

2017 Benefit Summary



Platte River
Power Authority

Our employees are our most valuable asset!

That's why at Platte River Power Authority, we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

Stay Healthy

- Medical and Dental Care
- Preventive Care
- Voluntary Vision Plan
- Flexible Spending Accounts
- Health Savings Account
- Wellness Program

Feeling Secure

- Long Term Disability Insurance
- Defined Contribution 401(a) Pension Plan
- Voluntary 457(b) Deferred Compensation Plan
- Life and Accidental Death & Dismemberment

Lifestyle Balance

- Employee Assistance Program
- Paid-Time Off
- 11 Paid Holidays



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Please note that this overview is a summary of benefits. For a complete description of benefit provisions, refer to your Summary Plan Description (SPD). In the event of a discrepancy between this overview and the SPD, benefits will be paid as outlined in the SPD.

Benefits Overview

Platte River Power Authority is proud to offer a comprehensive benefits package to eligible, regular team members who work 20 hours per week or more. The complete benefits package is briefly summarized in this booklet. You will receive SPDs, which give you more detailed information about each of these programs.

You share the costs of some benefits (medical, dental, vision and voluntary life and AD&D), and PRPA provides other benefits at no cost to you (life and AD&D, disability sick leave and long term disability).

Benefit Plans Offered

- Medical
- Dental
- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Flexible Spending Account (FSA)
- Voluntary Vision
- Voluntary Life and AD&D
- Disability Sick Leave
- Long Term Disability
- Retirement
- Employee Assistance Program (EAP)

Eligibility

You and your dependents are eligible for Platte River Power Authority benefits on the first day of employment. Eligible dependents are your spouse, children under age 26 and disabled dependents of any age. Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact Human Resources within 31 days of the qualifying event. Changes would be effective as of the event date.

Qualifying Life Event Changes

- Changes in family status such as: marriage, divorce, birth or adoption of a child, dependent loss or gain of other coverage, or employment status change.
- Health Insurance Portability and Accountability Act (HIPAA) special enrollment rights
- Family Medical Leave Act (FMLA) special requirements
- Changes due to a judgment, decree or court order
- Entitlement to Medicare or Medicaid



Medical Benefits

Administered by EBMS

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Platte River Power Authority offers you a choice of a medical plans with a Traditional PPO Plan or a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

PLAN FEATURE	Traditional PPO Plan		High Deductible Health Plan	
	In Network	Out of Network	In Network	Out of Network
Annual Deductible	\$300 per Person \$900 Family Unit <small>When the max amount has been reached by members of a Family Unit, the deductibles of all members will be considered satisfied for that year.</small>		\$1,500 Employee \$3,000 Family <small>When the max amount has been reached by members of a Family Unit, the deductibles of all members will be considered satisfied for that year.</small>	
Annual Coinsurance Maximum	\$1,500	\$3,000	Not applicable	
Annual Out-of-Pocket Maximum (Includes deductible and coinsurance)	\$4,000 per Person \$12,000 Family Unit		\$4,000 per Person \$12,000 Family Unit	\$8,000 per Person \$12,000 Family Unit
Coinsurance	20%	30%	\$6,550 per Person with Family Coverage	
Office Visits	20% after deductible	30% after deductible	10% after deductible	30% after deductible
Retail Clinics	100% covered	Not Covered	100% covered	Not Covered
Wellness Care	100% covered	30% after deductible	100% covered	30% after deductible
Pregnancy	20% after deductible	30% after deductible	10% after deductible	30% after deductible
Urgent Care	20% after deductible	30% after deductible	10% after deductible	30% after deductible
Emergency Room	Medical Emergency: 20% after deductible Medical Non-Emergency: 30% after deductible		Medical Emergency: 10% after deductible Medical Non-Emergency: 30% after deductible	
Ambulance Service	20% after deductible		10% after deductible	
Inpatient Hospital	20% after deductible	30% after deductible	10% after deductible	30% after deductible
Outpatient Surgery	20% after deductible	30% after deductible	10% after deductible	30% after deductible
Lab & X-Ray, Advanced Imaging	20% after deductible	30% after deductible	10% after deductible	30% after deductible
Mental Health/Substance Abuse Services				
Inpatient Services	20% after deductible	30% after deductible	10% after deductible	30% after deductible
Outpatient Services	20% after deductible	30% after deductible	10% after deductible	30% after deductible
PRESCRIPTION DRUGS	\$2,200/person per calendar year out-of-pocket maximum for all covered prescriptions.			
	There is no cost share for certain Preventive Drugs.			
Generic Drugs		Not Covered	25% after deductible	Not Covered
30-day Supply	Lesser of \$15 or actual cost			
31-90-day Supply (retail or mail)	Lesser of \$35 or actual cost			
Brand (No Generic available)				
30-day Supply	20% up to \$500 per fill			
31-90-day Supply (retail or mail)	20% up to \$1,500 per fill			
Brand (Generic available)				
30-day Supply	20% up to \$500 per fill + difference between cost of brand and generic			
31-90-day Supply (retail or mail)	20% up to \$1,500 per fill + difference between cost of brand and generic			
Specialty Drugs (retail only)	20% up to \$500 per fill		25% after deductible	

