



# Team Member Benefits Summary

## — Office Team —

Benefit Type	What You Receive	Eligible
<b>Medical</b>	Medical benefits are offered through Aetna. There is a Base PPO option and a High PPO option to choose from. The plan utilizes the Aetna POS Network. You also have the option of using out-of-network providers at a lesser benefit than in-network.	<p>FT Team Members are eligible for these benefits the 1st of the month following successful completion of a 45 day probationary period.</p>
<b>Dental</b>	Dental benefits include a PPO comprehensive dental plan through United Concordia. Team Members have access to any dentist but benefit financially by using United Concordia participating dentists.	
<b>Vision</b>	<p>BRT paid vision discount program through VSP (for all full-time Team Members) offers up to a 20% discount on eye exams, glass and/or contact lenses at participating providers.</p> <p>Additional EyeMed vision discount program included with Aetna plan participants.</p>	
<b>PTO</b>	<p>All Team Members eligible for Paid Time Off (PTO) are granted the following allotment of hours on January 1<sup>st</sup> of each year.</p> <p>0 - 1 years: 64 hours (<i>prorated based upon date of hire</i>)            1 - 2 years: 64 hours            3 - 8 years: 104 hours            9+ years: 144 hours</p>	
<b>Flexible Spending Account</b>	Allocate up to \$2,650 in pre-tax dollars (via payroll deductions) to use for non-covered medical expenses incurred during the calendar year ( <i>Federal allowance may change each year</i> ). The BRT, Inc. FSA plan also allows the Team Member to roll over up to \$500 each year, instead of losing it.	
<b>Life Insurance</b>	BRT paid policy in the amount of \$10,000 for all benefit eligible Team Members. No medical questions asked.	
<b>Other</b>	<p>Supplemental benefits are offered through payroll deduction. Plans offered are Accident, Cancer, Critical Illness and Short-Term Disability through AFLAC. These plans provide cash benefits directly to you at times when you need it most.</p> <p>ConnectCare3 is a FREE service available to those who sign up for our medical benefits. CC3 is a nurse navigation, patient advocacy, and wellness service offering highly personalized care. Think of it as a medical concierge service for your health!</p>	
<b>Retirement</b>	Empower Retirement Services administers our 401(k) plan. BRT matches 25% on the first 6% contributed by the Team Member after one year of employment.	
<b>Holidays</b>	8 hours of the Team Member's regular, hourly rate will be paid for the following Holidays: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.	Immediately
<b>Culture</b>	We offer a flexible and friendly office environment to support a better Work-Life balance for all of our Team Members.	Immediately

***Great Benefits For A Great Place To Work***