

2009 EMPLOYEE BENEFITS AT A GLANCE

Plan Type	Benefit Provider	Highlights			Who Pays		
Medical Insurance 1) Standard Option	Regence Blue Shield of Idaho www.id.regence.com www.myregence.com www.regencrx.com 1-800-632-2022	<u>Individuals Covered</u>	<u>Deductible</u>	<u>Out-of-Pocket Max</u>	Idaho Power Company and Employee		
		Single	\$300	\$2,250			
		Employee/Spouse	\$600	\$4,500			
		Employee/Child	\$600	\$4,500			
		Employee/Children	\$750	\$5,500			
		Family	\$750	\$5,500			
		<u>Prescription Drug Type</u>	<u>Plan Pays*</u>				
		Generic	90%				
		Formulary	75%				
		Non-formulary	65%				
		* \$2,500 prescription out-of-pocket max					
Medical Insurance 2) Health Investment Option (HIO)	Regence Blue Shield of Idaho www.id.regence.com www.myregence.com www.regencrx.com 1-800-632-2022	<u>Individuals Covered</u>	<u>Deductible</u>	<u>Out-of-Pocket Max</u>	Idaho Power Company and Employee		
		Single	\$2,000	\$4,000			
		Employee/Spouse	\$4,000	\$8,000			
		Employee/Child	\$4,000	\$8,000			
		Employee/Children	\$4,000	\$8,000			
		Family	\$4,000	\$8,000			
		Under the HIO, prescriptions are subject to deductible. Once met, the HIO pays 80% and the employee pays the remaining 20%					

		Both Medical Options Wellness Benefits	Wellness Benefits for specific tests and services:				
			<ul style="list-style-type: none"> ◆ Not subject to the deductible ◆ Paid by the plan at 80% ◆ \$300 annual limit 				
Dental Insurance	Delta Dental of Idaho www.deltadental.com 1-800-356-7586	<u>In Network</u>	<u>Plan Pays*</u>		Idaho Power Company and Employee		
		Preventative Services	100%*				
		Restorative Services	80%				
		Prosthodontics	50%				
		Orthodontics (dependent children)	50%*				
		* \$1,250 annual individual maximum benefit.					
		* No deductible.					
		<u>Deductible</u>					
		Single	\$25.00				
		Two-Party	\$50.00				
Family	\$75.00						
Vision Care Insurance	Vision Service Plan (VSP) www.vsp.com 1-800-877-7195	<u>VSP Provider</u>	<u>Plan Pays</u>	<u>Co-pay</u>	<u>Frequency</u>	Idaho Power Company and Employee	
		Exam	100%	\$10.00	12 months		
		Lenses	100%	\$20.00	12 months		
		Frames	Up to \$120.00	\$20.00	24 months		
		Contacts	Up to \$210.00	n/a	12 months		
Basic Life Insurance	The Standard Insurance Company	All regular full-time and specific-term employees are provided a one-time salary benefit by the company.			Idaho Power Company		
Supplemental Life Insurance	The Standard Insurance Company	All regular full-time and specific-term employees may elect an additional 1, 2, or 3 times their annual salary rounded to the nearest whole \$1,000 up to a maximum benefit of \$750,000.			Employee		

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Accidental Death and Dismemberment	Unum Life Insurance Company	All regular full-time and specific-term employees are eligible for coverage from \$25,000 to \$250,000 for self, self and family, or self and child(ren).	Employee																				
Pension Plan	Idaho Power Company	After five (5) years, all employees are 100% vested in IPC's pension plan. The eligible employee can retire at any age after 30 years of service, with early retirement options available at a reduced benefit amount. The unreduced pension benefit is available at age 62. Benefit formula: 1.5% x Years of Service x Final Avg Pay	Idaho Power Company																				
Employee Savings Plan (ESP)	Mercer HR Services 1-800-685-6474 www.ibenefitcenter.com	All employees over 18 years of age are eligible to participate in the ESP. IPC matches the first 2% of the employee's contribution at 100%, the next 4% is matched at 50%. Any amount above 6% receives no additional company match. The employee portion is 100% vested immediately, with IPC's match being vested one year from hire date.	Employee																				
Flexible Time Off (FTO)	Idaho Power Company	All regular full-time employees are eligible for the following benefits: <table border="1"> <thead> <tr> <th>Length of Service</th> <th>Bi-weekly Earning</th> <th>Yearly Total</th> <th>Yearly Maximum</th> </tr> </thead> <tbody> <tr> <td>0-5 yrs</td> <td>4.62 hours</td> <td>3 weeks</td> <td>360 hours</td> </tr> <tr> <td>5-15 yrs</td> <td>6.15 hours</td> <td>4 weeks</td> <td>480 hours</td> </tr> <tr> <td>15-25 yrs</td> <td>7.69 hours</td> <td>5 weeks</td> <td>600 hours</td> </tr> <tr> <td>25+ yrs</td> <td>9.23 hours</td> <td>6 weeks</td> <td>720 hours</td> </tr> </tbody> </table>	Length of Service	Bi-weekly Earning	Yearly Total	Yearly Maximum	0-5 yrs	4.62 hours	3 weeks	360 hours	5-15 yrs	6.15 hours	4 weeks	480 hours	15-25 yrs	7.69 hours	5 weeks	600 hours	25+ yrs	9.23 hours	6 weeks	720 hours	Idaho Power Company
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Holidays	Idaho Power Company	All regular full-time employees receive the following eleven paid holidays: <ul style="list-style-type: none"> ◆ New Year's Day ◆ President's Day ◆ Independence Day ◆ Veteran's Day ◆ Christmas Day ◆ Martin Luther King Jr. Day ◆ Memorial Day ◆ Labor Day ◆ Thanksgiving Day ◆ Two (2) Floating Holidays 	Idaho Power Company																				
Long-Term Care	CNA Insurance Company	All regular full-time, specific-term, and part-time employees who work at least 20 hours per week are eligible. <ul style="list-style-type: none"> ◆ A variety of daily benefit amounts are available to employees and eligible spouse, parents, and grandparents. ◆ Elimination period: 90 days. 	Employee																				
Flexible Benefit Account Plan (FBAP)	Flores and Associates 1-704-335-8211 Ext. 102 Lisa@flores-associates.com	Employees can set aside pre-tax dollars to be used for eligible medical, dental, vision, and dependent care expenses. Contributions not claimed for reimbursement are forfeited. <ul style="list-style-type: none"> ◆ Full Scope Healthcare: \$5,000 annual maximum contribution to be used for eligible medical, dental, and vision expenses. ◆ Limited Purpose Healthcare: \$5,000 annual maximum contribution to be used for dental and vision expenses only. ◆ Dependent Care: \$5,000 annual maximum contribution to be used for eligible childcare expenses. 	Employee																				
Employee Assistance Program (EAP)	Business Psychology Associates (BPA) 1-800-726-0003 www.bpahealth.com	All regular full-time, specific-term, part-time, and temporary employees and their family members are eligible for a maximum of eight counseling sessions annually.	Idaho Power Company																				
Additional Benefit Programs	Idaho Power Company	<ul style="list-style-type: none"> ◆ Tuition reimbursement and continuing education program. ◆ Relocation expense assistance. ◆ Travel Accident Insurance. 	Idaho Power Company																				
Long-Term and Partial Disability	Idaho Power Company	All regular full-time employees are eligible. <ul style="list-style-type: none"> ◆ Long-term disability coverage available after a 180-day waiting period. ◆ Partial disability coverage provides wage protection for two years if the employee is placed in a lower-paying job due to a partial disability. 	Idaho Power Company																				