

2023 Benefits Summary At-a-Glance

Benefit	Paid By	Eligibility	Benefit Description
Paid Time Off	RAMC	As accrued	Traditional vacation, holiday and sick time. Holidays recognized: New Year's, Employee Appreciation Day, Easter, Memorial Day, 4 th of July, Labor Day, Thanksgiving Day and Christmas.
<i>Benefit Hours</i>			<ul style="list-style-type: none"> • 0-6 years 187.50 hours (.00615) • 6-15 years 225.00 hours (.11538) • 15 years + 262.50 hours (.13461)
<i>Holidays</i>	RAMC	Upon working holidays	Time and a half for hours worked on: New Year's, Easter, Memorial Day, 4 th of July, Labor Day, Thanksgiving Day, and Christmas.
<i>Bereavement Leave</i>	RAMC	30 calendar days after employment (must be scheduled to receive days)	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, grandchildren and grandparents-in-law.
Differentials			One day with pay for great grandparents, great grandparents-in-law and great-grandchildren.
<i>Shift Differential</i>	RAMC	Immediately for those positions that qualify	5 P.m. - 11 P.m. = additional \$2.00/hour 11 P.m. - 7 a.m. = additional \$3.50/hour
<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
Other Pay			
<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 paid 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.

Benefit				Benefit Description
Insurance	<i>Health Insurance</i>	Paid By RAMC and Employee (75/25)	Eligibility First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	If working more than 24 hours per week, the EMPLOYEE pays... <ul style="list-style-type: none"> • Single: \$150.38/month • Employee + 1: \$320.24/month • Family: \$375.58/month Self-Insured Health Insurance (Four-Tier Plan).
	<i>Pharmacy (In-House)</i>		Discount on prescription co-pay if using RAMC Community or Viking Pharmacy (with RAMC insurance)	RAMC Community/Viking Pharmacy Prescription Co-Pays: <ul style="list-style-type: none"> • Generic: \$5.00/\$12.50/\$45 • Brand Name: \$20.00/\$50.00/\$105.00 • Non-Formulary: \$50.00/\$125.00/NA • Specialty Drugs: 20% or max of \$250/Rx per month Other Pharmacy Prescription Co-Pays: <ul style="list-style-type: none"> • Generic: \$25.00/\$75.00/\$75.00 • Brand Name: \$50.00/\$150.00/\$150.00 • Non-Formulary: \$100.00/\$300.00/\$300.00 • Specialty Drugs: 20% or max \$250.00/Rx per month
	<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.	Delta Dental of Wisconsin <ul style="list-style-type: none"> • Single: \$18.00/month • Family: \$48.00/month • Evidence Based Dentistry • \$1,200 annual maximum/person (excludes diagnostic and preventative) • 100% diagnostic & preventative are covered • 80% of basic restorative services are covered • 50% of major restorative services are covered • Orthodontia - 50% up to \$1500 (dependent to age 26 and adult coverage)
	<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	Coverage provided through Reliance Standard. Monthly pre-tax premiums: <ul style="list-style-type: none"> • Single: \$6.67 • EE + spouse: \$13.50 • EE + children: \$15.37 • Family: \$23.44

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Insurance	RAMC	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	Group Life Insurance policy based on 1x annual salary up to \$50,000. Accidental Death & Dismemberment (AD&D) policy is based on 1x annual salary up to \$50,000.
Supplemental Life Insurance	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	Option to purchase supplemental/voluntary life insurance on yourself, spouse and/or dependent children. Premiums are age rated. Guaranteed Issue Amounts: <ul style="list-style-type: none"> • Employee: 6x annual salary up to \$300,000 • Spouse: 6x annual salary up to \$50,000 • Children: \$10,000 in coverage at a cost of \$1.50/month
Short Term Disability Insurance	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"> • 7 day elimination period • Paid directly to employee weekly • Pays 60% of average weekly wages up to a maximum of \$1000/week if at least a 20% or more loss in earnings. • Maximum of 11 weeks of payments
Long Term Disability Insurance	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"> • Effective on day 91 • Paid directly to employee monthly • Pays 66 2/3% of earnings up to a maximum of \$6,000/month up to age 67.
Miscellaneous	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"> • Up to \$3,050/year for medical <p>Dependent Care: Pre-tax premiums withheld from your check to help cover dependent care expenses</p> <ul style="list-style-type: none"> • Up to \$5,000/year for dependent care
Flexible Spending Accounts	Employee		

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<p><i>Reliance Accident & Critical Care Coverage</i></p>	<p>Employee</p>	<p>First of the month following 30 days of employment, must work a minimum of 1,000 hours per year to be eligible.</p>	<p>Additional insurance that helps with expenses that may not be covered by major medical insurance.</p> <p>Bi-weekly rates for Accident Insurance (Age 18 to 79):</p> <ul style="list-style-type: none"> Employee: \$9.12 Employee + Spouse: \$13.04 Employee + Children: \$15.47 Employee + Family: \$19.83 												
<p><i>Retirement</i></p>	<p>RAMC and Employee</p>	<p>Automatic enrollment</p>	<p>Bi-weekly rates for Critical Illness Insurance:</p> <table border="0"> <tr> <td>Benefit Amount of \$10,000</td> <td>Benefit Amount of \$20,000</td> </tr> <tr> <td>18-39 yrs old: \$3.46</td> <td>18-39 yrs old: \$6.92</td> </tr> <tr> <td>40-44 yrs old: \$4.85</td> <td>40-44 yrs old: \$9.69</td> </tr> <tr> <td>45-59 yrs old: \$6.55</td> <td>45-59 yrs old: \$13.11</td> </tr> <tr> <td>60-74 yrs old: \$9.14</td> <td>60-74 yrs old: \$18.28</td> </tr> <tr> <td>75-79 yrs old: \$45.00</td> <td>75-79 yrs old: \$90.00</td> </tr> </table> <p>Automatic enrollment for Pre-tax (401K) and Roth (401K) contributions with this criteria:</p> <ul style="list-style-type: none"> Age 18 with at least one year of employment and 1,000 hours worked Automatically put into an age-based portfolio (unless you elect otherwise) <p>Automatically enrolled at 39, but can defer more.</p> <p>Eligible for RAMC if:</p> <ul style="list-style-type: none"> Age 18 with at least one year of employment and 1,000 hours worked OR Age 18 with at least one year of employment and 1,000 hours worked at a medical facility prior to becoming an RAMC employee. 	Benefit Amount of \$10,000	Benefit Amount of \$20,000	18-39 yrs old: \$3.46	18-39 yrs old: \$6.92	40-44 yrs old: \$4.85	40-44 yrs old: \$9.69	45-59 yrs old: \$6.55	45-59 yrs old: \$13.11	60-74 yrs old: \$9.14	60-74 yrs old: \$18.28	75-79 yrs old: \$45.00	75-79 yrs old: \$90.00
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<p><i>Life Lock</i></p>	<p>Employee</p>	<p>First of the month following 30 days of employment, must work a minimum of 1,000 hours per year to be eligible.</p>	<p>Identity theft protection for employee, spouse and/or minor children.</p> <ul style="list-style-type: none"> Life Lock Elite: \$7.99/Employee \$15.98/EE + Family Life Lock Plus: \$23.99/Employee \$47.98/EE + Family 												

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Other	Paid By	Eligibility	
<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>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.
<i>Longevity Program</i>	RAMC	Immediately	Bonus check based on the number of years of service (must work more than 100 hours in that year) if the organization's financial goals are met.
<i>Service Awards</i>	RAMC	Upon completion of 10, 15, 20, 25+ years of service	Service award and recognition ceremony.