

## 2020 Benefits Summary At-a-Glance

<b>Benefit</b>		<b>Paid By</b>	<b>Eligibility</b>	<b>Benefit Description</b>
<b>Paid Time Off</b>	<i>Benefit Hours</i>	RAMC	<i>As accrued</i>	<p>Traditional vacation, holiday and sick time. Holidays recognized: New Years, Employee Appreciation Day, Easter, Memorial Day, 4<sup>th</sup> of July, Labor Day, Thanksgiving Day and Christmas.</p> <ul style="list-style-type: none"> <li>• 0-6 years      187.50 hours (.09615)</li> <li>• 6-15 years    225.00 hours (.11538)</li> <li>• 15 years +    262.50 hours (.13461)</li> </ul>
	<i>Holidays</i>	RAMC	Upon working holiday hours	Time and a half for hours worked on: New Years, Easter, Memorial Day, 4 <sup>th</sup> of July, Labor Day, Thanksgiving Day and Christmas.
	<i>Bereavement Leave</i>	RAMC	30 calendar days after employment (must be scheduled to receive days)	<p>Two days for: spouse, parents, step-parents, children, step-children, brothers, sisters, step brother/sister, parents-in-law, brother-in-law, sister-in-law, step parents-in-law, son-in-law, daughter-in-law, grandparents-in-law, grandchildren and grandparents.</p> <p>One day with pay for great grandparents, great grandparents-in-law and great-grandchildren.</p>
<b>Differentials</b>	<i>Shift Differential</i>	RAMC	Immediately for those positions that qualify	<p>5 p.m. – 11 p.m. = additional \$1.50/hour</p> <p>11 p.m. – 7 a.m. = additional \$2.00/hour</p>
	<i>Weekend Differential</i>	RAMC	Immediately for those positions that qualify	Any hours worked between 11 p.m. on Friday and 7 a.m. on Monday earns an additional \$2.00/hour
<b>Other Pay</b>	<i>Call Pay</i>	RAMC	Immediately	\$3.00/hour for each hour on call (including hours worked). Time and one-half for hours worked when on call; excludes scheduled shift.
	<i>Rest Break</i>	RAMC	Immediately	One fifteen minute break if working four hours or more.
	<i>Worker's Compensation</i>	RAMC	When absent from work after three days due to work related illness/injury	Provides medical care and percentage of income for work related illness/injury.
	<i>Unemployment Compensation</i>	RAMC	Immediately	Weekly payments up to maximum under the law if you are out of work through no fault of your own.

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Insurance	<i>Health Insurance</i>	RAMC and Employee (75/25)	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p><b>If working more than 24 hours per week, the EMPLOYEE pays...</b></p> <ul style="list-style-type: none"> <li>• Single: \$146.22/month</li> <li>• Employee + 1: \$293.80/month</li> <li>• Family: \$344.56/month</li> </ul> <p>Self-Insured Health Insurance (Four Tier Plan). Please see attached Medical Benefits Summary form.</p>
	<i>Pharmacy (in-house)</i>		Discount on prescription co-pay if using RAMC Community or Viking Pharmacy (with RAMC health insurance)	<p><b>RAMC Community/Viking Pharmacy Prescriptions Co-Pays:</b></p> <ul style="list-style-type: none"> <li>• Generic: \$5.00/\$12.50/\$45</li> <li>• Brand Name: \$20.00/\$50.00/\$105.00</li> <li>• Non-Formulary: \$50.00/\$125.00/NA</li> <li>• Specialty Drugs: 20% or max of \$250/Rx per month</li> </ul> <p><b>Other Pharmacy Prescriptions Co-Pays:</b></p> <ul style="list-style-type: none"> <li>• Generic: \$20.00/\$60.00/\$60.00</li> <li>• Brand Name: \$40.00/\$120.00/\$120.00</li> <li>• Non-Formulary: \$80.00/\$240.00/\$240.00</li> <li>• Specialty Drugs: 20% or max of \$250/Rx per month</li> </ul>
	<i>Dental Insurance</i>	RAMC and Employee (50/50)	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p><b>Delta Dental of Wisconsin</b></p> <ul style="list-style-type: none"> <li>• Single: \$18/month; Family: \$48/month</li> <li>• Evidence Based Dentistry</li> <li>• \$1,000 annual maximum/person (excludes diagnostic and preventative)</li> <li>• 100% diagnostic &amp; preventative are covered</li> <li>• 80% of basic restorative services covered</li> <li>• 50% major restorative services covered</li> <li>• Orthodontia – 50% up to \$1500 (dep. to age 19)</li> <li>• Insurance covers children through the end of the month of their 26<sup>th</sup> birthday.</li> </ul>
	<i>Group Life Insurance/AD&amp;D</i>	RAMC	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p>Group Life Insurance policy based on 1x annual salary up to \$50,000.</p> <p>Accidental Death &amp; Dismemberment (AD&amp;D) policy is based on 1x annual salary up to \$50,000.</p>

