



2025 RHA BENEFITS SUMMARY

Employee designated full time and scheduled to work 30 hours or a more each week are eligible for the RHA comprehensive benefit package. The employee assistance program (EAP) and the retirement plan is available to both full time and part time employees. For detailed information, please review the 2025 Benefits Guide

MAJOR MEDICAL COVERAGE



	Value Plan	Silver Plan	^Platinum
Deductible - Ind/Fam	\$7,500 / \$15,000	\$3,000 / \$6,000	\$4,000 / \$8,000
PCP/Specialist	\$30 / \$70	\$30 / \$50	\$0 After Deductible
Pharmacy			
Generic	\$5	\$5	\$0 After Deductible
Brand Formulary/Preferred	\$75	\$50	\$0 After Deductible
Brand Non-Formulary/Non-Preferred	40% After Deductible	\$100	\$0 After Deductible

A Nicotine User Surcharge applies on Anthem medical plans for an employee declared a nicotine user.

^Platinum plan may be paired with a Health Savings Account (see below)

MINIMUM ESSENTIAL COVERAGE



	MEC Basic	MEC Buy-Up
Out-of-Pocket Maximum - Ind/Fam	N/A	\$5,000 / \$10,000
Preventative Care	\$0	\$0
PCP/Specialist	\$100 Reimbursement; 6x per year	\$20 / \$30
Pharmacy		
Preventative	\$0	\$0
Generic	\$10 Reimbursement; 12x per Year	\$5 Copay

^HEALTH SAVINGS ACCOUNT

Health Spending Accounts (HSA) are available to all employees enrolled in the **Platinum Medical Plan**. Money you put into an HSA is deducted from your paycheck before taxes and will roll over year to year.

Contribution Amounts	\$4,000 Platinum HSA
2025 Annual Contribution Limits (Single/Family)	\$4,300 / \$8,550
Catch-Up Contribution (if age 55 or older)	\$1,000
RHA's Matching Contribution (Single or Family)	\$400 Annual Maximum

Dental Coverage

Offered through Anthem. You may use any dentist; however, in-network dentists save you money for your benefit to go further. Child orthodontic benefits are included.

Vision Coverage

Offered through Anthem Blue View Vision. Allows you to use any vision provider with lenses every year, frames every 2 years and a contact lens allowance (in lieu of glasses).

Basic Life & AD&D

Paid for by RHA. Generous offering of 1x annual salary up to the annual maximum. If enrolled, eligible spouses will also receive a \$5,000 life benefit, and eligible children will receive \$2,000. *(Basic employer life subject to age reduction beginning at 65)*

Voluntary Life & AD&D

Employees may purchase additional life insurance for you, your spouse and dependent child(ren).

Disability Insurance / Salary Continuation

Both short-term and long-term disability plans are available to help supplement a portion of your weekly income if you are unable to work due to an illness, accident, or injury away from work.

Supplemental Insurance

Supplemental plans are available and include Accident, Hospital Indemnity, and Critical Illness. Plans pay directly to employees to help with out-of-pocket expenses.

Chronic Disease Programs

Diabetes and hypertension management programs are available to eligible Anthem members. Programs include weight loss resources for those at risk for diabetes as well as supplies, medications and equipment to help manage diabetes and hypertension.

401(k)

Open to all RHA employees (part-time/full-time). You may join the plan and start saving for your retirement dollars at any time during the year. Both pre-tax and post-tax plans are available.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is available to all employees to help with a range of issues to help you balance your work and personal life. Services may include grief counseling, legal and financial issues, marriage and family issues, estate planning, will prep services, and more.

Medicare Enrollment Assistance

Get Medicare enrollment assistance with Boomer Benefits.



Payactiv Short on cash and need money before your next paycheck? Access money you have already earned with Payactiv!

Access Perks / Perks at Work RHA offers a free employee perks and discount program with discounts on travel, electronics, tickets, and more.

Holidays RHA observes the following holidays. Full-time employees receive 8 hours of holiday pay for each holiday observed below.

- New Year’s Day (January 1)
- Memorial Day
- Independence Day (July 4)
- Labor Day
- Thanksgiving Day (last Thursday in November)
- Christmas Day (December 25)

Paid Time Off Full-time employees accrue paid time off (PTO) on a biweekly basis based on years of service. Employee may access accrued PTO following 3 months of service.

RHA Legacy Plan (All Non-Direct Service Employees)

Paid Time Off				
Completed Years of Service	0 Years	1 – 2 Years	3 – 9 Years	10+ Years
Hours	104	156	182	221
Days per Year	13	19.5	22.75	27.63
Accrual per Pay Period	4	6	7	8.5

RHA Direct Service PTO Plan (Georgia, North Carolina, Pennsylvania, Tennessee)

Paid Time Off				
Completed Years of Service	0-2	3-5 Years	6-9 Years	10+ Years
Bank Cap	80	80	80	120
Maximum Accrual	40	56	80	120
Accrual per Pay Period	1.54	2.16	3.08	4.62
Days per year (based on 8 hour day)	5	7	10	15

RHA Direct Service PTO Plan (New Jersey) Frontloaded at time of hire/anniversary date. Compliant with New Jersey State sick leave law.

Paid Time Off				
Completed Years of Service	0-2	3-5 Years	6-9 Years	10+ Years
Bank Cap	80	80	80	120
Front Loaded	40	56	80	120
Days per year (based on 8 hour day)	5	7	10	15