

2013 BENEFIT PLAN SUMMARY - U.S. EMPLOYEES

Eligibility

Employees regularly scheduled to work more than 20 hours per week are eligible for benefits. Some benefits are pro-rated for part-time employees.

Coverage Begins

Most benefits are effective on date of hire with the exception of Voluntary Insurance Benefits, which allows participation the first of the month following date of hire.

Employer Contributions

The foundation pays 100% of monthly premiums for medical/vision, dental and the employee assistance program for employees, spouse/domestic partner, and children to age 26. The foundation also pays 100% of monthly premiums for life, disability, business travel accident, and travel assistance for eligible employees.

Medical

Eligible employees in Seattle have their choice of enrolling in Regence BlueShield or Group Health. Eligible employees in the ECO must enroll in the Regence BlueShield Plan.

A few benefit examples (when using a Preferred Provider) are:

	REGENCE BLUESHIELD PPO	GROUP HEALTH Options POS
Annual Deductible	None	None
Annual Out-of-Pocket Limit	\$2,500 per person \$7,500 per family	\$2,000 per person \$4,000 per family
Office visits	100% after \$10 copay	100% after \$15 copay
Preventive Care	100%	100% after \$15 copay
Vision exam & hardware	Paid at 100% \$400 vision hardware benefit	\$15 copay \$300 vision hardware benefit
Inpatient Hospital Services	Paid at 100%	Paid at 100%
Prescription (retail 30 day supply)	\$10 copay (plus difference between cost of generic and brand name drug)	\$10 or \$20 copay (varies by drug)

Benefits may be reduced or eliminated when not using a Preferred Provider.

Dental

Washington Dental Service/Delta Dental is our dental insurance carrier. You receive the highest level of benefits when using a Preferred Provider.

Annual Benefit Maximum	\$2,500 per person
Annual Deductible	\$50 individual/\$150 family
Diagnostic & Preventive Care	100%
Basic Services	90% after deductible
Major Services	50% after deductible
Orthodontic Services	50% up to \$2,000 lifetime maximum

Benefits may be reduced when not using a Preferred Provider.

Basic Life and AD&D

The Standard is our insurance carrier for life and accidental death & dismemberment coverage. Eligible employees are provided coverage equal to 2 times their annual salary, up to \$1,200,000 (life insurance above \$750,000 requires proof of good health).

Business Travel Accident

Employees receive an additional \$250,000 of business travel accident coverage for foundation travel.

Disability

The Standard is our disability insurance carrier. Benefit payments may be reduced by other sources of income.

Short-Term Disability Plan benefit is 70% of weekly earnings up to \$2,500.

Long-Term Disability Plan benefit is 66 2/3% of monthly earnings up to \$15,000.

Flexible Spending Accounts

Healthcare and Dependent Care reimbursement accounts allow you to save money by setting aside pre-tax dollars for use in paying eligible expenses. FSA Plan Year runs 1/1 – 12/31.

Healthcare Account - eligible healthcare expenses (up to \$2,500 per year) include insurance plan deductibles, copays, coinsurance, and allowable over-the-counter expenses (a prescription may be required) for you and your dependents.

Dependent Care Account - eligible dependent care expenses (up to \$5,000 per year) include child care costs for dependents through age 12.

Retirement Plan

Diversified is our retirement plan administrator. Employees (US citizens or non-residents living in the US) are eligible to participate in the retirement plan immediately upon date of hire.

Foundation Employee Retirement Plan (403b) –Employees can defer on a pre-tax and/or post-tax basis up to 100% of their compensation (reduced by required payroll taxes) into the plan. However, contributions may not exceed the annual IRS limitations.

Foundation Sharing Retirement Plan (401a) –

This is a defined contribution retirement plan and is fully funded by the foundation. The foundation's annual contribution is currently 15% of eligible employee compensation subject to IRS limitations.

Other Benefits

Life Cycle Benefit – This benefit supports employees in managing their work and personal life. The maximum annual benefit is \$1,500 (pro-rated based on part-time status) and is taxable when funds are received.

Employee Assistance Program – This benefit is provided by First Choice Health and is designed to help employees cope with life's many challenges. Trained counselors are available by phone 24 hours a day for assistance with issues including depression, stress, grief, marital and parenting concerns, alcohol and substance abuse, and conflicts. Legal services, financial services, child care referral, elder care referral, and identity theft services are also available.

Employee Matching Gifts – This benefit is designed to give encouragement and assistance to accredited education, community and cultural organizations, and to provide an incentive for employees to make regular contributions to eligible organizations. The foundation will match employee contributions up to \$10,000 to eligible organizations at a rate of three dollars for every one dollar contributed.

Passport Card – This benefit is a web-based, card driven employee discount program offering discounts on an array of dining experiences, family-friendly destinations, oil changes, purchasing a home computer and more!

Back-Up Care – This benefit is provided by Bright Horizons and is designed to provide support to families by providing safe, nurturing (center or in-home) back-up child care and adult/elder care when your regular care arrangements are not available. Employees pay a copay each time services are provided.

Travel Assistance – This benefit is provided by International SOS for employees traveling on foundation business outside of their home country. Services include emergency medical, lost document advice and assistance, emergency translation and interpreter services, and more.

Transportation Benefits

Seattle employees are eligible to receive an ORCA card for use on buses, ferry, Sounder Trains, Link Light Rail, Seattle Street Car and Water Taxi. Vanpool and Washington State Ferry can be subsidized in conjunction with the ORCA card up to a maximum combined total of \$125 per month by the Foundation. Monorail passes are also available upon request. Any amount above the allowance is handled through payroll deductions. Parking at the Seattle office is by request only via a parking application and daily rates will apply if parking is available.

Qualified transportation expenses incurred by ECO employees are eligible for assistance up to a maximum of \$125 per month for alternative transportation passes only

Voluntary Insurance Benefits

Voluntary insurance benefits provide employees additional choices of insurance coverage beyond the benefits program offered by the foundation. These benefits are paid for by the employee and they offer many advantages because the foundation is sponsoring them as a "group plan".

Supplemental Life Insurance, AD&D Insurance, Pre-Paid Legal and Long-Term Care Insurance are voluntary benefits that the employee elects and pays for through payroll deductions. Pet Insurance and Discount Auto/Home Insurance is available through direct bill between the employee and carrier.

Time-Off Benefits

Employees regularly scheduled to work 40 hours per week will receive full time-off benefits. Employees regularly scheduled to work at least 20 hours per week but less than 40 hours per week are eligible for pro-rated vacation, paid holidays, and sick time based on hours worked. Accrual for time-off plans begins the first pay period after date of hire. The accrual/grant period runs from December 25th through December 24th.

Holidays – 10 standard holidays are observed each year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, day after Thanksgiving, Christmas Eve Day, Christmas Day, and New Year's Eve Day.

Personal Days – 3 personal days (pro-rated based on date of hire) are provided each year which do not carry over into the following year.

Vacation hours accrue at a rate equivalent to 15 days (3 weeks) or 20 days (4 weeks) per year (based on position) through 5 years of service. At the beginning of the pay period immediately following the fifth anniversary of employment and thereafter, employees accrue vacation at a rate equivalent to an additional 5 days per year. Employees can carry-over up to 1x their accrued and unused vacation at the end of each year.

Sick Time is provided at 12 days per year (pro-rated based on date of hire) and is not carried over into the following year.