

2025 Benefits Summary At-a-Glance

Benefit		Paid By	Eligibility	Benefit Description
Paid Time Off	<i>Paid Time Off (PTO)</i>	RAMC	<i>As accrued</i>	<p>Traditional vacation, holiday and sick time. Holidays recognized New Year's, Easter, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and Christmas.</p> <ul style="list-style-type: none"> • 0-6 years 187.50 hours (0.09615) • 6-15 years 225.00 hours (0.11538) • 15 years + 262.50 hours (0.13461)
	<i>Holidays</i>	RAMC	<i>Upon working holidays</i>	Time and a half for hours worked on: New Year's, Easter, Memorial Day, 4 th of July, Labor Day, Thanksgiving Day, and Christmas.
	<i>Bereavement Leave</i>	RAMC	<i>90 calendar days after employment (must be scheduled to receive days)</i>	<p>Four days (Max 48 hours) for: spouse, parents, parents-in-law, stepparents, children, stepchildren, son-in-law or daughter-in-law.</p> <p>Three days (Max 36 hours) for: brothers, sisters, step brother/sister, brother-in-law, sister-in-law.</p> <p>Two days (Max 24 hours) for: grandparents, grandchildren and grandparents-in-law.</p> <p>One day (Max 12 hours) for: great grandparents, great grandparents-in-law and great-grandchildren.</p>
Differentials	<i>Shift Differential</i>	RAMC	<i>Immediately for those positions that qualify</i>	<p>5 p.m. – 7 p.m. = additional \$2.00/hour</p> <p>7 p.m. – 7 a.m. = additional \$3.50/hour</p>
	<i>Weekend Differential</i>	RAMC	<i>Immediately for those positions that qualify</i>	Any hours worked between 11 p.m. on Friday and 7 a.m. on Monday earns an additional \$2.00/hour
Other Pay	<i>Call Pay</i>	RAMC	<i>Immediately</i>	\$3.00/hour for each hour on call (including hours worked.) Time and one half for hours worked when on call; excludes scheduled shift.
	<i>Rest Break</i>	RAMC	<i>Immediately</i>	One paid fifteen minute break if working four hours or more.
	<i>Worker's Compensation</i>	RAMC	<i>When absent from work after three days due to work related illness/injury</i>	Provides medical care and percentage of income for work related illness/injury.
	<i>Unemployment Compensation</i>	RAMC	<i>Immediately</i>	Weekly payments up to maximum under the law if you are out of work through no fault of your own.

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Insurance	<i>Health Insurance</i>	RAMC and Employee (75/25)	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	If working more than 20 hours per week, the EMPLOYEE pays... <ul style="list-style-type: none"> • Single: \$175.72/month • Employee + 1: \$353.06/month • Family: \$414.08/month Self-Insured Health Insurance (Four-Tier Plan).
	<i>Pharmacy (In-House)</i>		Discount on prescription co-pay if using RAMC Community or Viking Pharmacy (with RAMC insurance)	RAMC Community/Viking Pharmacy Prescription Co-Pays: <ul style="list-style-type: none"> • Generic: \$7.00/\$17.50 • Brand Name: \$25.00/\$62.50 • Non-Formulary: \$55.00/\$137.50 • Specialty Drugs: 20% or max of \$250/Rx per month Other Pharmacy Prescription Co-Pays (Not Walgreens): <ul style="list-style-type: none"> • Generic: \$30.00/\$90.00 • Brand Name: \$55.00/\$165.00 • Non-Formulary: \$110.00/\$330.00
	<i>Dental Insurance</i>	RAMC and Employee (50/50)	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	Delta Dental of Wisconsin <ul style="list-style-type: none"> • Single: \$18.00/month • Family: \$48.00/month • Evidence Based Dentistry • \$1,200 annual maximum/person (excludes diagnostic and preventative) • 100% diagnostic & preventative are covered • 80% of basic restorative services are covered • 60% of major restorative services are covered • Orthodontia – 50% up to \$2000 (dependent to age 26 and adult coverage)
	<i>Vision Insurance</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible	Coverage provided through Reliance Standard. Monthly pre-tax premiums: <ul style="list-style-type: none"> • Single: \$7.28 • EE + spouse: \$14.72 • EE + children: \$16.76 • Family: \$25.56

