



# Benefits at a Glance

## 2011

Entergy system benefits are represented in this document.

This document also describes the benefits for non-bargaining new hires (hired after acquisition dates) at Pilgrim, White Plains, Indian Point, James A. Fitzpatrick, Vermont Yankee and Palisades.

This document is not intended to represent benefits for bargaining employees or bargaining new hires at Pilgrim, Indian Point, James A. Fitzpatrick, Vermont Yankee or Palisades. Benefits for bargaining groups are subject to the applicable collective bargaining agreements, and therefore are not reflected in this summary.



Benefit	Description	Employee Contributions	Eligibility/Vesting
INCENTIVE PLANS	<ul style="list-style-type: none"> <li>• Opportunity to earn amounts above your base pay for achieving performance goals.</li> </ul>	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Regular employees hired before October 1 are eligible for participation in that plan year.</li> </ul>
SAVINGS PLAN INCLUDING 401(K)	<ul style="list-style-type: none"> <li>• Pre-tax, after-tax, catch-up or combination contributions. Investment fund options with T. Rowe Price funds, Entergy stock or self-directed mutual fund brokerage account.</li> </ul>	<ul style="list-style-type: none"> <li>• Employee: Up to 30% pre- or post-tax contribution.</li> <li>• Employer: 70% matching contribution limited to 6% of pay.</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate eligibility.</li> <li>• Immediate vesting in company match.</li> <li>• Plan accepts roll-overs from another employer qualified plan.</li> <li>• Catch-up contributions allowed if age 50 or over.</li> </ul>
RETIREMENT PLAN	<ul style="list-style-type: none"> <li>• 1.5% x years of benefit service (max of 40 years) x eligible Final Average Pay. Early retirement available at age 55 with 10 years of service.</li> </ul>	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit Service: Date of employment or age 21, whichever is later.</li> <li>• Vesting Service: Date of employment or age 18, whichever is later. Vested at 5 years of service.</li> </ul>
MEDICAL PLAN	<ul style="list-style-type: none"> <li>• Several medical plan options are available with different levels of deductible, co-insurance, and co-payment amounts. All options include mental health benefits, pharmacy benefits, and wellness benefits, including coverage for same-sex domestic partners.</li> </ul>	<ul style="list-style-type: none"> <li>• Cost-sharing with Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
DENTAL PLAN	<ul style="list-style-type: none"> <li>• A dental plan with 100% preventive care, \$1,500 annual per person maximum, and \$1,500 orthodontic maximum.</li> </ul>	<ul style="list-style-type: none"> <li>• Cost-sharing with Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
VISION PLAN	<ul style="list-style-type: none"> <li>• Annual eye exam, glasses, and contact lenses for a co-pay when using a network provider.</li> </ul>	<ul style="list-style-type: none"> <li>• Cost-sharing with Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
LIFE INSURANCE	<ul style="list-style-type: none"> <li>• Choice of five life insurance options, from one- to four-times annual base pay.</li> </ul>	<ul style="list-style-type: none"> <li>• Entergy pays for one times annual base pay. Additional coverage available with pre-tax dollars.</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE	<ul style="list-style-type: none"> <li>• Choice of five AD&amp;D insurance options, from one- to four-times annual base pay.</li> </ul>	<ul style="list-style-type: none"> <li>• Entergy pays for one times annual base pay. Additional coverage available with pre-tax dollars.</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>



