



WGL

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Summary of Benefits

Union Employees

This document provides highlights of the WGL 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.

Benefit Highlights

WGL offers employees a comprehensive benefit program to union-eligible employees. Union employees working full-time are eligible for benefits after 90 days of employment.

CareFirst Medical Plan Highlights				
	CareFirst PPO		CareFirst CDHP	
	In Network	Out of Network	In Network	Out of Network
Deductibles	\$100 Individual \$200 Family	\$500 Individual \$100 Family	\$1000 Individual \$2000 Family	\$2000 Individual \$4000 Family
Office Visits	\$10 Co-pay	70% after deductible	80% after deductible	70% after deductible
Prescription Coverage				
	CareFirst PPO		CareFirst CDHP	
	30-day Supply at Retail Pharmacy	90-day Supply Mail Order/ Pharmacy	30-day Supply at Retail Pharmacy	90-Day Supply Mail Order Pharmacy
Generic Drugs	\$10 Co-pay	\$20 Co-pay	\$5 Co-pay	\$15 Co-pay
Listed / Preferred Brand Drugs	\$15 Co-pay	\$30 Co-pay	\$20 Co-pay	\$40 Co-pay
Unlisted / Non-preferred brand drugs	80% coinsurance	80% coinsurance	\$40 Co-pay	\$60 Co-pay
Specialty Drugs	\$75 Co-Pay	\$100 Co-Pay	N/A	
Kaiser Medical Plan Highlights				
	Kaiser HMO		Kaiser DHMO	
Deductible	N/A		\$1000 Individual \$2000 Family	
Office Visits	\$10 Co-pay		\$20 Co-pay	
Urgent Care/Special Office Visit	\$20 Co-pay		\$30 Co-pay	
Prescription Coverage				
	Retail Pharmacy	Mail Order	Retail Pharmacy	Mail Order
Generic	\$10 Co-pay	\$8 Co-pay	\$20 Co-pay	\$30 Co-pay
Preferred Brand	\$20 Co-pay	\$18 Co-pay	\$30 Co-pay	\$50 Co-pay
Non-Preferred	\$35 Co-pay	\$33 Co-pay	\$45 Co-pay	\$65 Co-pay
Delta Dental Highlights				
Annual Max Benefits	\$1500 per member			
Annual Deductible	\$50 per member			
Orthodontic Lifetime Max	\$2000 Per Member			
Vision Program Highlights				
	CareFirst – Davis Vision (Included with participation in the CareFirst medical plan)	Kaiser Vision (Included with participation in the Kaiser medical plan)	VSP (Can be purchased by employees at an additional cost)	
Eligibility	Provided to CareFirst participants	Provided to Kaiser Participants	All Benefit Eligible Employees	
Routine Eye Exam	\$10 Co-Pay CareFirst PPO & CDHP Plans	\$10 Co-pay Kaiser HMO \$20 Co-pay Kaiser DHMO	\$10 Co-pay	
Glasses	N/A	N/A	\$20 Co-pay	
Lenses	Discount on lenses	Discount on lenses	35%-45% discount	
Frames	Discount on frames	Discount on frames	\$150 allowance; 20% discount over allowance	
Contact Lenses	Discount on contact lenses	Discount on contact lenses	\$150 allowance	

Company Designated Holidays

- ❖ New Year's Day
- ❖ Dr. Martin Luther King Jr Birthday
- ❖ President's Day
- ❖ Memorial Day
- ❖ Independence Day
- ❖ Labor Day
- ❖ Veteran's Day
- ❖ Thanksgiving Day
- ❖ Day After Thanksgiving
- ❖ Christmas Day
- ❖ Presidential Inauguration Day (every 4 years)

Paid Time Off

PTO is available to employees after 90 days of employment.

