PG&E's Paid Family Leave & Disability Benefits

Utility IBEW and SEIU--represented employees

2017 and 2018 Paid Family Leave and Medical /Disability Benefits Overview

PG&E's Paid Family Leave wage continuation benefits will be a supplement to PG&E's Voluntary Disability & Paid Family Leave Benefit Plan (VP) benefits only. For qualifying events beginning on or after January 1, 2018, employees must be covered under the PG&E VP to be eligible for wage continuation benefits.

Employees who opt-out of VP coverage will remain eligible for the California State Plan benefits. PG&E pays the full cost of supplemental wage continuation benefits. You pay for the cost of coverage for the Voluntary Plan through payroll deductions (same cost as State Plan).

PG&E PFL Wage Continuation provides supplemental income replacement up to 100%* (pre-tax) of your basic wage rate (the wage as of the date prior to your first date of leave) for eligible employees who take approved time away from work to care for a seriously ill family member or to bond with a new child. Wage continuation supplements the weekly Voluntary Plan benefits. You may be eligible for up to eight (8) weeks of PFL wage continuation benefits/leave.

Medical Leave and Voluntary Disability Insurance—review details in the chart on page 2 and in the medical leave section starting on page 6.

Long-Term Disability benefit provides you with income replacement if you become disabled because of an accident or a long-term illness and you are unable to work. The benefit under the new LTD Plan IV, when combined with certain other sources of income that may be payable after the disability occurs, will be equal to 70% of your basic monthly pay.

Additional details about all benefits can be found in the charts and high-level policy overview contained within. Visit the Wage Continuation - Paid Family Leave Policy document (to be updated in the coming weeks and found in the Guidance Library under Employee Welness-2100) for more policy details and definitions or the FAQ's for information about leaves that begin in 2017 and 2018. (Note: you'll need PG&E network access to view this information.)

Frequently Ask Questions

You can review the Frequently Asked Questions for more details. Note that you must be logged into the PG&E network in order to view the Comprehensive FAQ's.

- VP FAQ's
- Comprehensive STD and PFL FAQ's

If you have questions regarding your new disability and PFL benefits beginning in 2018, please send an email to the leave team at PGELeaveTeam@pge.com.

Voluntary Plan and State Plan

For a detailed comparison of PG&E's Voluntary Plan and State benefits, please see overview and comparison chart.

Employees who elect to remain covered under the State Plan can learn more about the state benefits by visiting EDD's website.

Topics—Select the hyperlinks below:

Paid Family Leave Benefits	Medical Leave and Voluntary Disability Benefits	Long-Term Disability Benefits
▪ Who is eligible ▪ How it works ▪ Notice and Claim processing ▪ Benefits and Payments ▪ Other benefits ▪ Scenarios	▪ Who is eligible ▪ How it works ▪ Notice and Claim processing ▪ Benefits and Payments ▪ Waiting Period ▪ Other benefits ▪ Scenarios	▪ Who is eligible ▪ Overview of what's changing ▪ How it works ▪ Benefits and Payments ▪ Other benefits

* Hiring hall, outage, temporary additional, probationary intermittent, interns and summer hire employees are not eligible for the supplemental (wage continuation) benefits.

This document provides a summary of certain benefits available to you. In the event of any conflict between the terms of this document and any formal plan or policy document governing the benefits, the terms of the formal plan or policy document will control.

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2017 and 2018—PG&E Paid Family Leave and Disability Benefit Chart

