



Benefits Philosophy: RedSeal's employees are vitally important to our continued success. Your health, happiness, and well-being are very important to us. We encourage our employees to find an appropriate balance between work and non-work related activities; therefore, we offer a comprehensive benefits program that is structured to assist you in meeting your needs.

EMPLOYEE BENEFITS

RedSeal provides health benefits to eligible employees and their eligible dependents, which includes spouse or domestic partner and children and/or children of domestic partner.

Eighty (80) percent of Insurance premiums are covered by RedSeal.

HEALTH BENEFITS

- ◆ **MEDICAL INSURANCE: 2 Carriers – Several Options;**
 - **Blue Shield of California**
 - PPO Plan, Zero Deductible
 - PPO Savings Plan 2250
 - Access + HMO Plan 10
 - **Kaiser Permanente**
 - **HMO Plan 15-N**
- ◆ **Dental Insurance - Assurant**
 - Comprehensive coverage through Assurant Dental
- ◆ **Vision Insurance – Vision Service Plan (VSP)**
 - Exams, Contacts, Lenses and Frames all generously covered.
- ◆ **Flexible Spending Account Plan**
 - Includes Health and Dependent Care Spending Accounts.
- ◆ **Life and AD&D Insurance - Assurant**
 - Automatic coverage at 1 times annual salary.
- ◆ **Voluntary Life Insurance**
 - Option to purchase additional Life Insurance – **not currently offered.**
- ◆ **Short Term & Long Term Disability - Assurant**
 - Short Term Disability Insurance coverage provided at 60% of salary. Long Term Disability coverage also provided at



60% of salary once Short Term Disability has been exhausted.

RETIREMENT AND SAVINGS

◆ Transamerica 401 (k) Plan

- We offer a variety of Mutual Fund investment options to choose from, through Transamerica, our 401 (k) Plan Administrator.
- Loans: You can take a loan of 50% of your account balance up to a maximum of \$50,000.00

PAID TIME OFF

◆ Holidays

10 paid Holidays

◆ Vacation

Length of Service	Days of Vacation
1-3 years	15
4-6 years	20

ADDITIONAL BENEFITS

◆ Employee Referral Program

- Our best employees have been hired through referrals and we encourage our employees to recommend qualified candidates for employment opportunities here. Employees will receive a \$3,500.00 Bonus for permanent positions and \$500.00 for Contractors if the Referral accepts our Offer and remains employed or under contract for at least 90 days.

◆ Flexible Hours