

# 2026 Benefit Highlights



## Medical Insurance

Full-time employees are eligible for benefits on the **1<sup>st</sup> of the month following date of hire.** RTS offers two medical plan options through Cigna.

Both plans include:

- The **same nationwide network** of doctors and hospitals
- The **same covered medical services and prescriptions**
- \$0 telemedicine** through MDLive

The plans differ only in **how costs are structured** .

	\$1,500 PPO	\$3,500 PPO w/HSA
Premiums	Higher per -paycheck cost	Lower per -paycheck cost
Copays	Office Visit: \$30 / ER: \$250 / Urgent Care: \$75	Cigna Discounted Rate (Varies)
HSA Eligibility	Not eligible	Eligible for HSA
RTS HSA Contribution	None	\$500 (employee -only) or \$1,000 (family) Additional \$500 Wellness credit available
Deductible	\$1,500 individual / \$3,000 family	\$3,500 individual / \$7,000 family
Out-of-Pocket Max	\$5,000 individual / \$10,000 family	\$5,000 individual / \$10,000 family

## Additional Benefits

- 401k (Roth & Traditional) with 50% match up to 6% of pay, 100% vested immediately
- Short-Term Disability (Company - Paid)
- PTO, Paid Parental, Holiday & Bereavement Leave (Salaried Employees Only)
- Life Insurance (Company -Paid)
- Vision, Supplemental Life, Long -Term Disability & Accident Insurance Available
- Dependent Care FSA Available