

## GMT – *Maintenance* Benefit Summary

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### Health Benefits

**Medical Insurance** –AllegiantCare - Cigna Open Access Plan; GMT pays 100% of the premium.

**Total out of pocket in network is \$2,000/\$4,000**

Standard care costs are as follows:

Type of Care	Cost to Member
<b>Preventative Care</b>	\$0 copay
<b>PCP Visit (other than preventative)</b>	\$20 copay/visit
<b>Outpatient Surgical Procedure</b>	\$150 copay/visit
<b>CAT/PET/MRI Scans at outpatient facility</b>	\$100 copay/scan
<b>Routine Lab/X-ray</b>	No charge
<b>Hospital Stay</b>	\$500 copay/admission
<b>Emergency Room</b>	\$100 copay/visit
<b>Annual Deductible (Network Provider)</b>	\$0 Individual/\$0 Family
<b>Annual Deductible (Out-of-Network Provider)</b>	\$250 Individual/\$500 Family
<b>Medical Out-of-Pocket Maximum (Network)</b>	\$2,000 Individual/\$4,000 Family
<b>Medical Out-of-Pocket Maximum (Out-of-Network)</b>	\$4,000 Individual/\$8,000 Family

ALLEGIANTCARE Teamsters RX Prescription Plan Summary:

Benefit	Types of Prescriptions	
	Retail (Up to 30-day supply)	Mail Order (Up to 90-day supply)
Generic	Lower of Usual/Customary or \$15 copay	Lower of Usual/Customary or \$15 copay
Brand Name	\$25 copay	\$25 copay (only available when generic is not available)
Brand Name if Generic is Available	\$25 Brand copay + different between brand and generic	Not available
Specialty Drugs Limited to 30-day supply	Not available through retail	\$25 copay Available through Express Scripts
Diabetic Lancets/Test Strips	Not available through retail	\$15 copay

**Dental Insurance** – AllegiantCare – GMT pays 100% of the premium.

**Vision Insurance** – AllegiantCare Davis Vision – GMT pays 100% of the premium.

**Vision expenses** – GMT reimburses up to a maximum of \$250.00 per employee (including family) for a three year period (tied to the length of the union contract).

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### *Financial Benefits*

**Short Term Disability (STD)** – Principal Insurance Co. – GMT pays 100% of the premium. STD pays you a portion of your wages to help minimize the financial burdens that may result from an extended non-work-related accident or illness.

**Long Term Disability (LTD)** – GMT pays 100% of LTD premium *after 10 years of service*. The purpose of the LTD Plan is to provide continued income to eligible employees in the event he or she is unable to work due to non-work-related injury or illness.

**Life Insurance/ Accidental Death & Disability Insurance** – Lincoln Financial – GMT pays 100% of the premium for a \$50,000 policy per employee. The plan pays a benefit if you die in, or suffer a disability as a result of a covered accident.

**457 Plan** - American Funds - Employee's plan. Upon employment, employees are eligible to make pre-tax contributions via payroll deductions to a 457 retirement plan.

**401(a) Plan** – American Funds - After one year of full-time service (at least 1,000 hours of service), and for employees contributing to the 457 plan, GMT will contribute to a 401(a) retirement plan. A minimum employee contribution of 3% will be matched by GMT at 5%. **After 10 years of service**, employees who contribute 5% to the 457 plan, GMT will contribute 7% to a 401(a) retirement plan.

**Section 125** – Future Planning Associates – The plan is designed to give individuals tax advantages to offset health care and dependent care costs. Employees may set aside up to \$2,750.00 for any ineligible medical, dental, and/or vision expenses the insurance plans do not cover.

For any employee eligible for GMT's health insurance plan who elects to decline coverage, and is covered by their spouse's plan, GMT shall contribute \$2,000 per year to the employee's Section 125 plan. This money may be used to pay for expenses the insurance plan does not cover.

### *Time Away from Work Benefits*

#### **Combined Time Off**

Each Full-time Employee shall earn paid Combined Time Off (CTO) per pay period at a rate based on years of service. Time shall be accrued from date of hire.

Employees will accrue CTO at the following rates (per pay period):

- 1st through 5th year of employment: 8.67 hours
- 6th through 12th year of employment: 10.84 hours
- 13th through 24th year of employment: 12.33 hours

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- 25th through 30th year of employment: 14.50 hours
- 30th year and beyond of employment: 16.00 hours

### *Miscellaneous Benefits*

**Bus Passes** – Employees and their spouses and dependents are eligible for free bus passes. In addition, Vermont Transit offers all GMT employees discounted tickets on their routes as a professional courtesy.

#### **Annual Bonuses**

Perfect Attendance Bonus:       \$250.00

Safety Bonus:                       \$300.00

Maintenance Staff are members of the Teamsters Local 597.

**Uniforms** – GMT provides uniforms, consisting of five pairs of pants and five shirts. A jacket will be issued during appropriate seasons.

**Safety Shoes** – GMT will provide steel-plated safety shoes at its expense to non-probationary employees.

**Tool Allowance** – Mechanics who have been employed continuously for one year shall be eligible for an annual tool allowance of up to \$1,250.00.