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Insurance	<i>Group Life Insurance/AD&D</i>	RAMC	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	Group Life Insurance policy based on 1x annual salary up to \$50,000. Accidental Death & Dismemberment (AD&D) policy is based on 1x annual salary up to \$50,000.
	<i>Supplemental Life Insurance</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	Option to purchase supplemental/voluntary life insurance on yourself, spouse and/or dependent children. Premiums are age rated. Guaranteed Issue Amounts: <ul style="list-style-type: none"> • Employee: 6x annual salary up to \$300,000 • Spouse: 6x annual salary up to \$50,000 • Children: \$10,000 in coverage at a cost of \$1.50/month
	<i>Short Term Disability Insurance</i>	RAMC	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<ul style="list-style-type: none"> • 7 day elimination period • Paid directly to employee weekly • Pays 60% of average weekly wages up to a maximum of \$1000/week if at least a 20% or more loss in earnings. • Maximum of 11 weeks of payments
	<i>Long Term Disability Insurance</i>	RAMC	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<ul style="list-style-type: none"> • Effective on day 91 • Paid directly to employee monthly • Pays 66 2/3% of earnings up to a maximum of \$6,000/month up to age 67.
Miscellaneous	<i>Flexible Spending Accounts</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	Medical: Pre-tax premiums withheld from your check to help cover additional medical expenses (deductibles, co-pays, prescriptions). <ul style="list-style-type: none"> • Up to \$3,300/year for medical Dependent Care: Pre-tax premiums withheld from your check to help cover dependent care expenses <ul style="list-style-type: none"> • Up to \$5,000/year for dependent care
	<i>MASA Emergency Transportation Coverage</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	MASA protects your finances and gives you compassionate support for medical transport. <ul style="list-style-type: none"> • Single: \$8.00/mo • Family: \$17.00/mo

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Miscellaneous	<i>Reliance Accident & Critical Care Coverage</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p>Additional insurance that helps with expenses that may not be covered by major medical insurance.</p> <p>Bi-weekly rates for Accident Insurance (Age 18 to 79):</p> <ul style="list-style-type: none"> • Employee: \$9.12 • Employee + Spouse: \$13.04 • Employee + Children: \$15.47 • Employee + Family: \$19.83 • <p>Bi-weekly rates for Critical Illness Insurance:</p> <table border="0"> <tr> <td>Benefit Amount of \$10,000</td> <td>Benefit Amount of \$20,000</td> </tr> <tr> <td>18-39 yrs old: \$3.46</td> <td>18-39 yrs old: \$6.92</td> </tr> <tr> <td>40-44 yrs old: \$4.85</td> <td>40-44 yrs old: \$9.69</td> </tr> <tr> <td>45-59 yrs old: \$6.55</td> <td>45-59 yrs old: \$13.11</td> </tr> <tr> <td>60-74 yrs old: \$9.14</td> <td>60-74 yrs old: \$18.28</td> </tr> <tr> <td>75-79 yrs old: \$45.00</td> <td>75-79 yrs old: \$90.00</td> </tr> </table>	Benefit Amount of \$10,000	Benefit Amount of \$20,000	18-39 yrs old: \$3.46	18-39 yrs old: \$6.92	40-44 yrs old: \$4.85	40-44 yrs old: \$9.69	45-59 yrs old: \$6.55	45-59 yrs old: \$13.11	60-74 yrs old: \$9.14	60-74 yrs old: \$18.28	75-79 yrs old: \$45.00	75-79 yrs old: \$90.00
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	<i>Retirement</i>	RAMC and Employee	Automatic enrollment First of the month following 60 days of employment.	<p>Automatic enrollment for Pre-tax (401K) and Roth (401K) contributions with this criteria:</p> <ul style="list-style-type: none"> • Age 18 with at least one year of employment and 1,000 hours worked • Automatically put into an age-based portfolio (unless you elect otherwise) <p>Automatically enrolled at 3%, but can defer more.</p> <p>Eligible for RAMC if:</p> <ul style="list-style-type: none"> • Age 18 with at least one year of employment and 1,000 hours worked OR • Age 18 with at least one year of employment and 1,000 hours worked at a medical facility prior to becoming an RAMC employee. 												
	<i>Life Lock</i>	Employee	First of the month following 30 days of employment; must work a minimum of 1,000 hours per year to be eligible.	<p>Identity theft protection for employee, spouse and/or minor children.</p> <ul style="list-style-type: none"> • Life Lock Elite: \$7.99/Employee \$15.98/EE + Family • Life Lock Plus: \$23.99/Employee \$47.98/EE + Family 												

