

## 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:
Medical & Prescription	Two Aetna plan choices:  1. \$500 deductible, 80/60 coinsurance in-network, \$25 co-pay; out of pocket maximum \$3000 per individual. 2. \$1500 deductible, 80/50 coinsurance in-network; \$25 co-pay for preventative services; out of pocket maximum \$1500 per individual.	Employer Sponsored 75%  Employer Sponsored 100%
Health Savings Account	Eligible for employees enrolled in the Aetna \$1500 healthcare plan on a pre-tax basis for out of pocket medical expenses. \$50 monthly allowance sponsored by Employer. Employee contributions optional via payroll deductions.	Employer Sponsored 100% for \$50/month allowance
Dental	Principal plan: \$50 deductible, 3 tiers in-network = 100/90/50; out of network = 100/80/50; \$1000 annual benefit maximum.	Employer Sponsored 100%
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.	Employer Sponsored 100%
Basic Life & AD&D	Up to \$50,000 life insurance when enrolled with Aetna (\$15k) & Principal (\$35k) plans.	Employer Sponsored 100%
Long Term Disability Plan – Principal	50% employer paid premiums offered with Principal - 60% of predisability 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".	Employer Sponsored 50%
Short Term Disability Plan – Principal	60% of predisability 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 Sponsored 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 Sponsored 100%
401k Employer Match	Offered with John Hancock as a tax deferred retirement savings plan with up to a 4% employer match immediately vested at 100%. Eligibility begins on the first of the month following 3 months of employment.	Employer Sponsored at 100% up to 4% of employee's contribution
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 per year = 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 and professional certifications 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. Medical, Jury duty, 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 offered for a monetary value.
Employee Referral Program	Monetary awards given to employees for referring a candidate that we successfully hire.