

INFORMATION REGARDING FOUR RIVERS SANITATION AUTHORITY (FRSA) BENEFITS

Following is a synopsis of the major benefits provided by FRSA. It is not all inclusive. Details regarding these benefits and other benefits can be found in the Employee Handbook and will be provided during new hire orientation.

MEDICAL INSURANCE – Health, dental, & vision insurance is available to non-union, full-time employees on the first day of employment and union, full-time employees after 30 days of employment. Effective 1/1/2025, the current monthly employee contribution rates are as follows:

Health Insurance

PPO Plan with HRA

Single	\$172.76
Employee + Spouse	\$293.12
Employee + Children	\$287.72
Family	\$432.84

PPO Plan without HRA

Single	\$167.74
Employee + Spouse	\$291.44
Employee + Children	\$286.00
Family	\$432.72

Dental Insurance

Single	\$6.12
Two Member	\$13.10
Family	\$21.28

Vision Insurance

Single	\$9.38
Employee + Spouse	\$18.76
Employee + Children	\$19.13
Family	\$29.32

The current health insurance carrier is Bluecross Blueshield. Dental & vision coverage is through Humana.

FLEX PLAN - FRSA participates in a Flex Plan which allows employees to use pre-tax dollars for insurance premiums, unreimbursed medical expenses (\$3,300 max.), and dependent/childcare expenses (\$5,000 max.).

LIFE INSURANCE - FRSA pays 100% of the premium for \$50,000 life and accidental death insurance for all full-time employees. In addition to the paid life insurance additional life insurance is available for employee purchase at group rates.

IMRF - This is FRSA's pension plan in which all FRSA Employees are required to participate. The plan is governed by State law. Employees pay 4.5% of their gross earnings into the plan. The employee's contribution to the plan is tax-deferred until it is withdrawn. FRSA contributes an amount determined annually to be sufficient to fund the benefits for current and retired employees. Employee contributions and benefits remain the same unless changed by the State Legislature. IMRF's website (www.imrf.org) provides complete information on pension benefits. The plan

also provides temporary & long-term disability benefits and death benefits after one year of participation.

IMRF VAC – Employees can elect to make Voluntary Additional Contributions to IMRF as a way to help save additional retirement income. With this program, you choose to make additional after-tax contributions to an individual VAC account that earns interest.

DEFERRED COMPENSATION PLAN - FRSA offers a Deferred Compensation Plan; also known as a 457b plan. Currently, employees can participate through Voya and Equitable Advisors.

HOLIDAYS – FRSA observes 12 holidays. In addition, the employee receives 1 floating holiday.

VACATION - Employees are entitled to one vacation day after 90 days of employment and 5 additional days after 6 months of employment. Thereafter they receive 11 vacation days each year on their employment anniversary date. After 5 years of employment, they receive 16 vacation days with an additional day added every other year up to a maximum of 26 days per year.

SICK LEAVE - FRSA has a sick leave plan that provides payment to the employee for legitimate illnesses, and also rewards employees who do not use sick leave. There is no payment for absences due to illness during the first 90 days. After 90 days, the employee is credited with 3 days of sick leave. Every month after that, an additional day of sick leave is added to the employee's account. If the employee does not use these days, and the account accumulates to 60 days, every year thereafter, the employee is paid 80% of the unused days over 60 at his current rate of pay. When the employee leaves FRSA he is paid for 80% of the unused days in his sick leave account at his current rate of pay if the employee is retiring, or 50% of the unused days in the account if leaving prior to retirement.

OTHER LEAVES - FRSA also provides for other paid leaves, such as bereavement leave and jury duty.

EDUCATIONAL BENEFITS - FRSA will pay for costs associated with approved courses taken by the employee which are job-related and pre-approved by FRSA. The maximum reimbursement is \$5,250 each calendar year.

UNIFORMS - FRSA pays for uniform service for positions that require the use of uniforms. The type and number of uniforms furnished are dependent upon the nature of the work.