NEW
for 2017!

Aetna Signature Administrators PPO Network

Locate health care professionals and facilities using the criteria that's best suited to your needs.

Selecting a doctor and other health care professionals for you and your family is important. Our online directory, available 24 hours a day, 7 days a week, makes it easy. DocFind is the premier online search tool from Aetna. Up-to-date listings of participating doctors, dentists, other medical professionals and facilities are available at your fingertips. With our easy-to-use format, you can search online by name, specialty, gender and/or hospital affiliation.

How do I use DocFind?

You can use DocFind anywhere you have Internet access. Please see below for the step-by-step overview of how to use DocFind.

What does DocFind allow me to do?

- Choose the search option that works for you. Search by using a variety of criteria such as specialty, gender and/or hospital affiliation, or search using the health care professional's name. More information about search options is available on the back of this page.
- Make the informed choice. DocFind gives you easy access to information about health care professionals. This includes information about medical school attended, board certification status and gender, as well as information about the provider's offices, such as handicapped access. Other features include maps, driving directions and listings (where applicable) of other office locations.
- Get up-to-date information. DocFind is updated three times per week, giving you access to the latest available information.
- Review a list of transplant facilities and pediatric congenital heart surgery facilities in our Institutes of Excellence™ network.

Step-by-step instructions

To access DocFind, simply visit www.aetna.com/asa.

Search by Location

Looking to change your primary care physician? Need to locate a specialist? DocFind's "Search by Location" can help.

1. Select the type of health care professional or facility you wish to find, such as primary care physician, specialist, dentist, medical hospital or pharmacy.
2. Enter the geographic information for the area where you wish to find a participating health care professional.
Note: Enter your ZIP code information to get the best search results.
3. If you choose to narrow your search by selecting the "Advanced Search" tab, follow the steps above and then select specialty, gender, languages spoken, hospital affiliation and/or name. Or, request a list of all health care professionals who match your geographic and plan requirements.
4. **That's it!** You will be presented with a list of health care professionals who match your criteria. You can obtain additional information about each provider by clicking on the "View Details" link.

Search by Name

Know the name of the health care professional you're looking for? "Search by Name" is your direct route.

1. Select the type of health care professional you would like to find.
2. Input the name of the individual health care professional you wish to find.
3. Enter the geographic information for the area where you wish to find a participating health care professional.
4. **It's that easy!** You will be presented with a list of health care professionals or facilities that match your requirements. You can obtain additional detail about a particular provider by clicking on the "View Details" link.



Visit www.aetna.com/asa today for easy access to up-to-date information on participating health care professionals and facilities.

Dental Benefits

Administered by Delta Dental

Good oral care enhances overall physical health, appearance and mental wellbeing. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with Platte River Power Authority's dental benefit plan.



