Non-represented Employees Benefits Overview

ELIGIBILITY
New hires’ benefits eligibility effective date is first of the month following 30 days of employment.

RETIREMENT
- 401(a) Defined Contribution Plan through Empower
  - RTD contributes 9% of the employee’s salary.
  - The percentage of contribution is determined by the Board of Directors each year.
  - The employee may choose which funds to invest in from a list selected by the Defined Contribution Trust
- 457(b) Deferred Contribution Plan through Empower
  - Employee contributions only
  - 5 year cliff vesting schedule

PAID TIME OFF (PTO) AND EXTENDED ILLNESS BANK (EIB) (Employees hired after 1/1/12)
- Employees accrue PTO according to years of service
  - 0 – 2 160 hours annually
  - 3 – 5 176 hours annually
  - 6 – 9 208 hours annually
  - 10 – 14 224 hours annually
  - 15 – 19 240 hours annually
  - 20+ 256 hours annually
- Maximum accrual = two times annual accrual
- Employees accrue EIB at the rate of 2.66 hours per month – 32 hours annually. EIB may be used after the fourth day of a consecutive day absence due to illness of employee or family member. The maximum accrual of EIB is 520 hours, EIB is not paid out at separation.
- Union transfers’ unused vacation hours will be converted to PTO, half of unused sick time will be converted to PTO and half will be converted to EIB.
- Unused PTO hours are paid out at separation.

HOLIDAYS
- 9 Holidays
- 4 Floating Holidays per year for the first 9 years of service
- 5 Floating Holidays per year with 10+ years of service
  - If hired on or after July 1, two floating holidays are available

2023 HEALTH & WELFARE BENEFITS
- 4 Medical plans
  - Kaiser High Deductible Health Plan (HDHP)
  - Kaiser DHMO
  - Cigna High Deductible Health Plan (HDHP)
  - Cigna PPO
- 2 Dental Plan
  - Delta Dental EPO
  - Delta Dental PPO
- 1 Vision Plan
  - Unum Vision—Powered by Eyemed
2023 LIFE AND DISABILITY through UNUM

- **Unum Life and AD&D**
  - Basic Life and AD&D
    - RTD pays 100%
    - Pays 1.5 times annual base salary on 1/1 up to $250,000

- **STD**
  - RTD pays 100% of Premium
  - 30-day elimination period
  - 66.67% of weekly base salary up to 90 days up to $1,500 per week.

- **LTD**
  - RTD pays 100% of Premium
  - 90-day elimination period
  - 66.67% of monthly base salary up to $10,000 per month

- **Voluntary Group Term Life and AD&D**
  - Can elect up to $500,000, $250,000 guarantee issue on initial offering