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Other	<i>Employee Assistance Program</i>	RAMC	Immediately	Professional counseling assistance for employees and eligible family members.
	<i>Notary Public</i>	RAMC	Immediately	Free notary service at RAMC
	<i>Scholarships</i>	RAMC/Auxiliary	Upon application	Nursing and non-nursing scholarships
	<i>Educational Programs (in-house and out)</i>	RAMC	Upon approval by department director and administration	Allows employees to stay updated on regulations, policies, procedures and revisions.
	<i>Memberships</i>	RAMC	Upon approval by department director and administration	Allows employees to participate in work-related organizations. Limited to \$150 per department manager, \$75 per manager/supervisor.
	<i>Exam Reimbursement (Certification)</i>	RAMC	After one year of service and proof of passing exam.	Examination fee and study guides specifically written for exam preparation fully reimbursed.
	<i>Pre-Employment Health Exam</i>	RAMC	Prior to date of hire	Pre-employment exam and screening, including lab work.
	<i>Health Services</i>	RAMC	Immediately	Immunizations – Hepatitis B & Tetanus, annual influenza, Health in-services.
	<i>Jury Duty</i>	RAMC	Immediately	Regular pay minus jury/other party pay for scheduled work days.
	<i>Leave of Absence</i>	RAMC		Up to 90-day leave may be granted. Employee will be assigned to the same or substantially equivalent job. If that is not feasible, the employee will be given preference in filling job vacancies for which they are qualified.
	<i>Military Leave</i>	RAMC	Immediately	Granted a leave.
	<i>Longevity Program</i>	RAMC	Immediately	Bonus check based on the number of years of service (must work more than 100 hours in that year) if the organization's financial goals are met.
	<i>Service Awards</i>	RAMC	Upon completion of 10, 15, 20, 25+ years of service	Service award and recognition ceremony.

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Other	<i>Health & Fitness Program</i>	RAMC	Immediately (after orientation of equipment)	No cost to employees and spouse. Exercise equipment is available for use during non-patient hours in the Wellness Center. The spouse is also able to attend employee group exercise classes at RAMC for no fee. Option to sign up using the Sign-Up Genius on the employee intranet. Free bio screens for employees and spouses are held July through September. Wellness credits are given based on the bio screen scores. The wellness credits can be seen on each bi-weekly paycheck following the health insurance deduction schedule.
	<i>Massage Therapy</i>	Employee	Immediately	Discount available off public's charge.
	<i>Employee Referrals</i>	RAMC	Immediately	<p>\$1500 bonus to employee who refers a candidate for employment and the candidate is hired:</p> <ul style="list-style-type: none"> • \$750 at the end of six months if both the new hire and referring employee are still employed at RAMC. • \$750 at the end of one year if both the new hire and referring employee are still employed at RAMC.
	<i>Excellence In Health & Fitness</i>	RAMC & Employee	Immediately	Lunch and Learn group exercise classes and various "good health" activities provided throughout the year.
	<i>Childbirth Education Classes</i>	RAMC	Immediately	Classes offered to expectant employee's families such as: childbirth preparation, breast feeding, sibling and parenting.
	<i>Breast Feeding Support</i>	RAMC	Immediately	Consultation with lactation professional, private breast pumping area and free pump usage during work hours.
Payroll	<i>Automatic Payroll Deposits</i>		Immediately	<p>Paycheck automatically deposited biweekly in financial institution of your choice (savings or checking account) by 8 a.m. on Friday of pay day.</p> <p>Option to have up to 6 separate bank accounts.</p>
	<i>Deductions</i>	Employee	Immediately	May be used by employee for sales from companies at the facility (uniform, jewelry, book fair, gift shop, cafeteria, in-house pharmacy).