WELCOME TO THE PSU FOUNDATION

We offer a competitive benefits package to promote work/life balance and overall wellness. Each of the following categories will provide a brief description of the benefits plans offered to you as a PSU Foundation employee.

Effective 1.1.2020
HEALTH AND WELL-BEING

If you elect in medical, dental, or vision plan it will become effective the first of the month following or coincident with date of hire.

**MEDICAL**

<table>
<thead>
<tr>
<th>Providence Health &amp; Services: Choice Network and Universal PPO</th>
<th>100% coverage in “base-plan” for all enrolled employees and their eligible dependents. $1,500 deductible per member and $3,000/ family (in network).</th>
</tr>
</thead>
<tbody>
<tr>
<td>providencehealthplan.com</td>
<td>Three “buy-up” plans available for a nominal monthly premium.</td>
</tr>
<tr>
<td></td>
<td>All plans include prescription, chiropractic and acupuncture coverage.</td>
</tr>
</tbody>
</table>

**DENTAL** Choice of two plans

<table>
<thead>
<tr>
<th>Moda Health Premier Delta Dental Plan</th>
<th>Both dental plans provide 95% premium coverage for all enrolled employees and their eligible dependents.</th>
</tr>
</thead>
<tbody>
<tr>
<td>modahealth.com/dental/</td>
<td>Maximum annual benefit of $1,500.</td>
</tr>
<tr>
<td></td>
<td>Deductible of $50/ member, $150/ family.</td>
</tr>
<tr>
<td></td>
<td>Orthodontia included.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Willamette Dental Group Plan willamettedental.com</th>
<th>No maximum annual benefit.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No deductible.</td>
</tr>
<tr>
<td></td>
<td>Orthodontia included.</td>
</tr>
</tbody>
</table>

**VISION**

<table>
<thead>
<tr>
<th>VSP (Vision Services Plan) vsp.com</th>
<th>Vision plan provides 95% premium coverage for all enrolled employees and their eligible dependents.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Eye Exams.</td>
</tr>
<tr>
<td></td>
<td>Frames and lenses.</td>
</tr>
<tr>
<td></td>
<td>Contact lenses.</td>
</tr>
<tr>
<td></td>
<td>In- and out-of-network benefits.</td>
</tr>
</tbody>
</table>
INCOME PROTECTION & FINANCIAL SAVINGS

PSU Foundation provides benefits to its employees and their families that protect and support them if they are faced with unforeseeable events, such as illness, injury, disability or death.

Effective the first of the month following or coincident with date of hire.

LIFE INSURANCE

Mutual of Omaha
1-800-228-7104
mutualofomaha.com

Basic group term life and accidental death and dismemberment (AD&D) benefits provides beneficiary with 2x annual salary (maximum of $350,000) following death and scheduled benefits if you are dismembered due to an accident (some restrictions apply).

No cost to employee unless additional coverage is elected.

DISABILITY

LONG TERM DISABILITY
> 90 days of continuous disability

Mutual of Omaha
1-800-228-7104
mutualofomaha.com

No cost to employees.

Employees receive 60% of their basic weekly earnings for recovery or through their normative retirement date (whichever is earlier). Monthly benefit up to a maximum of $10,000.

Begins after 90 days of continuous disability.

RETIREMENT PLAN

Fidelity
1-800-294-4015
fidelity.com

401(k) plan available to employees 21 years of age or older.

PSU Foundation contributes 12% of employee's salary with 3% vested the first day of the month after 1 year of service in which the employee worked 1000 hours. The remaining 9% will vest over 5 years from that date.

Employees are eligible to make deferrals to the Plan on the first day of the month following 6 months of service.
VOLUNTARY INCOME PROTECTION & FINANCIAL SAVINGS

PSU Foundation offers additional income protection and financial savings plans for its employees to elect on a voluntary basis.

Eligibility begins the first of the month following or coincident with date of hire.

DISABILITY

**SHORT TERM DISABILITY**

> Up to 11 weeks

Voluntary

- Receive 60% of your basic weekly earnings for up to 11 weeks.
- Weekly benefit max. $2,500.
- Begins on the 15th day of an accident or illness.
- Full maternity benefits.

