

**Proposal to IBEW Local Union 465**  
**2021 Health and Welfare Negotiations**  
October 16, 2020 – Tentative Agreement

**TERM OF AGREEMENT:**

The term of this agreement shall be for two year beginning January 1, 2021 and ending December 31, 2022. Note, the items reflected in this document outline the terms negotiated. All other health and welfare benefit details are included in their respective plan documents.

**MEDICAL BENEFITS:**

- The following medical plans will be offered:
  - Anthem Health Care Plus+ (HCP+)
    - Cost sharing 82% / 18% for 2021 and 2022 plan years (Employer / Employee)
  - Anthem Select HMO
    - Cost sharing 80% / 20% for 2021 and 2022 plan years (Employer / Employee)
  - Kaiser HMO
    - Cost sharing 80% / 20% for 2021 and 2022 plan years (Employer / Employee)
- For Anthem Select HMO and Anthem HCP+, virtual visits will be covered at the same copay/coinsurance/deductible design as a similar outpatient visit
- MetLife critical illness coverage enhancements (HCP+ enrolled participants only)
  - 8 additional health screenings tests, including Covid-19 testing: \$50 reimbursement for completing an eligible health screening
    - Option for telephonic intake and real-time approval
  - COVID-19 Coverage: 25% benefit – requires 5 consecutive days of hospitalization
  - 22 listed conditions are now separate benefits
    - 25% benefit per condition
- 2021 and 2022 Anthem Health Care Plus+ Health Savings Account (HSA):
  - Company transitional contribution<sup>1</sup>
    - 2021
      - \$1,000 single
      - \$2,000 family
    - 2022
      - \$800 single
      - \$1,600 family
- Opt-out credit - \$65.00 per pay period

<sup>1</sup> Note, IRS 2021 minimum deductible for high deductible health plan to be health saving account (HSA) compatible is \$1,400 for employee only and \$2,800 for family coverage. If IRS 2022 minimum deductible exceeds current \$1,500 employee only or \$3,000 family coverage deductibles under HCP+ plan, deductible under the plan will adjust to IRS minimum to maintain HSA compatibility

For informational purposes, the following tables reflect employee per pay period payroll deductions for Medical Benefits by plan and tier for 2021 based on the proposed cost sharing:

Employee only

Plan	2020 Rate	2021 Rate	2020 vs. 2021
Kaiser HMO	\$56.04	\$59.07	\$3.03
Anthem Select HMO	\$68.26	\$69.15	\$0.89
Anthem Health Care Plus+ <sup>2</sup>	\$61.54	\$58.27	(\$3.27)

Employee plus one

Plan	2020 Rate	2021 Rate	2020 vs. 2021
Kaiser HMO	\$112.09	\$118.13	\$6.04
Anthem Select HMO	\$136.52	\$138.29	\$1.77
Anthem Health Care Plus+ <sup>2</sup>	\$123.57	\$117.03	(\$6.54)

Employee plus two or more

Plan	2020 Rate	2021 Rate	2020 vs. 2021
Kaiser HMO	\$168.14	\$177.20	\$9.06
Anthem Select HMO	\$204.78	\$207.44	\$2.66
Anthem Health Care Plus+ <sup>2</sup>	\$185.05	\$175.24	(\$9.81)

- Calendar year 2022 employee per pay period payroll deductions are not available until September of 2021 and will be calculated based on calendar year 2022 plan rates when available and finalized.

<sup>2</sup> Includes MetLife critical illness coverage

**DENTAL BENEFITS:**

- The following dental plans will be offered:
  - Blue Cross Dental Net
    - Cost sharing 100% / 0% for 2021 and 2022 plan years (Employer / Employee)
  - Delta Dental PPO
    - Cost sharing 80% / 20% for 2021 and 2022 plan years (Employer / Employee)
- Opt-out credit - \$3.00 per pay period

For informational purposes, the following tables reflect employee per pay period payroll deductions for Dental Benefits by plan and tier for 2021 based on the proposed cost sharing:

Employee only

Plan	2020 Rate	2021 Rate	2020 vs. 2021
Delta Dental	\$4.70	\$4.47	(\$0.23)
BC Dental Net	\$0	\$0	\$0

Employee plus one

Plan	2020 Rate	2021 Rate	2020 vs. 2021
Delta Dental	\$8.61	\$8.18	(\$0.43)
BC Dental Net	\$0	\$0	\$0

Employee plus two or more

Plan	2020 Rate	2021 Rate	2020 vs. 2021
Delta Dental	\$13.93	\$13.23	(\$0.70)
BC Dental Net	\$0	\$0	\$0

- Calendar year 2022 employee per pay period payroll deductions are not available until September of 2021 and will be calculated based on calendar year 2022 plan rates when available and finalized.

**VISION BENEFITS:**

- The following vision plans will be offered:
  - Vision Service Plan (VSP) Standard
    - Cost sharing employee pays difference between VSP Standard Employee Only plan rate and elected plan rate
  - Vision Service Plan Premium
    - Cost sharing employee pays difference between VSP Standard Employee Only plan rate and elected plan rate
- Opt-out credit - \$1.00 per pay period

For informational purposes, the following tables reflect employee per pay period payroll deductions for Vision Benefits by plan and tier for 2021 based on the proposed cost sharing:

Employee only

Plan	2020 Rate	2021 Rate	2020 vs. 2021
VSP Standard	\$0	\$0	\$0
VSP Premier	\$3.28	\$3.16	(\$0.12)

Employee plus one

Plan	2020 Rate	2021 Rate	2020 vs. 2021
VSP Standard	\$3.01	\$2.89	(\$0.12)
VSP Premier	\$9.56	\$9.22	(\$0.34)

Employee plus two or more

Plan	2020 Rate	2021 Rate	2020 vs. 2021
VSP Standard	\$6.01	\$5.79	(\$0.22)
VSP Premier	\$15.85	\$15.28	(\$0.57)

- Calendar year 2022 employee per pay period payroll deductions are not available until September of 2021 and will be calculated based on calendar year 2022 plan rates when available and finalized.

**VACATION BUY:**

Clarifying administrative use of purchased vacation:

- Employees who purchase vacation under Vacation Buy must use all accrued current calendar year vacation and any accrued vacation carryover from prior years before using their purchased vacation

**EDUCATIONAL MEETINGS:**

- Semi-annual meetings (2 per year) with Benefits and IBEW at the Hall

**RETIREMENT PLAN MEETING:**

- The parties agree to meet and confer on San Diego Gas & Electric Company Cash Balance Plan and Savings Plan on or before October 23rd, 2020

**HEALTH AND WELFARE MEETING:**

- The parties agree to meet and confer regarding combining Health and Welfare agreement into the Collective Bargaining Agreement in 2022 on or before the expiration of this agreement

Tentatively Agreed to this 16<sup>th</sup> day of October 2020

**SAN DIEGO GAS & ELECTRIC**

  
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**Jim Boland**  
**Sr. Director, HR & Labor Relations**

**IBEW LOCAL UNION 465**

  
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**Nate Fairman**  
**Business Manager – Financial Secretary**