Time off	IBEW- and SEIU-represented	
Paid family leave	**Through December 31, 2017:** ▪ Contribute to State Plan via payroll deductions (California employees). ▪ 55% weekly California Paid Family Leave (CA PFL), up to max; federally taxable. ▪ Eligible for benefits after 7 day waiting period to care for an eligible family member or bond with a new child. ▪ CA PFL benefits for up to 6 weeks per 12-month period (runs concurrently with federal/state/company leaves)	
	CA Utility employees who are eligible for and have PG&E Voluntary Plan coverage + Wage Continuation	CA Utility employees who remain covered under the State Plan
	Effective January 1, 2018: ▪ Contribute to Voluntary Plan via payroll deductions (California employees, same cost as State Plan). ▪ **Weekly benefit of 100%**[1] (pre-tax) of pre-leave basic wage rate, no cap. o 60%[1] weekly VPFL benefits (federally taxable), no cap. o PG&E Wage Continuation[1] (fully taxable) supplements VPFL to 100%. ▪ Eligible for benefits on first day of leave to care for an eligible family member or bond with a new child. ▪ PFL Leave/benefits for up to 8 weeks per 12-month period (runs concurrently with federal/state/company leaves).	**Effective January 1, 2018:** ▪ Contribute to State Plan via payroll deductions (California employees). ▪ 60% weekly CA PFL benefits, up to max; federally taxable. ▪ State Plan eligibility rules apply. ▪ Eligible for benefits to care for an eligible family member or bond with a new child (no waiting period). ▪ Benefits up to 6 weeks per 12-month period; receipt of CA PFL is not an approval of leave. ▪ Runs concurrently with federal/state/company leaves, apply for leave separately with Sedgwick.
Medical leave + Voluntary Plan Disability Insurance (VPDI)	**Through December 31, 2017:** ▪ Contribute to State Plan via payroll deductions (California employees). ▪ 7 consecutive calendar day waiting period. ▪ After waiting period, or after all sick pay ends, whichever is later, 55% weekly CA State Disability Insurance (CA SDI) benefit, up to max (non- taxable). ▪ Benefits up to 52 weeks; receipt of CA SDI is not an approval of leave. ▪ Runs concurrently with federal/state/company leaves, apply for leave separately with Sedgwick.	
	CA Utility employees who are eligible for and have PG&E Voluntary Plan coverage + Wage Continuation	CA Utility employees who remain covered under the State Plan
	Effective January 1, 2018: ▪ Contribute to Voluntary Plan via payroll deductions (California employees, same cost as State Plan). ▪ 7 consecutive calendar day waiting period (may be waived). ▪ After waiting period or after all sick pay ends, whichever is later, **weekly VPDI benefit of 60%* pre-disability basic wage rate; no cap** ▪ Benefits up to 52 weeks; receipt of VPDI is not an approval of leave. ▪ Runs concurrently with federal/state/company leaves, apply for leave separately with Sedgwick.	**Effective January 1, 2018:** ▪ Contribute to State Plan via payroll deductions (California employees). ▪ 7 consecutive calendar day waiting period. ▪ After waiting period, or after all sick pay ends, whichever is later, 60% weekly CA SDI benefits, up to max; federally taxable. ▪ State Plan eligibility rules apply. ▪ Benefits up to 52 weeks; receipt of CA SDI is not an approval of leave. ▪ Runs concurrently with federal/state/company leaves, apply for leave separately with Sedgwick.

[1] Hiring hall, outage, temporary additional, probationary intermittent, interns and summer hire employees are eligible for 55% VPFL and VPDI benefit and no supplemental (wage continuation) benefits.
At no time will an employee's weekly benefit amount under the Voluntary Plan be less than what the state would have otherwise provided. Click here for more Voluntary Plan information.

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Paid Family Leave

Who is eligible?

- If you are an IBEW- or SEIU-represented employee, you become eligible under the PFL policy upon completion of one day of employment.
- The PFL policy applies to eligible employees who have a new qualifying event on or after January 1, 2018.
  - Time off to bond with your new child must be taken within the first year of the child's birth, adoption or foster care placement.
  - If you are an eligible employee and did not exhaust your six (6) weeks of CA PFL Insurance benefits for a 2017 qualifying bonding leave event and you have time available under the Family and Medical Leave Act (FMLA), California Family Rights Act (CFRA), or Company leave, you may be eligible to receive PFL Wage Continuation benefits for qualifying bonding events in 2018. You are not eligible for the VPFL benefits with respect to the 2017 qualifying bonding leave event.
- If you are a Hiring Hall, temporary or intermittent employee who has not attained regular status, you are eligible for Voluntary PFL benefits (55% benefit) and are not eligible for PG&E PFL wage continuation benefits/leave or PG&E's company leaves. VPFL is a wage replacement benefit only; you may be eligible for a leave of absence under the FMLA, CFRA, or other similar state or local leave law.