**FLEXIBLE SPENDING ACCOUNT (FSA)**

PacificSource Administrators
1-800-422-7038
psa.pacificsource.com/Flex/

Employees must enroll before 31 days from hire date, or the date the employee becomes benefits eligible.

- FSA plan wherein employees elect to contribute pre-tax dollars to an account from which they are reimbursed for qualified healthcare and/or dependent care expenses.
- Includes PacificSource debit card to pay for eligible services and products.

**SUPPLEMENTAL GROUP TERM LIFE / AD&D INSURANCE**

Mutual of Omaha
1-800-228-7104
mutualofomaha.com

PSU Foundation also offers voluntary, supplemental Group Term Life/AD&D benefits. These benefits also extend to employees, spouse/domestic partner and children.
WORK / LIFE BALANCE

PSU Foundation encourages employees to keep learning, take care of themselves and their families, enjoy life, and be actively involved in the communities where they live and work. Employees working between 30-39 hours will receive prorated pay for these benefits.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Mutual of Omaha
1-800-228-7104
mutualofomaha.com/eap

No cost to employees and extends to all employees.
Provides employees and their family members support in managing issues from both work and home with confidential counseling services.
Includes will preparation services.
Support on a wide variety of issues.

HOLIDAY PAY

January 1 | New Year’s Day
3rd Monday in Jan. | Martin Luther King, Jr. Day
Last Monday in May | Memorial Day
July 4 | Independence Day
1st Monday in Sep. | Labor Day
November 11 | Veteran’s Day
4th Thursday in Nov. | Thanksgiving Day
Friday after Thanksgiving | Black Friday
December 25 | Christmas Day

One additional floating holiday to use on any working day in the calendar year for a special day that matters most to you.

BONUS PTO

Option to donate PTO to co-workers in need of additional paid leave.
8 paid hours to volunteer at a place of your choosing (approval needed).

JURY DUTY / WITNESS LEAVE

Employees will be compensated the difference between their civic pay received and regular rate of pay for up to two weeks.

PAID BEREAVEMENT

Five days of paid bereavement leave for the death of an immediate family member which includes domestic partners and dependents of domestic partners.
PAID TIME OFF (PTO)

The Foundation offers employees a Paid Time off (PTO) program to allow employees the opportunity to take time away from work for vacation, sick leave, personal leave, additional bereavement leave and family medical leave.

All full-time benefits eligible employees accrue PTO hours according to the schedule listed below. Employees scheduled to work 30-39 hours per week will accrue PTO on a pro-rated basis based on actual hours worked.

Accrual begins on the first day of regular employment.

Employees may use accrued PTO after 60 days of employment has been successfully completed.

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>Number of 8-hour days Accrued Annually</th>
<th>Monthly Accrual Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 years</td>
<td>34 days</td>
<td>22.67 hours</td>
</tr>
<tr>
<td>5-10 years</td>
<td>37 days</td>
<td>24.67 hours</td>
</tr>
<tr>
<td>10+ years</td>
<td>39 days</td>
<td>26 hours</td>
</tr>
</tbody>
</table>

PET INSURANCE

Coverage for your furry friends is offered through Pets Best at a discounted rate of 10%. This is a voluntary benefit, if interested, human resources can provide more information or visit PetsBest.com/PSUF.
UNIVERSITY AFFILIATE BENEFITS

As affiliates of Portland State University, PSU Foundation employees receive the following at the same rate as University employees:

- **PSU Identification Cards**
- **Preferential Access to The Helen Gordon Child Development Center**
- **PSU Recreation & Fitness Programs**
- **Tuition Benefit at Portland State University (PSU Only)**
- **PSU Millar Library Access**
- **Tri-Met and C-Tran Transit Passes**
- **Admittance to Athletic Events**
- **PSU Parking Permits**

Note: This benefit overview is meant to show highlights of each plan only. It does not amend, extend, or alter the coverage and provisions described in the PSU Foundation Summary Plan Descriptions (SPD). If there is any specific conflict between this document and the official SPD, the latter will prevail.