

EWEB Retiree Tiers/Benefits Packages

*EWEB Tiers are separate from and have nothing to do with the PERS Pension Tiers.
To be eligible for EWEB retirement benefits, an employee must be eligible for PERS pension benefits based on their PERS eligibility criteria.*

	Tier 3A	Tier 3B	Tier 3C	Tier 4 MAPT	Tier 4 IBEW
Definition	Any employee hired prior to 1/1/90, who retires from EWEB Doesn't matter when you choose to retire, you get the Tier 3A package	Any employee hired between 1/1/90-12/31/1993, who retires from EWEB If retirement eligible and retire prior to 1/1/2014 , you get the Tier 3A package If not eligible to retire before or retire after 1/1/2014, you get the Tier 3C package	Any employee from T3B not retired prior to 1/1/2014, or hired between 1/1/1994 and 12/31/2002, who retires from EWEB: Doesn't matter when you choose to retire, you get the Tier 3C package	Any non-represented employee hired 1/1/2003 to current, who retires from EWEB Doesn't matter when you choose to retire, you get the Tier 4 package	Any employee hired 1/1/03 to current, who retires from EWEB in a collectively bargained position after 4/1/16. (See CBA)
Key Components	Subsidy towards Group Medical/Dental/Vision insurance until retiree is 65 (even if Medicare eligible prior)	Subsidy towards Group Medical/Dental/Vision insurance until retiree is 65 (even if Medicare eligible prior)	Subsidy towards Group Medical insurance until retiree is 65 or Medicare Eligible (whichever comes first)	Subsidy towards Group Medical insurance until retiree is 65 or Medicare Eligible (whichever comes first)	No subsidy towards group health insurance
	Subsidy % is based on years of EWEB service and provided to retiree & eligible dependents Retiree premium contribution is locked in at retirement until is 65	Subsidy % is based on years of EWEB service and provided to retiree & eligible dependents Retiree premium contribution is locked in at retirement until is 65	No subsidy towards Dental or Vision insurance. Subsidy % is based on years of EWEB service and provided to retiree & eligible dependents	No subsidy for dependents No subsidy towards Dental or Vision insurance	Eligible Tier 4 IBEW retirees will be given the option of enrolling in the current active EWEB group health plan. If elected, the retiree will pay full cost of enrollment on a monthly basis. Premiums are subject to change each year. If an eligible Tier 4 IBEW retiree declines at retirement to enroll in the group health plan, the Utility will provide the retiree with an additional HRA VEBA payment equal to a percentage of their sick leave balance based on their years of service at retirement, multiplied by their hourly rate of pay at retirement.
	Eligible dependents can stay on the plan until retiree is 65 (even if Medicare eligible before retiree/age 26 for child) No continued subsidy for dependents beyond retiree turning age 65 Continued subsidy for retiree towards PERS Medicare Supplement plan	Eligible dependents can stay on the plan until retiree is 65 (even if Medicare eligible before retiree/age 26 for child) No continued subsidy for dependents beyond retiree turning age 65 Continued subsidy for retiree towards PERS Medicare Supplement plan	Retiree premium contribution is subject to change based on annual trend & cap. Eligible dependents can stay on the plan until Medicare eligibility (or age 26 for adult child) No continued subsidy for dependents beyond retiree's Medicare eligibility (whether by age or disability) Continued subsidy for retiree towards PERS Medicare Supplement plan	Subsidy % is based on years of EWEB service Retiree premium contribution is subject to change based on annual trend & cap. Eligible dependents can stay on the plan until Medicare eligibility (or age 26 for adult child) No continued subsidy for dependents beyond retiree's Medicare eligibility (whether by age or disability) No subsidy for retiree towards PERS Medicare Supplement plan	No continued benefits for Medicare eligible retiree or dependents who are Medicare eligible.

THIS IS INTENDED TO BE A SUMMARY ONLY. ALL BENEFITS, POLICIES, PROCEDURES, RESERVATION OF RIGHTS, ETC., ARE EXPLAINED IN DETAIL IN THE EWEB HR/BENEFITS MANUALS, MEMBER HANDBOOKS AND OTHER LEGAL PLAN DOCUMENTS.