



Westinghouse Electric Company Benefits Summary

Health and Well Being
Financial Protection
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Revised April 2015

HEALTH AND WELL-BEING

MEDICAL BENEFITS

Carriers:

Aetna CDHP (“Consumer Directed Health Plan”) <ul style="list-style-type: none"> • Medical—Aetna • Prescription Drugs—Aetna • Health Savings Account—PayFlex 	Aetna PPO (“Preferred Provider Organization”) <ul style="list-style-type: none"> • Medical—Aetna • Prescription Drugs—CVS Caremark
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Features of both the Aetna CDHP and the Aetna PPO

- **If you enroll, coverage begins on the 1st day of employment.** An employee must be enrolled in coverage for any dependents to be enrolled in that coverage.
- Both Westinghouse and you pay for the cost of medical coverage. Medical coverage employee contribution rates will be subject to change at the beginning of each year.
- Both options cover the same categories of services, including doctor office visits, hospital, surgical, maternity, X-ray, and lab work.
- A national network of medical providers is available. No referrals are required. A lower level of benefit applies when non-network providers are used. Enrolled participants can find out whether specific services are covered or not covered by contacting the carrier.
- Certain benefits are subject to pre-admission and emergency admission certification.
- **Pre-existing conditions are covered according to Plan provisions.**

MEDICAL OPTIONS COMPARISON

All percentages in the Medical Options Comparison chart are a percentage of the carrier's allowance. Participants in Westinghouse medical coverage receive services from ActiveHealth Management, including Care Considerations and Informed Care Management. In addition, health incentives are offered through Westinghouse's *MyHealth Rewards* program.

Benefits	Aetna CDHP		Aetna PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual Family	\$1,750 * \$3,500 *	\$3,250 * \$6,500 *	\$750 \$1,500	\$2,250 \$4,500
Aetna Health Savings Account (HSA)	Westinghouse contributes \$500/year for individual coverage and \$1,000/year for other coverage categories at the beginning of the year; you can also contribute on pre-tax basis; can roll over from year to year		Not available under the Aetna PPO option.	
Coverage Pays	85% after deductible	65% after deductible	90% after deductible	70% after deductible
You Pay	15% after deductible	35% after deductible	10% after deductible	30% after deductible
Routine Physical Exams⁽¹⁾	100%, not subject to deductible	Not covered	100%, not subject to deductible	Not covered
Teladoc	85% after deductible	N/A	100% after \$5 co-payment ⁽²⁾	N/A
Retail Clinic Visit	85% after deductible	65% after deductible	100% after \$10 co-payment ⁽²⁾	70% after deductible
Primary Care Office Visit	85% after deductible	65% after deductible	100% after \$20 co-payment ⁽²⁾	70% after deductible
Specialist Office Visit (including urgent care)	85% after deductible	65% after deductible	100% after \$35 co-payment ⁽²⁾	70% after deductible
Out-of-Pocket Maximum Individual Family	\$3,000 * \$6,000 *	\$6,000 * \$12,000 *	\$2,000 \$4,000	\$4,500 \$9,000
Precertification Req's	Performed by provider	Performed by employee	Performed by provider	Performed by employee
Lifetime Maximum	None	None	None	None
What you pay for Prescription Drug Coverage	<ul style="list-style-type: none"> ➤ Generic: 20% ➤ Brand-name formulary: 30% ➤ Brand-name Non-Formulary: 40% 	Not covered	<ul style="list-style-type: none"> ➤ Generic: retail: lower of \$6 or drug cost; mail service: lower of \$12 or drug cost ➤ Brand-name preferred: 30% ➤ Brand-name non-preferred: 45% ➤ Specialty Pharmacy medications: generic 20%; brand 30%; \$100 max employee cost per 30-day fill 	80%
	Medical deductible needs to be met before plan starts paying for <i>non-preventive</i> prescription drugs; prescription drug co-insurance counts toward medical out-of-pocket max		\$50/person annual deductible for brand drugs at a retail pharmacy; prescription drug co-insurance does <u>not</u> apply to medical out-of-pocket max; separate annual \$2,500 per person and \$9,200 family prescription drug out-of-pocket max	

* Under the Aetna CDHP, **if choosing a coverage level other than individual coverage, the family deductible must be met before the plan starts paying covered expenses for any family members (other than preventive care); additionally, the family out-of-pocket limit must be met before the plan starts paying 100% of covered expenses for any family members.**

(1) Preventive services, including schedule of exams, are covered according to Aetna's Preventive Schedule.

(2) An office visit co-payment is not applied to the deductible. Other services performed during the visit, such as lab work and X-rays, are subject to the deductible and co-insurance.

