



Washington Gas Summary of Benefits

Union-Eligible Employees

This document provides highlights of the Washington Gas benefit programs. Full details are contained in the official plan documents. If a description in this document or any oral representation differs from the plan documents, the plan documents prevail.

ELIGIBILITY

- Union-eligible employees working full-time are eligible for benefits after **90 days of employment**.

MEDICAL OPTIONS

- Blue Cross/Blue Shield 90/10 PPO Plan
- Kaiser Permanente (HMO)

PRESCRIPTION DRUGS

The HMO (Kaiser) has their own prescription plan and co-payments

Prescription Plan for Blue Cross/Blue Shield

Retail for 30-day supply

- \$10 co-payment for generic
- \$15 co-payment for preferred brand name
- \$25 co-payment for non-preferred brand name

Mail Order or CVS for 90-day supply for all maintenance medications (more than 2 refills)

- \$15 co-payment for generic
- \$25 co-payment for preferred brand name
- \$35 co-payment for non-preferred brand name

DENTAL OPTION

- Washington Gas Dental Plan (Administered by Delta Dental)

VISION OPTIONS

Provided through Blue Cross/Blue Shield (Administered by Davis Vision)

- Routine eye examination once every 12 months
- Lenses and frames available at discounts
- \$10 co-payment for examination

Purchased by Employee at their cost (Administered by VSP)

- Routine eye examination once every 12 months
- Lenses once every 12 months
- Frames once every 24 months
- \$10 co-payment for examination
- \$20 co-payment for materials plus optional items selected
- 25% discount on Lasik surgery and Photorefractive Keratectomy (PRK)
- Premiums are paid on a **pre-tax** basis through payroll deduction

LIFE INSURANCE

- Basic coverage is **\$15,000** and is Company paid
- Buy optional coverage up to 5x annual base salary under Group Universal Life
- Voluntary cash accumulation feature
- Spouse insurance coverage up to \$100,000
- Child(ren) insurance coverage up to \$10,000 per child
- Evidence of Insurability may be required
- Premiums are paid on an **after-tax** basis through payroll deduction

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

- Purchase coverage for self and/or family from \$25,000 up to \$250,000
- Premiums are paid on a **pre-tax** basis through payroll deduction
- Evidence of insurability is not required

BUSINESS TRAVEL ACCIDENT PLAN

- Coverage is 5x annual base salary up to \$1,000,000
- Plan pays a percentage for each type of injury or loss
- No cost to employees

DISABILITY BENEFITS**Short-Term Disability**

- Company provides short-term disability benefits based on years of service and other requirements

Long-Term Disability

- 40% long-term disability (basic coverage) is Company paid
- A 20% "buy-up" option (supplemental) is available on a **pre-tax** basis for additional coverage
- Maximum available benefit is up to 60% of pay; maximum of \$5,000 per month

FLEXIBLE SPENDING ACCOUNTS**Health Care Account**

- **Pre-tax** payroll deduction for eligible medical, dental and vision expenses approved by the IRS. \$260 minimum annual contribution up to \$3,000 maximum.
- OTC drugs and medicines are also reimbursable with a \$10 minimum and \$500 annual maximum
- Expense reimbursements are authorized through the Benefits Department each pay period

Dependent Care Account

- **Pre-tax** payroll deduction for eligible day care expenses approved by the IRS
- \$1,300 minimum annual contribution up to \$5,000 maximum
- Expense reimbursements are authorized through Benefits Department each pay period

PRE-TAX TRANSPORTATION

- SmartBenefits (Metro SmartTrip card) up to \$120 a month (**pre-tax**) through payroll deduction
- Parking expenses up to \$200 a month (**pre-tax**) through payroll deduction

VACATION

The information below is based on labor agreements and may not be applicable to your union.

- Based on service attained each calendar year:

Less than 1 year	= 1 week
1 year, but less than 6	= 2 weeks
6 years, but less than 14	= 3 weeks
14 years, but less than 20	= 4 weeks
20 years, but less than 25	= 5 weeks
25 years or more	= 1 day for each year of service over 25 to a total of 6 weeks with 30 years of service
- New hires are eligible for **1 week** vacation after 90 days of employment
- 2 personal days effective January 1 after completing 1 year of service
- Employee's birthday holiday after 1 year of service
- 5 incidental sick days for Local 1900 (P&M; Clerical) Frederick union-eligible employees
- You may be eligible for additional unpaid leave in accordance with the Family and Medical Leave Act

COMPANY DESIGNATED HOLIDAYS

- New Year's Day
- Dr. Martin Luther King's Birthday
- Presidential Inauguration Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

401K COMPANY CONTRIBUTION

For Employees represented by International Brotherhood of Teamsters, Local 96 and OPEIU, Local 2, who are hired after 01/01/2009 and therefore not eligible to participate in the Defined Benefit Pension Plan

- Company contributes 3% of eligible earnings to a 401K account
- This is an automatic benefit that does not require participation in the 401K plan

401K SAVINGS PLAN

- Automatic enrollment 1% of pay
- Choose from all pre-tax or after-tax (or combination of the two) options
- Company match is based on labor agreements with various bargaining units
- Company match is **vested immediately**
- Choice of 12 investment funds
- Accept rollover distribution from another qualified plan
- 24-hour fund and account information; 7 days a week via phone (1-877-927-4427) or at washingtongas.csplans.com
- Access to account representatives 9 a.m. EST to 10 p.m. EST

STOCK PURCHASE PLAN

- Purchase common stocks through payroll deductions
- Stock price is based on the market price
- Dividends are invested automatically

EDUCATIONAL ASSISTANCE

- Company prior approval provides 75% educational reimbursement for tuition and registration
- \$5,250 annual maximum and \$30,000 employment maximum
- Requires grade C or above from accredited educational institution

OTHER BENEFITS

- Employee Assistance Program
- Ombudsman
- Credit Union Membership Available
- US Bond purchase