Years of Service	PTO Granted
Less than 1 year	5 days
1 year, but less than 5 years	10 days
5 years, but less than 10 years	15 days
10 years, but less than 20 years	20 days
20 years, but less than 30 years	25 days
30 years or more	30 days

- ❖ Employees will accrue up to 12 days of PTOA depending upon date of hire at a rate of 8 hours per month (must be employed for 90 days before PTOA accrual begins)
- ❖ May carry over up to 80 hours of PTO/PTOA from year to year
- ❖ May cash out up to 40 hours of PTOA at end of year (carry over first, cash out second)
- ❖ Employees may be eligible for additional unpaid leave in accordance with Federal and/or State Family Leave Laws

Life & Disability Insurance

Life Insurance	Short Term Disability	Long Term Disability										
<ul style="list-style-type: none"> ❖ Basic coverage is \$15K at no cost to employees ❖ Supplemental Life coverage is \$50k up to \$750k ❖ Guaranteed issue is \$300k ❖ Spousal coverage up to \$150K ❖ Child(ren) coverage up to \$10k per child (up through age 26) ❖ Premiums paid after-tax through payroll deductions ❖ Employees may purchase accidental death & dismemberment insurance from \$25k up to \$250k (evidence of insurability not required) 	<ul style="list-style-type: none"> ❖ WGL provides short term disability (STD) benefits after completion of 6 months of service. ❖ Benefits are based on years of service and other requirements <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Years of Service</th> <th>STD Benefit</th> </tr> </thead> <tbody> <tr> <td>< 5 years</td> <td>50%</td> </tr> <tr> <td>5-9 years</td> <td>70%</td> </tr> <tr> <td>10 – 19 years</td> <td>100% for 8 weeks, 80% thereafter</td> </tr> <tr> <td>20 years</td> <td>100%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ❖ Benefits limited to up to 26 weeks per calendar year 	Years of Service	STD Benefit	< 5 years	50%	5-9 years	70%	10 – 19 years	100% for 8 weeks, 80% thereafter	20 years	100%	<ul style="list-style-type: none"> ❖ WGL provides long term disability (LTD) benefits of 40% of pre-disability income replacement ❖ A 20% LTD “buy-up” option is available to employees on a pre-tax basis
Years of Service	STD Benefit											
< 5 years	50%											
5-9 years	70%											
10 – 19 years	100% for 8 weeks, 80% thereafter											
20 years	100%											

Flexible Spending Accounts (FSA)

Health Care Account	Dependent Care Account	Pre-Tax Transportation
<ul style="list-style-type: none"> ❖ Pre-tax payroll deduction for eligible medical, dental, and vision expenses ❖ \$260 minimum annual contribution up to \$2550 maximum 	<ul style="list-style-type: none"> ❖ Pre-tax payroll deduction for eligible day care expenses ❖ \$1300 minimum annual contribution up to \$5000 maximum 	<ul style="list-style-type: none"> ❖ Smart Benefits – SmarTrip Metro Fare Card & Parking (pre-tax payroll deductions) <ul style="list-style-type: none"> ○ Up to \$255 a month for transit ○ Up to \$255 per month towards Metro parking ❖ Monthly parking expenses up to \$255 a month

Retirement Savings

401K Savings Plan	Retirement Benefits Savings Plan (Enhanced Benefit)
<ul style="list-style-type: none"> ❖ Automatic enrollment of 4% of pay up to \$18,000 ❖ Company match is 100% of the first 4% of contributions ❖ Company match is vested immediately ❖ Accepts rollovers from other qualified plans ❖ Catch-up contributions up to \$6,000 for employees age 50 or older 	<ul style="list-style-type: none"> ❖ Non-elective company contribution of 4% of eligible earnings to a 401k account, as outlined in the respective collective bargaining agreement. ❖ Automatic benefit that does not require participation in the 401k plan ❖ Immediate vesting ❖ Rollover available to another employer's eligible plan or an IRA

Business Travel Accident Plan

WGL offers business travel accident insurance at 5x your annual base salary up to \$1,000,000 at no cost to employees.

Educational Assistance

WGL offers employees an education assistance program for approved courses of study through an accredited educational institution.

- ❖ Union eligible employees are eligible to participate in the educational assistance program after completing one year of service
- ❖ Requires prior approval for reimbursement of up to 75% of tuition and registration expenses
- ❖ Reimbursement limited to up to \$5,250 per calendar year and up to \$30,000 employment maximum
- ❖ Requires grade 'C' or above to be eligible for reimbursement

Other Benefits

- ❖ Employee Assistance Program
- ❖ Ombudsman
- ❖ Credit Union Membership Available