

HEALTH BENEFITS

Medical and Prescription Drug Programs (Health Plan):

OUC offers two medical plans for employees that are distinguished by their different deductible and premium amounts with Aetna as the medical plan carrier. The two plan choices consist of a \$1,000 Deductible Choice (Core Plan) and a \$3,000 Deductible Choice (Health Reimbursement Account (HRA) Plan). The \$3,000 Deductible Choice has a Health Reimbursement Account (HRA Plan) which is funded by OUC. For additional information see the OUC Summary of Health Plan Options. Both medical plans include dental and eye exams.

Prescription Drug Program:

This plan is also offered through Aetna. The Plan has a three-tier copay structure when accessing prescriptions through network pharmacies. By ordering maintenance medications through Aetna Home Delivery, your 90-day supply will cost you only two co-pays instead of three retail co-pays. You are able to go to any CVS pharmacy to fill your 90-day prescription at the same price as the mail order co-pay. For specialty pharmacy prescriptions, please refer to the Aetna Comprehensive Medical Insurance.

Dental:

Regular dental cleanings and check-ups are extremely important to your overall health, and you are encouraged to take advantage of your preventive dental benefits. When you enroll in the medical plan, you are automatically enrolled into the Aetna PPO Plan. The plan allows you to seek care from non-network dentists; however, you will pay less by choosing an in-network provider. Find an Aetna in-network provider online at aetna.com.

Vision Preferred Eyewear Materials (Frames & Lenses) Coverage:

Save on eyewear by participating in the Aetna Vision Preferred Coverage available at group rates through payroll deduction. This coverage is a great way to save money on contact lenses, frames, lenses and even LASIK surgery. You can choose from designer brands such as Oakley, Ray-Ban and Vogue. The Aetna network includes popular chains such as Pearl Vision, LensCrafters, JCPenney Optical and Target Optical along with many other neighborhood eye doctors and optical shops. Finding an eye care provider is easy. Just use the Aetna online directory at www.aetnavision.com.

Flexible Spending Account (FSA):

You have the option to contribute to a Flexible Spending Account, which allows payment for unreimbursed health care related expenses and dependent care on a pre-tax basis. If you participate in a Medical Flexible Spending account you will receive an FSA Debit Card. The Aetna FSA debit card is electronically linked to your FSA so your co-pays and co-insurance amounts are deducted directly from your FSA. The debit card system automatically identifies what is eligible and what is not.

Note: You will be able to roll over up to \$610 of your unused account balance to the 2024 plan year.





COMPANY PAID / VOLUNTARY LIFE INSURANCE

Life Insurance:

OUC provides you with life insurance twice your annual base earnings, up to a maximum of \$700,000. The benefit is underwritten by Reliance Standard Life Insurance.

Accidental Death & Dismemberment Insurance:

OUC provides each full-time employee with \$100,000 minimum benefit coverage for accidents resulting in death. Part-time employees are not eligible for AD&D insurance.

Voluntary Term Life Insurance:

In addition to the basic life insurance provided by OUC, you may purchase supplemental Term Life Insurance for you and your eligible dependents. Upon employment and no later than 31 days after hiring, new employees under the age of 60, may apply for up to \$100,000 guaranteed in increments of \$10,000 and spouse \$50,000 in increments of \$10,000. Employees age 60 to 70 may apply for up to \$5,000 guaranteed.

Voluntary Supplemental Insurance Plan:

Additional accident or illness insurance coverage is provided through Allstate. Three different plans are available for your protection: Group Accident Plan, Group Supplemental Hospital Indemnity and Group Specified Critical Illness Plan. You must make this election within 31 days of employment by reaching out directly to Allstate.

RETIREMENT

OUC Hybrid Retirement Program:

The Hybrid Retirement Program consists of the following:

- Defined Contribution Plan (DC),
- Cash Balance Plan (CB),
- Health Reimbursement Account (HRA).

These three components will provide employees an income replacement which is needed at their retirement. The CB (annual contribution of 5% to 12%) with guarantee interest earnings and the HRA is fully funded by OUC. Employees automatically become participants in the DC Plan and contribute 4% (mandatory) of base pay to the DC Plan. OUC will make an Employer Contribution in amount equal to 4% of your base pay. To provide more retirement savings, the employee may defer up to 2% additional pre-tax or up to 10% - 12% post-tax in the Defined Contribution Plan. After seven years of service, OUC will match up to an additional 2% of employee voluntary contributions. Fidelity Investments acts as the Trustee and Plan Administrator to the DC Plan.

