

## **Apostolic Christian Restmor offers a competitive benefit package for our full and part-time employees.**

### **Who is eligible for health benefits?**

- Full-time employees are those that are normally scheduled 30 or more hours per week. They are eligible for all employee health benefits offered (medical, dental, vision, life insurance, and short-term disability).
- Part-time level 1 employees are those that are normally scheduled at least 23-29.9 hours per week. They are eligible for all employee health benefits offered with the exception of medical insurance.
- Part-time level 2 employees are those that are normally scheduled less than 24 hours per week. They are not eligible for health benefits.
- PRN/On-Call employees are those that are not normally scheduled to work, but instead pick up open shifts. They are not eligible for health benefits.
- High School employees are those who have not yet obtained a high school diploma or equivalent. They are not eligible for health benefits.

### **Paid Time Off**

Restmor offers Paid Time Off (PTO) to give employees flexibility with work-life balance. Each employee will begin accruing PTO from the starting date of his or her employment according to the following schedule:

#### **Full- and Part-Time Level I and II Hourly Employees**

- *Employment date through 5 years of service:* Computed by multiplying an employee's non-overtime paid hours by 0.0769. For a 40 hour/week employee this will result in approximately 20 days of PTO accrued per year.
- *6 years through 15 years of service:* Computed by multiplying an employee's non-overtime paid hours by 0.0960. For a 40 hour/week employee this will result in approximately 25 days of PTO accrued per year.

- *16 years of service and greater:* Computed by multiplying and employee's non-overtime paid hours by 0.1150. For a 40 hour/week employee this will result in approximately 30 days of PTO accrued per year.

### **All Other Hourly Employees (Part-Time Level 3, On-Call, & High School)**

Computed by multiplying the employee's non-overtime paid hours by 0.025.

### **Salaried Employees**

- *Employment date through 5 years of service:* Computed by multiplying an employee's non-overtime standard hours by 0.096154. Typically this will result in approximately 25 days of PTO accrued per year.
- *6 years through 15 years of service:* Computed by multiplying an employee's non-overtime standard hours by 0.115385. Typically this will result in approximately 30 days of PTO accrued per year.
- *16 years of service and greater:* Computed by multiplying and employee's non-overtime standard hours by 0.134615. Typically this will result in approximately 35 days of PTO accrued per year.

## **Retirement Plan**

Restmor offers both traditional and Roth retirement savings plans. Employees may elect to contribute beginning with their first paycheck. Employees who meet the eligibility requirements are eligible for a discretionary contribution from Restmor. To be considered eligible for a yearly discretionary contribution from Restmor, employees must have worked 1,000 hours in that calendar year, have met one year of employment by July 1<sup>st</sup> of that year, and be at least 21 years old by July 1<sup>st</sup> of that year.

## **Medical Insurance**

Restmor offers benefit-eligible employees two options for health insurance, including a PPO plan and a High Deductible (HSA) plan. Coverage is through BlueCross BlueShield of Illinois. Coverage is effective on the first of the month following 30 days of employment. The 2025 rates per bi-weekly paycheck are as follows:

|                     | <u>PPO</u> | <u>High Deductible (HSA)</u> |
|---------------------|------------|------------------------------|
| Employee only:      | \$150.84   | \$81.65                      |
| Employee + Spouse:* | \$511.26   | \$332.39                     |

|                        |          |          |
|------------------------|----------|----------|
| Employee + Child(ren): | \$348.41 | \$209.58 |
| Family:*               | \$699.48 | \$455.20 |

*\*A \$150 surcharge applies if the employee's spouse has coverage available through their employer.*

## Dental Insurance

Restmor offers benefit-eligible employees one plan option for dental insurance. Coverage is through BlueCross BlueShield of Illinois and is effective on the first of the month following 30 days of employment. The 2025 rates per bi-weekly paycheck are as follows:

|                        |         |
|------------------------|---------|
| Employee only:         | \$16.98 |
| Employee + Spouse:*    | \$32.89 |
| Employee + Child(ren): | \$30.35 |
| Family:*               | \$46.25 |

## Vision Insurance

Restmor offers benefit-eligible employees one plan option for vision insurance. Coverage is through BlueCross BlueShield of Illinois (EyeMed) and is effective on the first of the month following 30 days of employment. The 2025 rates per bi-weekly paycheck are as follows:

|                        |         |
|------------------------|---------|
| Employee only:         | \$4.38  |
| Employee + Spouse:*    | \$7.37  |
| Employee + Child(ren): | \$7.53  |
| Family:*               | \$11.91 |

## Life Insurance

Restmor offers benefit-eligible employees both a Base Life and an AD&D policy for \$15,000 per policy. Coverage is through BlueCross BlueShield of Illinois and is effective on the first of the month following 30 days of employment. There is a group term life age reduction schedule associated with this coverage which reduces coverage by 35% at age 65, a further reduction of 60% of the original amount at age 70, a further reduction of 75% of the original amount at age

75, and a reduction of 85% of the original amount at age 80. This coverage is free for those employees electing medical benefits. For those employees that do not elect medical coverage, the cost of the life insurance benefits is \$1/paycheck.

## **Short-Term Disability**

Restmor offers benefit-eligible employees short-term disability coverage consisting of 60% of the employee's pay after a 14 day waiting period. Coverage is available for continuous leaves of absence as defined by FMLA and must be certified by a FMLA Physician's Certification Form. Coverage extends no more than 12 weeks from the first date of absence. This coverage is free for those employees electing medical benefits. For those employees that do not elect medical coverage, the cost of short-term disability coverage is \$5/paycheck.

*Please e-mail [careers@acrmorton.org](mailto:careers@acrmorton.org) if you would like plan summaries or any additional information about the benefits listed above.*