

INSURANCE

RAILS offers medical, dental, vision, life insurance, and disability insurance plans. Plan descriptions that explain coverage of many of the benefits in detail are available from Human Resources.

RAILS offers health insurance benefits to full-time and part-time employees. RAILS will pay the majority of the premium for employee-only coverage for full-time employees. Employees who are scheduled to work a minimum of 30 hours per week are eligible for full-time insurance benefits effective the first of the month following their date of hire. Part-time employees who are normally scheduled to work at least 20 hours per week are eligible for dental, vision, and life insurance benefits after one year of service, at their own expense. Family members may also be eligible to participate in the plan. Part-time employees scheduled to work less than 20 hours per week are not eligible for insurance benefits. Should an employee choose to participate in the plan, the employee's portion of the premium will automatically be deducted from the employee's paycheck. Premiums will be deducted across the first and second payrolls of each month. The Human Resources department will provide specific enrollment and plan information when an employee becomes eligible to participate.