

GMT – *Rural Driver’s* Benefit Summary

Health Benefits

Medical Insurance – ALLEGIANT CARE - Cigna Open Access Plan; GMT pays 100% of the premium for employees. Employees with up to and including 10 years of service pay 25% of the premium for dependents. **Total out-of-pocket in network is \$2,000/\$4,000.**

Standard care costs are as follows:

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

ALLEGIANT CARE 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 + difference 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 – ALLEGIANT CARE – GMT pays 100% of the premium for employees.

Vision Insurance – ALLEGIANT CARE Davis Vision – GMT pays 100% of the premium for employees.

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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**Premium Costs for Calendar Year 2022: effective
January 1, 2022**

**Annual Premium Costs and Employee Biweekly
Deductions**

Medical, Prescription, Dental, and Vision Coverage

Coverage Level	Single	Employee and Child(ren)	Employee and Spouse	Family
Annual Premium	\$11,244.00	\$18,336.00	\$23,736.00	\$29,976.00
Employee Deduction	0	\$272.77	\$480.46	\$720.46

Medical and Prescription Coverage

Coverage Level	Single	Employee and Child(ren)	Employee and Spouse	Family
Annual Premium	\$10,632.00	\$16,968.00	\$22,416.00	\$28,068.00
Employee Deduction	0	\$ 243.69	\$453.23	\$ 670.62

Dental and Vision Coverage

Coverage Level	Single	Employee and Child(ren)	Employee and Spouse	Family
Annual Premium	\$612.00	\$ 1,368.00	\$1,320.00	\$ 1,908.00
Employee Deduction	0	\$29.08	\$27.23	\$ 49.85

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 1 year 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.

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Life Insurance/ Accidental Death & Disability Insurance – Principal Insurance Co – 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 \$2,500.00 for any ineligible medical, dental, and/or vision expenses the insurance plans do not cover.

For any Employee eligible for the health insurance plan noted herein, who elects to forego coverage in said health insurance plan, Employer shall contribute two thousand five hundred dollars (\$2,500) per year to be split into 26 payments added to the employee's paycheck.

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
- 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.

Uniforms – GMT provides uniforms, consisting of 4 pairs of pants, 4 pairs of shorts, 6 long-sleeve and 6 short-sleeve shirts, and 1 cap. Every three years, GMT will provide a full-time employee with 1 summer jacket, 1 winter jacket and 1 fleece vest.

Shoe Reimbursement - \$120.00 per fiscal year for shoes

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Annual Bonuses

Perfect Attendance Bonus: \$250.00

Safety Bonus: \$350.00

Drivers are members of the Teamsters Local 597.