DENTAL BENEFITS

Carrier: MetLife

	Who Pays	Features
Premium Dental PPO Or Standard Dental PPO	Westinghouse and You (pre-tax)	Both options cover the same types of services, including cleanings, exams, fillings, crowns, root canals, bridgework, dentures, implants, and orthodontics. Options differ by the cost of coverage, total out-of-pocket costs you pay and maximum benefit amounts. A national Preferred Provider Organization (PPO) network of dental providers is available to you. For covered services, benefits are payable whether you go to a network provider or receive services from a non-network provider. A lower level of benefit applies when non-network providers are used.

DENTAL OPTIONS COMPARISON

Benefits	Premium Dental PPO		Standard Dental PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible	\$50/person for Basic and/or Major Services (does not apply to routine/preventive or orthodontia)		\$50/person for Basic and/or Major Services (does not apply to routine/preventive or orthodontia)	
Diagnostic/Preventive	100%	90%	100%	80%
Basic Services	80%	70%	60%	40%
Major Services	50%	40%	40%	20%
Orthodontics Dependents up to 19 th birthday	50%	50%	50%	50%
Maximums				
Calendar Year Max (per person)	\$1,500		\$750	
Lifetime Orthodontic Maximum (per child)	\$1,500		\$750	

All percentages in the Dental Options Comparison chart are a percentage of MetLife's allowance.

VISION BENEFITS

Carrier: VSP (Vision Service Plan)

Who Pays	Features
Westinghouse and You (pre-tax)	For covered services, benefits are payable whether you go to a network provider or receive services from a non-network provider. A lower level of benefit applies when non-network providers are used.

Benefits	In-Network	Out-of-Network
Deductible	None	None
Vision Limits	Exams and lenses: every year Frames: every other year	Exams and lenses: every year Frames: every other year
Routine Vision Exams	\$20 copayment	\$45 allowance
Single Vision Lenses	\$20 copayment*	\$30 allowance
Bifocals	\$20 copayment*	\$50 allowance
Trifocals	\$20 copayment*	\$65 allowance
Lenticular	\$20 copayment*	\$100 allowance
Contact Lenses	\$140 applied to cost of contacts and contact lens exam (fitting and evaluation)	\$105 allowance
Frames	\$20 copayment*	\$70 allowance

*Up to a \$160 frame allowance; limited to 1 copayment for lenses and/or frames

HEALTH ADVOCACY SERVICES

Provider: Health Advocate

Who Pays	Features
Westinghouse	Health advocacy provides eligible employees, spouses, dependent children, parents and parents-in-law with expert help and support as they navigate the health-care system.

EXPERT MEDICAL OPINION

Provider: Advance Medical

Who Pays	Features
Westinghouse	Expert Medical Opinion is a special "second opinion" program to help you and your eligible dependents with complex medical conditions.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

Administrator: Your Spending Account (Aon Hewitt)

Who Pays	Features
You (pre-tax)	Pre-tax method to pay for IRS-eligible health care expenses for yourself and your eligible family members. You can contribute from \$120 - \$2,500 per year.

DAY CARE FLEXIBLE SPENDING ACCOUNT

Administrator: Your Spending Account (Aon Hewitt)

Who Pays	Features
You (pre-tax)	Pre-tax method to pay for eligible day care expenses, such as child care or adult day care, while you and your spouse, if applicable, are at work. You can contribute from \$120 - \$5,000 per year, with certain restrictions.

EMPLOYEE ASSISTANCE PROGRAM

Carrier: ValueOptions

Who Pays	Features
Westinghouse	Confidential, professional assessment and referral services to help employees and their eligible family members deal with personal, legal, and financial problems at the earliest possible stage. On-line services provide access to a library of information related to work/life issues, such as parenting, elder care, stress, health and wellness.

FINANCIAL PROTECTION

SHORT-TERM DISABILITY BENEFITS*

Administrator: Aetna

	Who Pays	Features
Accident & Sickness Benefit Coverage for Hourly Employees (not available for part-time employees)	Westinghouse	Partial income replacement (50% of base pay; maximum \$500**/week) for up to 26 weeks.
Salary Continuance for Salaried Employees	Westinghouse	Full or partial income replacement at either 100% or 60% of base pay, depending on service, for up to 6 months.

*You may also be able to increase your short-term disability income amount by complying with the requirements of the *MyHealth Rewards* program.

