

## HEALTH CARE BENEFITS

### Medical Plans

Four medical plans offered (availability varies by location); prescription drug benefits included in all options

- **Anthem Blue Cross PPO (for all employees):** Use any doctor; generally 80% in-network coverage with \$20 copay for doctor's office visits; \$250 in-network annual deductible per person
- **Anthem Blue Cross Power Care Advocate (for non-CA employees only):** Use any doctor; generally 90% in-network coverage after \$250 deductible; \$20 copay for doctor's office visits
- **Anthem Blue Cross High Deductible PPO with Health Savings Account (HSA (for all employees):** Use any doctor; generally 80% coverage and most services apply towards \$2,500 deductible (except preventive care); plan qualifies for a tax-deferred HSA
- **Kaiser HMO (for CA employees only):** Generally 100% coverage with \$15 copay for office visits and \$100 copay per hospital admission

### Dental Plans

Cigna Dental PPO

- 100% coverage for diagnostic and preventive care
- \$2,000 annual benefit per person; \$50 annual deductible (except for preventive care)
- Orthodontia coverage for children up to age 19

### Vision Plan Vision Service Plan (VSP)

- \$10 copay for exams once every 12 months; \$25 copay for glasses
- Eyeglass lenses covered every 12 months; frames covered every 24 months
- Contact lenses (in lieu of glasses) covered once every 12 months

### Employee Assistance Program

Administered by Magellan Health

- Free and confidential counseling and referrals for you and your family
- Financial, legal, dependent, and elder care consultations also available

## FINANCIAL BENEFITS

### 401(k) Investment Plan

Vanguard Group

- **Employee Contributions:** Save for your retirement by contributing up to 100% of your annual earnings on a pre-tax basis (up to IRS limit)
- **Employer Contributions:** EPRI contributes an amount equal to 10% of your earnings to your account each pay date; employees are not required to contribute and are vested after 12 months of service

### Flexible Spending Accounts

- **Health Care FSA:** Set aside up to \$5,000 on a pre-tax basis per year to pay for eligible health care expenses
- **Dependent Care FSA:** Set aside up to \$5,000 on a pre-tax basis per year to pay for eligible dependent care expenses

## INCOME PROTECTION BENEFITS

### Life Insurance

- Benefit equal to your annual base salary
- You may purchase additional life insurance coverage for yourself to a maximum of \$1,000,000 combined with basic life insurance. Spouse/domestic partner and dependent children life insurance coverage is available on an after-tax basis.

### Voluntary Life and Accident (AD&D) Insurance

- You may purchase AD&D insurance in \$10,000 increments, up to a maximum of \$600,000

### Business Travel Accident Insurance

- Pays a benefit up to \$250,000 in case of your death while traveling on company business

### Short-Term Disability (STD)

- Provides up to 75% of your weekly pay for disabilities lasting from 11–90 days

### Long-Term Disability (LTD)

- Provides 60% of monthly earnings up to \$10,000

### Long-Term Care Insurance

- Available on a voluntary basis with several benefit options; this plan is funded by the employee through payroll deductions

## ADDITIONAL BENEFITS

### Vacation and Sick Time

- **Vacation:** 1–48 months of employment accrues 6.67 hours per month; 49–120 months accrue at 10 hours per month; over 120 months accrue at 13.33 hours per month
- **Sick:** Accrue 10 days per year for illness or injury

### Paid Holidays

- Five paid holidays plus all the workdays between Christmas Eve and New Year's Day

### Educational Assistance

- Reimbursement of up to \$5,250 per calendar year for successful completion of approved coursework. Regular, full-time employees with at least one year of service are eligible to participate.

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