

2025 Non-represented Employees Benefits Overview

RETIREMENT

- 401(a) Defined Contribution Plan through Empower
 - RTD contributions only
 - RTD contributes 9% of the employee's salary.
 - The percentage of contribution is determined by the Board of Directors each year.
 - Graded vesting schedule
 - 1 year – 20%
 - 2 years – 40%
 - 3 years – 60%
 - 4 years – 80%
 - 5 years – 100%
 - The employee may choose which funds to invest in from a list selected by the Defined Contribution Trust
- 457(b) Deferred Contribution Plan through Empower
 - Employee contributions only

PAID TIME OFF (PTO) AND EXTENDED ILLNESS BANK (EIB)

- Employees accrue PTO according to years of service
 - 0 – 2 160 hours annually
 - 3 – 5 176 hours annually
 - 6 – 9 208 hours annually
 - 10 – 14 224 hours annually
 - 15 – 19 240 hours annually
 - 20+ 256 hours annually
- **Maximum accrual = two times annual accrual**
- Employees accrue EIB at the rate of 1.24 per pay cycle – 32 hours annually. EIB may be used after the third day of a consecutive day absence due to illness of employee or family member. The maximum accrual of EIB is 520 hours, EIB is not paid out at separation.
- Union transfers' unused vacation hours will be converted to PTO, half of unused sick time will be converted to PTO and half will be converted to EIB.
- Unused PTO hours are paid out at separation.

HOLIDAYS

- 10 Holidays
 - New Year's Day, MLK Day, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas
- 4 Floating Holidays per year for the first 9 years of service (2 Floating Holidays if hired on/after July 1)
- 5 Floating Holidays per year with 10+ years of service

2025 HEALTH & WELFARE BENEFITS

- 4 Medical plans
 - Kaiser High Deductible Health Plan (HDHP)
 - Kaiser DHMO
 - Cigna High Deductible Health Plan (HDHP)
 - Cigna PPO
- 2 Dental Plans
 - Delta Dental EPO
 - Delta Dental PPO
- 1 Vision Plan
 - Unum Vision—Powered by Eyemed

2025 LIFE AND DISABILITY through UNUM

- Unum Life and AD&D
 - Basic Life and AD&D
 - RTD pays 100%
 - Pays 1.5 times annual base salary on 1/1 up to \$250,000
- STD
 - RTD pays 100% of Premium
 - 30-day elimination period
 - 66.67% of weekly base salary up to 90 days up to \$1,500 per week.
- LTD
 - RTD pays 100% of Premium
 - 90-day elimination period
 - 66.67% of monthly base salary up to \$10,000 per month
- Voluntary Group Term Life and AD&D
 - Can elect up to \$500,000, \$250,000 guarantee issue on initial offering

2025 Additional Voluntary Benefits

- Critical Illness (Unum)
 - Pays lump sum benefit when diagnosed with a covered illness
 - Coverage amounts: \$10,000, \$20,000, \$30,000
- Accident (Unum)
 - Pays lump sum benefit following accidental injury
- Hospital (Unum)
 - Pays lump sum benefit due to a hospital stay
- ID Theft Protection (ID Watchdog by Equifax)
 - Provides coverage to help better protect employee and dependents from ID theft
- Legal Plan Coverage (Metlife Legal)
 - Provides access to legal help