PLAN FEATURE	Delta Dental PPO	Delta Dental Premier	Out of Network
Annual Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual Benefit Maximum *	\$1,500 for each Covered Person	\$1,500 for each Covered Person	\$1,500 for each Covered Person
Preventive Dental Services (cleanings, exams, x-rays)	100%	100%	20%
Basic Dental Services (fillings, root canal therapy, oral surgery)	20%	20%	20%
Major Dental Services (extractions, crowns, inlays, onlays bridges, dentures, repairs)	50%	50%	50%
Orthodontic Services (no age limit)	50%	50%	50%
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500

* **Prevention First** – When you see a PPO or Premier provider, covered Diagnostic and Preventive services do not count toward your Annual Benefit Maximum.

Voluntary Vision Benefits (materials only)

Administered by EyeMed

Your coverage from an EyeMed provider:

PLAN FEATURE	In-Network Member Cost	Out-of-Network Reimbursement
Frame Allowance (once every 24 months)	\$0 copay; \$130 Allowance, 20% off balance over \$130	\$91
Lenses (once every 24 months)		
Single Vision Lenses	\$25 copay	\$30
Lined Bifocal Lenses	\$25 Copay	\$50
Lined Trifocal Lenses	\$25 Copay	\$30
Standard Progressive Lens	\$90 Copay	\$50
Contact Lenses (once every 12 months if you elect contacts instead of lenses/frames)	\$0 Copay; \$130 allowance; 15% off balance over \$130	\$130

Exams are covered under the medical plan.



Basic Life and Accidental Death & Dismemberment Insurance

Insured by Mutual of Omaha

Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you die while employed by Platte River Power Authority. PRPA provides basic life insurance of two and a half (2.5) times your annual salary up to a maximum of \$850,000.

Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or your death is due to an accident. Platte River Power Authority provides AD&D coverage of two and a half (2.5) times of your annual salary at no cost to you. This coverage is in addition to your company-paid life insurance described above with a maximum benefit of \$850,000.



Employee Paid Optional Life and Accidental Death & Dismemberment Insurance

Insured by Mutual of Omaha

Optional Employee, Spouse and Dependent Term Life Insurance

Employees who want to supplement their group life insurance benefits may apply for additional coverage through a voluntary Mutual of Omaha policy. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You may purchase coverage on yourself in \$10,000 increments to a maximum of \$500,000. Evidence of insurability is required for coverage amounts over \$100,000. You may purchase coverage for your spouse in \$5,000 increments to a maximum of \$100,000. Evidence of insurability is required for coverage amounts over \$50,000. Your eligible Dependent children can be insured for amounts of life insurance from \$2,000 to \$10,000 in \$1,000 increments. In no event can your Dependent Life Insurance Benefit exceed 50% of Your Life Insurance Benefit.

Employee Paid Optional Accidental Death and Dismemberment (AD&D) Insurance

Optional Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. You may purchase coverage for you, your spouse or dependents up to an amount equal to the amount of your life insurance benefit.

Employee Monthly Contributions for Benefits

Medical

HDHP/HSA	Full Time	¾ Time	½ Time
Employee Only	\$0.00	\$133.61	\$267.22
Employee + One	\$129.56	\$327.95	\$526.34
Employee + Family	\$233.48	\$483.83	\$734.18
Traditional PPO	Full Time	¾ Time	½ Time
Employee Only	\$36.02	\$174.19	\$348.37
Employee + One	\$204.75	\$427.28	\$685.84
Employee + Family	\$340.09	\$630.29	\$956.51

Dental

Dental	Full Time	¾ Time	½ Time
Employee Only	\$12.34	\$18.51	\$24.68
Employee + One	\$30.32	\$40.98	\$51.65
Employee + Family	\$55.00	\$71.83	\$88.67

Voluntary Vision

Vision	Full Time
Employee Only	\$4.01
Employee + One	\$7.61
Employee + Family	\$11.18

