

Rural Community Assistance Corporation
&
TriNet Total HR Services
Benefits Summary (subject to change)

The following benefits start on your first day of employment with RCAC:

Holidays

New Year's Day, Martin Luther King's Birthday, Presidents' Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve and Christmas Day.

Health Insurance

RCAC provides paid health care plans for all regular employees working 30 hours or more per week effective the first day of employment. RCAC will contribute a fixed amount toward the employee's premium.

Dependent Health Insurance Assistance

RCAC provides a benefit amount to help cover dependent health coverage to all regular employees working 30 hours or more per week.

Dental Insurance

RCAC provides fully paid dental coverage for all regular employees working 30 hours or more per week effective the first day of employment.

Vision Insurance

RCAC provides a fully paid vision care plan for all regular employees working 30 hours or more per week effective the first day of employment.

Flexible Spending Account (FSA) Plan

RCAC allows employees to have money withheld pre-tax for qualified unreimbursed medical expenses and dependent care expenses.

Life Insurance

RCAC provides a \$20,000 policy for employees at no additional cost to employees.

Short/Long Term Disability

RCAC provides a short/long term disability plan that provides regular full-time employees with 60 percent of their gross monthly salary if unable to work due to illness at no additional cost to employees.

Employee Assistance Program (EAP)

All employees can access services or resources by calling a toll-free number to help them manage issues that affect their daily lives with complete privacy and confidentiality.

Possible Student Loan Forgiveness

Full time employees of a nonprofit organization may qualify for forgiveness of the remaining balance of their William D Ford Federal Direct Loan (Direct Loan). [For more details >>](#)

Voluntary Benefits Available through MetLife

Employees working 30 hours or more per week may purchase auto insurance, critical illness insurance, home insurance, group legal services, group variable universal life insurance protection, lifelong income annuity options, pet insurance, and a pre-tax commuter benefits program. Certain restrictions may apply to some or all of these benefits.

The following benefits start the first day of employment:

Paid Time Off (PTO)

Paid Time Off accrual begins the first day of employment. Each regular full-time employee accrues 19 days of PTO per year, 22 days of PTO per year after three years, 24 days of PTO per year after five years. Regular, part-time employees accrue PTO on a pro rata basis. Any exceptions to the maximum PTO accrual must be approved by the chief executive officer.

Other Leave

RCAC provides Bereavement Leave and Jury Duty with pay, Maternity/Paternity Leave, and Military Leave.

Tax-Sheltered 403(b) Plan

Regular employees, full-time or part-time, may contribute to a tax-sheltered 403(b) plan starting the first of the month following their date of hire.

The following benefits are available to employees when they have passed their introductory period:

Tax-Sheltered 403(b) Plan

RCAC will make bi-weekly deposits (4 percent of gross wages) into a tax-sheltered 403(b) plan for each regular full-time or part-time employee after the completion of six months of employment.