Deferred Compensation Plan (457(b) Plan):

In addition to the OUC Hybrid Retirement Program, OUC offers the ability to participate in additional pre-tax retirement plans through Fidelity Investments. The maximum contribution limit set by the IRS for 2023 is \$22,500. Employees age 50 and older may contribute an additional \$7,500 as a catch-up provision for 2023. For more details, contact Fidelity Investments.



HOLIDAYS AND LEAVE

On Date of hire, OUC offers 9 holidays plus 3 Floating Holidays to observe any other Holidays.

Observed holidays at OUC:

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- 1/2 Day Christmas Eve
- Christmas Day

Part-Time Employees: For all time accruals (holiday, vacation, sick, accident, etc.), part-time employees working 20 hours per week will receive 4 hours per day.

Vacation:

Managers and above are credited with fifteen (15) working days at date of hire if hired between January and June and ten (10) working days if hired between July and December.

Everyone below management is credited with ten (10) working days at date of hire when hired between January and June and seven (7) working days if hired between July and December.
For additional information, see policy on Vacations.

Sick Leave for Personal Illness or Personal Accident:

Beginning on the date of hire, full-time OUC employees earn forty (40) hours of paid sick leave and an additional forty (40) hours on the first employment anniversary date. Thereafter, eighty (80) hours of paid sick leave earned on each subsequent anniversary date. Sick leave may be accumulated.

Short Term Disability Pay:

For off-the-job accidents or illnesses, 60% of base weekly earnings are paid for a maximum benefit period of 52 weeks. This benefit is for full-time employees only. **Part-time employees** are not eligible for short-term disability pay.

Long Term Disability Pay:

For an off-the-job accident or illness disability, a 60% of basic monthly earnings benefit is paid provided the disability has continued for 12 or more months from the date of injury or illness. **Part-time employees** are not eligible for long-term disability pay.

Accident Leave for on the Job Injury:

After 90 days of employment, full-time OUC employees earn forty (40) hours of paid accident leave and an additional forty (40) hours on the first employment anniversary date. Thereafter, eighty (80) hours of paid accident leave on each subsequent anniversary date. Accident leave is accumulated to a maximum of 260 days.
Part-time Employees: For all time accruals (Holiday, Vacation, Sick, Accident, etc.), part-time employees working 20 hours per week will receive 4 hours per day.

Time Off:

Jury duty, military leave, funeral/bereavement. Review the Employee Handbook for eligibility requirements.



ADDITIONAL COMPANY BENEFITS & PROGRAMS

Wellbeing Program:

OUC offers a robust Wellbeing Program that provides annual cash incentives for completing well-being activities. Each activity earns “Wellness Watts” that propel employees through different glowing levels of well-being. Employees can also earn a Wellness Day each year (8 hour day off) just for completing a preventive care service in the previous year. For more information on the Wellbeing Program, visit www.oucwellbeing.com.

OUC Fitness Center:

Free access to on-site fitness centers at all locations.

Recreation Facilities:

Recreational areas are available to employees and their families at The Pines facility in Windermere, at the Indian River Power Plant intake fishing area, and at the Apollo Campground facility.

Education Assistance Program:

Financial assistance is provided to Full Time OUC employees who wish to participate in the various educational programs offered at approved colleges, universities, vocational/technical/trade schools and other institutions of learning. Additional information located in the Employee Benefits Handbook for details.

Safety Prescription Eyeglasses Program:

To supplement and encourage full time eye-protection on the job, the Commission pays a portion for employee’s ANSI rated safety eye-wear for employees in safety-sensitive job classifications. Please refer to the Employee Handbook for details.

Safety Shoes Program:

To supplement protective foot equipment for specific job categories, the Commission pays a portion for employee’s ANSI-rated safety shoes. Please refer to the Employee Handbook for details.

Hybrid Work Arrangement:

Flexible work model is available, supporting a blend of in-office and remote work, subject to position type and related job functions.

Employee Parking:

OUC provides employee parking at no charge.