Voluntary Life

Monthly Cost for Each \$1,000 of Employee, Spouse, and Dependent Child(ren) Voluntary Life Insurance Coverage										
Age	To age 34	35-39	40-44	45-49	50-54	50-54	55-59	60-64	65-69	70-74
Employee	\$.07	\$.09	\$.14	\$.26	\$.43	\$.41	\$.63	\$.96	\$ 1.42	\$ 2.69
Spouse (maximum coverage 50% of employee coverage)	\$.07	\$.09	\$.14	\$.26	\$.43	\$.41	\$.63	\$.96	\$ 1.42	n/a
Dependent Children	The monthly premium for all dependent child(ren) of a family unit is \$.16 per month for each \$1,000 of insurance. Maximum coverage for children is \$10,000.									

Flexible Spending Accounts (FSA)

Administered by EBMS

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pre-tax basis and use them tax-free for qualified expenses. You pay no Federal Income or Social Security taxes on your contributions to an FSA (That's where the savings comes in!). Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income. You decide how much to contribute to the account up to the maximum:

- **\$2,600** for healthcare reimbursement
- **\$5,000** for childcare on a pre-tax basis (or \$2,500 if married and filing separately)

Who is Eligible and When:

Anyone enrolled in the Traditional PPO Medical Plan can enroll in the Medical Flexible Spending Account (FSA) Option. Platte River also offers a Dependent Care Expense Reimbursement Account for anyone with qualified dependent day care expenses.

Benefits You Receive:

FSAs provide you with an important tax advantage that can help you pay for qualified out-of-pocket medical and dental expenses and qualified dependent care expenses on a pre-tax basis from the voluntary contributions you make each payroll. By anticipating your family's healthcare and dependent care costs for the next year, you can actually lower your taxable income.



Use it or Lose It!

It's important to plan carefully and not put more money in your FSA than you think you'll spend within the plan year on things like copayments, coinsurance, drugs, and other allowed health care costs. At the end of the year, you lose any money left over in your FSA.

Medical (FSA)

An FSA may be used to cover:

- Medical and Dental deductible
- Medical and Dental coinsurance expenses
- Prescription coinsurance expenses
- Vision services(not covered under preventive care), including contact lenses, contact lens solution, and eyeglasses
- Chiropractic services
- Acupuncture
- Prescription drugs
- Hearing services, including hearing aids and batteries

Dependent Care Expense Reimbursement Account

All employees are eligible to participate in the Dependent Care Reimbursement Account. Examples include:

- The cost of child (under the age of 13) or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)
- Care must be provided by a licensed day care provider/facility, and may not be a dependent under the age of 19.

Note: Federal law prohibits participation in both an FSA and HSA, so those enrolled in the FSA may not enroll in the HSA program.

Health Savings Account (HSA)

Administered by Platte River Power Authority

A Health Savings Account (HSA) works with your High Deductible Health Plan (HDHP). If you are enrolled in the HDHP, you are eligible for an HSA account. Platte River Power Authority provides a generous contribution deposited in your account in January. You may also contribute to your account up to the maximum allowed by the IRS. Your elected contribution will be payroll deducted and deposited in your account. What money you don't spend in any given year will stay in your account and can continue to grow. If you leave PRPA, your account goes with you.

2017 maximum contribution limits

- \$3,400 Single Coverage
- \$6,750 Family Coverage
- Catch-up contribution for participants age 55+ is \$1,000

Your HSA account gives you a triple tax benefit

- Your contribution reduces your taxable income
- Money in the account can earn interest tax-free
- Withdrawals are tax free if used for eligible medical expenses

PRPA HSA Contribution

	Full Time	$\frac{3}{4}$ Time	$\frac{1}{2}$ Time
Employee Only	\$600	\$450	\$300
Employee + One	\$1,000	\$750	\$500
Employee + Family	\$1,000	\$750	\$500



Note: Federal law prohibits participation in both an FSA and HSA, so those enrolled in the FSA may not enroll in the HSA program.

Long-Term Disability Insurance

Insured by Mutual of Omaha

Platte River wants to make sure that you and your family are cared for should you find yourself unable to work due to a short or long term disability.

