

## INSURANCE

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. Part-time employees who are normally scheduled to work at least 20 hours per week are eligible for dental and vision insurance benefits after one year of service, at their own expense. Family members may also be eligible to participate in the plan. ~~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.~~ 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.

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.