



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 1st 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 8th 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&D</u>	<u>Accident</u>	<u>Critical Illness</u>
<ul style="list-style-type: none"> • \$20,000 Life Insurance • \$20,000 Accidental Death & Dismemberment • Employer pays 100% of premium 	<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 & 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>	All benefits listed in this table are offered through:
<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
1st day of employment – end of year 4	3.85	200	25	200	25
1st day of year 5 – end of year 9	4.31	224	28	224	28
1st day of year 10 – end of year 14	4.77	248	31	248	31
1st day of year 15 – end of year 19	5.23	272	34	272	34
1st day of year 20 +	5.69	296	37	296	37
PLEASE NOTE					
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)

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