



Employee Benefits at a Glance

Effective Oct. 1, 2019

Your Benefits



NOTE: This benefits brochure highlights the benefit plans offered to eligible employees and their dependents. Information contained in this brochure is a summary only. Northern Water's benefit plans are defined in legal documents such as insurance contracts, summary plan descriptions, and trust agreements. Should questions arise about the nature or extent of plan benefits, or if there is conflicting language, the formal language found in the applicable document will govern over this summary. Benefits may change at any time at the discretion of the Board of Northern Water.

HERE AT NORTHERN WATER, we understand that your benefits are an integral part of your life. We also understand that we all have different lives and needs. Northern Water provides you with a comprehensive program of benefits to protect you and your family.

Who is Eligible?

Active, regular full- and part-time, disabled and retired employees who meet the eligibility requirements. Eligible dependents may also participate in the medical, dental and UMR plans. Eligible dependents are your spouse and dependent children up to age 26.

It is important that you understand your benefit options in order to make informed decisions. This guide contains a brief description of the plans available to you and your family members. This same information is also available on the Conduit, Northern Water’s intranet.

Making Choices

The annual enrollment period is the only time you can change benefit plans or add/drop dependents during a plan year, unless you have a qualified family status change. Such changes include, but are not limited to, birth, death, marriage, divorce, adoption, ineligibility of a dependent, unpaid leave of absence by you or your spouse, or a significant change in health coverage for you or your spouse because of your spouse’s employment or your spouse’s employer’s open enrollment.

Below is a quick look at the benefits provided by Northern Water:

Benefits Provided	Available During Open Enrollment Period	Who Pays
*Medical/Rx/Vision Exams	Yes	Northern Water & You
EAP & Childs Limited Dental	Included with Medical	
*Dental Plan (3 options)	Yes	Northern Water & You
Discount Vision Plan	Included with Medical	
*Vision Plan	Yes	You
*Flexible Spending Accounts	Yes	You
457 Retirement Plan	Anytime	You
Life and AD&D	Auto Enrolled	Northern Water
Long-Term Disability	Auto Enrolled	Northern Water
Retirement Plan	Auto Enrolled	Northern Water
Unlimited Sick Leave	Auto Enrolled	Northern Water
Annual Leave	Auto Enrolled	Northern Water
11 1/2 Paid Holidays	Auto Enrolled	Northern Water
Excused Personal Absences	Auto Enrolled	Northern Water
Tuition Reimbursement	Auto Enrolled	Northern Water
Identity Theft Reimbursement	Auto Enrolled	Northern Water
24-hour Travel Assistance	Auto Enrolled	Northern Water

*Denotes an Evergreen Plan. Evergreen Plans continue from plan year to plan year unless you make an election to change or not participate. You may waive, elect or change these plans. See making choices above.

Is There a Doctor in the House?

Northern Water offers a comprehensive medical plan using United Healthcare (UHC) Options PPO network of preferred providers. It is your choice to use a network or non-network provider; however, expenses will be significantly lower, or at no cost, if you use in-network providers. Also available is Teladoc that gives employees 24/7 access to a U.S. board-certified doctor over the phone, video or mobile app visits with no co-pay. Our prescription drug plan is administered by Welldyne. The medical plan is administered by UMR.

To locate a UHC provider, visit the web at www.umar.com or call UMR at 1-800-826-9781.

PPO Plan	United Health Care (PPO)	Non-PPO¹
Deductible		
Individual	\$500	\$1,000
Family	\$1,000	\$2,000
Out-of-Pocket Maximum		
Individual	\$3,000	\$10,000
Family	\$6,000	\$20,000
Coinsurance	80%	60%
Office Visits - Primary Care	\$15 copay	60% after deductible
Preventive Care (Annual Exam)	100%	Not Covered
Teledoc	\$0 copay	N/A
Eye Exams	\$15 copay/100%	\$50 maximum
Dental Benefits for Children up to age 26		
Preventive and Diagnostic Services (Includes oral examinations, X-rays as needed, and prophylaxis/fluoride treatment twice per Plan Year)	\$15 copay/100%	\$15 copay/100%
Plan Year Maximum	\$300	\$300
Inpatient Hospital	80% after deductible	60% after deductible
Outpatient Hospital	80% after deductible	60% after deductible
Emergency Room Care	\$100 copay	\$100 copay
Urgent Care Facility (Not ER of hospital)	\$15 copay/100%	\$15 copay/100%
Mental Health & Chemical Dependency		
Inpatient	80% after deductible	60% after deductible
Outpatient	\$15 copay	60% after deductible
Chiropractic Care	\$15 copay	80%, no deductible
Physical Therapy	\$15 copay	60% after deductible
Prescription Drug		
Retail (34-day supply)	\$10 (generic) \$20 (brand-name) \$40 non-formulary	
Mail Order or Retail (90-day supply)	\$30 generic \$60 (brand-name) \$120 (non-formulary)	

¹All Out-of-Network charges are subject to usual & customary (U&C) fee schedules



When You're Smiling

You may select between three affordable Guardian Dental plans. Under any of these plans, at the time of service, you may choose either a PPO participating dentist or any non-participating dentist. However, using a PPO dentist could save you out-of-pocket costs. Finding a Guardian PPO dentist is easy, call 888-600-1600, or go online to www.guardianlife.com.

