

**RESOURCE, SUPPORT, AND DEVELOPMENT, INC.**

**R.S.D., INC.**

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**R.S.D, INC. BENEFITS**

RSD currently offers, but does not guarantee the following benefits to its employees. Subject to state and federal laws, the corporation reserves the right to change or discontinue any part or all of the benefits: unemployment insurance, Social Security, worker's compensation, group health, dental and life insurance; option to participate in 403B retirement plan, Section 125 cafeteria flex plan, supplemental life, disability/accident/intensive care, and dependent insurance coverage. RSD also offers other leaves of absence, such as paid sick leave, vacation leave, family medical leave, and holidays.

- VACATION hours are accrued each pay period based on the employee's average regular weekly hours. Vacations can not be used until completion and passing 6 month probation. Regular, but not temporary or substitute, staff will be allowed vacation leave with full pay according to the current vacation schedule: First year – 2 weeks; Second year – 3 weeks; Third year – 4 weeks
- SICK hours are accrued each pay period based on the employee's average regular weekly hours worked per week. Sick hours can be used as they are earned and are not subject to the 6 month probation period. Regular, but not temporary or substitute, staff members will be allowed sick leave with full pay at the rate of 6 days per year.
- HOLIDAYS: Employees who work 20 or more hours a week are eligible for holidays. A holiday schedule is posted prior to July 1 for the next fiscal year.
- INSURANCE: Employees who work 20 or more hours a week are eligible for health/dental/life insurance on the first of the month following 180 days of continuous employment. At this time RSD is offering employees the option of enrolling in the health and dental plans or waiving coverage and receiving an increase in their hourly salary. Employees will be notified when it is time to enroll in the insurance plans and may enroll at that time or waive coverage. If coverage is waived they will not be eligible to enroll in the insurance plans until the open enrollment period in June of each year. At this time employee premiums for health, dental, and \$15,000 life/ad&d are paid by RSD.

**VOLUNTARY BENEFITS:**

- DEPENDENT INSURANCE: Employees participating in the health and dental may also enroll their dependents.
- VOLUNTARY LIFE INSURANCE: Employees may apply for additional life insurance coverage for themselves and dependents over and above the \$15,000 provided by RSD. Applications for voluntary life are subject to approval by the insurance company and acceptance is not guaranteed.
- AFLAC: Employees may also enroll in plans provided by AFLAC; accident, disability, intensive care, cancer.
- CAFETERIA/SECTION FLEX 125 PLAN: Employees may enroll in the Cafeteria Plan to take advantage of tax free dollars for insurance premiums, expanded medical, and dependent care expenses.

To be eligible for Dependent Insurance, Voluntary Life, AFLAC and the Cafeteria Plan an employee must work 20 or more hours a week. Benefits will be effective on the first of the month following 180 days of continuous employment. Premiums and/or plan contributions for voluntary benefits are the responsibility of the employee and are withheld through payroll reduction.

- RETIREMENT PLAN: Employees are eligible for RSD's Tax Deferred Annuity Plan – The Employee Retirement Plan - the first of the month following employment. On their one year anniversary employees are eligible to enroll in the Defined Contribution Plan – The Employer Plan.
- EDUCATION SCHOLARSHIPS: Following one year of employment employees are eligible to apply for a scholarship to be used to further their education. Scholarships are available for either college or adult education.