



WGL

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Summary of Benefits

Management 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 management employees a comprehensive benefit program. Full-time management employees are eligible for benefits on the first day of employment.

CareFirst PPO and CDHP 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	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 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 HMO and DHMO Medical Plan Highlights				
	Kaiser HMO		Kaiser DHMO	
Deductible	N/A		\$1,000 Individual \$2,000 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 Plan Highlights				
Annual Max Benefits	\$1,500 per member			
Annual Deductible	\$50 per member			
Orthodontic Lifetime Max	\$2,000 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's 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 on the first day of employment.

Years of Service	PTO Granted	
Less than 6 years	10 days	
6 year, but less than 14 years	15 days	
14 years, but less than 20 years	20 days	
20 years, but less than 30 years	25 days	
30 years or more	30 days	
New Hires (based on date of hire)	January – June	10 days
	July – October	5 days
	November – December	2 days

- ❖ Employees will accrue up to 12 days of PTOA at a rate of 8 hours per month. Accrual begins the month after date of hire.
- ❖ May carry over up to 80 hours of PTO/PTOA from year to year
- ❖ 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 1x base salary at no cost ❖ 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 are paid on an after-tax basis 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, as follows: <table border="1" style="margin-left: 20px;"> <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> ❖ 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"> ❖ 40% long term disability is at no cost ❖ A 20% “buy-up” option is available on a pre-tax basis for additional coverage
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 \$2,550 maximum 	<ul style="list-style-type: none"> ❖ Pre-tax payroll deduction for eligible day care expenses ❖ \$1300 minimum annual contribution up to \$5,000 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"> ❖ Management employees hired or rehired after 7/1/2009 will receive a service-based non-elective contribution ❖ 4%-6% of base pay depending on years of service ❖ 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.

Education Assistance

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

- ❖ Management 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 is 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