

RCUH EMPLOYEE BENEFITS

The following table provides an overview of the benefits available to eligible employees. You may need to submit required RCUH and/or vendor forms in order to receive certain benefits. Therefore, it is important to reference the entire policy on the RCUH website for the most recent version of the forms required for each type of benefit.

Type of Benefits & Eligibility Requirements	Description	Effective Date of Coverage
<p>Health Plans* (see Policy 3.520) Regular-Status, 50-100% FTE</p>	<p>RCUH offers several health care options including medical (includes prescription drug and vision riders) and dental coverage. Health Plans are offered through HMSA and Kaiser. Dental coverage is available through Hawaii Dental Service (HDS).</p> <p>Worldwide Coverage:</p> <ul style="list-style-type: none"> • HMSA: If you elect the Comprehensive Medical plan, Comprehensive Medical Basic plan, or the Preferred Provider plan, the Blue Card Worldwide program is available when you travel/live abroad. Refer to the Blue Card Worldwide brochure or visit the Blue Card website for more information. However, if you elect the Health Plan Hawaii Basic or Health Plan Hawaii Plus plan, worldwide coverage is only available outside of Hawaii in emergency or urgent care situations. • Kaiser: If you elect either Kaiser Plan, worldwide coverage is only available outside of Hawai'i in emergency or urgent care situations. Refer to the Kaiser Visiting Member Brochure for more information. • HDS: If you elect HDS, worldwide coverage is available outside of Hawai'i. Worldwide participating dentists include dentists within the Delta Dental Plans Association. You can locate a Delta Dental dentist at www.deltadental.com (Click on "Dentists", then "Find a Dentist." Choose the <u>Network Selection</u>: Delta Dental Premier, then type in your address or zip code). <p>NOTE: If you reside out of state and/or are traveling, you should review the RCUH Health Plans policy in detail to ensure that you choose the right plan and/or are prepared before you leave on travel.</p> <p>If your health insurance is cancelled (e.g., termination of employment, decrease in FTE), you may be offered continuation of coverage under COBRA. This will allow you (and your dependents if eligible) to continue your health coverage at 102% of the premium under RCUH's group rates for 18-36 months.</p>	<p>If hired between 1st - 20th of the month, coverage begins 1st of the following month.</p> <p>If hired after the 20th, coverage begins the <u>1st of the 2nd month.</u></p> <p>Note: Coverage ends at the end of the month of ineligibility (e.g., termination of employment, FTE reduction below 50%, Leave of Absence without pay, etc.).</p>

Type of Benefits & Eligibility Requirements	Description	Effective Date of Coverage
Flexible Spending Account* (see Policy 3.530) Regular-Status, 50-100% FTE	<p>Allows you to deduct money on a pretax basis to pay for certain medical and dependent care expenses. Deductions lower your taxable income, which reduces money paid on federal, state, and Social Security taxes.</p> <ol style="list-style-type: none"> 1. <u>Healthcare Expense Reimbursement Account</u>= IRS-eligible medical, dental, drug, and vision expenses for you and your dependents that your health plan(s) do not cover. 2. <u>Dependent Care Reimbursement Account</u>= Expenses include IRS-eligible childcare services, including preschool and after school care and/or care of someone, child or adult, who is physically or mentally incapacitated and who is dependent upon you. <p>NOTE: This is a use it or lose it plan meaning you will forfeit all unspent monies at the end of the plan year (i.e. June 30). You have up to ninety (90) days to submit reimbursement for services incurred on or before June 30. <i>Refer to page 10 – Flexible Spending Account Overview for additional information.</i></p>	Coverage begins the 1st day of the month following date of hire.
Pre-tax Transportation Benefit (see Policy 3.530A) Regular-Status, 50-100% FTE	<p>Allows you to set aside a portion of your salary and allocate it towards qualified transportation expenses such as parking and transit (e.g. bus passes), on a pre-tax basis. <i>Refer to page 10 – Flexible Spending Account Overview for additional information.</i></p>	Coverage effective date is determined by your hire date and the type of Transportation selected.
Group Retirement Annuity (see Policy 3.560) Regular-Status, 50-100% FTE	<p>RCUH provides a non-contributory, defined contribution retirement benefit through TIAA. Your project will contribute 10% of your earned base salary (fully employer-paid) to your GRA each pay period, and all contributions are immediately 100% vested.</p>	After 1 year AND 1,000 hours of service as a Regular- status employee. Both conditions must be met at 1 year service
Supplemental Retirement Annuity (SRA) (see Policy 3.560) Regular-Status, 50-100% FTE	<p>The voluntary Supplemental Retirement Annuity (SRA) plan will allow you to make tax deferred contributions to a TIAA Retirement account based on a specified dollar amount or percentage amount of base salary per pay period as allowed by the Internal Revenue Service for the applicable calendar year. An SRA account may be established immediately upon hire (no waiting period).</p>	1st pay period following receipt of a completed enrollment form.
Group Life Insurance (see Policy 3.540) Regular-Status, 75-100% FTE	<p>Offers your beneficiary (ies) important financial protection in the event of your death. The benefit provides for (2) times your annual salary not to exceed \$600,000.</p>	Coverage begins 1st of the month following date of hire.
Group Long-Term Care Insurance (LTCI)* (see Policy 3.545) Regular-Status, 75-100% FTE	<p>Provides you and your family with assistance in meeting the financial impact of an extended illness, injury, or your advancing age. Supplemental Long-Term Care Insurance (SLTCI) is also available if you would like to increase your LTC level coverage.</p>	Coverage begins 1st of the month following date of hire.

