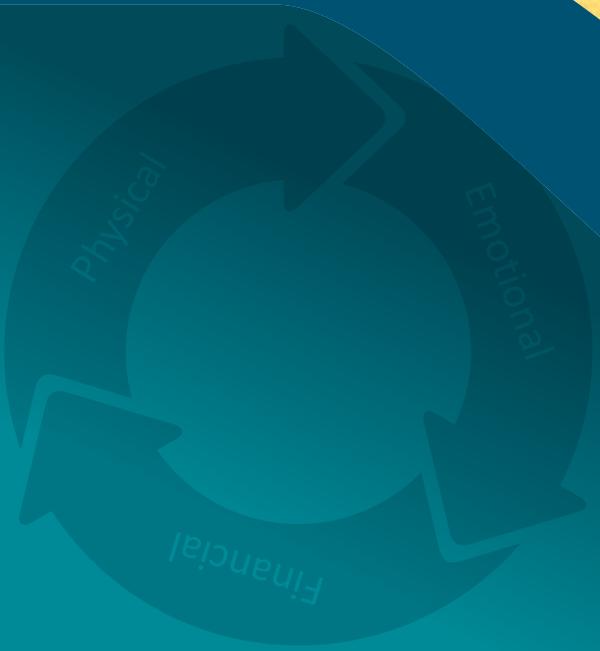


2026

BENEFITS

Guide





When Does Coverage Begin?

Coverage begins the first of the month following the date of hire.

Medical Plans Regence BlueShield of Idaho

Key Features	Standard Option	High Deductible Health Plan (HDHP)
Annual Deductible		
Employee-only coverage	\$500	\$2,000
Family coverage	\$500 per person	\$4,000
Annual Out-of-Pocket Maximum		
Employee-only coverage	\$3,000	\$4,000
Family aggregate maximum	\$6,000 per family	\$4,000 per person; \$8,000 per family
Most other services, including office visits and hospital stays	Participant pays 20% after deductible	
Preventive Care	The plan pays 100% when in-network provider used	
MDLive (Telehealth Services)	\$42 per medical visit (applies to deductible and out-of-pocket)	
Emergency Room	\$75 co-pay (waived if admitted to hospital) Participant pays 20% after deductible	Participant pays 20% after deductible
Prescription Medication		
Tier 1 drugs	Participant pays 10%	All prescriptions are subject to deductible; once met, participant pays 20%
Tier 2 drugs	Participant pays 25%	
Tier 3 drugs	Participant pays 35%	
Tier 4 drugs	Participant pays 50%	
Mail-order available	Yes	Yes
Separate out-of-pocket maximum	\$3,600 per person and \$7,200 per family maximum (once reached, the plan pays 100% the rest of the year)	N/A (prescription expenses apply toward medical out-of-pocket maximum)



Dental Plan Delta Dental of Idaho

Deductible	\$25 per participant \$75 family maximum
Annual Benefit Maximum	\$1,500
Annual Rollover*	\$300
Maximum Rollover	\$3,050
Preventive services, such as teeth cleaning and fluoride application	The plan pays 100%; expenses not subject to deductible
Basic services, such as fillings, root canals and tooth extractions	Participant pays 20%; expenses subject to deductible
Major services, such as crowns, bridges and replacement dentures	The plan pays 50%; expenses subject to deductible
Orthodontia services started prior to age 26 (for dependent children only)	The plan pays 50% up to lifetime maximum of \$1,250/person; not subject to deductible

* Subject to eligibility.



Vision Plan VSP Vision Care

If you see a VSP provider

How It Works	You pay the co-pay (\$10 for exam; \$20 for materials), and the plan pays the amounts listed below
Exams (once per calendar year)	100% after copay
Lenses	
Single-vision	100% after copay
Bifocal	100% after copay
Trifocal	100% after copay
Lenticular	100% after copay
Tinted or photochromic	100% after copay
Frames (once per calendar year)	Up to \$200 frame allowance Costco and Walmart allowance \$110
LASIK	50% benefit, up to \$1,500 lifetime maximum
Contacts	Once every calendar year in place of eyeglass lenses and frames. You pay up to \$20 copay for the exam (fitting and evaluation) and the plan pays the amount listed below:
Elective	100% after copay, up to \$200
Medically necessary	100% after copay
VSP Discounts	20% off additional pairs of prescription glasses Average 30% savings on lens options

* You must be a Costco member to receive this benefit.



Flexible Spending Accounts

Employees with out-of-pocket health and/or dependent care (i.e., daycare) expenses may wish to pay for those services with pre-tax dollars through our Flexible Spending Account program.

Health Care Account	Up to IRS maximum
Dependent Care Account	Up to IRS maximum

Health Savings Account (HSA)

Employees who enroll in the HDHP qualify for an HSA. Along with Idaho Power’s contribution (see table below), the employee can contribute an additional pretax amount up to the IRS limit.

HDHP	Idaho Power HSA Contributions	Employee HSA Contributions
Employee-only	\$1,000 a year (\$38.46 per pay period)	Up to IRS maximum
Family	\$2,000 a year (\$76.92 per pay period)	Up to IRS maximum

Retirement Plans

Pension Plan	1.2% x Years of Credited Service x Final Average Pay
Employee Savings Plan 401(k)	First 2% matched at 100%; next 4% matched at 50%

Life Insurance Options

Idaho Power provides basic life insurance to eligible employees in the amount of one and a half times annual salary at no cost to all employees. Employees also have the option of purchasing supplemental coverage in the amounts listed below.

