

**Benefits at a Glance**  
**Rehab Associates of Central Virginia, Inc.**

Plan Options/Choices Available to Employee	Eligibility		Provision/Coverage	Premiums Contributory/Non-Contributory	Enrollment Information
	Who is eligible?	When eligible?			
Basic Life Insurance (Principal)	FT 30+ hr/wk	1 <sup>st</sup> of month after completing 30 days employment	Term life insurance of \$25,000	50-50% Employer/Employee Split	Enrollment Form & Beneficiary information
Basic Accidental Death (Principal)	FT 30+ hr/wk	1 <sup>st</sup> of month after completing 30 days employment	Death benefit = \$50,000	50-50% Employer/Employee Split	Enrollment Form & Beneficiary information
Short Term Disability (Principal)	FT 30+ hr/wk	1 <sup>st</sup> of month after completing 30 days employment	After a 7 calendar day wait period, 60% weekly salary, max up to \$500/wk; can last up to 179 days depending on disability.	50-50% Employer/Employee Split	Enrollment form must be completed even if declining
Long Term Disability (Principal)	FT 30+ hr/wk	1 <sup>st</sup> of month after completing 30 days employment	60% of pre-disabled earnings with \$3500/mo max; can continue while disabled	50-50% Employer/Employee Split	Enrollment form must be completed even if declining
401(k) Savings Plan	1,000+ hrs worked per year	1,000 hrs service or 1 year service Age 21	Company may make matching and/or profit sharing contributions.	Deferred amount is deducted pre-tax from paycheck	Enrollment after 1 year of service
Medical Benefits (Anthem)	FT 30+ hr/wk	1 <sup>st</sup> of month after hire date	Company pays 90% of the employee's premium for Base Plan coverage. Employee pays additional amount if choosing Upgrade Plan. Employee pays 100% of dependent/spouse coverage.	Designated amount deducted from paycheck	Enrollment form must be completed, even if coverage is declined.
Dental Benefits (Principal)	FT 30+ hr/wk	1 <sup>st</sup> of month after completing 30 days employment	Company pays 50% of employee premium. Employee pays 100% of dependent/spouse coverage.	Designated amount deducted from paycheck	Enrollment form must be completed, even if coverage is declined.
Holidays	FT 30+ hr/wk	Immediate *	New Year's Day    Memorial Day 4 <sup>th</sup> of July        Labor Day Thanksgiving Day    Christmas Day ½ days Christmas Eve & New Year's Eve	N/A	N/A
Paid Time Off (Up to 40 hours of unused PTO can be carried forward from year to year)	FT 30+ hr/wk	Accrues with first pay cycle. Use after 90 day orientation period *	Year 1 = 88 hours of PTO Years 2-5 = 128 hours Years 6-10 = 168 hours Years 11+ = 208 hours	N/A	N/A

\* Active Employment Benefit (Does not accrue/employee not eligible if on inactive status).  
Full-time permanent (not seasonal or temporary) employees are eligible for Benefits.

October 1, 2015