



# Summary of Employee Benefits

## Union Employees

Ramsey Washington Recycling & Energy (R&E) provides a wide range of employee benefits to support the health, well-being and work/life balance of its employees. Detailed information, including insurance benefits carriers, employee rates, and R&E contributions, is available upon offer of employment or upon request.



### Paid Vacation

Employees earn vacation hours according to the following schedule:

- **New hire** = 16 hours of vacation upon start date
- **At 6 months of service and until 2<sup>nd</sup> anniversary date** = Accrue at rate of 2.15 hours per pay period
- **On 2<sup>nd</sup> anniversary date** = Receive remaining vacation hours for the current calendar year (i.e. 96 hours of vacation less the total amount of vacation hours that have already been accrued since January 1 of the current year)
- **Jan 1 of each year (following 2<sup>nd</sup> anniversary)** = 96 hours in a lump sum for the calendar year
- **Jan 1 of each year (following 5<sup>th</sup> anniversary)** = 136 hours in a lump sum for the calendar year
- **Jan 1 of each year (following 11<sup>th</sup> anniversary)** = 144 hours + 8 hours per year of service over 11 years in a lump sum for the calendar year. The maximum number of paid vacation hours per year is 256 hours.



### Paid Sick Time

Employees earn paid sick time hours according to the following schedule:

- **New hire** = 16 hours of paid sick time upon start date
- **At 2 months of service and until 1<sup>st</sup> anniversary date** = Accrue at a rate of 4 hours per pay period
- **On 1<sup>st</sup> anniversary date** = Receive remaining paid sick time hours for the current calendar year (i.e. 50 hours of sick time less the total amount of sick time hours that have already been accrued since January 1 of the current year)
- **Jan 1 of each year (following 1<sup>st</sup> anniversary)** = 50 hours in a lump sum for the calendar year. Total paid sick time hours in a calendar year cannot exceed 50 hours

R&E's Sick Time accrual rates comply with Minnesota Earned Sick and Safe Time (ESST) law. ESST is paid leave that employees can use for certain reasons, including when an employee is sick, to care for a sick family member, or to seek assistance if an employee or their family member has experienced domestic abuse, sexual assault, or stalking.



### Sick Time Conversion Option

Each quarter, employees who have not utilized any sick time hours in the previous three (3) month period can request to convert four hours of sick time to four hours of vacation hours, subject to R&E policy and the IBEW23 collective bargaining agreement.



## Floating Holidays

After six (6) months of service, new employees will receive two floating holidays. Floating holidays can be used on any regular workday with acceptable notice and supervisor approval. All employees earn two floating holidays on January 1st of every year (beginning January 1st after initial six months of employment). These days expire if not used by 04/30 of the following year from which they are received.



## Holiday Pay

The R&E Center is open year-round with the exception of December 25<sup>th</sup>. After six (6) months of service, employees will receive holiday pay as outlined in the IBEW Local Union #23 labor agreement.



## Insurance Packages

A cafeteria benefits package gives employees the opportunity to design a benefit package that fits their personal needs and goals.

**Health/Dental/Vision/Prescription Insurance** is offered through the IBEW23 union Family Medical Care Plan (FMCP). Employees become eligible after three (3) months of employment with R&E. R&E contributes significantly to the monthly premium cost. The FMCP plan offers single or family coverage at the same premium cost to employees which is \$95.23 per pay period. Once enrolled, coverage is effective on the first of the month after three months of employment.

**FMCP Life and Accidental Death & Dismemberment (AD&D) insurance.** In addition to the health, dental, vision, and prescriptions insurances above, enrollment in the FMCP plan above includes up to \$20,000 of coverage for life and AD&D to employees. Once enrolled, coverage is effective on the first of the month after three months of employment.

**Basic Life and Accidental Death & Dismemberment (AD&D) insurance** is provided to R&E employees at no cost to the employee with a benefit amount equal to two times the employee's annual salary. Coverage is effective on the first of the month after 6 months of employment. This is separate coverage from the FMCP Life and AD&D insurance above.

**Additional Life and AD&D insurance** is available to the R&E employee, their spouse, and/or their dependents. If elected, employee is responsible for the entire premium cost and coverage is effective on the first of the month after 6 months of employment. This is separate coverage from the FMCP Life and AD&D insurance above.

**Long Term Disability (LTD) Insurance** is provided to R&E employees at no cost to the employee. LTD provides a 60% gross pre-disability income replacement benefit after six months of disability. Coverage is effective on the first of the month after 6 months of employment.

**Short Term Disability (STD) Insurance** is provided to R&E employees at no cost to the employee. STD provides a 60% gross pre-disability income replacement benefit after a seven-day waiting period if the employee is unable to work due to pregnancy, illness, or (non-work related) injury that is not a pre-existing condition. Coverage is effective on the first of the month after 6 months of employment.



## Pre-Tax Benefits

**Health Reimbursement Arrangement (HRA).** Employees enrolled in the FMCP insurance plan participate in a Special Fund Account (SFA) program. R&E contributes \$120 monthly to the employee’s SFA. Employees can use the accumulated funds to pay for qualified expenses that are not otherwise covered by the FMCP plan using a prepaid benefits card. Contributions to the account and reimbursements paid from it will not be considered taxable income which means that employees save money by paying for expenses with pre-tax dollars rather than after tax income.

**Pre-Tax Health Insurance Premiums.** Employees receive a tax benefit when enrolled in the FMCP Medical/Dental/Vision/Prescription insurance plan by paying premiums with pre-tax dollars.



## Pension and Retirement

**Pension.** In addition to Social Security, R&E employees are covered by the State of Minnesota Public Employees Retirement Association (PERA), a defined benefit retirement plan. Employees contribute 6.5% of their gross annual wages to their PERA account via regular payroll deduction. R&E then contributes an additional 7.5% of the employee’s gross annual wages to the employee’s PERA account. Participation in PERA is mandatory. General Coordinated Plan - PERA ([mnpera.org](http://mnpera.org))

**Deferred Compensation.** R&E employees may choose to participate in a Minnesota State Retirement System (MSRS) §457(b) deferred compensation plan through payroll deductions on a pre-tax and/or post-tax basis. R&E does not match employee contributions. ([msrs.state.mn.us](http://msrs.state.mn.us))



## Employee Wellbeing

R&E employees and their families have access to resources that promote employee health and wellbeing.

**Employee Wellbeing Programs (FMCP).** Employees who are enrolled in the union’s FMCP insurance plan (see Health/Dental/Vision/Prescription insurance above) have access to fertility services and virtual services for mental health support, medical appointments, medical diagnosis, and physical therapy. Additionally, employees have access to identity theft protection services.

**Value-Added Resources (Standard Insurance Co).** R&E provides life and disability insurance for each employee after six (6) months of employment. In conjunction with this employer-paid insurance coverage through The Standard Insurance Company, employees and their families have access to an Employee Assistance Program (EAP) and other resources covering topics like physical and emotional health, legal and financial stability, parenting and college life preparation, disaster preparedness, and career and workplace topics.

- Free mental health counseling sessions (3)
- Travel assistance
- Health advocacy during a short-term disability
- End-of-life resources including grief counseling and help with funeral planning
- Access to webinars, legal forms, training, health and wellbeing assessment tools, calculator tools, locators for services, healthy recipes, and more

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This summary of benefits does not constitute a contract and may be revised from time to time as R&E deems appropriate, without prior notice.