com)

***MasterPlan Services***

1.800.547.8716

[www.masterplanretirement.com](http://www.masterplanretirement.com)

***Nationwide Retirement***

1.877.677.3678

[www.nrsforu.com](http://www.nrsforu.com)

***AFLAC***

503.491.2882

[www.aflac.com](http://www.aflac.com)

***Costco***

1.800.774.2678

[www.costco.com](http://www.costco.com)

***Cascade Centers (Employee Assistance Program)***

1.800.433.2320(counseling)

[www.cascadecenter.com](http://www.cascadecenter.com)

**Note:** To access Cascade Personal Advantage: (1) Go to [www.cascadecenter.com](http://www.cascadecenter.com) (2) Click "Launch CPA" (3) Register as a new user (use FISH as the company name). To access Cascade Personal Wellness: (1) Go to [www.wellcall.com](http://www.wellcall.com) (2) Register as a new user (use FISH as the company password).

BENEFIT	WHO PAYS FOR IT?	WHO IS ELIGIBLE?	WHAT DO YOU RECEIVE?															
Holidays	PSMFC	Full-Year, Seasonal and Temporary Employees	The following fixed holidays are observed: New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Veterans' Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Day. Holiday pay will be based on the employee's average hours over a 2-week period.															
Vacation	PSMFC	Full-year employees working at least 20 hours per week.	Vacation accrual is earned for every hour worked or paid (with the exception of leave cash-in, severance, leave payoff or taxable benefit). Vacation is based on the following formula: <table border="1" data-bbox="1218 503 1953 665"> <thead> <tr> <th>Years of Service</th> <th>Hourly Accrual Rate</th> <th>Yearly Cap</th> </tr> </thead> <tbody> <tr> <td>0-3 years</td> <td>0.058</td> <td>120 hours</td> </tr> <tr> <td>4-6 years</td> <td>0.070</td> <td>144 hours</td> </tr> <tr> <td>7-10 years</td> <td>0.081</td> <td>168 hours</td> </tr> <tr> <td>11 + years</td> <td>0.093</td> <td>192 hours</td> </tr> </tbody> </table>	Years of Service	Hourly Accrual Rate	Yearly Cap	0-3 years	0.058	120 hours	4-6 years	0.070	144 hours	7-10 years	0.081	168 hours	11 + years	0.093	192 hours
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Sick	PSMFC	Full-year employees working at least 20 hours per week.	Sick leave is based on the hours worked & paid. There is a yearly cap of 96 hours. The formula is: <table border="1" data-bbox="1218 779 1659 844"> <thead> <tr> <th>Hourly accrual rate</th> <th>Yearly Cap</th> </tr> </thead> <tbody> <tr> <td>0.047</td> <td>96 hours</td> </tr> </tbody> </table>	Hourly accrual rate	Yearly Cap	0.047	96 hours											
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Military Duty	PSMFC	All PSMFC employees	Leave depends on type and length of leave.															
Jury or Witness	PSMFC	All PSMFC employees	Employees on approved leave will be paid for the number of hours they were originally scheduled to work.															
Bereavement Leave	PSMFC	All PSMFC employees	Death in the family: employee can receive 1, 3, or 5 days of paid leave, depending on the relationship to the deceased.															
Seasonal Time-Off	PSMFC	Seasonal employees working at least 20 hours per week.	Seasonal time-off is earned by the hours worked. There is no monthly cap. Accrued leave is paid off at the end of the season or in the event of separation of employment <table border="1" data-bbox="1218 1234 1659 1299"> <thead> <tr> <th>Hourly accrual rate</th> <th>Yearly Cap</th> </tr> </thead> <tbody> <tr> <td>0.047</td> <td>96 hours</td> </tr> </tbody> </table>	Hourly accrual rate	Yearly Cap	0.047	96 hours											
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Personal	PSMFC	Full-year employees working at least 20 hours per week.	Personal leave is given to eligible employees who are on the payroll as of January 1 each year. Full-time employees will receive 16 hours of leave and eligible part-time employees will receive 8 hours of pay.															

