

**MCMINNVILLE WATER AND LIGHT
BENEFIT SUMMARY
REGULAR FULL-TIME NONBARGAINING EMPLOYEES**

HEALTH BENEFITS

Medical	Coverage for employee and family, beginning on 1 st of month following employment. For 2018, employee pays (pre-tax through payroll deduction) 5% of premiums for employee's health insurance coverage and 8% of premiums for dependent health insurance coverage.
Dental/Vision	Coverage available for employee and family. Employee pays percentages listed above.
HRA/VEBA	Employees enrolled in the Medical Insurance plan will receive a monthly contribution to an employee-owned HRA/ VEBA account. These funds can be used to reimburse the employee's out-of-pocket health care expenses. MW&L's current annual contribution is \$1500 for single coverage, \$3000 for two-party coverage, and \$4,500 for family coverage (i.e. the medical insurance deductible amount).
Life/AD&D	This life insurance benefit is 1.5 times the employee's base annual salary, not to exceed \$190,000 and fully paid by MW&L. (Employer paid premium exceeding the life insurance value of \$50,000 is taxable.) Dependent coverage which includes \$10,000 for the employee's spouse and dependent children is available at employee expense.
Voluntary Life Insurance; Short-Term Disability	These benefits are available at employee expense.
Long-Term Disability	This benefit is 66 2/3% of employee's base monthly salary after a 180-day waiting period and premium is fully paid by MW&L.
Flexible Spending Plan	Employees are eligible for participation in a deferral plan for dependent care, employee portion of group health insurance premium expenses, and unreimbursed health-related expenses upon initial enrollment as a new employee and re-enrollment on an annual basis.
AFLAC Cancer Insurance	Employees have the option to participate in AFLAC Cancer Insurance (pre-tax through payroll deduction).

RETIREMENT

PERS/OPSRP	Pension Plan is provided through the Public Employee Retirement System (PERS). Employees are eligible to participate after six full months of employment. MW&L pays the employer portion, plus the six percent employee contribution.
Deferred Compensation	Employees are eligible to participate with employee contributions in a 457 pre-tax deferred compensation plan with the Oregon Savings Growth Plan. MW&L also offers an IRA.

HOLIDAYS

Holiday Time	<p>Employees receive nine paid holidays per calendar year as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>New Year's Day</td> <td>Veterans' Day</td> </tr> <tr> <td>Presidents Day</td> <td>Thanksgiving Day</td> </tr> <tr> <td>Memorial Day</td> <td>Day after Thanksgiving</td> </tr> <tr> <td>Independence Day</td> <td>Christmas Day</td> </tr> <tr> <td>Labor Day</td> <td></td> </tr> </table>	New Year's Day	Veterans' Day	Presidents Day	Thanksgiving Day	Memorial Day	Day after Thanksgiving	Independence Day	Christmas Day	Labor Day	
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Floating Holiday	Employees are credited one floating holiday per fiscal year (credited on July 1 each year).										

