

2025 Benefits at a glance

Employees have the opportunity to earn a medical plan premium waiver by participating in our Wellness Rewards Program. Participation is voluntary.

Employees hired in 2025 are eligible for the medical plan premium waiver in 2025.

To qualify for the medical plan premium waiver in 2026, you will need to complete two required activities and two additional activities within the Wellness Rewards Program year—running from October 1, 2024, to September 30, 2025. Spouses and partners are not required to participate in the Wellness Rewards Program requirements. The Wellness Rewards Program requirements include:

1. Complete the **Health Check** survey in Personify Health
2. Complete a **preventive care activity** and document it in Personify Health. The preventive care attestation form can be found under the Benefits tab or My Care Checklist in Personify Health. You do not need to submit documentation from your provider. Preventive care activities can include a biometric screening, annual exam, dental exam, vision exam, cancer screening, mental health counseling or coaching appointment, or any other health exam recommended by your health care provider.
3. Complete **TWO** of the following of your choice:
 - Earn 32,000 points in Personify Health
 - Participate in two corporate challenges in Personify Health
 - Complete two Journeys in Personify Health
 - Join meQuilibrium and complete the initial assessment
 - Complete a meQuilibrium re-assessment
 - Complete four coaching sessions in Personify Health
 - Complete two Wellbeats programs

Employees hired between July 1 and September 30 are exempt from the Wellness Rewards Program requirements for this program year but are encouraged to participate.

Medical/RX

Choose from two plans:

Coverage effective on date of hire

Providence Health Plan (PPO) Deductible (\$400)	Completes Wellness Rewards Program requirements	Does not complete Wellness Rewards Program requirements
Employee only	\$0	\$50
Employee + spouse	\$0	\$100
Employee + child(ren)	\$0	\$75
Employee + family	\$0	\$150

Learn more

If you have questions or would like to learn more about SAIF's benefits, visit saif.com/benefits, or call human resources at **800.285.8525, ext. 8040**.

Kaiser Permanente (HMO)
Deductible (\$400)

**Completes Wellness
Rewards Program
requirements**

**Does not complete
Wellness Rewards Program
requirements**

Employee only	\$0	\$50
Employee + spouse	\$0	\$65
Employee + child(ren)	\$0	\$60
Employee + family	\$0	\$99

Cost to add a spouse or domestic partner to medical/RX coverage

SAIF charges a monthly premium for spouse/partner coverage if they are enrolled in SAIF's medical plan as a secondary plan, or in lieu of their employer's plan.

	Premium rate
Your spouse/partner has no access to other employer-sponsored medical coverage	\$0
Your spouse/partner is enrolling in your SAIF medical plan as a secondary plan	\$150
Your spouse/partner is enrolling in your SAIF medical plan in lieu of their employer's plan	\$300

Dental

Coverage effective on date of hire

Choose from four plans*:	Delta PPO	Willamette	Kaiser DHMO	Kaiser PPO
Employee only	\$0	\$0	\$50.92	\$0
Employee + spouse	\$0	\$0	\$100.83	\$0
Employee + child(ren)	\$0	\$0	\$104.93	\$0
Employee + family	\$0	\$0	\$159.91	\$0

All dental plans include orthodontia coverage.

* Employees and dependents who are enrolled in one of SAIF's dental plans will automatically be enrolled in vision coverage.

Vision

Coverage effective on date of hire Choose from two options:

Vision Service Plan (VSP)	Base plan	Buy-up plan
Employee only	\$0	\$6.12
Employee + spouse	\$0	\$12.27
Employee + child(ren)	\$0	\$13.17
Employee + family	\$0	\$21.01

Mental health

Lyra Health

Coverage effective on date of hire

saif.lyrahealth.com

Employer-paid benefit: Provides free confidential outside counseling and coaching for you and your eligible dependents.

Each person is allowed *twelve free visits per year*. The program also offers resources for specific life solutions; such as financial consultations, identity theft support, child, pet, elder care, and legal consultations.

Health and Wellness Center

On-site in Salem

Coverage effective on date of hire

https://atsaif.saif.com/HR/Total_rewards/Benefits/Wellness_Center.html

Employer-paid benefit: Provides on-site health care, giving you and your family members convenient access to quality care, saving you time and reducing your out-of-pocket expenses. The center offers both wellness and adjunctive primary care services.

The Health and Wellness Center is available at no cost to SAIF employees and their dependents who live in Oregon and are covered under a SAIF medical plan.

Short-term disability insurance

The Standard

Coverage effective on date of hire

www.standard.com

Employer-paid benefit: Provides income protection for employees should they become unable to work due to a covered injury or illness.

- After a 14-day elimination period, the plan will cover 60% of your predisability earnings (maximum weekly benefit \$1,500) for up to 12 weeks.

