



# Employee Benefits Summary

Effective 9/1/2023 -8/31/2024

## Medical Plan

All benefits eligible employees are eligible to participate in health insurance on the 1<sup>st</sup> day of the month following date of hire. Employees must be scheduled to work a minimum of 30 hours per week. (Premium, per pay- as shown in tables)

### Option 1

Single Deductible: \$5,000  
 Family Deductible: \$10,000  
**(HRA benefit included)**



Employee	\$70.15 per check
Employee + Spouse	\$151.19 per check
Employee + Child(ren)	\$141.93 per check
Family	\$208.93 per check

### Option 2

Single Deductible: \$2,500  
 Family Deductible: \$5,000  
**(HRA benefit included)**



Employee	\$134.82 per check
Employee + Spouse	\$290.52 per check
Employee + Child(ren)	\$272.72 per check
Family	\$401.47 per check

## Dental



Single	\$8.77 per check
Employee + Spouse	\$16.62 per check
Employee + Child(ren)	\$20.54 per check
Family	\$29.77 per check

## Vision



Single	\$0.00 per check
Employee + Spouse	\$5.43 per check
Employee + Child(ren)	\$6.28 per check
Family	\$9.23 per check

## Disability Insurance

### Short-Term Disability



- Employee receives 60% of wages while under a physician's care for up to 25 weeks.
- 7 day waiting period for illness and injury. Benefits begin on the 8<sup>th</sup> day.
- Employer pays 100% of premium

### Long-Term Disability



- This coverage pays out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

## 403(b) Retirement Plan

- No minimum contribution.
- RVCDS matches \$1: \$1 up to 6% of the employee's gross salary, after 90 days of employment.
- Employee may begin contributions on the first day of employment.



## Other Benefits

<u>Basic Life/AD&amp;D</u>	<u>Accident</u>	<u>Critical Illness</u>
<ul style="list-style-type: none"> <li>• \$20,000 Life Insurance</li> <li>• \$20,000 Accidental Death &amp; Dismemberment</li> <li>• Employer pays 100% of premium</li> </ul>	<p>This coverage helps with covering out of pocket expenses related to an accidental injury. The coverage pays tax-free cash benefits directly to the employee regardless of other insurance coverages or actual expenses.</p>	<p>Coverage in increments of \$5k, \$10k, \$15k, \$20k, \$25k (based on age) for:</p> <p>Cancer (Types I &amp; 2), kidney failure, organ transplant, stroke, heart attack, coronary artery bypass graft (list not all inclusive)</p>
<u>Supplemental Life</u>	<u>Hospital Indemnity</u>	<b>All benefits listed in this table are offered through:</b>
<p>Employee may purchase additional life insurance for self and family members at time of initial enrollment.</p>	<p>In the event of a covered hospitalization, submit a claim to receive prompt payment. Payment is made directly to the employee, and the employee can use it as they see fit.</p>	

## Paid Time Off (PTO)

Years of Service	Weekly Hour Accrual Rate	Total Annual Hours	Total Annual Days	Max Accrual Hours	Max Accrual Days
<b>1<sup>st</sup> day of employment – end of year 4</b>	3.85	200	25	200	25
<b>1<sup>st</sup> day of year 5 – end of year 9</b>	4.31	224	28	224	28
<b>1<sup>st</sup> day of year 10 – end of year 14</b>	4.77	248	31	248	31
<b>1<sup>st</sup> day of year 15 – end of year 19</b>	5.23	272	34	272	34
<b>1<sup>st</sup> day of year 20 +</b>	5.69	296	37	296	37
<b>PLEASE NOTE</b>					
Provided beginning day one of employment.					
Must be earned before it can be taken.					
Must be taken in 1hr increments.					

### **Paid Holidays (8 paid hours for each holiday; eligibility begins day one of employment)**

- |                  |                    |                          |                          |
|------------------|--------------------|--------------------------|--------------------------|
| ● New Year's Day | ● President's Day  | ● Memorial Day           | ● Independence Day       |
| ● Labor Day      | ● Thanksgiving Day | ● Day after Thanksgiving | ● Christmas Day (2 Days) |

## Additional Incentives

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|--|---|
| <ul style="list-style-type: none"> <li>• Hybrid work schedule (Based on Position)</li> <li>• Birthday Leave</li> <li>• RVCDS in a participant in Public Student Loan Forgiveness (PSLF)</li> <li>• Annual Health &amp; Wellness Incentive</li> </ul> | <ul style="list-style-type: none"> <li>• Flexible Spending Account (FSA)</li> <li>• Health Reimbursement Arrangement (HRA)</li> <li>• Professional Development Opportunities</li> </ul> |
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