

Welcome to RGS's Employee Benefits Overview page. RGS offers an array of attractive benefits for all employment models.

***Benefits shown within this webpage are for the 2024 Calendar Year.***

### BENEFITS AVAILABLE TO ALL EMPLOYEES

**Retirement Benefits:** Employer contributes 10% of employee's base pay into a 401A Retirement Plan.

**Deferred Compensation 457(b) Plan:** Voluntary employee participation, 100% employee contribution — pre-tax dollars.

**Mutual of Omaha's Employee Assistance Plan (EAP):** Employer pays 100% of the premium cost.

**Worker's Compensation Insurance:** Employer pays 100% of the premium cost.

### BENEFITS AVAILABLE TO GROUP C (CalSAWS) EMPLOYEES— Full Time Status

**Medical Plans:** Employees have a choice of three (3) medical plan options to choose from, **Anthem Blue Cross PPO 4500\***, **Anthem Blue Cross EPO 30** or **Kaiser Permanente HMO**. Enrollment in the **Complete Care Program** is also available to this employee group. Employer's contribution towards medical premiums is based on medical plan election and enrollment level. \*

**Dental & Vision Plans:** **Delta Dental PPO** and Standard **VSP Vision** plans — Employer pays 100% of the premium costs for each plan.

**Basic Life & Accidental Death & Dismemberment (AD&D) Insurance:** Amount equal to 1x Annual Salary; 100% employer paid.

**Flexible Spending Health (FSA) & Dependent Care (DCAP) Accounts:** Voluntary employee participation, 100% employee contribution — pre-tax dollars.

**Long Term Disability Insurance:** 100% employer paid.

**Short Term Disability Insurance:** 100% employer paid.

**Voluntary Life Insurance:** Voluntary employee participation, 100% employee contribution.

\*Employer contributes \$3,000 annually into an HRA account to employees who enroll in the Anthem Blue Cross PPO 4500 medical plan. All HRA account funds are deposited on a quarterly basis by employer into employee's HRA account.

## HEALTH PLAN PREMIUM RATES

### MEDICAL PREMIUMS – EMPLOYER/EMPLOYEE CONTRIBUTIONS

	Plan Name	2024 Monthly Premium	2024 Employer Contribution	2024 Employee Contribution (Mthly)	2024 Employee Contribution (Per Pay Period)
Minimum Average 30+ Hours (Group B, C or D Employees)	<b>Anthem PPO 4500</b>				
	Employee	\$982.84	\$884.56	\$98.28	<b>\$49.14</b>
	Employee + 1	\$1,965.69	\$1,769.12	\$196.57	<b>\$98.28</b>
	Employee + Family	\$2,555.39	\$2,299.85	\$255.54	<b>\$127.77</b>
	<b>Anthem EPO 30</b>				
	Employee	\$1,442.05	\$1,297.85	\$144.21	<b>\$72.10</b>
	Employee + 1	\$2,884.09	\$2,595.68	\$288.41	<b>\$144.20</b>
	Employee + Family	\$3,749.32	\$3,374.39	\$374.93	<b>\$187.47</b>
	<b>Kaiser HMO</b>				
	Employee	\$1,015.57	\$914.01	\$101.56	<b>\$50.78</b>
	Employee + 1	\$2,026.13	\$1,823.52	\$202.61	<b>\$101.31</b>
	Employee + Family	\$2,632.47	\$2,369.22	\$263.25	<b>\$131.62</b>