Type of Benefits & Eligibility Requirements	Description	Effective Date of Coverage
Employee Assistance Program (EAP) (see Policy 3.570) Regular-Status, 75-100% FTE	EAP is available as a benefit under the LTDI policy. Services include legal and financial counseling, including up to three (3) face-to-face assessment and counseling sessions.	Coverage begins 1 st of the month following date of hire.
Workers' Compensation (see Policy 3.580) All RCUH employees	Provides benefits if you become ill or injured on the job (see Chapter 386, Hawai'i Revised Statutes). If you get injured on the job you must notify your supervisor immediately and ensure your supervisor fills out a Supervisor's Report of Industrial Injury Report within twenty-four (24) hours of the incident occurring. You must also submit any medical certifications to your Principal Investigator/Designee.	Coverage is available from date of hire.
Tuition Expense Reimbursement (see Policy 3.460) Regular-Status, 100% FTE	RCUH encourages professional development through education by reimbursing eligible employees for job related courses. Reimbursements are limited to the Resident Tuition Rate of the University of Hawai'i at Manoa. Reimbursements are limited to the cost of three (3) credits per academic semester, or nine (9) credits per calendar year. NOTE: This is a first come, first serve benefit since there is a limited amount of funding allocated towards this benefit.	Employees may apply after completing one year of continuous service in good standing.
DELL Employee Purchase Plan All RCUH employees	You and your family members are eligible to receive discount prices and special offers for Dell computer hardware/software products using the Employee Purchase Plan. Go to http://www.dell.com/rcuh . Your member ID is US69864576.	Upon hire.
UH-RCUH Faculty/Staff ID Card (see Policy 3.610) All RCUH employees	You may obtain a UH Faculty/ Staff Identification Card which will provide you certain benefits and privileges offered by the University of Hawai'i (e.g., access to libraries, access to Warrior Recreation Center)	Upon hire.
Service Award Program (see Policy 3.440) Regular-Status	RCUH recognizes eligible Regular employees for their dedicated years of service.	After ten (10) years of service and every five (5) years thereafter
Outstanding Employee of the Year (see Policy 3.450) Regular-Status	This program encourages, recognizes, and rewards employees who have made demonstrable, significant and outstanding contributions. You must be nominated by your Principal Investigator.	See policy for details
Long-Term Disability Insurance (LTDI) (see Policy 3.570) Regular-Status, 75-100% FTE	Provides partial income to assist you if you are disabled for 90 days or more because of an illness or injury. This benefit pays 60% of your pre-disability earnings not to exceed \$15,000 per month.	Coverage begins 1 st of the month following date of hire.

** **Open Enrollment (OE):** Open enrollment normally begins in May of each year with changes/new enrollment effective on July 1st. During OE, you can add dependents, make changes to your plans, or enroll in health insurance if you previously waived coverage. New monthly premium rates and any changes to plans are also announced during this time. Please be on the lookout for this important announcement and note the pertinent deadlines as open enrollment occurs once annually.*

RCUH EMPLOYEE LEAVE BENEFITS

This is a brief summary of RCUH’s Leave Benefits. Please refer to the full policy on www.rcuh.com for details. Policies may be subject to change with or without notice. Please email RCUH Benefits (rcuh_benefits@rcuh.com) if you have any questions. Most leaves must be requested and approved by your supervisor. Therefore, it is important that you find out what your project's work schedule, attendance and call-in procedures are. Failure to return to work upon completion of an authorized leave may result in your termination of employment. Consequently, it is important that you contact your supervisor when there are changes to your leave dates. For certain types of leaves, supporting documentation may need to be submitted in order to get compensated.