Who is Eligible and When:

Disability Sick Leave is available for regular employees who suffer a serious medical condition as defined by the Family and Medical Leave Act (FMLA) and have exhausted all available leave balances to zero. Qualified employees may be entitled to disability sick leave at two-thirds their normal rate of pay after 30 consecutive days of absence for up to 90 calendar days.

Long Term Disability is available for regular full-time and part-time employees who are unable to work because of a covered disability under the terms of the Long Term Disability policy. Benefits begin after 90 consecutive calendar days of absence due to disability.

Benefits You Receive:

Platte River Power Authority provides employees with both Disability Sick Leave and Long Term Disability income benefits, and pays the full cost of this coverage. In the event you become disabled, disability income benefits are paid at two-thirds the normal rate of pay, up to a policy maximum under the terms of the plan. Long Term Disability benefits are offset by other income sources such as Social Security Disability, workers' compensation, certain retirement benefits, and personal disability insurance benefits.

Employee Assistance Program (EAP)

Provided through Mines & Associates

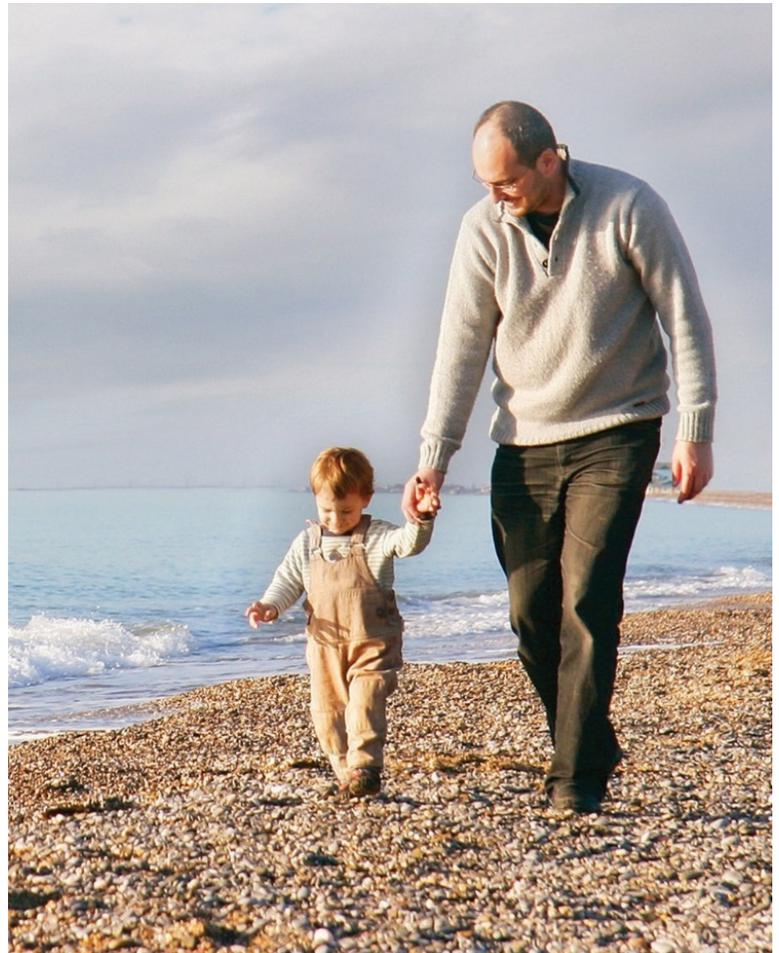
At Platte River you and your family's well-being are important to us.

Who is Eligible and When:

All employees, their spouses, and dependent children are immediately eligible.

Benefits You Receive:

Employees and their dependents are eligible for up to five free sessions per issue per calendar year through Mines and Associates. It is a confidential counseling benefit that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, employee career counseling, and other personal stressors. Platte River Power Authority pays the full cost of this benefit.



To schedule an appointment with a provider near your home or office, call: 1-800-873-7138

401(a) Defined Contribution Plan & 457(b) Deferred Compensation Plan

Provided through ICMA Retirement Corp.

