



## Benefits Overview

*The following benefits will be available the first of the month following 60 days of employment.*

- **Medical and Prescription Coverage with United Healthcare**
  - Employees can choose between two plans based on the deductible and premium that works for them.
  - Employees receive discounted pricing on medical care cost until the deductible is met and then pay no additional out of pocket cost for that calendar year.
- **Health Reimbursement Arrangement with RGA**
  - A health reimbursement arrangement (HRA) is an IRS-approved, employer-funded health benefit used to reimburse employees for out-of-pocket medical expenses. Reimbursement amounts vary based on the plan chosen.
  - Employees must submit expenses over the allotted portion of their deductible to receive reimbursement
- **Health Savings Account with Simmons Bank**
  - Employees who enroll in either plan are eligible to open an HSA account and have pretax payroll dollars deposited in their account to use toward medical expenses.
- **Dental Coverage with Delta Dental**
  - Provides \$1,000 coverage per covered person per year
- **Vision Coverage with Guardian**
  - \$10 - \$25 Copay and \$150 allowance towards glasses or \$60 Copay towards contacts per covered person per year
- **Basic Life with Principal**
  - \$15,000 Life insurance coverage for employees with the premiums paid by RGA
- **Voluntary Life with Principal**
  - Additional voluntary life coverage available to employees and family members with a guaranteed issue of \$150,000 per employee and \$30,000 for Spouse
- **Voluntary Short-Term Disability with Principal**
  - Coverage pays out 60% of an employee's salary (up to \$500 weekly) if they suffer an accident or injury that takes him/her away from work for more than six days
- **Voluntary Long-Term Disability with Principal**
  - Coverage pays out 60% of an employee's salary (up to \$6,000 monthly) if they suffer an accident or injury that takes him/her away from work for more than 179 days
- **Voluntary Supplemental Insurance Options through Globe Life**
  - Accident, Cancer, Critical Care and other Life and Disability options are available

- 401(k) Account available for employees interested in investing part of their earnings, RGA has a small match each year
- ESOP (Employee Stock Ownership Plan) is a unique retirement plan. Each year, each employee earns ownership in the form of company stock. Employees do not make monetary contributions to the plan, instead we contribute hard work and smart decisions throughout the year that lead to the additional earnings to be added to the ESOP plan by the company.

## Policies

*Access to our Employee Handbook and Policies & Procedures manual will be made available to all employees.  
The following is a sample of policies that are of general interest to new employees.*

- Performance evaluations are presented to employees quarterly and raises are considered annually each July.
- RGA conducts random drug tests throughout the year.
- Payroll is processed biweekly on every other Friday.
- All required tools and equipment are provided by RGA. An allowance is provided for uniform items, including boots.
- RGA has several employee activities throughout the year, including employee of the quarter and year awards, holiday outings, ESOP giveaways, Service Awards and events, etc.
- RGA is closed for the following eight holidays in 2022. Additionally, employees are granted two additional paid floating holidays, scheduled by RGA each year.

New Year's Day	Memorial Day
Independence Day	Labor Day
Thanksgiving	Day After Thanksgiving
Christmas Eve	Christmas Day

- PTO, Paid Time Off, is earned per pay period with a total of 24 hours earned each year. Up to 120 PTO hours can roll over into following years.
- Vacation benefits are earned according to the following table. Employees begin accruing vacation hours upon hire but are not allowed to use any time until they have reached their 90<sup>th</sup> day of employment. Vacation hours cannot roll over into the following year.

Years of Service	Hours earned per pay period	Hours earned per year	Days earned per year
1 – 5 Yrs	3.077	80	10
5 – 15 Yrs	4.615	120	15
15 – 25 Yrs	6.154	160	20

25 Yrs +	7.692	200	25
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