Long-term disability insurance

The Standard

Coverage effective on date of hire

www.standard.com

Employer-paid benefit: After 90 days of verified disability, long-term disability insurance will cover:

Class 1 (Employees with annual earnings of \$200,000 or more)

- 50% of an employee's predisability earnings, up to a maximum of \$16,500 per month

Class 2 (All other employees)

- 60% of an employee's predisability earnings, up to a maximum of \$10,000 per month

Supplemental long-term disability insurance

UNUM

Coverage effective on date of hire

www.unum.com

Employer-paid benefit: This plan provides additional financial protection for Class 1 employees and supplements the base long-term disability plan insured by The Standard.

Class 1 (Employees with annual earnings of \$200,000 or more)

- 60% of an employee's predisability earnings, less the base long-term disability benefit, up to a maximum of \$10,000 per month.

Employees may continue this benefit on a self-pay basis if they leave SAIF.

Life and accidental death and dismemberment insurance

The Standard

Coverage effective on date of hire

www.standard.com

Employer-paid benefit: Employees receive basic life and AD&D insurance equal to one times their annual salary, rounded to the next highest \$1,000, up to \$750,000. (e.g. If your annual salary is \$50,500, your life and AD&D insurance coverage will be \$51,000.)

Employees may continue this benefit on a self-pay basis if they leave SAIF.

Voluntary benefit: Additional accidental death and dismemberment insurance is available for purchase in increments of \$10,000 up to \$250,000, to provide additional coverage for yourself, a spouse, or child in the event of a serious accident resulting in loss of limbs, sight, or life.

You can only purchase child coverage if your child is under age 21 and unmarried or under age 25 and enrolled as a fulltime student.

Voluntary benefit: Additional life insurance is available for purchase in increments of \$10,000 up to \$500,000, or five times your annual salary.

If you purchase coverage within the first 31 days of employment at SAIF, you will be guaranteed to be approved for the amounts listed below without having to complete a medical questionnaire:

Employee coverage:	\$200,000
Spouse coverage*:	\$50,000
Child(ren) coverage:	\$10,000

Employees may continue this benefit on a self-pay basis if they leave SAIF.

*(Enrollment is contingent on enrollment in the voluntary employee life plan)

Wellbeing platforms

Personify Health

(formerly Virgin Pulse)

www.personifyhealth.com

Coverage effective first of the month following registration

Voluntary benefit: Personify Health is a wellbeing platform with tools and support to help you build and maintain healthy habits. You'll find resources for all aspects of wellbeing including physical fitness, nutrition, stress management, financial health and much more.

Earn up to \$400 a year with consistent engagement in Personify Health activities and healthy habits.

meQuilibrium

www.mequilibrium.com

Coverage effective one week after registering for Personify Health

Voluntary benefit: meQuilibrium offers tools to help you be on top of your mental game and deal with whatever comes your way. It's a personalized program to help you discover simple techniques to support and build your resilience and shift your response to stressful thoughts and situations. Here's how to get started:

- **Enroll through Personify Health.** Click on the Benefits tab, then View All, then select any one of the meQuilibrium cards to get the sign-up page.
- **Complete the assessment,** which takes about 10 to 15 minutes. Immediately gain insights into your stress personality, thinking patterns, and lifestyle habits that cause you to feel overwhelmed. Your individual information is completely private and confidential.
- **Download the meQuilibrium app,** or visit the web portal. Get quick access to daily stress-busting tips and inspiration whenever and wherever you need it.

Wellbeats

Coverage effective one week after registering for Personify Health

<https://app.member.virginpulse.com/#/benefits>

<https://portal.wellbeats.com>

Voluntary benefit: Wellbeats is an on-demand fitness platform with 700+ workouts, nutrition information, and mindfulness classes for all ages, levels, and interests. Classes can be streamed through mobile and web-based applications or downloaded and played offline. Here's how to get started:

- **Enroll through Personify Health.** Click on the Benefits tab, then View All, then select any one of the Wellbeats cards to get the sign-up page.
- **Download the Wellbeats app,** visit the web portal through Personify Health, or stream through your Smart TV.

Legal plan

ARAG

Coverage effective first day of the month after date of hire

www.araglegal.com

Voluntary benefit: Provides online resources, telephone advice, and in-office services to resolve everyday legal and financial issues. The monthly cost to employees who enroll is \$22.18 per month

Includes: meeting with an attorney for legal advice, document review and preparation, and legal representation to help you address your specific issue

Employees may continue this benefit on a self-pay basis if they leave SAIF.

Flexible spending accounts

ASI Flex

Coverage effective first day of the month after date of hire

www.asiflex.com

Voluntary benefit: Allows employees to set aside pretax dollars to pay for eligible medical, dental, vision expenses (up to \$3,200 annually); certain expenses for dependent care (up to \$5,000 annually); and commuter transportation (up to \$315/month for van pooling and \$315/month for parking). Employees must re-enroll for flexible spending accounts each year during open enrollment.

SAIF's plan year is January 1 through December 31; all claims must be filed on or before March 31 following the end of the plan year.

Long-term care insurance

UNUM

Coverage effective once approved

www.unuminfo.com/saif

Voluntary benefit: Provides care for you or a family member in the event you cannot independently perform basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence, eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's.

Coverage can be purchased for employees and their eligible family members (spouse, domestic partner, children and siblings age 18 and older, parents, parent-in-laws, grandparents, grandparent-in-laws).