**Or in accordance with applicable union contract

LONG-TERM DISABILITY BENEFITS

Carrier: Aetna

	Who Pays	Features
Long-Term Disability Benefit Coverage	You (after-tax)	If you become disabled for a longer period, this coverage provides income protection. You have two options: <ul style="list-style-type: none"> • 60% of your benefit pay • 66 2/3% of your benefit pay

LIFE INSURANCE BENEFITS

Carriers:

- Minnesota Life – Basic Life & Accidental Death and Dismemberment (AD&D) and Optional Life Insurance
- AIG (underwritten by National Union Fire Insurance Company) – Business Travel Accident

	Who Pays	Features
Basic Life	Westinghouse	Death benefit equal to one times your annual benefit pay, with a minimum of \$50,000 and a maximum of \$250,000.
Basic AD&D	Westinghouse	Benefit for certain accidental bodily loss or death equal to your Basic Life Insurance benefit amount.
Business Travel Accident	Westinghouse	Benefit of two times your annual benefit pay (\$25,000 minimum) for certain accidental bodily loss or death while traveling on Westinghouse business.
Optional Life Insurance	You (after-tax)	Option to choose term life insurance up to five times your annual benefit pay; cost is age-related and depends on whether you have used any nicotine products in the past (12) months.

DEPENDENT LIFE INSURANCE BENEFITS

Carrier: Minnesota Life

	Who Pays	Features
Dependent Life Insurance Coverage	You (after-tax)	Option to choose life insurance of up to \$50,000 for spouse, \$10,000 per child.

OPTIONAL AD&D INSURANCE BENEFITS

Carrier: Minnesota Life

	Who Pays	Features
Employee Coverage	You (pre-tax)	Accidental death and dismemberment insurance in \$10,000 increments. Maximum: \$350,000.
Family Coverage	You (after-tax)	Family coverage up to \$100,000 for your spouse and \$20,000 per child.

LONG-TERM CARE INSURANCE COVERAGE

Carrier: CNA

	Who Pays	Features
Long-Term Care	You (after-tax)	Options for you and your spouse to cover nursing home or home health care costs when you are unable to care for yourself. Cost is age-related.

VOLUNTARY BENEFITS PROGRAM

Who Pays	Features
You (after-tax)	<p>You can choose from the following programs under the Westinghouse Employees Voluntary Benefits Program. Cost is deducted from your pay in one after-tax payroll deduction. You enroll via the Voluntary Benefits Web site or by calling the Voluntary Benefits call center.</p> <p>Must enroll within new hire enrollment period or during annual enrollment:</p> <ul style="list-style-type: none"> • Critical Illness – Protects you from the unanticipated costs of a serious illness should you or a family member experience a covered condition. • Accident Coverage – Protects you from the unanticipated costs should you or a family member experience a covered accident. • MetLaw® Group Legal – Provides legal representation services for you, your spouse and eligible dependents. Cannot drop coverage during a year. <p>Can enroll anytime:</p> <ul style="list-style-type: none"> • Auto/Home Insurance – Purchase auto and home insurance; various companies are available (underwriting applies). • BenefitHub – Online discount site that provides discounts of 10-60 percent not available to the general public. • ID Theft Protection – Offers both a proactive solution to preventing identity theft as well as correcting identity theft issues should they occur. • Pet Insurance – Covers pets through VPI Pet Insurance for treatments, surgeries, lab fees, X-rays and much more (underwriting applies). • Purchasing Power – This is a purchasing program that allows you to purchase large-scale items such as computers and appliances with payments through payroll deduction (must have at least 6 months service; certain other requirements apply). • Supplemental Short Term Disability – may provide a short term disability benefit <u>in addition to</u> what Westinghouse provides to employees; evidence of insurability may be required.

RETIREMENT BENEFITS

SAVINGS PLAN

Administrator: Aon Hewitt

	Who Pays	Features
Savings Plan	You (pre-tax and/or after-tax) Westinghouse	Option to save from 2% to 35% of your compensation (as the law permits), on a pre-tax and/or after-tax basis, and to invest in one or more investment options. Westinghouse matches \$0.50 per dollar of the first 6% of your compensation that you save in the Plan per pay period. Company match is vested after you complete 3 years of eligibility service. New hires and rehires are enrolled at 3% pre-tax after 60 days unless a separate election is made.
Retirement Contribution Account (RCA) RCA is <u>not</u> available to those who are contributing to the Pension Plan. RCA is available to eligible employees: <ul style="list-style-type: none"> • <u>Not</u> represented by a union who: <ul style="list-style-type: none"> ○ Are hired or rehired on or after July 1, 2013 or ○ Were hired before July 1, 2013 and do <u>not</u> have an election to contribute to the Pension Plan in effect on July 1, 2013, and • Represented by a union who: <ul style="list-style-type: none"> ○ Are hired or rehired (but not recalled) on or after January 1, 2015 or ○ Were hired before January 1, 2015 and do <u>not</u> have an election to contribute to the Pension Plan in effect on January 1, 2015. 	Westinghouse	Westinghouse contributes 3% of your compensation to your Retirement Contribution Account (RCA) - another account inside the Savings Plan. Your RCA balance is vested after you complete 3 years of eligibility service. Westinghouse RCA contributions are made once each year. You must be earning eligibility service <u>on December 31</u> of a certain year to receive Westinghouse's contribution for that year. You may invest the RCA in any of the investment options under the Savings Plan. You may not borrow or withdraw from your RCA while employed by Westinghouse.

