

## **JUST – APPLICABLE SECTIONS:**

- Health Care

## **SUMMARY OF BENEFITS**

YGH pays the entire medical, dental, group life, STD & AD&D premiums for employees. YGH also pays 60% of the medical premium for spouse and dependents. All benefits begin the first of the month after the date of hire.

## **MEDICAL AND DENTAL INSURANCE**

Regular Employees, working more than 24 hours per week, are eligible for health and dental insurance benefits on the first of the month following their date of hire. Employees must complete an application requesting insurance coverage prior to the first of the month. YGH currently pays 100 percent of the HMO premium for employee AND 60 percent dependent health insurance coverage currently provided through Kaiser Permanente. Optional “Added Choice” coverage through Kaiser Permanente is available at a modest additional expense to the employee and payable through payroll deduction. YGH pays 100 percent of the premium for employee dental coverage. Coverage for dental insurance for dependents is a personal expense, also payable through payroll deduction. Employees may make changes or additions to coverage once a year during the open enrollment period. In the case that an employee experiences a qualifying life event (marriage, new child, etc.), they may be eligible to change the members of their plan as outlines in our summary plan descriptions. Details of the insurance plan are available from Human Resources. Upon termination, employees have the option to continue medical and/or dental coverage at their own expense through COBRA.

## **SHORT-TERM DISABILITY INSURANCE**

Regular Employees are eligible for group short-term disability insurance effective the first of the month following their employment date. YGH pays 100 percent of the premium. Short-term disability coverage will pay two-thirds of the employee’s typical monthly earnings (including a three year average of bonus compensation) in the event an employee is unable to work due to illness or injury. The coverage period is 14 days through 180 days from the date of disability. This policy is canceled upon termination of employment and is not portable.

## **TERM LIFE INSURANCE – ACCIDENTAL DEATH & DISMEMBERMENT**

Regular Employees are eligible for group term life insurance effective the first of the month following their employment date. YGH pays the premium for a group term insurance policy for regular full-time employees, equivalent to two times an employee’s annual salary, to a maximum of \$400,000. This policy is canceled upon termination of employment but may be portable. For information regarding portability please ask Human Resources.

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## **VOLUNTARY LIFE INSURANCE – ACCIDENTAL DEATH & DISMEMBERMENT**

Regular Employees are eligible for individual life and AD&D insurance effective the first of the month following their employment date. Eligible employees can purchase additional life insurance and AD&D insurance for themselves, their spouse and or/ their children. This policy is canceled upon termination of employment but may be portable if the employee chooses. For information regarding portability please ask Human Resources.

## **401(k) and ROTH PLAN**

Employees are eligible to participate in our 401(k) and Roth retirement plan the first day of the month after their date of hire. The plan is provided voluntarily by YGH, participants may change their contribution levels at any time during the year. Our plan sponsor holds enrollment classes and one on one investment guidance meetings at least twice per year.

Employee participation is controlled by the plan documents and their restrictions which, upon request of the employee, will be fully explained. A complete copy of the Summary Plan Description is available for inspection and review from Human Resources.

## **SECTION 125 CAFETERIA PLAN**

YGH offers a Section 125 Flexible Benefits (Cafeteria) Plan to all Regular Employees. The program allows employees to direct a portion of their wages into non-taxable benefits. The benefits that qualify for Section 125 Cafeteria treatment include dependent care, unreimbursed medical, dental and vision, medical insurance deductibles and premiums paid for medical and dental coverage. Open enrollment for Section 125 Cafeteria Plan is January 1. Additional information and enrollment forms are available from Human Resources.

## **TRANSPORTATION FRINGE BENEFIT PLAN**

YGH subsidizes 50 percent of the cost of monthly transit passes or transit tickets for regular and temporary employee's and allow payment of the remaining 50 percent with pre-tax compensation through payroll deductions (similar to the Cafeteria Plan). YGH will purchase a transit pass on your behalf and distribute it to you at the end of each month. The plan is effective the first day following the month of enrollment. Employees can also withdraw from the plan, or change the amount of deduction, by written notice, effective the first day of the month following notification to withdraw or change. Additional information and enrollment forms are available from Human Resources.

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### WALK AND/OR BIKE INCENTIVE

To promote the use of alternative modes of commuting, YGH will provide a cash incentive subsidy, in addition to the transit subsidy, for employees that bike or walk to work. These guidelines outline the program:

- An employee must walk and/or bike to the office at least 75% of their scheduled working days in a month.
- For each month that an employee bikes and/or walks to the office at least 75% of their schedule working days, they will be entitled to receive a \$30 cash incentive.
- An employee may NOT use the transit subsidy for a monthly bus pass in a month they earn the bike/walk incentive. However, an employee may use the transit subsidy for ONE book of tickets during a month they earn the bike/walk incentive.
- Employees can track their participation on their daily timesheet by putting a comment on their general office time, "walked to work today." This is then retrievable by the Human Resource Manager.
- For bikers, all trips are logged on the BTA website.

The incentive distribution will be on the first pay check of each quarter (January, April, July, October). This amount will be subject to applicable taxes.

Sincerely,



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Thomas R. Robbins, Principal

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