



# Summary of Employee Benefits

## Non-Represented Employees

Ramsey/Washington Recycling & Energy (R&E) provides a wide range of 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 Holidays

Employees receive twelve (12) paid holidays. Employees working less than full-time who are eligible for paid holidays will receive pro-rated holiday time off.

<b>Holiday</b>	<b>Date</b>
New Year's Day	January 1
Martin Luther King Day	Third Monday in January
President's Day	Third Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	First Monday in September
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Friday after Thanksgiving Day	Fourth Friday in November
Christmas Day	December 25
One Floating Holiday	Can be used any day within the calendar year



### Paid Time Off (PTO)

PTO accrues based on years of service, ranging from 168 hours (21 days) up to 288 hours (36 days) per year. Employees working less than 40 hours per week, who are eligible to receive PTO, will accrue hours on a pro-rated basis. The maximum carryover of unused PTO from one calendar year to the next is 288 hours. R&E's PTO 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.



### PTO Cash Out

Employees may elect to cash out up to 120 hours of earned and unused PTO annually, subject to IRS regulations and in accordance with R&E policy. Employees must keep a minimum balance of 40 hours in the PTO bank at year-end to cover situations that may arise unexpectedly. \*



## Insurance Packages

A cafeteria benefits package gives employees the opportunity to design a benefit package that fits their personal needs and goals. Employees whose Full Time Equivalency (FTE) is .50 or greater are eligible to participate. Unless otherwise noted, elected insurance coverages become effective on the first of the month after 30 days of employment or on January 1 of the next year if elected during a subsequent annual open enrollment period. Employees may choose a pre- or post-tax payroll deduction for medical, dental, and vision monthly premiums.

**Medical Insurance.** Three plans are available to employees and their families, with one plan being a High-Deductible Healthcare Plan (HDHP) with Health Savings Account (HSA) that includes a contribution from R&E. If any medical plan is elected, R&E contributes to premium cost

**Dental Insurance.** Two plans are available to employees and their families. If a dental plan is elected, R&E contributes to premium cost.

**Vision Insurance.** One plan is available to employees and their families. If elected, employee is responsible for the entire premium cost.

**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 the employee's salary (up to a maximum of \$50,000). \*

**Additional Life and AD&D insurance** is available to the R&E employee, their spouse, and/or their dependents. If elected, the employee is responsible for the entire premium cost.

**Long Term Disability (LTD) Insurance** is provided to R&E employees at no cost to the employee. LTD provides a 40% income replacement benefit after six months of disability. Employees may choose to purchase an additional 20% income replacement at their own expense. \*

**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 an elimination period of 30 days if the employee is unable to work due to pregnancy, illness, or (non-work related) injury that is not a pre-existing condition.



## Pre-Tax Benefits Programs

In addition to the option to pay medical, dental, and vision premiums with pre-tax dollars, R&E offers several additional pre-tax benefits programs.

**Medical Flexible Spending Account (FSA).** If elected, this account allows employees to contribute pre-tax dollars via payroll deduction to pay for eligible medical expenses during the current plan year. Employees select their total annual contribution based on their own estimate of eligible expenses for the year. The maximum annual election limit is set by R&E up to the IRS maximum.

**Dependent Care Flexible Spending Account (DC-FSA).** If elected, this account allows employees to contribute pre-tax dollars via payroll deduction to pay for eligible child day care or adult day care expenses during the current plan year. Employees select their total annual contribution based on their own estimate of eligible expenses for the year up to the maximum allowable for their tax filing status.

**Healthcare Savings Account (HSA).** Available to employees who have chosen the High-Deductible Healthcare Plan (HDHP). See “Medical Insurance” above. If eligible and elected, this account allows the employee to contribute untaxed dollars via payroll deduction to fund the account. Interest or dividends accumulate tax-free, and reimbursement of eligible medical expenses are tax free. Contribution limits are set by R&E up to the IRS maximum. In addition to the employee’s selected payroll deduction, R&E contributes toward the contribution limit.

**Limited Medical Flexible Savings Account (L-FSA).** Available to employees who are actively contributing to a Health Care Savings Account (HSA). If eligible and elected, this account is similar to the Medical FSA, but with limitations.

**Health Care Savings Plan (HCSP).** The HCSP is an employer-sponsored program that allows employees to save money, tax-free, to use upon separation from Minnesota public employment, retirement, and/or when collecting disability benefits from PERA to pay for eligible health care expenses. Participation in the HCSP is required by R&E; however, it is funded only when an employee has an unused PTO balance exceeding 288 hours as of December 1st in any given year and the employee has not chosen to use the PTO Cash Out (see above) option.



## 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 Assistance Program (EAP)

Employees and their families have access to confidential mental health and work-life resources including mental health support, life coaching services, work-life assistance, legal referrals, financial consultation, personal assistance, medical advocacy, grief resources, and more.



## Employee Wellbeing

In addition to R&E’s EAP program (see above), employees have access to other programs that promote employee wellbeing.

**Wellness Incentive Program.** This program is available to employees who choose to enroll in a medical plan with R&E.

**Student Debt Solutions.** R&E employees and their families have access to a premium Savi plan which is a financial wellness benefit that helps student loan borrowers navigate their student loans, potentially save money, and plan for school expenses.

**Flexible Work.** Eligible positions may qualify for a flexible work schedule, including hybrid work options.

**Additional Benefits.** In conjunction with the Basic Life and AD&D insurances that are provided to R&E employees at no cost to the employee, the following additional benefits are available: Travel Assistance; Legacy Planning Resources; and Legal, Financial and Grief Resources.



## Career Development

Employees have access to free professional development opportunities through NEOGOV Learn, a database with over 400 online courses on a variety of subjects including leadership development, technical job skills, employment laws, health and safety, and business skills.

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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.

\* Some benefits may vary based on the employee's full-time status (i.e. FTE)