PENSION PLAN*

Administrator: Aon Hewitt

	Who Pays	Features
Pension Plan New hires and rehires are <u>not</u> eligible for the Pension Plan. Available only to eligible employees who: <ul style="list-style-type: none"> • Are <u>not</u> represented by a union, were hired before July 1, 2013, and have an election to contribute to the Pension Plan in effect on July 1, 2013, or • Are represented by a union, were hired before January 1, 2015, and have an election to contribute to the Pension Plan in effect on January 1, 2015 (including recalls on or after January 1, 2015). 	You (after-tax) Westinghouse	Monthly retirement income based on compensation and years of credited service if you choose to contribute 1.5% of compensation on an after-tax basis. No pension earned if you don't contribute. You are vested in your pension after you complete 5 years of eligibility service.

*A different pension plan exists for employees who are represented by the Newington Boilermakers. Please see your human resources department for more information.

VACATION AND HOLIDAYS

VACATION*

Salaried Exempt Employees

Years of Eligibility Service	Number of Vacation Days per Calendar Year
<1	See chart below
1 – 9	15
10 – 19	20
20 – 29	25
30+ (if eligibility service date on or after 1/1/1996)	25
30+ (if eligibility service date prior to 1/1/1996)	30

During the first calendar year in which a salaried exempt employee is hired or rehired, vacation is pro-rated according to the following schedule:

Hired or rehired in:	Days of vacation:	Hired or rehired in:	Days of vacation:	Hired or rehired in:	Days of vacation:
January	10	May	7	September	3
February	10	June	6	October	2
March	9	July	5	November	1
April	8	August	4	December	0

Salaried Non-Exempt and Hourly Employees

Years of Eligibility Service	Number of Vacation Days per Calendar Year
<6 months	0
6 months but < 1 year	2
1 – 5	10
6 – 14	15
15 – 19	20
20 – 29	25
30+	30

For employees who work a regular schedule of fewer than 40 hours per week, vacation is allowed according to the vacation policy as a pro-rated percentage of the total workweek worked by the employee. For example, if an employee who had 8 years of service worked a 34-hour work week, the employee would be eligible for 102 hours of vacation (15 days, or 120 hours, of vacation, times percent of the work week worked (85%) = 102 hours of vacation per year).

Employees are entitled to their full allotment of vacation at the start of each year. Employees who leave the company, voluntarily or involuntarily, will not be paid for any unused vacation days, excluding employees who retire from Westinghouse. Other limited exclusions will apply where required under a collective bargaining agreement or where otherwise required by law.

* Different vacation schedules exist for hourly employees at Blairsville and Newington, and employees of Fauske. Please see your human resources department for more information.

HOLIDAYS

10 per year.

OTHER COMPANY-PROVIDED BENEFITS

EDUCATIONAL REIMBURSEMENT

Who Pays	Features
Westinghouse	Pays for approved business-related degree programs and non-degree courses for eligible employees. Programs and courses must be satisfactorily completed for reimbursement.

SCHOLARSHIP PROGRAMS

	Process	Awards
Family Scholarship Program (for children of employees)	Student completes an application and takes 2 SAT subject tests.	3 awards of \$12,000. 12 awards of \$3,000.

PowerUP RECOGNITION PROGRAM

PowerUP
<p>Employees can recognize one another for going “above and beyond” day-to-day responsibilities using the PowerUP website or mobile app; 7 levels of awards available.</p> <p>Service awards are part of PowerUP. Employees who have 5 years of service, and every 5 years of service thereafter are eligible for service awards. Employees have the opportunity to choose from a variety of recognition awards that are given for each level of service.</p>

EMPLOYEE LAYOFF OR SEPARATION BENEFITS

Who Pays	Features
Westinghouse	Provides income protection for layoff situations. For permanent job separation situations, benefits may include separation income, job placement assistance, and up to \$5,000 in education and/or retraining assistance within specified time limits.

If any information in this communication differs from the Plan Document and Insurance Contracts, the Documents and Contracts will govern in all cases. Westinghouse presently intends to continue these programs and plans for participants indefinitely. However, Westinghouse reserves the right to modify, amend or terminate any or all of the provisions of these programs and plans at any time for any reason upon appropriate action by the Administrative Committee.