COVERAGE LEVEL	PPO OPTION 1		PPO OPTION 2		PPO OPTION 3	
Lifetime Deductible						
Individual	\$100		\$100		\$100	
Family Limit	3 per family Max. of \$300		3 per family Max. of \$300		3 per family Max. of \$300	
Waived For	Preventive		Preventive		Preventive	
Maximum Annual Benefit	\$1,000		\$1,000		\$1,500	
Lifetime Orthodontia Maximum	Not Applicable		Not Applicable		\$1,500	
Network	DentalGuard Preferred		DentalGuard Preferred		DentalGuard Preferred	
CHARGES COVERED FOR YOU	IN NETWORK	OUT OF NETWORK ¹	IN NETWORK	OUT OF NETWORK ¹	IN NETWORK	OUT OF NETWORK ¹
Preventive (e.g. cleanings)	100%	100%	100%	100%	100%	100%
Basic Care (e.g. fillings, extractions)	50%	50%	70%	70%	80%	80%
Major Care (e.g. crowns, dentures)	0%	0%	50%	50%	50%	50%
Orthodontia	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered

¹All Out-of-Network charges are subject to usual & customary (U&C) fee schedules

Look on the Bright Side

Routine vision care is offered through Northern Water's medical plan. Eligible charges for a routine eye or refractory examination through an in-network provider is covered at 100% with a \$15 copay. For services provided outside the PPO network, the medical plan will reimburse you up to \$50.

Or, you can enroll in one of VSP's two vision plans to take advantage of a \$10 copay, covered frames, lenses, and laser surgery when using a participating VSP provider. Find a VSP provider at www.vsp.com or call 1-800-877-7195.

Life and Accidental Death & Dismemberment (AD&D)

Life and Accidental Death & Dismemberment (AD&D) insurance are an important part of your financial security, especially if others depend on you for support. Even if you're single, your beneficiary can use your life insurance policy to pay off your debts. AD&D insurance is provided in the event of an accidental death. This is in addition to your life insurance. AD&D insurance may also pay a partial benefit if you are seriously injured in an accident and suffer a loss of body functionality (such as a loss of a limb). Northern Water provides Basic Life and AD&D equal to 4 times your basic annual earnings at no cost to you. You simply have to designate a beneficiary.

Holiday Pay

As an employee of Northern Water, you are entitled to 11½ paid holidays. Regular part-time employees receive holidays and sick leave prorated or based on their normally scheduled hours.

Disability Benefits

How do you see yourself five years from now? Or maybe ten? Chances are, you don't see yourself disabled. But a surprising number of people do find themselves hurt or sick and unable to work – even if only for a short time.

Northern Water's disability plans work together to help you pay your household expenses if you become disabled and cannot work. These Northern Water-paid disability plans are:

Sick Leave provides salary continuation for absences from work due to illness or injury for up to 90 consecutive days.

Long-Term Disability may be payable following 90 days of continuous injury or illness. Benefits are payable at 66 2/3% of pre-disability earnings up to \$11,000 tax-free per month. LTD benefits are not available to regular part-time employees working less than 25 hours per week.

Annual Leave Benefits

Your Annual Leave benefits begin accruing your first full pay period and are accrued every full pay period thereafter. Below is a table displaying both the annual and per pay period for regular full-time employees.

	Days/Year	Per Pay Period/Hour	Maximum Accrual Per Year
Date of Hire	10	3.08	160 hours
Beginning 2nd year	11	3.39	176 hours
Beginning 3rd year	12	3.7	192 hours
Beginning 4th year	13	4.00	208 hours
Beginning 5th year	14	4.31	224 hours
Beginning 6th year	15	4.62	240 hours
Beginning 10th year	20	6.16	320 hours
Beginning 13th year	21	6.47	320 hours
Beginning 15th year	22	6.77	320 hours
Beginning 18th year	23	7.08	320 hours
Beginning 20th year	24	7.39	320 hours
Beginning 25th year	25	7.7	320 hours



Flexible Spending Accounts

Our Health and Dependent Care Flexible Spending Accounts (FSA) allow you to use tax-free dollars to reimburse yourself for a wide variety of health and/or dependent care expenses that aren't covered through your other benefit plans. The annual amount you elect to contribute to each account will be divided into equal amounts and deducted from your paycheck before federal, FICA and, in most cases, state income taxes are withheld.

Health Care FSA

Eligible health care expenses for yourself and your dependents – such as deductibles, coinsurance, and copays – may be reimbursed from your Health Care FSA.

Dependent Care FSA

Expenses for dependent care services for children under age 13, a disabled spouse, or incapacitated parents are eligible for reimbursement from your Dependent Care FSA as long as you incur them while you and your spouse work or attend school full time.

