



A GREAT TEAM WITH EVEN GREATER BENEFITS

All full-time employees are eligible for benefits on the 1st day of the month following 30 days of employment.

At MSHS Pacific Power Group (PPG), we believe great work starts with feeling supported, at work and at home. Our benefits are designed to support your health, financial security, career growth, and overall well-being, while giving you choices that fit your life.

HEALTH PLANS

We offer multiple medical plan options so you can choose the coverage that best fits your needs and those of your family.

1 HIGH-Deductible HEALTH PLAN HDHP

Designed for individuals who want lower payroll deductions and the ability to pair their plan with a Health Savings Account (HSA). This option provides comprehensive coverage while giving you more control over how healthcare dollars are spent.

8 FLEXIBLE SPENDING ACCOUNTS (FSA)

Special accounts you put money away pre-tax for certain out-of-pocket healthcare costs or dependent care costs.

2 ENHANCED CHOICE PLAN (SUREST)

A predictable-cost plan with set copays for doctor visits, specialists, and prescriptions. This option offers simplicity and clarity when accessing care.

3 PREMIER PPO PLAN

A traditional medical plan with copays for office visits and cost-sharing after the deductible. Ideal for those who prefer more predictable out-of-pocket costs and broader coverage.

4 MEDICAL GAP INSURANCE

Company-provided coverage that helps offset many out-of-pocket medical expenses after your primary medical plan has paid. Optional buy-up coverage is also available for additional protection.

5 DENTAL

Two dental plan options are available, allowing you to select the level of coverage that works best for you.

- Preventive care, such as cleanings and exams, is covered in full
- Coverage for basic and major services
- Flexibility to see in-network or out-of-network providers

6 VISION

Our vision plan helps keep your eye care affordable and convenient.

- Routine eye exams
- Coverage for lenses and frames
- Benefits for contact lenses, including medically necessary contacts

7 HEALTH SAVINGS ACCOUNT (HAS)

Available when enrolled in a high-deductible health plan (HDHP).

- Company contributions to help you get started
- Your account belongs to you and moves with you
- Funds roll over year to year and can grow over time
- Can be used for qualified healthcare expenses now or in the future



COMPANY-MATCHED 401K RETIREMENT



- Designed to help you build long-term financial security.
- Ability to contribute on a pre-tax and/or Roth basis.
 - Automatic enrollment and annual contribution increases to encourage saving.

- Catch-up contributions available for eligible employees.
- Company matching contributions to help grow your retirement savings.

TUITION REIMBURSEMENT



- Yearly financial support for your education and long-term career growth.

MATERNITY/PATERNITY PAID LEAVE



- Paid time off to support employees welcoming a new child through birth or adoption.

PET INSURANCE



- Coverage for treatment of injuries and illnesses.
- Has no financial limits: Per year, per illness, or per pet.

ADOPTION AID



- Financial support to help offset eligible adoption-related expenses.

LIFE INSURANCE



- Company-provided life insurance coverage with the option to purchase additional coverage for yourself.

PSYCHOLOGICAL ASSISTANCE



- Confidential and available at no cost to employees and their immediate family members.
- Provides short-term face-to-face counseling.

DISABILITY INSURANCE



Short Term Disability:

- 60% of weekly earnings up to \$2k per week, up to 26 weeks.

Long Term Disability:

- 60% of weekly earnings up to \$12K monthly up to age of 65 or Social Security Normal Retirement Age (if disabled prior to age 62).

HEALTH ADVOCATE



- Personalized assistance to help you navigate the healthcare system, including finding providers, scheduling appointments, and understanding benefits.

LEGAL ASSISTANCE



- Provides employees with legal representation on several issues, including divorce, traffic tickets, wills, and much more.

ADDITIONAL AVAILABLE INSURANCES



- Life insurance with a higher payout amount.
- Hospital Indemnity.
- Accident Protection.
- Critical Illness Plan.

IDENTITY PROTECTION



- Offers identity protection with credit bureau monitoring, dark web monitoring, and more, all to keep your identity protected.

ADDITIONAL BENEFITS

- Paid time off with additional time awarded based on years with the company.
- Annual bonus based on company performance.
- Company paid holidays.
- Training both on the job and through Power & Propel U or external institutions.
- Employee recognition and rewards program.
- Industry-leading pay.

MSHS Pacific Power Group cares about its employees; that's why we have more than 20 different benefits for you and your family. **Reap the benefits of becoming part of a great team!**