How it works

- If you will be absent to care for a family member with a Serious Health Condition or to bond with your new child within the first (1st) year of the child's birth, adoption or foster care placement, you must apply for Paid Family Leave by contacting the leave and disability administrator, Sedgwick.
- For absences in which you are also eligible and qualify under the FMLA, CFRA, Company Child Care/Bonding leave or any other similar or local leave law, PFL runs concurrent with and does not extend the maximum period available. See www.mypgebenefits.com for more information on qualifying reasons to take leave under each leave type.

Notice and Claim processing

- You must provide 30 days advance notice for a planned PFL leave period—one call is needed for VPFL, PG&E PFL wage continuation and any other leave for which you may be eligible and qualified.
- For unforeseeable events, you need to provide notification as soon as the need for leave is known.
- Complete medical certification (for family care events) or documentation to support your bonding leave is required to be submitted to the leave and disability administrator, within the timeframe specified.
- Once complete documentation is received, a decision will be made within 2 business days to determine your eligibility for VPFL and Wage Continuation benefit payments and leave.
- You're required to take leave under the FMLA and CFRA at the same time you are receiving PFL benefits. FMLA, CFRA, other local state/local leave laws or company leave, VPFL and wage continuation benefits all run concurrently with and do not extend leave under federal, state, and local leave laws or company leave policies.
- After your PFL leave period, your family care or bonding leave may be extended under the FMLA, CFRA or Company Child Care leave, if you are eligible.
- If you are a CA employee and you opt out of the VP, you are not eligible for the wage continuation benefits under the PFL policy.
  - You will continue to follow the leave of absence process and apply for the company child care/bonding leave and leaves provided under the FMLA, CFRA, PDL or local leaves, if eligible. Information about leaves of absence you may be eligible for can be found here.

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Paid Family Leave, continued

- You will need to apply for CA PFL through the Employment Development Department (EDD). Payments for CA PFL benefits will be made directly by the EDD and via a debit card.

Benefits and Payments

- There is no waiting period required for VPFL and PG&E PFL wage continuation benefits.
- VPFL and PFL wage continuation benefit payments will be made according to your normal pay cycle and the method of payment you've elected through PG&E's payroll department (i.e. direct deposit or live check).
- VPFL benefit payments will be issued on a separate paycheck from any other pay type and issued according to your current pay designation (direct deposit or live paycheck).
- PFL Wage Continuation supplements VPFL, or other similar state benefit, up to an equivalent of 100% of your basic wage rate on the day prior to your first day of family or bonding leave.
  - There is no cap to the 60% VPFL or 100% PFL wage continuation benefits.
  - VPFL is federally taxable and wage continuation benefits are taxable.
- If you are an intern, hiring hall, temporary or intermittent employee who has not attained regular status, you are eligible for a weekly VPFL benefit of 55%.
- For each day of an eligible, full-time, continuous PFL period due to caring for a family member with a serious health condition or bonding with a new child which is less than a full week, the amount of daily PFL benefit payable will be one-seventh (1/7) of the amount of the weekly benefit.
- You may be eligible to receive PFL benefits on an intermittent basis for absences in which you are suffering a wage loss during an eligible PFL benefit period.
  - Amount of PFL wage continuation is reduced by VPFL benefits, and together with VPFL, will not exceed 100% of pre-disability wage rate.
  - There is a wage loss calculation to determine both VPDI and wage continuation benefits, which means partial-day absences are generally counted as full-day absences.
- If you're taking leave for bonding purposes, the minimum PFL benefit period in which PFL wage continuation can be received is 2 weeks. However, on 2 occasions, a leave and PFL benefit period of less than 2 weeks can be taken.

Other Benefits

- When approved for PFL leave/benefits, you continue to receive health care benefits as if you were at work. Payments for these health care premiums costs will be automatically deducted from available wage continuation benefits received.
- If your wage continuation benefits payments are not sufficient to cover the full amount of your benefit premiums, you have the option to request that a portion of certain employee-paid benefit premiums be deducted from your VPDI benefit payments.
- Eligible employees will to continue to accrue vacation during periods of PFL leave in accordance with current rules for unpaid leaves of absence (see your respective labor agreement, mypgebenefits.com or the Summary of Benefits Handbook for additional details and limitations for vacation accrual during period of leave).
- While approved to receive VPFL and wage continuation benefit payments, 401(k) contributions and company match will continue at your current designation unless you elect otherwise pursuant to normal 401(k) election procedures.

