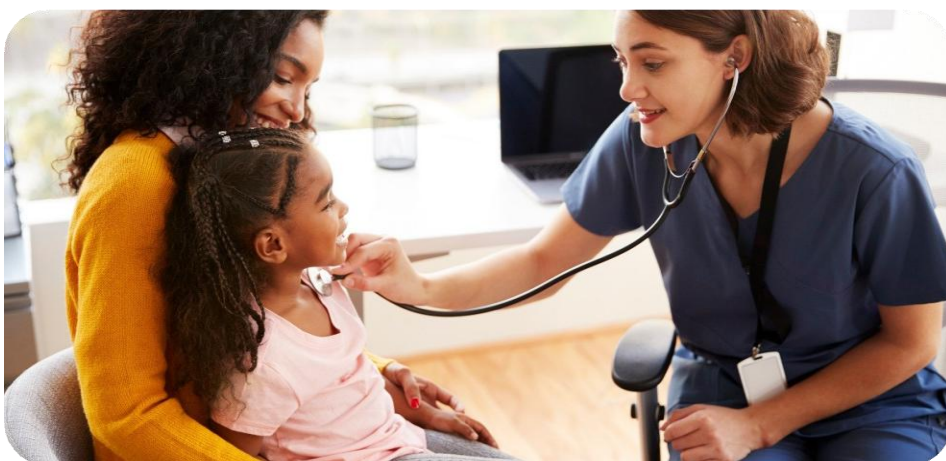




HEALTH BENEFITS

Medical, Prescription, Dental and Eye Exam Bundle Insurance Programs (Health Plan)

OUC offers two Aetna medical plans for employees that are distinguished by their different deductible and premium amounts. The two plan choices consist of a \$1,000 Deductible Choice (Core Plan) and a \$2,500 Deductible Choice (Health Reimbursement (HRA) Plan). The \$2,500 Deductible Choice has a Health Reimbursement Account (HRA Plan) which is funded by OUC. Both medical plans include dental and eye exam coverage. Coverage may start on hire date.

Comprehensive Prescription Program

This plan is also offered through Aetna. The Plan has a four-tier copay structure when accessing prescriptions through network pharmacies. By ordering maintenance medications through Home Delivery or any in-network retail pharmacy, your 90-day supply will cost you only two co-pays instead of three co-pays.

Aetna Vision Preferred Eyewear Materials (Frames & Lenses) Coverage

Save on eyewear by participating in the Aetna Vision Preferred Coverage available at group rates through payroll deduction. This coverage is a great way to save

money on contact lenses, frames, lenses and even LASIK surgery. You can choose from designer brands such as Oakley, Ray-Ban and Vogue. The Aetna network includes popular chains such as Pearl Vision, LensCrafters, JCPenney Optical and Target Optical along with many other neighborhood eye doctors and optical shops.

Flexible Spending Account (FSA)

You have the option to contribute to a Flexible Spending Account, which allows payment for unreimbursed health care related expenses and dependent care on a pre-tax basis. If you participate in a Flexible Spending account, you will receive an FSA Debit Card. The Inspira FSA debit card is electronically linked to your FSA so your co-pays, deductible, co-insurance and if applicable day care amounts are deducted directly from your FSA. The debit card system automatically identifies what is eligible and what is not. OUC's Health Care FSA program has a rollover provision.

COMPANY PAID & VOLUNTARY BENEFITS

Life Insurance

OUC provides you with life insurance twice your annual base earnings, up to a maximum of \$700,000. The benefit is underwritten by Reliance Standard Life Insurance.

Accidental Death & Dismemberment (AD&D) Insurance

OUC provides each full-time employee with \$100,000 minimum benefit coverage for accidents resulting in death. **Part-time employees** are not eligible for AD&D.

Supplemental Term Life Insurance

In addition to the basic life insurance provided by OUC, you may purchase supplemental term life insurance for you and your eligible dependents. Within 31 days of employment, new employees under the age of 60, may apply for up to \$100,000 guaranteed in increments of \$10,000 and spouse \$50,000 in increments of \$10,000. Employees age 60 to 70 may apply for up to \$5,000 guaranteed. Child(ren) coverage are either \$5,000 or \$10,000.

Voluntary Supplemental Insurance Plan

Three Allstate plans are available to help pay out-of-pocket expenses: Group Accident Plan, Group Supplemental Hospital Indemnity and Group Specified Critical Illness Plan. Employees enroll with Allstate within 31 days of employment or during open enrollment.