Employee Assistance Program (EAP)

Sometimes balancing work and family activities creates stress that's hard to handle on your own. To help you through those times, you and your family, and members of your household can each receive five free visits for counseling and referrals through the Employee Assistance Program (EAP). You must be a participant in the medical plan for this benefit. You are not required to use the EAP for mental health issues; however, you must use the EAP for financial and marital problems.

When to use the EAP

Counseling is available through the EAP for personal difficulties such as:

- Family or marital problems-EAP only
- Emotional difficulties like depression, anxiety, guilt
- Child or elder care-EAP only
- Eating disorders like anorexia or bulimia
- Grief over the death of a loved one or other losses
- Legal or financial concerns-EAP only
- Parenting concerns-EAP only
- Drug & alcohol dependence
- Low self-esteem/insecurity
- Conflicts at work-EAP only
- Crisis situations
- Stress and burnout

How to use the EAP

If you need assistance, you can call and speak to an EAP counselor. Counselors are available 24 hours a day, including holidays. The toll-free number to call is 1-800-873-7138.

All information you provide to the EAP is strictly confidential.

Securing Your Future, Today

At Northern Water we know that planning for your future is important. That's why we provide two valuable retirement plans.

Defined Benefit Plan (Employees hired prior to January 1, 2003):

This plan is fully funded by Northern Water. Normal retirement age is 60 to 64 with 30 years of service, or age 65 regardless of years of service.

Money Purchase Retirement Plan (Employees hired after January 1, 2003):

Only Northern Water makes contributions to the Money Purchase Plan. You are eligible if scheduled to work at least 1,000 hours in a calendar year. Northern Water will make quarterly contributions to your account as follows:

Completed Years of Service	Percentage of Compensation
0 but not 5	5%
5 but not 10	6%
10 but not 15	7%
15 or more	8%

Effective Jan. 1, 2020, Northern Water will make an additional contribution to your 401, provided you make a contribution to the 457 plan. See the schedule below. In addition, you are immediately 100% vested in the Northern Water Money Purchase Plan.

Years of Service	Northern Water Normal Contribution	Employee 457 *Contribution	Northern Water Matching Contribution Effective 1/1/2020
< 5 years	5%	0-3%	Maximum up to 3%
5-9 years	6%	0-2%	Maximum up to 2%
10-14 years	7%	0-2%	Maximum up to 2%
15+ years	8%	0-1%	Maximum up to 1%

**You may always contribute more, up to the IRS limit, to your 457*

457 Deferred Compensation Plan:

The 457 Plan is a supplemental retirement account. You can make pre-tax contributions which reduce your taxable income for the year and/or after-tax Roth contributions for potentially tax-free earning. These contributions are through payroll deductions and annual limits are subject to change by the IRS. See above for additional Northern Water matching information.

You have three investing options: (1). work directly with Northern Water's recordkeeper and invest those contributions in a series of available funds or (2). monies will go into a default plan created by the recordkeeper or (3). select your own funds. Your account balance is determined by the performance of the investment options chosen by you.

Salary Structure Adjustment:

Any board-approved adjustments are effective on or about October 1.

And There's More!

Educational Opportunities

Job-related training seminars will be paid for at Northern Water's expense and on Northern Water's time.

Any classes you voluntarily take to continue your education that are a direct benefit and relationship to your assigned duties will be considered for reimbursement. Regular part-time employees are eligible for prorated reimbursements.

Excused Personal Absence

Excused personal absence is paid time off to allow you to tend to your short-term needs and those of your family members. The types of activities allowed include parent-teacher conferences, some school-wide programs, and doctor visits. Such absences should normally be limited to 2 hours or less per occasion for regular full-time employees or the prorated amount for regular part-time employees. Time in excess of the 2 hours, or the prorated amount for regular part-time employees, will require supervisor concurrence and the use of annual leave.



Easy Answers

Getting answers to your questions is easy. Please refer to the following list whenever you or your family needs help with their benefits:

Medical Claims

UMR

800-826-9781

Medical, Prescription Drug Information

Questions about coverage, status of claims, services requiring pre-certification and locating providers are just some of the services UMR will provide. For provider information, use the number above.

Teladoc

800-835-2362

Flexible Spending

800-651-4855

24HourFlex

www.24hourflex.com

Guardian Dental

888-600-1600 www.guardianlife.com

Dental Plan Information – questions about claims status, plan coverage.

VSP - Vision Discount Plan through Guardian Dental or the Vision Plan

800-877-7195 www.vsp.com

Questions about the vision discount program and locating providers.

Mines and Associates

800-873-7138

www.minesandassociates.com

Employee Assistance Program (EAP)

Questions regarding personal issues, family matters, legal issues and financial counseling are just a few of the areas in which the trained counselors can assist you.

Money Purchase Plan and

457 Deferred Compensation Plan

www.icmarc.org

Toll Free 866-799-0273 or 800-669-7400

Northern Water

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