

2011 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 1-888-370-6160	<u>Prescription Drug Type</u>		<u>Plan Pays*</u>	<u>Medical Out-of-Pocket Max Per Participant</u>	Idaho Power Company and employee
		Generic		90%	\$2,250	
		Formulary		75%		
		Non-formulary		65%	<u>Deductible per Participant</u>	
		* \$7,500 prescription out-of-pocket maximum per participant		\$300		
Under the Standard option, services are subject to the deductible. Once met, the plan pays 80% and the employee pays the remaining 20%.						
Medical Insurance 2) Health Investment Option (HIO)	Regence Blue Shield of Idaho www.id.regence.com www.myregence.com www.regencrx.com 1-888-370-6160	<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 + 1 or 2 Children		\$4,000	\$8,000	
		Employee + 3 or more Children		\$4,000	\$8,000	
		Employee + Spouse + 1 or 2 Children		\$4,000	\$8,000	
		Employee + Spouse + 3 or more Children		\$4,000	\$8,000	
Under the HIO, prescriptions are subject to the deductible. Once met, the HIO pays 80% and the employee pays the remaining 20%.						
Both Medical Options Preventative Care	Preventative care for specific tests and services is paid by the plan at 100% if a Regence provider is used. Some of these benefits include:				Idaho Power Company	
	<ul style="list-style-type: none"> ◆ Blood pressure, diabetes, depression, and cholesterol screenings ◆ Cancer screenings, such as colorectal, breast, and cervical ◆ Counseling on tobacco use, obesity, high cholesterol, and alcohol misuse ◆ Immunizations; body mass index measurements; vision and hearing screenings 					
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%*		
		Basic Services		80%		
		Major Services		50%		
		Orthodontia (for dependent children only)		50%*		
		* \$1,250 annual individual maximum benefit				
		* No deductible				
		<u>Deductible</u>				
		Single	\$25.00			
		Employee + 1	\$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 \$120.00	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	

Plan Type	Benefit Provider	Highlights	Who Pays																				
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																				
Accidental Death and Dismemberment	Gerber Life Insurance Company	All regular full-time and specific-term employees are eligible for coverage from \$25,000 to \$750,000 for self, self and family, or self and child(ren).	Employee																				
Pension Plan	Idaho Power Company	After five 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.	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%, and 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 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" data-bbox="662 703 1209 865"> <thead> <tr> <th>Length of Service</th> <th>Biweekly Earning</th> <th>Yearly Total</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>0-5 yrs</td> <td>4.62 hours</td> <td>3 weeks</td> <td>480 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>480 hours</td> </tr> <tr> <td>25+ yrs</td> <td>9.23 hours</td> <td>6 weeks</td> <td>480 hours</td> </tr> </tbody> </table>	Length of Service	Biweekly Earning	Yearly Total	Maximum	0-5 yrs	4.62 hours	3 weeks	480 hours	5-15 yrs	6.15 hours	4 weeks	480 hours	15-25 yrs	7.69 hours	5 weeks	480 hours	25+ yrs	9.23 hours	6 weeks	480 hours	Idaho Power Company
Length of Service	Biweekly Earning	Yearly Total	Maximum																				
0-5 yrs	4.62 hours	3 weeks	480 hours																				
5-15 yrs	6.15 hours	4 weeks	480 hours																				
15-25 yrs	7.69 hours	5 weeks	480 hours																				
25+ yrs	9.23 hours	6 weeks	480 hours																				
Holidays	Idaho Power Company	All regular full-time employees receive the following 11 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 floating holidays (dependent on hire date) 	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 spouses, parents, and grandparents. ◆ Elimination period: 90 days. 	Employee																				
Flexible Benefit Account Plan (FBAP)	Flores and Associates 1-800-532-3327 www.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. ◆ 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"> ◆ Relocation expense assistance. ◆ Travel Accident Insurance. 	Idaho Power Company																				
Short-Term Disability	Idaho Power Company	All regular full-time employees are eligible. <ul style="list-style-type: none"> ◆ Short-term disability provides 75% of the employee's salary starting the 65th working hour of illness or injury. 	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																				