

River Valley Child Development Services  
**Regular Employee Benefits Summary**

*Benefits are available to employee after completing 90 day provisional period.*

**Benefits Provided by Agency**

**Paid Time Off (PTO)**

Years of Service	Accrual Rate: Hours/paycheck	Hours Per Year	Days Per Year	Maximum Hours Allowed to Accrue	Hours of Leave Without Pay
Up to 1 Year	3.70	96	12	96	24
1 through 5 (Up to 5 <sup>th</sup> Anniversary)	4.62	120	15	120	0
5 through 10	6.16	160	20	160	0
10 through 15	8.62	224	28	224	0
15 through 20	9.54	248	31	248	0
20 through 25	10.47	272	34	272	0
25 and above	11.39	296	37	296	0

- 24 hours of PTO will be issued/received on first paycheck following the end of the 90 day provisional period.
- PTO must be earned before it can be taken.
- PTO must be taken in 1 hour increments.

**Holidays (10 Paid Holidays Annually)**

- New Year's Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day (2 Days)
- Birthday\* \* Date of Birthday Holiday must be preapproved by supervisor and can be used as a floating holiday within your birthday month.

**Guardian Life Insurance Benefits**

**Short Term Disability**

- Employee receives 60% of wages while under a physician's care for up to 26 weeks.
- 7 day waiting period for illness and injury. Benefits begin on the 8<sup>th</sup> day.

**Basic Life/Accidental Death & Dismemberment**

- \$15,000 Life Insurance
- \$15,000 Accidental Death & Dismemberment

**Retirement**

TIAA-CREF®: Teacher's Insurance and Annuity Association of America- College Retirement Equities Fund

- Employee minimum contribution is 3% of gross salary. Employee maximum contribution is 10% of gross salary.
- RVCDS matches \$1:\$1 up to 6% of employee's gross salary.
- Vesting in employer contributions is immediate.

**Additional Benefits Provided by Agency**

- Direct Deposit
- Wellness Incentive
- Opportunities for Professional Development



## Voluntary Benefits

All voluntary benefits are effective the first day of the month after completing 90 day provisional period. Benefits are fully or partially funded by the employee.

### Health Insurance: Highmark Blue Cross Blue Shield of WV – PPO Plan

**\*Must be scheduled to work a minimum of 30 hours per week. (Premium, per pay- as shown in tables)**

#### Gold Plan

Company share of premium: 70%  
 Employee share of premium: 30%  
 Single Deductible: \$2,500  
 Family Deductible: \$5,000

Single	\$125.46 per check
Employee/Child(ren)	\$253.80 per check
Employee/Spouse	\$270.36 per check
Family	\$373.61 per check

When an employee chooses to sign up for the **Gold Plan**, he or she is eligible for the **Health Reimbursement Arrangement** as detailed below.

#### Health Reimbursement Arrangement: The Health Plan

- Automatic contributions for employees that select the Gold Plan health insurance.
- Account consists of company contributions only.

Single	\$66.67 per month
Employee/Spouse or Employee/Child	\$83.33 per month
Employee/Children	\$100.00 per month
Family	\$133.33 per month

#### Bronze Plan

Company share of premium: 79.40 %  
 Employee share of premium: 20.60 %  
 Single Deductible: \$5,000  
 Family Deductible: \$10,000

Single	\$76.71 per check
Employee/Child(ren)	\$155.19 per check
Employee/Spouse	\$165.31 per check
Family	\$228.45 per check

**\*\*This plan is NOT eligible for the Health Reimbursement Arrangement**

#### Dental: The Guardian Life Insurance Company of America

Single	\$15.69 per check
Employee/Child(ren)	\$31.21 per check
Employee/Spouse	\$30.12 per check
Family	\$45.63 per check

#### Vision: VSP

Single	\$5.00 per check
Employee/Child(ren)	\$8.59 per check
Employee/Spouse	\$8.41 per check
Family	\$13.58 per check

### Additional Voluntary Benefits: The Guardian Life Insurance Company of America

#### Optional Life Insurance

Employee may purchase additional life insurance for self and family members at time of initial enrollment.

Employee may be required to complete health questionnaires.

#### Long Term Disability

Employee receives 60% of weekly wages.

Benefits start after short term disability ends (on day 181).

**Critical Illness-** Coverage in increments of \$5K, \$10K, \$15K, \$20K, \$25K (based on age) for:

cancer (Types 1 & 2), kidney failure, organ transplant, stroke, heart attack, coronary artery bypass graft (*list not all inclusive*)