

2026 Non-represented Employees Benefits Overview

RETIREMENT

- 401(a) Defined Contribution Plan through Empower
 - Non-represented employees hired on or after January 1, 2008 (including union transfers) are members of the Defined Contribution Plan.
 - 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

PENSION

- Employees hired or transferred prior to January 1, 2008 are enrolled in the RTD Defined Benefit Plan.

PAID TIME OFF (PTO) AND EXTENDED ILLNESS BANK (EIB) (Employees hired after 1/1/12)

- **PTO** is accrued 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**
- **Extended Illness Bank (EIB)** is accrued 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.

VACATION AND SICK TIME (Employees hired prior to 1/1/12 that did not convert to PTO)

- **Vacation time** is accrued according to years of service
 - 0 – 2 96 hours annually
 - 3 – 5 112 hours annually
 - 6 – 9 144 hours annually
 - 10 – 14 160 hours annually
 - 15 – 19 176 hours annually
 - 20+ 192 hours annually
- **Maximum accrual = two times annual accrual**
- Accrual rates for union transfers prior to 1/1/12 are based on the employee's original RTD hire date.
- Unused vacation hours are paid out at separation.
- Employees accrue sick leave at a rate of eight hours per month up to a maximum of 1,000 hours.

- **Sick leave** may be used for an absence due to medical reasons, health related appointments, to care for an ill family member or to visit Employee Assistance Program (EAP) counselors during business hours.
- Employees who retire will receive a percentage of any unused accrued sick leave hours based on the employee's years of service.

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

2026 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

2026 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

2026 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