



Washington Gas Summary of Benefits

Management 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

- Management employees working full-time are eligible for benefits on **the first day 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

Mandatory Mail Order 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 12 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 1x annual base salary at no cost (portable)
- 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 \$10,000 per month

FLEXIBLE SPENDING ACCOUNTS**Health Care Account**

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

- Metrochecks (subway farecards) up to \$105 a month (**pre-tax**) through payroll deduction
- Parking expenses up to \$200 a month (**pre-tax**) through payroll deduction

PAID TIME OFF

- Based on service attained each year:

Less than 6 years	= 10 days PTO
6 years, but less than 14	= 15 days PTO
14 years, but less than 20	= 20 days PTO
20 years, but less than 25	= 25 days PTO
25 years or more	= 30 days PTO
- In addition, you can accrue up to 12 days of PTO (PTOA) depending upon your hire date at a rate of 8 hours per month
- New hires after June 30 = 5 days
- New hires after October 31 = 2 days
- If you are hired after the first hire date in December you will receive no PTO until January of the following year
- 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 SAVINGS PLAN

- Automatic enrollment 4% of pay
- Choose from pre-tax or after-tax (or combination of the two) options
- Company match is 100% of the first 4% of contributions
- Company match is **vested immediately**
- Choice of 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

RETIREMENT BENEFITS SAVINGS PLAN

(Enhanced Benefit)

- Management employees, hired or rehired after 7/1/2009 will receive an automatic service-based contribution beginning 1/1/2010.
- Retiree medical insurance with minimum of 10 years of actual service in accordance with plan provisions
- Basic life insurance coverage at \$15,000 (Company paid)

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

