

# Benefits Summary

September 1, 2025 – August 31, 2026

## Highmark Silver

- Single Deductible: \$5,000
- Family deductible: \$10,000
- Includes HRA (See Employer Contribution Rates)

| Plans               | Cost     | HRA     |
|---------------------|----------|---------|
| Employee            | \$103.95 | \$900   |
| Employee + Spouse   | \$201.66 | \$1,500 |
| Employee + Children | \$178.79 | \$1,800 |
| Family              | \$300.41 | \$2,500 |

## Highmark Gold

- Single Deductible: \$2,500
- Family deductible: \$5,000
- Includes HRA (See Employer Contribution Rates)

| Plans               | Cost     | HRA     |
|---------------------|----------|---------|
| Employee            | \$183.62 | \$800   |
| Employee + Spouse   | \$356.22 | \$1,000 |
| Employee + Children | \$315.83 | \$1,200 |
| Family              | \$530.66 | \$1,600 |

## Short-Term Disability

- Pays 60% of employee wages from the 8<sup>th</sup> day of disability up to the 25<sup>th</sup> week.
- Paid for by RVCDS.

## Long-Term Disability

- Pays 60% of employee wages from the 26<sup>th</sup> week of disability and on.
- Rates based on coverage selection.

## AD&D Insurance

- \$20,000 provided by RVCDS.
- May elect additional coverage up to \$100,000.

## Vision

| Plans               | Cost    |
|---------------------|---------|
| Employee            | No Cost |
| Employee + Spouse   | \$5.50  |
| Employee + Children | \$6.36  |
| Family              | \$9.35  |

## Dental

| Plans               | Cost    |
|---------------------|---------|
| Employee            | \$10.30 |
| Employee + Spouse   | \$19.51 |
| Employee + Children | \$24.12 |
| Family              | \$34.95 |

## Life Insurance

- \$20,000 provided by RVCDS.
- May elect additional coverage up to \$100,000.

## FSA

- Set aside pretax money for medical expenses.
- FSA and Dependent FSA available.

## Accident

- Pays a cash benefit for expenses related to accident or injury.
- Rates based on coverage selection.

## 403(b)

Dollar-for-dollar match on employee contributions **up to 6%**

No minimum for employee contributions.

### Roth 403(b)

- After-tax money is invested. Distributions in retirement are not taxable.

### Traditional 403(b)

- Pretax money is invested. Distributions in retirement are taxable.

## Critical Illness

- Pays a cash benefit for expenses related to covered illnesses.
- Rates based on coverage selection.

## Note:

- Rates shown are per bi-weekly pay period
- Months with three pay periods will have no benefit deductions on the third check.

- Employees must work a minimum of 30 hours per week to be eligible
- Insurance and 403(b) matching become effective on the 1<sup>st</sup> of the month following the date of hire

## Hospital Indemnity

- Pays a set benefit for expenses related to hospital care.
- Rates based on coverage selection.



River Valley Child  
Development Services, Inc.

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## Paid Time Off

- Accrual begins on first day of employment.
- Awarded weekly.

| Years of service | Weekly Accrual Rate | Max Accrued Hours | Max Accrued Days |
|------------------|---------------------|-------------------|------------------|
| Years 1-4        | 3.85                | 200               | 25               |
| Years 5-9        | 4.31                | 224               | 28               |
| Years 10-14      | 4.77                | 248               | 31               |
| Years 15-19      | 5.23                | 272               | 34               |
| Years 20+        | 5.69                | 296               | 37               |

## Paid Holidays

|                        |          |
|------------------------|----------|
| Labor Day              | 9/1/25   |
| Veterans Day           | 11/11/25 |
| Thanksgiving Day       | 11/27/25 |
| Day after Thanksgiving | 11/28/25 |
| Christmas Eve          | 12/24/25 |
| Christmas Day          | 12/25/25 |
| New Years Day          | 01/01/26 |
| MLK Day                | 01/19/26 |
| Presidents Day         | 02/16/26 |
| Memorial Day           | 05/25/26 |
| Juneteenth             | 06/19/26 |
| Independence Day       | 07/03/26 |

## Bereavement Leave

- Paid leave to be taken for the loss of a loved one.
- 24 hours annually.

## Jury Duty Leave

- Paid leave to be taken for time spent as a juror.
- Does not accrue. Granted as required.

## Birthday Leave

- Paid leave to be taken during the month of the employee's birthday.
- 8 hours annually.
- Eligible on the first of the month following the date of hire.

## Incentives

Hybrid Work Schedule (Based on position)

Expense Reimbursement

Public Student Loan Forgiveness (PSLF) Program Participation

Years of Service Incentive

Professional Development Opportunities

Working Advantage Discount Program

Employee Assistance Program (EAP)

## Wellness Incentive

\$300 awarded annually to be used for your overall wellness.

- Paid annually at the beginning of the benefit plan year
- Prorated amount awarded after 30 days of employment for new employees.



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