Benefit Summary

Non-Represented Positions
### Medical

#### Highlights (when using a Preferred Provider):

<table>
<thead>
<tr>
<th>Service</th>
<th>Co-Pay</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit</td>
<td>$15</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75*</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0</td>
<td>90%</td>
</tr>
</tbody>
</table>

*Waived if admitted

**Deductible:** $0

**Maximum Annual Out of Pocket:**

- **Individual:** $1000
- **Family:** $3000

**Premium:** Port paid coverage

### Prescription

#### Non-Preferred Pharmacy (30 Day Supply):

<table>
<thead>
<tr>
<th>Type</th>
<th>Co-Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10</td>
</tr>
<tr>
<td>Formulary</td>
<td>$20</td>
</tr>
<tr>
<td>Non-Preferred</td>
<td>$40</td>
</tr>
</tbody>
</table>

**Preferred Pharmacy/Mail Order (90 Day Supply):**

<table>
<thead>
<tr>
<th>Type</th>
<th>Co-Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$20</td>
</tr>
<tr>
<td>Formulary</td>
<td>$40</td>
</tr>
<tr>
<td>Non-Preferred</td>
<td>$80</td>
</tr>
</tbody>
</table>

**Premium:** Port paid coverage

### Dental

#### Highlights:

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class 1 (Preventive)</td>
<td>100%</td>
</tr>
<tr>
<td>Class 2 (Basic and Restorative)</td>
<td>85%</td>
</tr>
<tr>
<td>Class 3 (Major and Prosthetics)</td>
<td>60%</td>
</tr>
<tr>
<td>Class 4 (Orthodontia)</td>
<td>50%*</td>
</tr>
</tbody>
</table>

* $1000 maximum lifetime benefit

**Maximum Annual Benefit:** $2500

**Premium:** Port paid coverage

### Vision

#### Highlights:

- Annual vision exam with $10 co-pay
- Prescription lenses every plan year
- Frames every other plan year

**Premium:** Port paid coverage

### VEBA Out-of-Pocket Plan

#### Highlights:

A VEBA is an account that allows reimbursement for qualifying healthcare costs. The Port contributes to a VEBA account that was created to help participants pay for out-of-pocket health expenses.

Participants may use balances during and/or after Port employment.

**Contribution:** Port contributes $75.00/month

### Flexible Spending Arrangement

#### Highlights:

The Flexible Spending Arrangement (FSA) enables participants to set aside pre-tax dollars to pay for eligible health care expenses and/or to pay for day care costs.

Any balance, in excess of $500, in participant’s account at the end of the plan year will be forfeited.

### Public Employees’ Retirement System

#### Highlights:

Employees hired into eligible positions become members of the Washington State Public Employees’ Retirement System (PERS).

The Port and employee makes contributions as defined by the Washington State Department of Retirement Systems.

### 457 Deferred Compensation

#### Highlights:

457 Deferred Compensation Plan is a supplemental retirement savings program that allows participants to make pre-tax contributions up to annual maximums defined by the IRS.

### Vacation

#### Highlights:

Vacation days accrue as follows:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Grade C40-C42</th>
<th>Grade C43-C45</th>
<th>Grade D61-E91</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>12</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>12</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>4</td>
<td>12</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>5-9</td>
<td>15</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>10-14</td>
<td>18</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>15-17</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>18-19</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>20+</td>
<td>25</td>
<td>25</td>
<td>25</td>
</tr>
</tbody>
</table>

**Waiting Period:** Three months

**MaximumAccrual:** Two years’ accrued time
## Holiday

**Highlights:** The following holidays are recognized:

- New Year's Day
- Martin Luther King Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- Personal Holiday

## Sick Leave

**Highlights:** 1 day of sick leave accrues each month of eligible service.

**Cash Out:** Hours accrued over 240 will be automatically cashed out annually at 25% for participants hired on or after September 1, 2003.

## Bereavement

**Highlights:** Up to three days’ paid leave

**Eligibility:** Death in employee’s immediate family

## Life Insurance and AD&D

**Highlights:**

- **Coverage:** 1 x participant’s salary.
- **Minimum Coverage:** $50,000
- **Maximum Coverage:** $100,000*

*Coverage in excess of $50,000 will be added to participant’s annual taxable compensation.

**Premium:** Port paid participant coverage

## Supplemental Life Insurance

**Highlights:** Supplemental life is available at the following guaranteed issues:

<table>
<thead>
<tr>
<th></th>
<th>Guaranteed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant</td>
<td>$100,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>$30,000</td>
</tr>
<tr>
<td>Child</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

**Premium:** Participant paid coverage

## Long Term Disability

**Highlights:** Benefit of up to 66 2/3% of salary (maximum $6700/month) after first 3 consecutive months (“elimination period) of a continuous disability period. Employee may “buy-up” to a 1 month or 2 month elimination period.

**Premium:** Port paid coverage

## Employee Assistance Program

**Highlights:** The following services are available:

- Counseling assessment and referral
- Legal consultation
- Eldercare services
- Financial services
- Childcare consultation
- Identity theft resolution

**Premium:** Port paid coverage

---

This summary provides an overview of the benefits offered, is provided for illustrative purposes, is not a contract and in no way changes or affects the policies as actually issued. Only the insurance policies issued to the Port can fully describe all provisions, terms, conditions, limitations and exclusions of the benefit plans. In the event of any difference between this Benefit Summary and the insurance policies, the terms of the insurance policies prevail.