Platte River rewards longevity with a generous Defined Contribution Retirement Plan.

Who is Eligible and When:

All regular employees are immediately eligible to participate in the 401(a) Defined Contribution Plan as well as the 457(b) Deferred Compensation Plan through ICMA Retirement Corp. You are 100% vested in the 401(a) plan after three years. You are 100% vested in the 457 Deferred Compensation Plan immediately.

Benefits You Receive:

■ Employer 401(a) Contribution Schedule

Years of Service	Platte River's Required Contribution 401(a)
Fewer than 5 Years	5%
5 or more but fewer than 10	7%
10 or more but fewer than 15	10%
15 or more but fewer than 20	13%
20 or more but fewer than 25	16%
25 or more Years of Service	19%

■ Optional Matching 457 Contributions

Your Contribution in the 457 Plan	Platte River's Matching Contribution in the 401(a) Plan
0% of base earnings	0%
1% of base earnings	.5%
2% of base earnings	1%
4% of base earnings	2%
5% of base earnings	2.5%
6% of base earnings	3% (max. matching contribution)

By saving on a pre-tax basis, you reduce the federal and state taxes you pay today and delay paying those taxes on the money you save, as well as your account earnings, until you withdraw the money from the plan. Platte River offers an extensive customized investment lineup for you to choose from. Upon retirement or termination from employment the vested account balance becomes available to you.



Paid Time Off

Platte River encourages a healthy lifestyle, and provides you with generous Personal Leave, Sick Leave, designated paid holidays and, with supervisor approval, Compensatory Time Off (CTO).

Who is Eligible and When:

All regular full-time and regular part-time employees (see part-time definition on page 16) are eligible for paid time-off benefits. Employees may use Sick Leave and Sick Reserve hours for personal illness and other types of paid leave for the care of family members.

Benefits You Receive:

Paid time off benefits that you are eligible for:

- 11 Paid Holidays
- Personal Leave
- Compensatory Time Off (CTO)
- Sick Leave/Sick Reserve
- 3 days funeral leave

Sick Leave/Sick Reserve

Sick leave benefits allow you to be paid for time away from work if you become ill or incur a non-work related injury. You may also use up to 80 hours of Sick Leave/Sick Reserve to care for immediate family members each year. Unused Sick Reserve hours may be rolled to your Personal Leave Bank or Sick Leave Bank on the last payroll of each year. Upon separation of employment, one-fourth of all unused Sick Reserve and Sick Leave bank hours will be paid out. Sick Reserve hours will be pro-rated for mid-year hires and part-time employees. Sick Leave accruals are pro-rated for part-time employees.

Leave Type	Accrual Rate	How it Works
Sick Reserve	40 hours given at the beginning of each year	All Sick Reserve hours must be used before sick leave hours. All Sick Reserve hours that are unused each year can be rolled into your Personal or Sick Bank.
Sick Leave	4 hours per month (1.85 per pay period)	16 hours are given upon hire (pro-rated for part time); there is no maximum that can be accrued. Sick leave can only be used after all Sick Reserve hours are exhausted.



Personal Leave

Employees begin accruing Personal Leave on the first day of employment. Accrual rates are based on the schedule below (pro-rated for part-time). You may carry over Personal Leave hours earned from year to year subject to the maximum allowed. All unused Personal Leave will be paid out upon separation from employment. Personal Leave is pro-rated for part-time employees.

Years of Eligible Service	Personal Days Earned	Personal Bank Maximum
Years 0 through 5	3.08 hours/pay period, or 80 hours/yr	400 hours
Year 6 through 12	4.62 hours/pay period, or 120 hours/yr	400 hours
Year 13 and beyond	6.15 hour/ pay period, or 160 hours/yr	400 hours
Years 15, 20, 25 and every 5 years thereafter	160 hours/yr. + 40 hour service bonus on anniversary	440 hours

Holidays

As a regular full-time or part-time employee (see part-time definition on page 16), you will receive the following paid holidays each year. Regular full-time employees receive 8 hours for each holiday, pro-rated for part-time employees.