RETIREMENT

OUC Hybrid Retirement Program

The Hybrid Retirement Program consists of a Defined Contribution Plan (DC), Cash Balance Plan (CB) and a Retiree Reimbursement Account (RRA). These three components will provide employees an income replacement which is needed at their retirement. The CB (annual contribution of 8% to 15%) with guaranteed interest earnings and the HRA is fully funded by OUC. When the employee becomes a participant in the DC Plan, the employee will automatically make a 4% (mandatory) contribution of base pay to the DC Plan. OUC will make an Employer Contribution in amount equal to 4% of your base pay. To provide more retirement savings, the employee may defer up to 2% additional pre-tax or up to 10% - 12% post-tax in the Defined Contribution Plan. After seven years of service, OUC will match up to an additional 2% of employee voluntary contributions. Fidelity Investments acts as the Trustee and Plan Administrator to the DC Plan.

Deferred Compensation Plan (457(b) Plan)

In addition to the OUC Hybrid Retirement Program, OUC offers the ability to participate in additional pre-tax retirement and/or Roth plans through Fidelity Investments. The maximum contribution limit set by the IRS. The deferred compensation program also offer employees age 50 and older a catch-up provision with maximum contribution limit also set by IRS. The Roth IRA option allows for post-tax contributions and earnings are not taxable if held for at least five years.

HOLIDAYS AND LEAVE

The following days will be observed as holidays by OUC. In addition, eligible employees receive three floating holidays.

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- 1/2 Day Christmas Eve
- Christmas Day

Vacation

Available upon the employee's date of hire and is based on month of hire, position and length of employment. Managers and above are provided fifteen (15) days if hired between January and June and ten (10) days if hired between July and December. Employees below management is credited with ten (10) working days at date of hire when hired between January and June and seven (7) working days if hired between July and December.

Managers, Director and Executives

- 0—9 years: 15 days/120 hours
- 10—14 years: 18 days/144 hours
- 15—20 years: 21 days/168 hours
- 21 or more years: 25 days/200 hours

Supervisors and Individual Contributors

- 0—4 years: 10 days/80 hours
- 5—9 years: 15 days/120 hours
- 10—14 years: 18 days/144 hours
- 15—20 years: 21 days/168 hours
- 21 or more years: 25 days/200 hours

Sick Leave for Personal Illness or Personal Accident

Beginning on the date of hire, full-time OUC employees earn forty (40) hours of paid sick leave and an additional forty (40) hours on the first employment anniversary date. Thereafter, eighty (80) hours of paid sick leave earned on each subsequent anniversary date. Sick leave may be accumulated.

Short-Term Disability Pay

For off-the-job accidents or illnesses, 60% of base weekly earnings are paid for a maximum benefit period of 52 weeks. This benefit is for full-time employees only. **Part-time employees** are not eligible for short-term disability pay.

Long-Term Disability Pay

For an off-the-job accident or illness disability, a 60% of basic monthly earnings benefit is paid provided the disability has continued for 12 or more months from the date of injury or illness. **Part-time employees** are not eligible for long-term disability pay.

Accident Leave for on the Job Injury

After 90 days of employment, full-time OUC employees earn forty (40) hours of paid accident leave and an additional forty (40) hours on the first employment anniversary date. Thereafter, eighty (80) hours of paid accident leave on each subsequent anniversary date. Accident leave is accumulated to a maximum of 260 days.

Time Off

Jury duty, military leave, funeral/bereavement. Review the Employee Handbook for eligibility requirements.

Parental Leave

OUC provides Paid Parental Leave to eligible employees to assist and support new parents with balancing work and family commitments. Eligible employees may use up to 8 continuous weeks for the birth or adoption of a child(ren).

Part-Time Employees: For all time accruals (holiday, vacation, sick, accident, parental leave, etc.), part-time employees working 20 hours per week will receive 4 hours per day.



ADDITIONAL BENEFITS & PROGRAMS

Wellbeing Program

OUC offers a robust Wellbeing Program that provides annual cash incentives for completing wellbeing activities for employees and their eligible dependents enrolled in OUC's health plan. Each activity earns "Wellness Watts" that propel employees through different glowing levels of wellbeing. Employees can also earn a Wellness Day each year (8-hour day off) just for reaching the maximum cash incentive. For more information on the Wellbeing Program, visit oucwellbeing.com.

OUC Fitness Center

Free access to on-site fitness centers at all locations.

Recreation Facilities

Recreational areas are available to employees and their families at The Pines at Windermere, at the Indian River Power Plant intake fishing area, and at the Apollo Campground facility.

Education Assistance Program

Financial assistance is provided to full-time employees who wish to participate in the various educational programs offered at approved colleges, universities, vocational/technical/trade schools and other institutions of learning.

Safety Prescription Eyeglasses Program

To supplement and encourage full time eye-protection on the job, the Commission pays a portion for employee's ANSI rated safety eye-wear for employees in safety-sensitive job classifications.

Safety Shoes Program

To supplement protective foot equipment for specific job categories, the Commission pays a portion for employee's ANSI-rated safety shoes.

Hybrid Work Arrangement

Flexible work model is available, supporting a blend of in-office and remote work, subject to position type and related job functions.

Employee Parking

OUC provides employee parking at no charge.