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Paid Family Leave scenarios*:

Scenario #1:

Employee who has worked for the company for 2 years and in 2018 earns an annual salary of $87,550.

- The employee becomes a new dad and requests 8 weeks of leave to bond with his new child.
- Leave starts on May 15, 2018.

2018 State Plan	2018 PG&E Paid Family Leave (PFL) Benefits
Employee is eligible for CA PFL benefits and federal/state leaves and PG&E's company child care/bonding leave. Beginning the first day of leave, he would receive a weekly wage replacement of approximately **60%** under CA PFL: ▪ The state uses a base period to determine benefit; base period is January 1, 2017—December 31, 2017: ▪ 2017 annual salary = $85,00.000 ($1,634.61/week) ▪ 60% of eligible base period earnings (using highest quarter): approximately $980.76 Benefit payments: Week 1–8: $980.76/week CA PFL **Total amount for 8 weeks = $7,846.08**	Employee is eligible for VPFL + PG&E PFL Wage Continuation benefits and federal/state leaves and PG&E's company child care/ bonding leave. Beginning the first day of leave, he would receive a weekly wage replacement of **100%** of his base salary as follows: ▪ 2018 annual salary (after 3% increase on January 1, 2018) = $87,550.00 ($1,683.65/week) ▪ 60% of basic wage rate: $1,010.19 VPFL benefit, **PLUS** ▪ 40% pre-tax PFL Wage Continuation benefit Benefit payments: Week 1–8: $1,010.19/week VPFL +$ 673.46/week Wage Continuation $1,683.65/week (approximate before taxes) **Total amount for 8 weeks = $13,469.20**

Scenario #2:

Employee who has worked for the company for 4 years and in 2018 earns an annual salary of $115,360.

- The employee requests 6 weeks of leave to care for an eligible family member with a serious health condition.
- Leave starts on March 20, 2018.

2018 State Plan	2018 PG&E Paid Family Leave (PFL) Benefits
Employee is eligible for CA PFL benefits and federal/state leaves and PG&E's company child care/bonding leave. Beginning the first day of leave, she would receive a weekly wage replacement of approximately **60%** under CA PFL: ▪ The state uses a base period to determine benefit; base period is October, 2016—September 30, 2017: ▪ 2017 annual salary = $112,000 ($2,153.84/week) ▪ 60% of eligible base period earnings (using highest quarter): approximately $1,292.30, but capped at state maw of $1,216.00 Benefit payments: Week 1–6: $1,216.00/week CA PFL max **Total amount for 6 weeks = $7,296.00**	Employee is eligible for VPFL + PG&E PFL Wage Continuation benefits and federal/state leaves and PG&E's company child care/bonding leave. Beginning the first day of leave, she would receive a weekly wage replacement of **100%** of her base salary as follows: ▪ 2018 annual salary (after 3% increase on January 1, 2018 or March 1, 2018) = $115,360 ($2,218.46/week) ▪ 60% of basic wage rate: $1,331.08 VPFL benefit, **PLUS** ▪ 40% pre-tax PFL Wage Continuation benefit Benefit payments: Week 1–6: $1,331.08/week VPFL +$ 887.38/week Wage Continuation $2,218.46/week (approximate before taxes) **Total amount for 6 weeks = $13,310.76**

* Hiring hall, outage, temporary additional, probationary intermittent, interns and summer hire employees are eligible for 55% VPFL and VPDI benefit and no supplemental (wage continuation) benefits.
At no time will an employee's weekly benefit amount under the Voluntary Plan be less than what the state would have otherwise provided. Click here for more Voluntary Plan information.

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Medical Leave with Voluntary Plan Disability Insurance

Who is eligible?

