



**Rinker Design  
Associates, P.C.**

# Benefits Summary





Our employees are our most valuable asset.

That's why at Rinker Design Associates we are committed to a comprehensive employee benefit program that helps our employees stay healthy, feel secure and maintain a work/life balance.

**Stay Healthy**

- Medical and Dental Insurance

**Feeling Secure**

- Disability Insurance
- Life and Accidental Death & Dismemberment Insurance
- Transamerica Wellness Incentive Program
- 401k Retirement Program

**Work/Life Balance**

- Paid-Time Off (PTO)

# Medical Insurance



Full-Time employees are eligible for this benefit on the first day of the month following the date of employment.

Rinker Design Associates currently offers three medical plans. This chart gives a side-by-side look at the amounts you pay when you use these different plans. For a more detailed summary, please ask Human Resources for the Summary of Benefits and Coverages.

Plan Feature	Anthem PPO	Anthem PPO	Anthem HMO
<b>Deductible</b> Individual / Family	\$5,000 / \$10,000	\$3,000 / \$6,000	\$2,800 / \$5,600
<b>Coinsurance</b>	0%	0%	0%
<b>Out-of-Pocket</b> Individual / Family	\$5,800 / \$11,600	\$4,000 / \$8,000	\$4,000 / \$8,000
Office Visit	Deductible applies	Deductible applies	Deductible applies
Emergency Services	Deductible applies	Deductible applies	Deductible applies
In-Patient Facility Services	Deductible applies	Deductible applies	Deductible applies
Outpatient Therapies	Deductible applies	Deductible applies	Deductible applies
X-Ray and Lab Services	Deductible applies	Deductible applies	Deductible applies
Preventative Care	100% paid by plan	100% paid by plan	100% paid by plan
Prescription Drug Coverage (Same for all three plans)	Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$50 copay or 20%		

# Dental Insurance

Full-Time employees are eligible for this benefit on the first day of the month following the date of employment.

This chart shows how the plan works and how each type of service is covered. For a more detailed summary, please ask Human Resources.

Type of Service	Amount You Pay
Preventive Services	0% (Plan pays 100%)
Basic Services	20% (Plan pays 80%)
Major Services	50% (Plan pays 50%)
Deductible	\$50

# Disability Insurance

Full-Time employees are eligible for this benefit on the first day of the month following the date of employment.

Rinker Design Associates provides full-time employees with short and long-term disability income benefits, and pays the full cost of this coverage. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-Term Disability	Long-Term Disability
Benefits Begin	1 <sup>st</sup> day of accident 8 <sup>th</sup> day of illness	90 Day Elimination Period
Percentage of Income Replaced	60%	60%
Maximum Benefit	\$500 per week; 13 week max	\$5,000 per month

# Life and AD&D Insurance

Full-Time employees are eligible for this benefit on the first day of the month following the date of employment.

## **Basic Life & AD&D Insurance**

Rinker Design Associates provides full-time employees with 1 times their annual salary for group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit. Contact Human Resources to update your beneficiary information.

## **Voluntary Life Insurance**

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through bi-weekly payroll deductions. You can purchase coverage on yourself and your spouse in \$10,000 increments. Minimum coverage is \$2,000 and maximum coverage is \$300,000.

# Critical Illness

Full-Time employees are eligible for this benefit on the first day of the month following the date of employment.

## **Critical Illness Insurance**

Critical Illness Insurance is designed to help employees offset the financial effects of a catastrophic illness with a lump sum benefit if an insured is diagnosed with a covered critical illness. The Critical Illness benefit is based on the amount of coverage in effect on the date of diagnosis of a critical illness or the date treatment is received according to the terms and provisions of the policy. See Human Resources for more details.

# Transamerica Wellness Incentive Program

Full-Time employees **participating in RDA's medical insurance** are eligible for this benefit on the first day of the month following the date of employment.

## **Wellness Incentive Program**

This program is provided by Transamerica and covers Accident and Cancer Insurance- these benefits combined is the Wellness Incentive Program.

The Accident benefit pays you so that you can use it for medical bills and other out-of-pocket expenses. These benefits are paid directly to you, not your doctor or hospital. You can use this money for anything you might need.

The Cancer benefit will help protect you and your family from the out-of-pocket costs associated with cancer treatment.

# Additional Benefits



## Health Savings Account (HSA)

RDA has an HSA program whereby employees can put away pre-tax dollars.

## Life & AD&D

Life insurance is provided by Principal Life Insurance Company. The base life insurance benefit is 100% employer paid. There is also the option for employees to purchase extra coverage on their spouse and children on an after tax payroll deducted basis.

### Base Benefit

Life Insurance and Accidental, Death & Dismemberment.

Equal to annual salary with a minimum of \$25,000 up to a maximum of \$50,000.

### Supplemental Term Life/Buy-Up Plan

Voluntary Supplemental Term Life is offered by UNUM. Employees are eligible to purchase 10X their base salaries up to \$500,000 in term life insurance benefits, up to 50% of your total life insurance benefit on your spouse up to \$250,000, and up to \$15,000 on your child/children. With no medical underwriting, you can receive a guaranteed benefit of up to \$70,000.

## Accident/Specific Illness/Whole Life Insurance

RDA is proud to offer our employees the chance to purchase on after tax payroll deducted basis the chance to round out their own personal insurance protection with the following benefits, all of which are available to employees during an open enrollment period. These policies are offered through UNUM.

## Annual Leave

Vacation time is earned by regular full-time employees according to their length of service. Eligible to use after six months of service:

Years of Eligible Service	Accrued Per Year
0 year – 1 year	10 days
1+ year – 5 years	15 days
5+ years – 10 years	18 days
10+ years	20 days

## 401K

Full-Time employees are eligible for this benefit on the first day of the month, three months following the date of employment.

Employee/Company contribution plan; subject to certain eligibility requirements. RDA's Qualified Match is a discretionary contribution of 50% of salary deferral if the deferral is less than or equal to 6% for each bi-weekly pay period. If the deferral is greater than 6% of gross wages, then the match will be 3% of gross wages. (Automatic Enrollment Default 6%)

### **Tuition Assistance**

Employees are eligible for tuition assistance after six (6) months of employment, prior approval, being job related, and earning a grade of "C" or better for reimbursement.

### **Paid Holidays**

- New Year's Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

### **Flexible Hours**

Upon supervisor approval: from 7:00 AM to 4:00 PM, 8:00 AM to 5:00 PM, or 9:00 AM to 6:00 PM.

### **Employee Evaluations**

Annual Performance Review.

### **Pre-Employment Screening**

Required, includes a drug screening and physical.

### **No Smoking Policy**

Smoking is prohibited in all inside areas and is only allowed in designated areas outside.