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Insurance	<i>Supplemental Life Insurance</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p>Option to purchase supplemental/voluntary life insurance on yourself, spouse and/or dependent children. Premiums are age rated.</p> <p>Guaranteed Issue Amounts:</p> <ul style="list-style-type: none"> <li>• Employee: 6x annual salary up to \$300,000</li> <li>• Spouse: 6x annual salary up to \$50,000</li> <li>• Children: \$10,000 in coverage at a cost of \$1.50/month</li> </ul>
	<i>Short Term Disability Insurance</i>	RAMC	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<ul style="list-style-type: none"> <li>• 14 day elimination period</li> <li>• Paid directly to employee weekly</li> <li>• Pays 60% of average weekly wages up to a maximum of \$1000/week if at least a 20% or more loss in earnings.</li> <li>• Maximum of 11 weeks of payments</li> </ul>
	<i>Long Term Disability Insurance</i>	RAMC	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<ul style="list-style-type: none"> <li>• Effective on day 91</li> <li>• Paid directly to employee monthly</li> <li>• Pays 66 2/3% of earnings up to a maximum of \$6,000/month up to age 67.</li> </ul>
	<i>Vision Insurance</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible	<p>Coverage provided through MetLife. Monthly pre-tax premiums:</p> <ul style="list-style-type: none"> <li>• Single: \$6.67</li> <li>• EE + spouse: \$13.50</li> <li>• EE + children: \$15.37</li> <li>• Family: \$23.44</li> </ul>
Miscellaneous	<i>Flexible Spending Accounts</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p>Medical: Pre-tax premiums withheld from your check to help cover additional medical expenses (deductibles, co-pays, prescriptions).</p> <ul style="list-style-type: none"> <li>• Up to \$2,750/year for medical</li> </ul> <p>Dependent Care: Pre-tax premiums withheld from your check to help cover dependent care expenses</p> <ul style="list-style-type: none"> <li>• Up to \$5,000/year for dependent care</li> </ul>