Basic Life	1.5x Annual Salary
Employee Supplemental Life	1, 2, 3 or 4x Annual Salary
Spouse Supplemental Life	\$10,000 to \$150,000 in \$10,000 increments
Child Supplemental Life	\$5,000, \$10,000 or \$15,000
Accidental Death & Dismemberment (AD&D)	\$25,000 to \$750,000 in \$25,000 increments



Flexible Time Off

Employees at Idaho Power earn a generous amount of Flexible Time Off (FTO) each pay period to use for vacations, sick time, or other purposes. Newly hired or rehired employees will receive 40 hours of FTO upon their hire date. In turn, their rate of FTO accrual for the first 12 months of employment or re-employment will be in accordance with the first year of service accrual rate listed in the table below. After the initial 12 months, these employees will accrue FTO based on their applicable years of credited service.

Part-time employees accrue FTO based on the number of hours they are regularly scheduled to work.

Length of Service	First Year of Employment/Re-employment	After First Year of Employment/Re-employment	Days Per Year
0 to 4 years	4.62	6.15	20
5 to 9 years	6.15	7.69	25
10 to 14 years	7.07	8.62	28
15 to 19 years	7.69	9.23	30
20 to 24 years	8.62	10.15	33
25 to 29 years	9.23	10.77	35
30+ years	9.85	11.38	37

Other Benefits

Idaho Power employees enjoy eight paid holidays and up to four floating holidays on top of their FTO. In addition, many benefits employees must pay for at other companies are covered by Idaho Power, such as short-term disability and long-term disability.

Company Paid:

- Holidays
- Parental Leave
- Bereavement Leave
- Short-Term Disability
- Long-Term Disability
- Employee Assistance Program



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Observed Holidays



UP TO 4

Floating Holidays





Benefits Eligibility by Job Classification

Benefits	Regular Employees		Temporary Employees		Seasonal	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
401(k) Plan	Yes ^a	Yes ^a	Yes ^a	Yes ^a	Yes ^a	Yes ^a
AD&D Insurance	Yes	Yes ^b	Yes	Yes ^b	No	No
Bereavement Leave	Yes	Yes ^b	Yes	No	No	No
Dental Insurance	Yes	Yes ^b	Yes	Yes ^b	No	No
Employee Assistance Plan	Yes	Yes ^b	Yes	Yes ^b	No	No
Flexible Spending Account	Yes	Yes ^b	Yes	Yes ^b	No	No
Flexible Time Off	Yes	Yes	Yes	Yes	Yes	Yes
Floating Holidays	Yes	Yes ^b	Yes	No	No	No
Group Travel Accident Insurance	Yes	Yes ^b	No	No	No	No
Holidays	Yes	Yes ^b	Yes	No	No	No
Jury Duty	Yes	Yes ^b	Yes	No	No	No
Life Insurance Basic	Yes	Yes ^b	Yes	Yes ^b	No	No
Life Insurance Child Supplemental	Yes	Yes ^b	Yes	Yes ^b	No	No
Life Insurance Employee Supplemental	Yes	Yes ^b	Yes	Yes ^b	No	No
Life Insurance Spouse Supplemental	Yes	Yes ^b	Yes	Yes ^b	No	No
Long-Term Disability	Yes	No	No	No	No	No
Medical Insurance	Yes	Yes ^b	Yes	Yes ^b	No	No
Military Duty Leave	Yes	Yes	Yes	Yes	Yes	Yes
Military Duty Supplemental Pay	Yes	Yes	No	No	No	No
Parental Leave	Yes	Yes ^b	Yes	No	No	No
Pension Plan	Yes ^c	Yes ^c	Yes ^c	Yes ^c	Yes ^c	Yes ^c
Service Awards	Yes	Yes	No	No	No	No
Short-Term Disability	Yes	Yes ^b	No	No	No	No
Tuition Reimbursement	Yes ^d	No	No	No	No	No
Vision Insurance	Yes	Yes ^b	Yes	Yes ^b	No	No
Workers' Compensation Basic Benefit	Yes	Yes	Yes	Yes	Yes	Yes
Workers' Compensation Salary Supplement	Yes	Yes ^b	No	No	No	No

^a Must be 18 years of age, and subject to auto enrollment.

^b Must be scheduled and working an average of 24 hours per week.

^c Eligible after 12 months of cumulative service; however, vesting period is 5 years.

^d Eligible after 12 months of continuous service.

This table is only a guide. Eligibility for benefit plans is determined by plan provisions. Refer to the *Employee Standards Manual* (Summary Plan Descriptions) for more information.

2026 BENEFITS Guide

This material summarizes only certain features of Idaho Power's benefit plans. For more complete descriptions, refer to the appropriate summary plan description (SPD). If there is a conflict between the description of benefits in this summary and the appropriate SPD, the language in the SPD or the appropriate plan document will govern all rights and responsibilities of the company, its employees and their dependents and beneficiaries.

Neither this summary nor any of Idaho Power's policies or benefit plans should be considered a contract for purposes of employment or payment of compensation or benefits. Employment with Idaho Power is "at will" and may be terminated at any time, with or without cause, by either the employee or the company.