Benefits for the Part-Time Team Member



Part-Time Medical Benefits

To qualify for part-time medical benefits, a team member must work an average of 30 or more hours per week over a six month measurement period. We offer part-time team members our Light medical plan only. Information about the Light medical plan is available on the <u>Hub</u> under Benefits > Benefit Plans, or at www.ruan.com/benefits. Note that higher levels of medical coverage, dental, vision, life and disability benefits are reserved for full-time workers.

Initial New-Hire Measurement Period

For new-hires, the Benefits Department will monitor your hours worked during your first 6 months of service. If you average 30 or more hours per week during this initial measurement period, you will qualify for our part-time medical benefit plan. Coverage will become effective on the first day of the month following a 60 day administrative/enrollment period. You will be notified of your new benefits eligibility via e-mail along with a link to the https://my.adp.com site to enroll.

Ongoing Measurement Periods

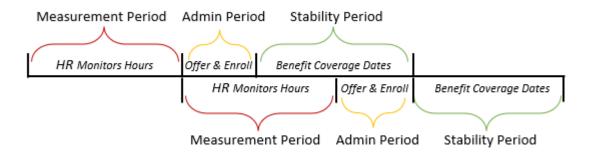
Your hours will be tracked during our semi-annual measurement periods:

- April 3rd October 2nd, followed by 90 day administrative period, for coverage dates January 1st June 30th
- October 3rd April 2nd, followed by 90 day administrative period, for coverage dates July 1st December 31st

Length of Part-Time Medical Coverage

Because we use a six month look-back period, once you qualify you are guaranteed an equal amount of coverage time (six months) called a stability period—provided there is no termination of employment or work stoppage greater than 90 days. During this stability period Ruan will continue to monitor your hours. If you maintain the minimum 30 hours per week average, you will be allowed to continue your coverage during the next stability period; if your average falls below the 30 hour threshold you will become ineligible and your coverage will end.

Example: Part-Time Medical Benefits Timeline



What if I started out as a full-time employee and change my status to part-time?

If you had been working full time hours, therefore averaging more than the 30 hours threshold, you will immediately qualify for the Light medical plan. An offer to enroll in this part-time medical option will be e-mailed to you along with a link to the https://my.adp.com site so you may sign up. HR will continue to monitor your hours worked for eligibility in the next semi-annual review period. Note that with the loss of group benefits due to a reduction of hours to part-time status, you may be eligible for COBRA continuation. COBRA allows you to keep your prior medical plan, dental, and/or vision coverage on a month by month basis for up to 18 months. Look for a COBRA enrollment notice from our third party administrator, EBC, in approximately two to three weeks after your transition to part-time status.

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Ruan 401(k) Retirement

Part-time employees, except World Food Prize Tour Guides, are subject to the same eligibility rules, enrollment options, and matching contributions as full-time workers. If you were previously full-time and switch to part-time, any 401(k) elections will remain in place until you voluntarily change it.

World Food Prize Tour Guides are ineligible to participate in the 401k program.

Vacation/Paid Time Off

All Interns, IT Apprentices, World Food Prize Tour Guides, plus part-time drivers, office staff, technicians, and warehouse working *less than 20 hours per week* do not qualify for paid time off benefits. If you were previously full-time and then switch to part-time status, all earned but unused PTO will be paid out to you; unused Flex Days will not.

Part-time office staff, technicians, and warehouse workers who work a *minimum of 20 hours per week* are eligible for the paid time off plans listed below and will accrue ½ of the rate listed in policy <u>HR 302: Paid Time Off</u>:

Office Staff: Paid Holidays, PTO, Flex Days

Technicians: Paid Holidays, PTO

Warehouse: Paid Holidays, PTO (Warehouse Supervisors are classified as Office Staff)

What if I started out as a full-time employee and change my status to part-time (20+ hours per week)? Your accrual rate will be adjusted. Flex Days are adjusted to ½ of your flex time balance. Any Earned PTO, up to the maximum 1½ times your new part-time annual amount, will remain in your time off bank; balances over the part-time maximum accrual will be paid out.

Questions?

Call the HR Hotline at 800-845-6675 option 4 or e-mail benefits@ruan.com.