- If you are a Utility employee working in California, you are eligible for coverage under the Voluntary Disability and Paid Family Leave Benefit Plan.
- VPDI is a wage replacement benefit only; you may be eligible for a leave of absence under the Family and Medical Leave Act (FMLA)/ California Family Rights Act (CFRA), Pregnancy Disability Leave (PDL) other similar state or local leave law or PG&E's company medical leave.
- Medical Leave:
  - FMLA/ CFRA/PDL:
    - FMLA/ CFRA—You've worked for the company for at least one year and worked at least 1250 hours in the 12 months immediately preceding the leave start date.
    - FMLA/ CFRA—You have not exhausted your FMLA/CFRA entitlement within the 12 months prior to the requested leave date.
    - CFRA and PDL—eligible if you work in California.
    - PDL—Immediately eligible (no service or hours work requirement).
  - Company Medical Leave:
    - Absences must be greater than two weeks. Leave cannot be taken on an intermittent basis or on a reduced schedule.
    - You need to have attained regular status.
    - Hiring Hall employees are not eligible for this leave.
- If your medical leave began in 2017, you remain eligible under State Plan benefits with respect to such leave.

How it works

- If you will be absent due to your own disability (a physical or mental illness or injury, including any illness or injury resulting from pregnancy, childbirth, or a related medical condition) for more than seven (7) consecutive calendar days (waiting period) or any length of time that may be covered under FMLA/CFRA/ PDL, you must apply for medical leave by contacting the leave and disability administrator, Sedgwick.
  - Your call to Sedgwick to report your medical leave will initiate your disability claim and start the VPDI eligibility review process.
- Pregnancy is a covered event and PDL and the VPDI provides benefits to prepare for childbirth and recovery from delivery. Generally, you may begin receiving VPDI benefits up to 4 weeks prior to your expected delivery date to prepare for delivery. For recovery from delivery, you may begin receiving VPDI benefits from the date of birth (regular delivery is covered for 6 weeks; C-section is covered for 8 weeks).
- For absences for which you are also eligible and qualify under the FMLA, CFRA, PDL, company leave policy or any other similar or local leave law, VPDI runs concurrent with and does not extend the maximum period available. See the Summary of Benefits Handbook for more information on qualifying reasons to take leave under each leave type.

Notice and Claim processing

- You must provide 30 days advance notice for a planned medical leave.
- For unforeseeable events, you need to provide notification as soon as the need for leave is known.
- Complete medical certification is required to be submitted to the leave and disability administrator, within the timeframe specified.
- Once your complete documentation is received, a decision will be made within 2 business days to determine eligibility for leave and VPDI benefit payments.
- You are required to take leave under the FMLA, CFRA and PDL at the same time you are receiving VPDI benefits. FMLA, CFRA, other local state/local leave laws or company leave, VPDI benefits all run concurrently with and do not extend leave under federal, state, local leave laws or company leave policies.

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- If you are a CA employee and you opt out of the VP, you will continue to follow the leave of absence process with Sedgwick and apply for CA SDI through the Employment Development Department (EDD). Payments for CA SDI benefits will be made directly by the EDD and via a debit card.

Benefits and Payments

- Sick pay must be used and exhausted prior to being eligible for VPDI benefits.
- Sick pay and VPDI benefit payments will be made according to your normal pay cycle and the method of payment you've elected through PG&E's payroll department (i.e. direct deposit or live check).
  - VPDI benefit payments will be issued on a separate paycheck from any other pay type and issued according to your current pay designation (direct deposit or live paycheck).
- After satisfying the waiting period and exhausting sick pay, VPDI provides a weekly benefit of 60% of your basic wage rate on the day prior to your first day of disability.
  - There is no cap to the 60% VPDI.
  - VPDI not taxable.
  - If you are an intern, hiring hall, temporary or intermittent employee who has not attained regular status, you are eligible for a weekly benefit of 55%.
- For each day you are unable to work during any eligible period of disability which is less than a full week, the amount of daily VPDI benefit will be one-seventh (1/7), of the amount of the weekly benefit.
- If you return to work and are working part-time or intermittently and still suffering a wage loss during an eligible disability benefit period, you may be eligible for VPDI benefits.
  - There is a wage loss calculation to determine both VPDI and wage continuation benefits, which means partial-day absences are generally counted as full-day absences.

Waiting Period

There is a seven consecutive calendar day waiting period to be eligible for VPDI benefits.

