

## SUMMARY OF BENEFITS

<b><u>Benefit</u></b>	<b><u>Description</u></b>
Combined Time Off (CTO)	Includes vacation/sick time/holidays (see attached chart).
Bereavement	Up to 3 days paid days off to arrange for and attend the funeral of an immediate family member (see policy for specifics).
Health Insurance	Employee may choose from two health insurance plans – an HMO or a PPO. Under each selection you may cover yourself, yourself and one dependent, or yourself and two or more dependents. See attached benefit comparison chart.  <b>Waiting Period</b> – The first of the month following 30 days of active service
Dental Insurance	Employee may choose from two dental plans, Preventative or Comprehensive. You may cover yourself, yourself and one dependent, or yourself and two or more dependents. See rate sheet attached.  <b>Waiting Period</b> – The first of the month following 30 days of active service
Short-Term Disability	Two Options: (1) Employer provides coverage after 13 days for illness or accident. (2) Coverage 1 day after an accident or 8 days after an illness at a minimal cost to employee. (Both plans provide income paid at 60% of the employee base pay, limited to \$600/wk.)
Long-Term Disability	Two Options: (1) Employer provides coverage after 180 days at 60% of pay (limited to \$3,500/month). (2) 70% of pay – employee pays difference in premium costs (limited to \$4,500/month).
Differentials	2 <sup>nd</sup> Shift, 3 <sup>rd</sup> shift, weekends and holidays

Tax-Free Reimbursement Accounts	Employees may put up to \$3,500 in a Health Care Reimbursement Account, or up to \$5,000 in a Dependent Care Reimbursement Account. The monies are deducted from the employee's paycheck on a pre-tax basis.
Life Insurance AD & D	Employer provides one times annual base salary. Additional insurance is available (up to 5 times base salary) at cost to employee.
Tax-Sheltered Annuities	Employees may participate in the tax-sheltered annuity plan which offers a variety of funds (Fidelity Investments). The first 6% of base salary contributed is eligible for a 25% match.
Retirement Plan	RRHS will contribute 4% of the employee's gross pay each pay period to a tax-sheltered annuity 403(b) plan for all employees having an assigned FTE. There is a one-year waiting period from date of hire. Contributions will begin on the first day of the pay period after the waiting period. Vesting is 100% from the time the contributions begin.
Continuing Education	Determined by manager based on budget availability.
Employee Assistance Plan (EAP)	EAP provides free, confidential assistance to employees and their immediate family members to help them resolve problems that affect their personal lives or job performance.
Tuition Reimbursement	Full-time employees: \$1,800/year after 3 months of employment. Part-time employees: up to \$1,350/year (75% of the full-time benefit) after 3 months of employment. Further details are in employee handbook.