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Miscellaneous	<i>Retirement</i>	RAMC and Employee	Automatic enrollment	<p>Automatic enrollment for Pre-tax (401K) and Roth (401K) contributions with this criteria:</p> <ul style="list-style-type: none"> <li>• Age 21 with at least one year of employment and 1,000 hours worked</li> <li>• Automatically put into an age-based portfolio (unless you elect otherwise)</li> </ul> <p>Automatically enrolled at 3%, but can defer more. Eligible for RAMC if:</p> <ul style="list-style-type: none"> <li>• Age 21 with at least one year of employment and 1,000 hours worked OR</li> <li>• Age 21 with at least one year of employment and 1,000 hours worked at a medical facility prior to becoming a RAMC employee.</li> </ul>																																								
	<i>LifeLock</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p>Identity theft protection for employee, spouse, and/or children.</p> <ul style="list-style-type: none"> <li>• LifeLock Elite: \$7.99/Employee \$15.98/EE+family</li> <li>• LifeLock Plus: \$23.99/Employee \$47.98/EE+family</li> </ul>																																								
	<i>Aflac</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p>Additional insurance that helps with expenses that may not be covered by major medical insurance.</p> <p><b>Accident Advantage (Age 18-75 yrs old):</b></p> <ul style="list-style-type: none"> <li>• Individual: \$10.68</li> <li>• Insured + Spouse: \$14.04</li> <li>• One Parent Family: \$16.44</li> <li>• Two Parent Family: \$20.46</li> </ul> <p><b>Critical Care Protection:</b></p> <table border="0" data-bbox="1291 1104 2043 1485"> <tr> <td colspan="2">Individual</td> <td colspan="2">One Parent Family</td> </tr> <tr> <td>18-35 yrs old: \$ 7.80</td> <td></td> <td>18-35 yrs old: \$13.26</td> <td></td> </tr> <tr> <td>36-45 yrs old: \$11.10</td> <td></td> <td>36-45 yrs old: \$15.72</td> <td></td> </tr> <tr> <td>46-55 yrs old: \$15.12</td> <td></td> <td>46-55 yrs old: \$20.22</td> <td></td> </tr> <tr> <td>56-70 yrs old: \$19.50</td> <td></td> <td>56-70 yrs old: \$26.58</td> <td></td> </tr> <tr> <td colspan="2">Insured + Spouse</td> <td colspan="2">Two Parent Family</td> </tr> <tr> <td>18-35 yrs old: \$15.00</td> <td></td> <td>18-35 yrs old: \$17.04</td> <td></td> </tr> <tr> <td>36-45 yrs old: \$19.50</td> <td></td> <td>36-45 yrs old: \$21.66</td> <td></td> </tr> <tr> <td>46-55 yrs old: \$26.28</td> <td></td> <td>46-55 yrs old: \$28.92</td> <td></td> </tr> <tr> <td>56-70 yrs old: \$36.60</td> <td></td> <td>56-70 yrs old: \$39.72</td> <td></td> </tr> </table> <p>*Cost stays the cost of the age you enroll at.*</p>	Individual		One Parent Family		18-35 yrs old: \$ 7.80		18-35 yrs old: \$13.26		36-45 yrs old: \$11.10		36-45 yrs old: \$15.72		46-55 yrs old: \$15.12		46-55 yrs old: \$20.22		56-70 yrs old: \$19.50		56-70 yrs old: \$26.58		Insured + Spouse		Two Parent Family		18-35 yrs old: \$15.00		18-35 yrs old: \$17.04		36-45 yrs old: \$19.50		36-45 yrs old: \$21.66		46-55 yrs old: \$26.28		46-55 yrs old: \$28.92		56-70 yrs old: \$36.60		56-70 yrs old: \$39.72	
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<b>Payroll</b>	<i>Automatic Payroll Deposits</i>		Immediately	Paycheck automatically deposited <i>biweekly</i> in financial institution of your choice (savings or checking account) by 8 a.m. on Friday of pay day.  Option to have up to 6 separate bank accounts.
	<i>Deductions</i>	Employee	Immediately	May be used by employee for sales from companies at the facility (uniform, jewelry, book fair, gift shop, cafeteria, in-house pharmacy).
<b>Other</b>	<i>Employee Assistance Program</i>	RAMC	Immediately	Professional counseling assistance for employees and eligible family members.
	<i>Notary Public</i>	RAMC	Immediately	Free notary service at RAMC
	<i>Scholarships</i>	RAMC/Auxiliary	Upon application	Nursing and non-nursing scholarships
	<i>Educational Programs (in-house and out)</i>	RAMC	Upon approval by department director and administration	Allows employees to stay updated on regulations, policies, procedures and revisions.
	<i>Excellence In Health &amp; Fitness</i>	RAMC & Employee	Immediately	Lunch and Learn group exercise classes and various "good health" activities provided throughout the year.
	<i>Memberships</i>	RAMC	Upon approval by department director and administration	Allows employees to participate in work-related organizations. Limited to \$150 per department manager, \$75 per manager/supervisor.
	<i>Exam Reimbursement (Certification)</i>	RAMC	After one year of service and proof of passing exam.	Examination fee and study guides specifically written for exam preparation fully reimbursed.
	<i>Pre-Employment Health Exam</i>	RAMC	Prior to date of hire	Pre-employment exam and screening, including lab work.
	<i>Health Services</i>	RAMC	Immediately	Immunizations - Hepatitis B & Tetanus, annual influenza, Health in-services.
	<i>Jury Duty</i>	RAMC	Immediately	Regular pay minus jury/other party pay for scheduled work days.
	<i>Leave of Absence</i>	RAMC		Up to 90-day leave may be granted. Employee will be assigned to the same or substantially equivalent job. If that is not feasible, the employee will be given preference in filling job vacancies for which they are qualified.
<i>Military Leave</i>	RAMC	Immediately	Granted a leave.	

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<b>Other</b>	<i>Service Awards</i>	RAMC	Upon completion of 10, 15, 20, 25+ years of service	Service award and recognition ceremony.
	<i>Employee Referrals</i>	RAMC	Immediately	\$1000 bonus to employee who refers a candidate for employment and the candidate is hired: <ul style="list-style-type: none"> <li>• \$500 at the end of six months if both the new hire and referring employee are still employed at RAMC.</li> <li>• \$500 at the end of one year if both the new hire and referring employee are still employed at RAMC.</li> </ul>
	<i>Fitness Program</i>	RAMC	Immediately (following orientation of equipment)	No cost to employees and spouse. Exercise equipment is available for use during non-patient hours in the Wellness Center. The spouse is able to attend employee group exercise classes at RAMC for no fee.
	<i>Massage Therapy</i>	Employee	Immediately	Discount available off public's charge.
	<i>Childbirth Education Classes</i>	RAMC	Immediately	Classes offered to expectant employee' families such as: childbirth preparation, breast feeding, sibling and parenting.
	<i>Breast Feeding Support</i>	RAMC	Immediately	Consultation with lactation professional, private breast pumping area and free pump usage during work hours.