LEAVE BENEFITS

Vacation – Start of Employment	MW&L will grant new employees 24 hours of vacation time at start of employment.																																			
Vacation	<p>Accrued vacation time is available the pay period after it is earned. Vacation accruals are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Months of Continuous Service</th> <th style="text-align: center;">Monthly Accrual Rate</th> <th style="text-align: center;">Equivalent Annual (hours)</th> <th style="text-align: center;">Annual Accrual (days)</th> <th style="text-align: center;">Maximum Accrual (hours)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Year 1 and 2</td> <td style="text-align: center;">6.68</td> <td style="text-align: center;">80</td> <td style="text-align: center;">10</td> <td style="text-align: center;">480</td> </tr> <tr> <td style="text-align: center;">Year 3 and 4</td> <td style="text-align: center;">8</td> <td style="text-align: center;">96</td> <td style="text-align: center;">12</td> <td style="text-align: center;">480</td> </tr> <tr> <td style="text-align: center;">Year 5 through 9</td> <td style="text-align: center;">10</td> <td style="text-align: center;">120</td> <td style="text-align: center;">15</td> <td style="text-align: center;">480</td> </tr> <tr> <td style="text-align: center;">Year 10 through 14</td> <td style="text-align: center;">12</td> <td style="text-align: center;">144</td> <td style="text-align: center;">18</td> <td style="text-align: center;">480</td> </tr> <tr> <td style="text-align: center;">Year 15 through 20</td> <td style="text-align: center;">13.34</td> <td style="text-align: center;">160</td> <td style="text-align: center;">20</td> <td style="text-align: center;">480</td> </tr> <tr> <td style="text-align: center;">Year 21 and More</td> <td style="text-align: center;">16.68</td> <td style="text-align: center;">200</td> <td style="text-align: center;">25</td> <td style="text-align: center;">480</td> </tr> </tbody> </table>	Months of Continuous Service	Monthly Accrual Rate	Equivalent Annual (hours)	Annual Accrual (days)	Maximum Accrual (hours)	Year 1 and 2	6.68	80	10	480	Year 3 and 4	8	96	12	480	Year 5 through 9	10	120	15	480	Year 10 through 14	12	144	18	480	Year 15 through 20	13.34	160	20	480	Year 21 and More	16.68	200	25	480
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Sick Leave	<p>Accrued sick leave can be used the pay period after it is earned subject to management approval.</p> <table border="1" style="width: 50%; margin: 10px auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Monthly Accrual Rate (hours)</th> <th style="text-align: center;">Maximum Accrual hours</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">8</td> <td style="text-align: center;">960</td> </tr> </tbody> </table> <p>Part-time and temporary employees accrue sick time at a statutory rate (1 hr/30 hours worked) and may accrue up to 40 hours in a year.</p>	Monthly Accrual Rate (hours)	Maximum Accrual hours	8	960																															
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Bereavement Leave	<p>MW&L grants 32 hours leave with pay per occurrence to employees who suffer the loss of a family member (see Handbook for list of family members). With prior approval, vacation and/or sick leave time may be used to supplement bereavement leave.</p> <p>Additional statutory leave (paid and/or unpaid) up to 14 calendar days in the event of the death of an immediate family member (per event). See Handbook for details.</p>																																			
Additional Leave	All other Statutory Leave required by law (OFLA/ FMLA: Family Leave, Military Leave). See Handbook for details.																																			
Jury Duty	Full compensation. See Employee Handbook.																																			
OTHER BENEFITS																																				
Education Reimbursement	MW&L will reimburse employees for tuition for work related classes employees choose to take on their own initiative, for a total of \$2,000 per school year.																																			
Employee Assistance Program	Employees and family members are eligible to participate in MW&L’s Employee Assistance Program (EAP). The EAP provides a full range of professional counseling and support services to employees and members of their household. Services are free and strictly confidential.																																			
Longevity Incentive	Employees are eligible for longevity award/pay at 30 years of employment.																																			
Paydays	Paydays are the 5 th and 20 th of the month.																																			

THIS IS A SUMMARY ONLY. ALL BENEFITS, POLICIES AND PROCEDURES ARE EXPLAINED IN DETAIL IN THE MW&L EMPLOYEE HANDBOOK. EXPLANATION IN GREATER DETAIL MAY BE OBTAINED IN THE HUMAN RESOURCES DEPARTMENT.

MW&L RESERVES THE RIGHT TO MAKE MODIFICATIONS OR ADDITIONS TO THESE BENEFITS, OR TO ELIMINATE THE BENEFITS FOR FORMER, CURRENT OR FUTURE EMPLOYEES AT ANY TIME. SUCH RIGHT EXPRESSLY INCLUDES THE AUTHORITY TO MODIFY THE CONDITIONS FOR ELIGIBILITY AND ENTITLEMENT FOR BENEFITS, THE LEVEL OF COVERAGE AND THE AMOUNT OF REQUIRED CONTRIBUTIONS FOR SUCH BENEFIT.