BENEFIT	WHO PAYS FOR IT?	WHO IS ELIGIBLE?	WHAT DO YOU RECEIVE?
Medical	PSMFC & Employee	Full-Year & Seasonal employees working at least 20 hours per week.	The medical insurance is a self-funded plan administered by Principal Financial. The plan is a preferred provider plan in which facilities and physicians have agreed to charge a negotiated price for services. The plan permits participants to go to out-of-network provider services, but services will be paid at a lower rate. The annual individual deductible is \$300 and a maximum annual family deductible of \$900. After the deductible is satisfied most benefits are paid at 90%* in-network and 70%* out-of-network. (*Benefits are paid at prevailing charges.) The medical plan also covers hearing aids, chiropractic massage therapy and other alternative and preventative services.
Prescriptions	PSMFC & Employee	Same as Medical	Caremark is the pharmacy provider whose services are administered by Principal Financial. Prescriptions are not subject to the annual deductible. Participants who go to member pharmacies pay 30% of the cost of the prescription at the time of purchase. The rest is billed to the insurance company for payment. There is also a mail order program.
Dental	PSMFC & Employee	Same as Medical	There are no preferred providers for dental coverage. The dental coverage has a \$1,500 yearly maximum benefit for each member and a \$25 deductible for certain procedures. Preventative care is paid at 100% of prevailing charges and is not subject to the deductible. There is a lifetime maximum of \$1,000 for orthodontia. Principal Financial is the plan administrator.
Vision	PSMFC & Employee	Same as Medical	There are no preferred providers for vision coverage. The vision coverage has a \$350 yearly maximum benefit for each member and a \$25 deductible. Vision coverage is for the vision visit, frames lens, contact lens or laser surgery for refractive correction. Principal Financial is the plan administrator.
Employee Assistance Program (EAP)	PSMFC	Same as Medical	The EAP is offered through Cascade Centers Inc. It provides free, confidential assessment, counseling, and a 24-hour help line. The EAP also offers two other program to help employees. Cascade Personal Advantage has more than 10,000 online resources on an easy-to-use Website. Cascade Personal Wellness allows employees to have unlimited Access to wellness coaches for assistance in making life style changes for areas such as weight management, fitness, smoking cessation and more.

**Note: The above health benefits (medical, prescriptions, dental, vision, and EAP) are available for employees, qualified dependents, and qualified domestic partners.**

BENEFIT	WHO PAYS FOR IT?	WHO IS ELIGIBLE?	WHAT DO YOU RECEIVE?
Long-Term Disability Accidental Death & Disability (AD&D)	PSMFC	Full-year employees working at least 20 hours per week	Benefits are equal to 1 ½ times the employee's annual salary up to \$200,000. Lincoln Financial Group administers this benefit.
Long-Term Disability	PSMFC	Full-year employees working at least 20 hours per week	Benefit is a maximum of 60% of basic monthly income, up to a maximum of \$5,000 per month. Lincoln Financial Group administers this benefit.
Premium Only Plan	PSMFC	Full-year and seasonal employees working at least 20 hours per week	Employees who enroll in the health benefits are automatically enrolled in this plan and have their health benefit premiums deducted from their paycheck pre-tax. Contact Human Resources if you do not want to participate in this program. This plan is administrated by Manley Services.
Flexible Spending Account (FSA)	PSMFC	Full-year employees working at least 20 hours per week	Health care and dependent care accounts are available through Manley Services. Employees can contribute up to \$2500 for health related expenses and up to \$5000 per year for dependent care. Deductions are on a pre-tax basis.
Pension	PSMFC	Eligibility is after the new employee has completed the initial 2000 hours of work in 12 continuous months of service	This plan is administered by MasterPlan Services (The Standard). PSMFC contributes 14% of the employee's gross salary into the employee's account. Vesting is 20% per year, with 100% vesting after 5 years (a pension year for vesting equals at least 1000 hours of service)
Post Employment Health Plan (PEHP)	PSMFC	Employees who become eligible for pension contributions also become eligible for this plan.	PSMFC puts a fixed monthly contribution into the employee's account. Upon termination if the employee is fully vested in the pension plan one-half of their accrued sick leave is put into another account for them. These contributions can be used for reimbursement of eligible medical expenses after separation of employment. Nationwide Retirement Solutions administers this plan.

**VOLUNTARY EMPLOYEE BENEFITS**

BENEFIT	WHO PAYS FOR IT?	WHO IS ELIGIBLE?	WHAT DO YOU RECEIVE?
Life Insurance and Accidental Death & Dismemberment (AD&D)	Employee	Full-year employees working at least 20 hours per week	Benefits can be purchased by the employee, for the employee, spouse and/or children. Lincoln Financial Group administers this benefit. Premiums come out of the employees' paycheck automatically.
Deferred Compensation (457 plan)	Employee	All PSMFC employees	Employees can invest money in a tax-deferred, supplemental retirement plan. Contributions come out of each paycheck pre-tax and are sent to Nationwide Retirement Solutions and put in the investments you decide on.
Various Health Related Products	Employee	All PSMFC employees	AFLAC offers a variety of individual insurance coverage options, including accident, long-term care, personal cancer, short-term Disability, supplemental dental and others. Premiums come out of the employees' paycheck automatically.