- New Year's Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- Floating Holiday (employee's discretion)

Compensatory Time off (CTO)

Non-Exempt employees can, with supervisor approval, choose to earn CTO in lieu of overtime pay. CTO hours are earned at the applicable overtime rate of time and one-half or double-time for all hours worked in excess of the normal scheduled shift, as long as the base hour requirement is met.

Exempt employees can earn CTO hours on an hour for hour basis for all hours worked in excess of the normal base schedule for the week.

Part-time employees are not eligible to earn CTO until their hours worked exceed 40 in a work week. They will be paid their hourly rate of pay for all hours worked in excess of their normal schedule up to 40 hours.

There is a 40 hour maximum on CTO accrual.



Additional Great Benefits of Working at Platte River!

Employee Recognition: *Your performance contributes to Platte River's reputation as a leading utility.* Supervisors and employees recognize one another for "going above and beyond". You could be recognized with a STAR award (Special Thanks and Recognition) or a GEM award (Going the Extra Mile). Supervisors are also given On the Spot Awards each year to award to their employees.

Gainsharing: *Your contribution can make a difference.* Each quarter that Platte River exceeds financial plan goals and key performance targets you can share in the savings by receiving a gainshare payout. You must be an employee for the entire quarter to be eligible for that quarter's gainshare payout.

Health and Wellness: *Platte River emanates a culture of wellness.* By keeping our employees healthy & well, we believe it keeps our employees more productive, safer and happier. There are workout rooms at both the headquarters and plant locations which are free for employees and their dependents. We also offer a wellness program where employees can earn points that can be redeemed for cash for exercise and healthy behaviors.

Platte River Learning and Development: *Developing tomorrow's leaders.* In addition to a generous tuition reimbursement program, Platte River provides training and development opportunities to all of its employees.

Part-Time Employee: A part-time employee is a regular employee whose normal work schedule is less than 40 hours per week. Part-time employees accrue time off and are eligible for other benefits on a pro-rata basis determined by the designation of the job as a ½ or ¾ time position.



Contact Information

If you have specific questions about any of the benefit plans, please contact the administrator listed below, or your local human resources department.

Benefit	Insurance Company	Phone	Website
Medical	EBMS-Claims Administrator	866-421-9926	www.ebms.com
	Aetna-PPO (Preferred Provider Organization) Network	866-421-9926	www.aetna.com/asa or www.ebms.com
Dental	Delta Dental	800-610-0201	www.deltadentalco.com
Vision	EyeMed	866-804-0982	www.eyemed.com
Life / Accidental Death & Dismemberment	Mutual of Omaha	800-775-8805	www.mutualofomaha.com
Disability	Mutual of Omaha	800-877-5176	www.mutualofomaha.com
Flexible Spending Accounts (FSA)	EBMS - Medical Flexible Spending Account Administrator	866-421-9926	www.ebms.com
	Platte River - Dependent Care Spending Account Contact: Dena Nachtman, Payroll and Benefits Administrator	970-229-5212	nachtmand@prpa.org
Retirement	ICMA Retirement Corp. Contact: Emily Knox, Retirement Plan Specialist	866-749-5178	E-mail: EKnox@icmarc.org Website: www.ICMARC.org
Employee Assistance Program (EAP)	Mines & Associates	800-873-7138	www.MinesandAssociates.com



Annual Notices

Women's Health and Cancer Rights Act Notification

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan (please see page 5).

If you would like information on WHCRA benefits, please contact the benefits administrator.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP) Notice

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available. If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

COLORADO – Medicaid

Medicaid Website: <http://www.colorado.gov/hcpf>

Medicaid Phone (Out of state): 1.800.221.3943

For more information contact either:

U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/ebsa 1.866.444.EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov
1.877.267.2323, Menu Option 4, Ext. 61565

Notes



Platte River Power Authority

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Fort Collins, CO 80525
www.prpa.org

This benefit summary prepared by



This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.