- Sick pay will be used during the waiting period.
- Once sick pay is exhausted, you can choose to use vacation pay, floating holidays or in- lieu of days or be unpaid during the waiting period.

If no sick pay is available and if approved for VPDI, benefits will begin on the earliest of:

1. The 8th consecutive calendar day of disability;
2. The 1st day of hospital confinement; or
3. The 1st day of treatment in a hospital surgical unit or a surgical clinic, provided you're disabled for a period of at least 8 days as a result of such treatment.

Other Benefits

- While approved for medical leave, you continue to receive health care benefits as if you were at work. Payments for these health care premiums costs will be automatically deducted from available sick pay.
- If your sick pay is not sufficient to cover your full absence period, you have the option to request that a portion of certain employee-paid benefit premiums be deducted from your VPDI benefit payments.
- Eligible employees continue to accrue vacation while receiving sick pay. Once sick pay exhausts, you will to continue to accrue vacation during your medical leave in accordance with current rules for unpaid leaves of absence (see your respective labor agreement, mypgebenefits.com or the Summary of Benefits Handbook for additional details and limitations for vacation accrual during period of leave).

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Medical Leave with Voluntary Plan Disability Insurance scenarios*:

Scenario #1:

Employee who has worked for the company for 6 years and in 2018 earns an weekly salary of $2,178,84.

- The employee has an accident and is unable to return to work for 12 weeks, beginning March 5, 2018.
- The employee has 5 weeks/200 hours of sick pay available; required to be used first.

2018 STATE PLAN	2018 PG&E VOLUNTARY PLAN DISABILITY INSURANCE (VPDI)
Employee is eligible for CA SDI benefits after all available sick pay ends. She may also be eligible under federal/state leaves and, once sick pay ends, PG&E's company medical leave. After sick pay ends, she would receive a weekly wage replacement of approximately 60% under CA SDI. ▪ The state uses a base period to determine benefit; base period is October 1, 2016—September 30, 2017: ▪ 2017 annual salary = $110,000 ($2,115.38/week) ▪ 60% of eligible base period earnings (using highest quarter): approximately $1,269.22; however, there is a weekly maximum of $1,216 CA SDI Benefit payments: ▪ Week 1–5: $10,894.20 sick pay (fully taxable)—based on 2018 salary ▪ Weeks 6–12: $8,512 ($1,216/week CA SDI at max, non-taxable) **Total amount for 12 weeks = $19,406.20**	Employee is eligible for VPDI benefits after all available sick pay ends. She may also be eligible under federal/ state leaves and, once sick pay ends, PG&E's company medical leave. After sick pay ends, she would receive a weekly wage replacement of 60% of her base salary as follows: ▪ 2018 annual salary (after 3% increase on January 1, 2018) = $113,300 ($2,178.84/week) ▪ **60%** of basic wage rate on the date of disability: **$1,307.30** VPDI benefit **(NO weekly maximum)** Benefit payments: ▪ Week 1–5: $10,894.20 sick pay (fully taxable)—based on 2018 salary ▪ Weeks 6–12: $9,151.10 ($1,307.30/week VPDI, non-taxable) **Total amount for 12 weeks = $20,045.30** **$639.10 more than CA SDI payments**

Scenario #2:

Employee who has worked for the company for 3 years and in 2018 earns a weekly salary of $1,624.23.

- The employee has an accident and is unable to return to work for 8 weeks, beginning June 30, 2018.
- The employee has 80 hours of sick pay available; required to be used first.

