



OVERVIEW OF BENEFITS* PACKAGE FOR FULL-TIME EMPLOYEES

(*Please see the Personnel Policies for detailed information about benefits.)

- Health Insurance REAL Services pays 80% of the policy, the employee pays 20%. All full-time employees working an average of 30 hours/week or more are eligible to participate in the Plan first of the month after 60 days of employment. Effective January 1, 2018 through December 31, 2018 pay period employee contribution is:
- | | | | | | |
|------------------|--------|----------|--------------------|--------|----------|
| <u>Core Plan</u> | Family | \$180.00 | <u>Buy-Up Plan</u> | Family | \$231.50 |
| | EE + 1 | \$151.50 | | EE + 1 | \$195.00 |
| | Single | \$ 80.00 | | Single | \$103.50 |
- Dental Insurance All employees are eligible to participate in the Plan 1st of the month after 60 days of employment. The employee pays 100%. Effective January 1, 2018 through December 31, 2018 pay period employee contribution is:
- | | | |
|--|--------|----------|
| | Family | \$ 55.05 |
| | EE + 1 | \$ 30.10 |
| | Single | \$ 14.15 |
- Life Insurance All full-time employees working 37.5 hours/week are eligible to participate first of the month after 30 days of employment. REAL Services pays 100%. The face value of the policy is the amount of the employee's annual salary, up to \$50,000.
- Long-term Disability Insurance All full-time employees are eligible with Life as above. The benefit is 60% of the employee's annual salary for an employee that meets the requirements.
- Pension All full-time employees are eligible after they have been employed at REAL Services for one year. Part-time employees are eligible if and when they have worked 1000 hours in one year and have been working at REAL Services for one year. The pension accumulates at a rate of 5% of the employee's salary per month.
- Tax-Deferred Annuity** Employees may contribute to a Tax Deferred Annuity beginning on their hire date. Our Plan is now an Automatic enrollment Plan – meaning if an employee has not opted OUT within the first month of his/her employment, he/she will automatically enroll in the Plan at 4% in a Qualified Default Investment Alternative (QDIA) configured by Principal based on his/her age.
- Roth Annuity** All employees can contribute to an After-Tax Annuity beginning on their hire date.
- (**Annuity contributions may be a combination of both Tax-Deferred and Roth.)

Personal Days 2 personal days a year for full-time employees after one year of employment. Additionally, employees can earn additional personal time based on attendance. If the employee works all scheduled time (except vacation, holiday or personal days requested) from January – June, they may take an additional ½ personal day during July – December. The same applies for July – December. If all scheduled time is worked, then they may take an additional ½ personal day during the following January – June.

Sick Leave 5 sick days a year at 6 months of employment.
10 sick days a year at 1 year of employment.
15 sick days a year at 3 years of employment.
Sick days can be accumulated up to 125 days.

Vacation Days Vacation is accrued at .84 days of vacation per month through 36 months of employment (equals 10 days a year),
15 vacation days at 3 years of employment,
20 vacation days at 9 years of employment (Maximum).

A new employee may start using their accrued vacation after one full calendar month of employment. Vacation must be used in the year it is earned.

Holidays Full-time employees receive 8 1/2 paid holidays and one floating holiday per year.

New Year's Day	January 1, 2018
Memorial Day	May 28, 2018
Independence Day	July 4, 2018
Labor Day	September 3, 2018
Thanksgiving	November 22, 2018
Day after Thanksgiving	November 23, 2018
Christmas Eve	December 24, 2018
Christmas	December 25, 2018
New Year's Eve	December 31, 2018 (p.m.)

Employees may select one additional holiday from the list of floating holidays: Martin Luther King Day, Presidents Day, Dyngus/Solidarity Day, Columbus Day, Veterans Day, Employee's Birthday, Election Day, or a religious Holiday selected by the Employee (including Good Friday).