Leave Benefit & Eligibility Requirements	Description
Holidays, Holiday Pay and Administrative Leave (see Policy 3.344) Regular-Status	The RCUH observes all holidays observed by the University of Hawai'i and Hawai'i State agencies . You have thirteen (13) paid holidays per year or 14 days on a general election year. Holiday pay is based on your FTE.
Vacation Leave (see Policy 3.620) Regular-Status, 50-100% FTE	You accrue twenty-one (21) days of vacation per year at your FTE. You can start using your vacation on the first day of the following pay period in which hours are earned. <u>Vacation Plan A</u> – You cannot carry forward more than ten (10) workdays of vacation in a calendar year. <u>Vacation Plan B</u> – You cannot carry forward more than fifteen (15) workdays of vacation in a calendar year. The maximum accumulation shall not exceed forty-five (45) workdays. <u>NOTE: All vacation hours exceeding the maximum carry-over of their applicable vacation plan will be forfeited on December 31st of the calendar year.</u>
Sick Leave (see Policy 3.640) Regular-Status, 50-100% FTE	You can accrue to a maximum of twenty-one (21) days of sick leave per year based on a 100% FTE status. You can start using your sick leave on the first day of the following pay period in which hours are earned. You can carry over your sick leave hours from the prior calendar year without forfeiting. Accumulated sick leave can be partially paid out upon termination if eligible. Eligibility criteria includes: (1) 10 or more continuous years of service with RCUH as a Regular-Status employee, (2) accumulated 60 days of sick leave at termination, and (3) is 45.33 years old or older on the date of termination (refer to policy).
Leave of Absence Without Pay (see Policy 3.650) Regular-Status	All vacation hours must be exhausted prior to going on leave without pay. The leave period (including paid and unpaid time) shall not exceed a period of six (6) months. <u>NOTE:</u> Your benefits will be terminated if you do not have enough earnings to cover your health insurance premium(s).
Leave of Absence Without Pay (see Victims Leave Addendum to Policy 3.650) Regular-Status, at least six (6) months of continuous service	Under the Hawai'i “Victims Protection” Law, you may be provided up to thirty (30) days of unpaid leave and/or other reasonable accommodations if you are victim of domestic or sexual violence (barring any undue hardship for the program to provide such accommodations)

Leave Benefit & Eligibility Requirements	Description
Family Leave (see Policy 3.660)	Allows time off (up to four (4) weeks under Hawai'i Family Leave Law or up to twelve (12) weeks under Family and Medical Leave Act) for certain Family-related reasons (i.e. the birth or adoption of a child, to family member with a serious health condition, due to your own serious health condition or to take Military Family Leave because of a qualifying exigency, or to care for a covered service member). You must submit an RCUH Family Leave request no later than thirty (30) days before commencing leave if foreseeable. If not foreseeable, you need to inform RCUH immediately.
Bereavement Leave (see Policy 3.670) Regular-Status	Allows for paid time off to attend to the affairs relating to the loss of an immediate family member. It allows for paid administrative leave of up to three (3) days.
Jury Duty Leave (see Policy 3.672) Regular-Status	Allows for paid time off taken from work when you are summoned to jury duty.
Military Leave (see Policy 3.674) Regular-Status	Allows for leave and paid time off to participate in active duty or training in the Armed Forces (up to ten (10) working days or eighty (80) hours depending on the employee's FTE).
Blood Donation Leave (see Policy 3.676) Regular-Status	Allows for paid time off to donate blood to the Blood Bank of Hawai'i (not to exceed two (2) hours) provided that your Principal Investigator or authorized designee approves the leave in advance, and is contingent upon operational requirements and the work schedule determined by the Principal Investigator or authorized designee.
Administrative Leave for Parent-Teacher Conference (see Policy 3.678) Regular-Status	Allows for paid time off to attend a pre-scheduled parent-teacher conference for your child(ren) in grades K through 12 (not to exceed two (2) hours) and shall be allowed for up to two (2) conferences per child during a single calendar year (January through December).



FLEXIBLE SPENDING ACCOUNT OVERVIEW

	Healthcare FSA	Dependent Care FSA	Transit & Parking
Annual Limit (per IRS)*	\$2,700	\$5,000 or \$2,500 if married and filing separately	\$3,180 (maximum of \$265/month)
Frequency of Deductions	Semi-monthly (every pay period)	Semi-monthly (every pay period)	Monthly
Reimbursements	NBS debit card or Manual (email, fax, mail, online, mobile app)	Manual (email, fax, mail, online, mobile app)	Manual (email, fax, mail, online, mobile app)
Availability of funds	Total amount committed for the plan year available on July 1 (or upon establishment of new account for new hires)	As contributions are received	As contributions are received
Funds subject to forfeiture at the end of plan year?	Yes. Use or lose.	Yes. Use or lose.	No. Funds roll over to the next plan year.
Are mid-year changes to contribution amount allowable?	Changes only allowed during open enrollment or if change is consistent with a Family Status Change event using RCUH Form B-5F .	Allowed if change is consistent with qualifying event using RCUH Form B-5F .	Allowed at any time but must be at least thirty (30) days prior to the requested effective date of change/cancellation using RCUH Form B-5F .
Do I need to renew my election annually?	Yes. Your elections must be renewed each plan year during open enrollment using RCUH Form OEB-5F .	Yes. Your elections must be renewed each plan year during open enrollment using RCUH Form OEB-5F .	No. Your election will remain the same unless you submit a change on RCUH Form OEB-5F .

*Amounts listed for tax year 2019. Maximum limits are subject to change by the IRS every tax year.