2018 STATE PLAN	2018 PG&E VOLUNTARY PLAN DISABILITY INSURANCE (VPDI)
Employee is eligible for CA SDI benefits after all available sick pay ends. He may also be eligible under federal/state leaves and, once sick pay ends, PG&E's company medical leave. After sick pay ends, he would receive a weekly wage replacement of approximately 60% under CA SDI: ▪ The state uses a base period to determine benefit; base period is January 1, 2017—December 31, 2017 ▪ 2017 weekly salary = $1,576.92 ▪ 60% of eligible base period earnings (using highest quarter): approximately $946.15 CA SDI Benefit payment: ▪ Week 1–2: $3,248.46 sick pay (fully taxable)—based on 2018 salary ▪ Weeks 3–8: $5,676.90 ($946.15/week CA SDI, non-taxable) **Total amount for 8 weeks = $8,925.36**	Employee is eligible for VPDI benefits after all available sick pay ends. He may also be eligible under federal/ state leaves and, once sick pay ends, PG&E's company medical leave. After sick pay ends, he would receive a weekly wage replacement of 60% of his base salary as follows: ▪ 2018 weekly salary (after 3% increase on January 1, 2018) = $1,624.23 ▪ **60%** of basic wage rate on the date of disability: $974.53/week VPDI benefit Benefit payment: ▪ Week 1–2: $3,248.46 sick pay (fully taxable)—based on 2018 salary ▪ Weeks 3–8: $5,847.18 ($974.53/week VPDI, non-taxable) **Total amount for 8 weeks = $9,095.64** **$170.28 more than CA SDI payments**

* Hiring hall, outage, temporary additional, probationary intermittent, interns and summer hire employees are eligible for 55% VPFL and VPDI benefit and no supplemental (wage continuation) benefits. At no time will an employee's weekly benefit amount under the Voluntary Plan be less than what the state would have otherwise provided. Click here for more Voluntary Plan information.

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Long-term Disability—Plan IV

PG&E's Long-term Disability (LTD) Plan benefits provide you with income replacement if you become disabled because of an accident or a long-term illness and you are unable to work. The benefit under the new LTD Plan IV, when combined with certain other sources of income, will be equal to 70% of your basic monthly pay.

Who is eligible?

- You must be a regular employee who satisfies the requirements set forth in the LTD Plan Document and Summary of Benefits Handbook in order to be eligible to apply for benefits under the LTD Plan.
- If you are an IBEW- or SEIU-represented employee who has attained regular status and your onset of disability occurred on or after January 1, 2018, your LTD benefits will be determined according to the provisions of Plan IV.

How it works

- In general, you will be considered disabled if, by reason of injury or illness, you are off work twelve (12) months or more within an eighteen (18) month period as a result of disability for the same medical condition and:
  - Are not able to perform the duties of your regular (base) classification; and
  - The company is unable to place you in a position at PG&E for which you are skilled and qualified, that meets your reduced work capacities, and pays at least 70% of your basic wage rate of your base classification at the time of disability.
- You must apply for Long Term Disability with Sedgwick, PG&E's leave of absence and disability administrator.
- Upon providing a complete medical documentation and required authorizations, Sedgwick will determine if your disability qualifies under the program.
- While on LTD, you are required to comply with all program provisions in order to remain on an approved LTD status and receive benefits.
- Subject to the terms of the LTD Plan document, the Summary of Benefits Handbook and any Letter Agreement, you are required to return to work from LTD when:
  - You are able to perform your pre-disability positions with or without a reasonable accommodation; or
  - You are able to perform another position at PG&E that is vacant with or without a reasonable accommodation, provided you are qualified to perform the duties of the position and the salary of the new position pays a wage that is at least 70% your pre- disability pay rate, and the location is within a commutable distance.
  - If, upon return to work from LTD, you are placed in a different position that pays at least 70% of your basic wage rate, the LTD Plan will pay the difference between your pre-disability, base classification's basic wage rate and the new position for up to 5 years.

Benefits and Payments

- Once qualified, the LTD plan will pay up to a monthly income equal to 70% of your basic monthly rate of pay of your base classification, minus any benefits you receive from other sources.
- The period of time you can receive LTD benefits depends on your disability and you remaining qualified under all the provisions of the LTD Plan (as discussed in more detail in the LTD Plan document and the Summary of Benefits Handbook):
  - Two years, if you are not receiving Social Security Disability Insurance benefits at the end of the two years of LTD eligibility.
  - To normal retirement age as described in the LTD Plan document, if you are receiving Social Security Disability Insurance benefits at the end of two years LTD eligibility.
  - Two years, if you are within two years of normal retirement age or older.

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Other Benefits

While on LTD, you do not receive pension service credit toward the PG&E Retirement Plan. You will remain eligible for medical, dental, vision and life insurance and the 401(k) Plan on the same terms as the current LTD plan.

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