If you purchase coverage within the first 31 days of employment at SAIF, you will be guaranteed to be approved for the amounts listed below without having to complete a medical questionnaire:

- Employee coverage of \$4,000 per month with a facility benefit duration of three or six years

Employees may continue this benefit on a self-pay basis if they leave SAIF.

457(b) Deferred compensation retirement plan

Empower Retirement

Coverage effective on date of hire; must enroll online to begin contributions

www.saif457.com

Voluntary benefit: 457(b) retirement savings plan that allows employees to save and invest for retirement. Employees can set up pre- or post-tax salary deferrals to the plan on the Empower Retirement website at any time.

Employees may contribute up to \$23,500 to their deferred compensation account.

Employees age 50+ may contribute \$23,500 plus an additional \$7,500 (\$31,000 total).

Employees ages 60-63 may contribute \$23,500 plus an additional \$11,250 (\$34,750 total).

Public Employee Retirement System pension plan

Oregon PERS

Coverage effective first day of the month after completing six calendar months of service

www.oregon.gov/PERS

If you have six months of PERS-qualifying services at another Oregon PERS employer, you will be eligible for PERS at SAIF immediately. There is a \$238,567 annual limitation (\$19,880.50/month) on subject salary used for PERS benefit calculation and contributions.

Employer-paid benefit: PERS benefit plans have two components:

1. Defined benefit plan

A defined benefit plan provides a guaranteed benefit payment for life once you are vested and reach normal retirement age.

- **Tier 1 members** (employees hired before 1.1.96)
- **Tier 2 members** (employees hired 1.1.96 – 8.28.03)
- **OPSRP members** (employees hired 8.29.03 – present)

* Employees are vested in the defined benefit plan after working at least 600 hours a year in each of five calendar years. When you are vested, this means you earn the right to receive your pension benefits when you reach normal retirement age.

2. Defined contribution plan

• Individual Account Plan (IAP)

For employees who make more than \$3,777 a month, SAIF contributes:

- **Tier 1/Tier 2 members:** 3.5% of your salary towards your IAP account
- **OPSRP members:** 5.25% of your salary towards your IAP account for you.

* Employees are vested immediately in the defined contribution plan. When you are vested, this means you can take these funds with you if you leave SAIF.

Educational assistance

The Office of Federal Student Aid

<http://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

The PSLF program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. For more information and determine if you qualify, visit:

PSLF website: <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

PSLF application: <https://studentaid.gov/sites/default/files/public-service-application-for-forgiveness.pdf>

Employees may also contact Alisha Scheidemantel (alisch@saif.com), who manages this federal program at SAIF.

Employee education assistance

Contact learning@saif.com for more information about the program

After 6 months of employment, employees may qualify for up to \$3,000 annually in reimbursement for tuition, lab fees, and book expenses. These are related to formal certifications and degrees that will enhance their work and career development at SAIF, which are not required for their current role.

Earned paid time off

Vacation

Vacation accrual is available for full- and part-time regular employees. Vacation accrual is prorated for part-time employees based on their designated work schedule and FTE.

Date of hire - 5 years		10 hours per month
After 5 years - 10 years		12 hours per month
After 10 years - 15 years		13.33 hours per month
After 15 years - 20 years		14.67 hours per month
After 20 years		16 hours per month

Sick leave

All full-time employees earn eight hours of sick leave per month. Part-time employees earn sick leave on a prorated basis according to their FTE.

Paid holidays

All regular full- and part-time employees receive 12 paid holidays per year.

Personal days

Employees get two personal days each year. New employees get one day on their start date, and another after six months. If an employee has worked for SAIF for six months by the end of the year, they are eligible for two days the following year.

Volunteer program

SAIF has approved the use of company time for volunteer activities for regular full or part-time employees for a maximum of four 4 hours per calendar year (prorated for part-time employees). Volunteer hours must be used within the year they are granted.

Retirement counseling leave

SAIF employees who are 52 years of age or older, or who have 27 years of service in the Public Employees Retirement System (PERS), may be granted retirement counseling leave with pay (not to exceed a total of 16 hours during the course of employment) to pursue retirement counseling sessions. Retirement counseling may include Oregon PERS workshops not sponsored by SAIF, meeting with a PERS counselor, financial advisor coordinating your pre-retirement finances for retirement planning, or the social security office.

Fleet program services

At our Salem office, SAIF provides free Level 2 EV charging and a secure bicycle room equipped with racks and lockers for those who bike to work. SAIF also subsidizes up to \$240 per calendar year towards bicycle commuting expenses for active full-time and part-time benefit-eligible employees who regularly commute to work on their bike.

SAIF also offers, at both our Salem and satellite offices, either supplied or reimbursement for bus passes for those who commute to work using public transportation on a regular basis.

SAIF also maintains a fleet of pool cars at some sites that are available for employees to reserve and use to conduct SAIF's business. Some employees, depending on their job title and business travel needs, are eligible for full time assignment of a company car.

Contact SAIF's Fleet Manager for more information about these programs.