Benefit	Description	Employee Contributions	Eligibility/Vesting
SURVIVOR INCOME INSURANCE	<ul style="list-style-type: none"> <li>Provides an employee's surviving spouse and dependent children with a monthly income.</li> </ul>	<ul style="list-style-type: none"> <li>Premium paid with pre-tax dollars.</li> </ul>	<ul style="list-style-type: none"> <li>Date of employment</li> </ul>
DEPENDENT LIFE INSURANCE	<ul style="list-style-type: none"> <li>Life insurance available for employee's spouse and dependent children.</li> </ul>	<ul style="list-style-type: none"> <li>Premium paid with after-tax dollars.</li> </ul>	<ul style="list-style-type: none"> <li>Date of employment</li> </ul>
OCCUPATIONAL DEATH AND DISMEMBERMENT	<ul style="list-style-type: none"> <li>\$100,000 life insurance for on-the-job accidental death.</li> </ul>	<ul style="list-style-type: none"> <li>Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>Date of employment</li> </ul>
AIRCRAFT ACCIDENT PLAN	<ul style="list-style-type: none"> <li>\$100,000 life insurance for employees traveling aboard commercial aircraft while on company business.</li> </ul>	<ul style="list-style-type: none"> <li>Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>Date of employment</li> </ul>
HEALTH CARE FLEXIBLE SPENDING ACCOUNT	<ul style="list-style-type: none"> <li>Before-tax contributions to cover out-of-pocket eligible health care expenses such as deductibles, co-payments, over-the-counter drugs (prescription required) and certain non-covered services.</li> </ul>	<ul style="list-style-type: none"> <li>Employee can contribute up to \$7,500 per plan year on a pre-tax basis.</li> </ul>	<ul style="list-style-type: none"> <li>Date of employment</li> </ul>
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT	<ul style="list-style-type: none"> <li>Before-tax contributions to pay for child care and other dependent care services.</li> </ul>	<ul style="list-style-type: none"> <li>Employee can contribute up to \$5,000 per plan year on a pre-tax basis.</li> </ul>	<ul style="list-style-type: none"> <li>Date of employment</li> <li>Total of Health Care and Dependent Care cannot exceed \$7,500.</li> </ul>
HEALTH SAVINGS ACCOUNT	<ul style="list-style-type: none"> <li>Before-tax contributions for eligible out-of-pocket health care expenses for the High Deductible Health Plan (HDHP).</li> </ul>	<ul style="list-style-type: none"> <li>Employee can contribute up to the allowable calendar year limit for individual or family coverage under the HDHP.</li> </ul>	<ul style="list-style-type: none"> <li>Date of employment</li> <li>Must be enrolled in the High Deductible Health Plan.</li> <li>Must not be enrolled in any other non-High Deductible Plan.</li> <li>Must not be on or eligible for Medicare.</li> </ul>
LIMITED SCOPE FLEXIBLE SPENDING ACCOUNT	<ul style="list-style-type: none"> <li>Before-tax contributions for eligible out-of-pocket health care expenses for the High Deductible Health Plan.</li> </ul>	<ul style="list-style-type: none"> <li>Can only be used once employee meets their deductible, except for dental, vision and preventive care.</li> <li>Employee can contribute up to \$7,500 per plan year on a pre-tax basis.</li> </ul>	<ul style="list-style-type: none"> <li>Must be enrolled in a High Deductible Health Plan and the Health Savings Account.</li> </ul>



Benefit	Description	Employee Contributions	Eligibility/Vesting
VACATION	1-5 years.....80 hours 6-14 years.....120 hours 15-23 years.....160 hours 24+ years.....200 hours	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• After 12 months of full-time employment.</li> </ul>
HOLIDAYS	<ul style="list-style-type: none"> <li>• Eight scheduled, plus two personal holidays.</li> </ul>	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
SHORT-TERM DISABILITY	<ul style="list-style-type: none"> <li>• 100% or 65% of salary is paid according to a service schedule, for a maximum of 1,040 hours.</li> </ul>	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• After six months of full-time employment.</li> </ul>
LONG-TERM DISABILITY	<ul style="list-style-type: none"> <li>• Benefit based on election of 40% or 65% of base pay, payable after disabled for 180-day waiting period and reduced by any amount from other income sources such as Social Security.</li> </ul>	<ul style="list-style-type: none"> <li>• Entergy provides the 40% option. Additional coverage to 65% available with pre-tax dollars.</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
EMPLOYEE ASSISTANCE PLAN	<ul style="list-style-type: none"> <li>• 24-hour confidential service for professional counseling.</li> </ul>	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
LIFEWORKS	<ul style="list-style-type: none"> <li>• Counseling, resources and referral service.</li> </ul>	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>
EDUCATION REIMBURSEMENT	<ul style="list-style-type: none"> <li>• \$5,250 annual maximum reimbursement for successful completion of approved educational courses.</li> </ul>	<ul style="list-style-type: none"> <li>• Provided by Entergy</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment (with supervisor approval)</li> </ul>
MATCHING EDUCATIONAL GIFT CONTRIBUTIONS	<ul style="list-style-type: none"> <li>• \$3,000 annual maximum matched company contributions to accredited universities, colleges and high schools.</li> </ul>	<ul style="list-style-type: none"> <li>• Employee provides initial contribution.</li> <li>• Entergy provides matching contribution up to \$3,000.</li> </ul>	<ul style="list-style-type: none"> <li>• Date of employment</li> </ul>

## OTHER BENEFITS

*These supplemental programs provide employees with additional benefits to meet specific employee needs.*

Absenteeism Policy

Alternative Work Schedules

Approved Funeral Leave

Credit Union

Direct Paycheck Deposit

Family and Medical Leave

Fitness Centers

Jury Duty Leave

Military Leave

Service Awards

Entergy Employee Extras, includes:

- MetLife - Group Universal Life, Auto, Home, Critical Illness Insurance
- Vehicle Discount Program
- Discounts on electronics, travel, financial products, etc.

The purpose of this brochure is to provide general highlights of Entergy's benefit plans. Refer to the Summary Plan Descriptions (SPDs) or Entergy's policies for further information. This brochure does not alter or replace the full text of each Plan, which always governs in the event a question should arise. Benefits for bargaining groups are subject to the applicable collective bargaining agreements. Entergy, in its sole discretion, reserves the right to change any benefits granted to employees at any time.

## 4 BENEFITS *at a Glance*

1/1/2011

