

RealCom Wellness & Resource Programs

Regular employees who work 20 or more hours per workweek are eligible for the RealCom Wellness and Resource plans on the first day of the month following one full month of employment.

Wellness / Resource Plans	Plan Description:	Employee Premium Allowance <i>(Dependent premium cost not included)</i>
Medical & Prescription	<p>Three Aetna plan choices:</p> <ol style="list-style-type: none"> 1. \$750 deductible, 80/50 coinsurance in-network, \$25 co-pay; out of pocket maximum \$3500 per individual. 2. \$1500 deductible, 80/50 coinsurance in-network; no co-pay for preventative services; out of pocket maximum \$2000 employee only. 3. \$2500 deductible, 80/50 coinsurance in-network; no co-pay for preventative services; out of pocket maximum \$3000 employee only. 	<p>Company paid = 54%</p> <p>Company paid = 81%</p> <p>Company paid = 100%</p>
Health Savings Account	Eligible for employees enrolled in the Aetna \$1500 and \$2500 healthcare plans on a pre-tax basis for out of pocket medical expenses. Employee contributions optional via payroll deductions.	N/A
Dental	<p>Two Principal plan choices:</p> <ol style="list-style-type: none"> 1. Core Plan - \$50 deductible; 3 tiers in-network = 100/80/0-not covered; \$1000 annual benefit maximum. 2. Buy-Up Plan - \$50 deductible; 3 tiers in-network = 100/80/50; Orthodontia covered at 50% for children only with a lifetime max of \$1500; \$2000 annual benefit maximum. 	<p>Company Paid = 100%</p> <p>Company Paid = 60%</p>
Vision	VSP / Vision Service Plan: Copay - \$10 Exam, \$25 Hardware, No copay for Contacts; Exam & Lens Frequency - Once each 12 months; Frame Frequency - Once each 24 months.	Company paid = 100%
Basic Life & AD&D	Up to \$50,000 life insurance when enrolled with the Aetna (\$15k) & Principal (\$35k) plans.	Company Paid = 100%
Long Term Disability Plan – Principal	50% employer paid premiums offered with Principal - 60% of pre-disability earnings to a maximum benefit of \$7,000 monthly following 12 weeks of disability up to duration of disability or "Social Security Normal Retirement Age".	Company Paid = 50%
Short Term Disability Plan – Principal	60% of pre-disability earnings to a maximum benefit of \$1,500 weekly. Benefit Duration is 12 weeks and will "dovetail" into the LTD should the disability extend longer.	Employee paid 100%
Voluntary Life Insurance – Principal	Available in increments of \$10,000 up to a maximum benefit of \$300,000 for Employees. Spouse Coverage - increments of \$5,000 to a maximum benefit of \$100,000. Child Coverage - a Flat \$5,000 or a Flat \$10,000 available.	Employee paid 100%
401k Employer Match	John Hancock is a tax deferred retirement savings plan, your contribution is immediately vested at 100%. Eligibility begins on the first of the month following 3 months of employment.	N/A
Premium Only Plan	Tax deferred premium deductions via payroll for medical, dental and vision coverage.	
Annual PTO Accrual Value	Employees earn 15 days of Paid Time Off (PTO) for vacation, illness, injury, or personal time off. Employees with 5+ years of service are eligible for 20 days of PTO annually.	

Holiday Pay	8 paid holidays annually including 7 designated holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day following, and Christmas Day, plus one floating holiday to be taken any time during the calendar year.
Outside Training Reimbursement	Company subsidized training for approved seminars, professional certifications, and professional memberships up to \$600 per calendar year for each employee.
Cell Phone Reimbursement.	Project Manager & above are eligible for up to \$175/month to subsidize voice and data service plans. All other positions that require cell phone usage are eligible up to \$125/month.
Cell Phone Equipment Purchase	Up to \$100 for the purchase of a cell phone device within 30 days of hire date. Plus reimbursement for the actual cost to upgrade a cell phone including any related accessories every 24 months up to \$100.
Employee Assistance Program	Offered with the Aetna healthcare plans as a 24 hour service that helps employees and their families balance the demands of work, life and personal issues by receiving 3 confidential telephone consultations per employee per calendar year with a certified EAP clinician.
Air Card Subsidy	Up to \$75/month subsidy for air card service plans for designated positions that require more than 50% travel in market.
Leave of Absences	Paid Parental Leave offered up to one week (5 days) of paid time off for new parents to care for the birth or adoption of a new child. Bereavement Leave – up to 3 days of paid time off to deal with the loss of an immediate family member. Jury Duty Leave – up to 5 days of paid time off to serve as a juror. Medical, Military and Personal leave included.
Domestic Partner eligibility	Employees can enroll their domestic partner as an eligible dependent for the medical & vision plans.
Recognition Programs	Employee recognition programs that offer a monetary award: Quarterly and Annual Circle of Excellence & Spot Awards.
Employee Referral Program	Monetary awards given to employees for referring candidates that RealCom successfully hires.

** In the event of a discrepancy, the RealCom policy and/or summary plan document will prevail.*