

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 2023 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 GROUPS A & B EMPLOYEES (Working 20+ hours p/week)

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**. The 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.

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

Employer Paid Term Life Insurance: \$5,000 employer paid basic term life insurance

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.

HRA employer contribution benefit available to Group A & B employees who waive Group medical insurance. Proof of alternate insurance required. **Employee Group A - \$1,200 employer annual HRA contribution amount
Employee Group B - \$1,800 employer annual HRA contribution amount.

All HRA account funds are deposited on a quarterly basis by employer into employee's HRA account.

	Plan Name	2023 Monthly Premium	2023 Employer Contribution	2023 Employee Contribution (Monthly)	2023 Employee Contribution (Per Pay Period)
Minimum Average 20+ Hours (Group A Employees)	Anthem PPO 4500				
	Employee	\$918.54	\$688.90	\$229.64	\$114.82
	Employee + 1	\$1,837.09	\$1,377.82	\$459.27	\$229.64
	Employee + Family	\$2,388.21	\$1,791.16	\$597.05	\$298.53
	Anthem EPO 30				
	Employee	\$1,347.71	\$1,010.78	\$336.93	\$168.46
	Employee + 1	\$2,695.41	\$2,021.56	\$673.85	\$336.93
	Employee + Family	\$3,504.94	\$2,628.70	\$876.24	\$438.12
	Kaiser HMO				
	Employee	\$874.66	\$655.99	\$218.67	\$109.33
	Employee + 1	\$1,744.32	\$1,308.24	\$436.08	\$218.04
	Employee + Family	\$2,266.11	\$1,699.58	\$566.53	\$283.26
Minimum Average 30+ Hours (Group B, C or D Employees)	Anthem PPO 4500				
	Employee	\$918.54	\$826.69	\$91.85	\$45.93
	Employee + 1	\$1,837.09	\$1,653.38	\$183.71	\$91.85
	Employee + Family	\$2,388.21	\$2,149.39	\$238.82	\$119.41
	Anthem EPO 25				
	Employee	\$1,347.71	\$1,212.94	\$134.77	\$67.39
	Employee + 1	\$2,695.41	\$2,425.87	\$269.54	\$134.77
	Employee + Family	\$3,504.94	\$3,154.45	\$350.49	\$175.25
	Kaiser HMO				
	Employee	\$874.66	\$787.19	\$87.47	\$43.73
	Employee + 1	\$1,744.32	\$1,569.89	\$174.43	\$87.22
	Employee + Family	\$2,266.11	\$2,039.50	\$226.61	\$113.31