

## **Summary of RHLS Benefits;**

### *Working Hours*

*RHLS has a flex time policy that allows staff, with approval from the Executive Director, to work the required minimum weekly 35 hours during times outside of a standard 9-5, M-F schedule.*

### *Paid Time Off*

- *13 paid Holidays*
- *15 sick days – (1.25 per month). Staff can carry over a maximum of 30 days into the next fiscal year.*
- *15 vacation days for each of the first 2 years of employment (1.25 per month); then 21 vacation days per year for those employed with RHLS 3 years or more. Unused vacation days cannot be carried over. However, any unused vacation days are credited to discretionary time. Discretionary time can only be used with the approval of the RHLS Executive Director, and only if all other leave for the fiscal year is used or planned.*
- *4 days of personal leave (1 day per quarter); no carryover*
- *6 weeks of parental leave for birth, surrogacy, adoption, foster care or emergency custody*
- *Sabbatical leave: 4 paid weeks after every 7 years of full-time employment.*

### *Health Insurance*

*RHLS currently pays **100%** of health insurance premiums for **all** family members (unless covered by another plan). RHLS offers two health insurance choices (Independence Blue Cross):*

- *PPO or DPOS. Both have co-pays.*

Benefits begin the 1<sup>st</sup> day of the month following the start date (assuming the appropriate paperwork has been completed by the employee). Employees who elect to receive health insurance elsewhere, will be paid a health insurance opt out – 50% of a single-person premium, which is added to salary. The health insurance opt out is taxable income.

### *Dental Insurance*

RHLS pays **100%** (for family members not covered by other insurance) dental insurance through Principal. It covers regular cleanings fully (with time limitations at participating dentists). Other services are subject to time limits, deductibles, and maximum benefits.

### *Vision Insurance*

RHLS pays **100%** (for family members not covered by other insurance) vision insurance through Principal. It includes annual in-network eye exams, benefits discounts/allowances on lens or contacts, discounts on frames.

### *Disability*

RHLS fully pays for short-term and long-term disability policies for every staff person.

- Short-term disability is available after 14 days of disability (starts the 15<sup>th</sup> day). Short-term disability lasts for 11 weeks maximum. Short-term disability pays 66.67% of an employee's salary (before tax), with a weekly maximum of \$1,500.
- Long term disability starts after 11 weeks of disability. The benefit is 60% of an employee's salary with a monthly maximum of \$8,000.

### *Life & ADD Insurance*

RHLS pays for a life insurance policy of \$70,000 for each staff member. Each employee pays income taxes on the premium for \$20,000 of that benefit, as required by the IRS.

### *Flexible Spending Accounts*

Employees can make tax exempt contributions for medical and dependents costs.

### *Employee Assistance Program*

Our Employee Assistance Program (EAP) provides employees and their family with no-cost, confidential assistance. **24/7/365** through telehealth/virtual care and Magellan Health.

### *Retirement*

*RHLS automatically funds (with no match required) a 403-b tax deferred annuity for each staff member after 6 months of employment. RHLS's contribution starts at 5% of salary and increases based on the years of service. Employees may make contributions as soon as they start. The provider we are currently using is Empower.*

<i>Years Completed</i>	<i>Percentage of Salary</i>
1-2	5.0%
3-4	5.5%
5-6	6.0%
7-8	6.5%
9	7.0%
10 +	7.5%