



COMPANY BENEFITS

Regular, Full-time Employees

Health & Dental Insurance

Health and dental insurance is provided through the Pueblo Healthcare, Cofinity, or First Health network, depending on residence. Current employee costs:

- Single coverage (employee only) = 1.85% of gross pay.
- Single plus one = 2.9% of gross pay + an additional \$700 per year
- Family = 4.2% of gross pay + additional \$1,000 per year

The Company pays the remainder.

Life Insurance

The AAR provides employees with term life insurance equal to twice the employee's salary. This insurance is available only for the employee.

Accident Insurance

In addition to life insurance, employees are covered for accident insurance equal to twice their annual salary while they are on Association business away from home or office on a 24-hour basis.

Railroad Retirement

AAR employees pay into Railroad Retirement, not Social Security. Railroad Retirement works in conjunction with Social Security — when employees leave the employment of the AAR, they cannot withdraw their retirement contributions. This money stays in the fund until retirement age, at which time it combines with Social Security, and vice-versa.

Two tiers are deducted from employee's earnings:

- Tier I is identical to the amount taken out under Social Security, which is currently 6.2%. Tier I has an additional amount taken out for Medicare contributions, 1.45%, for a total of 7.65% for Tier 1.
- Tier II is an additional 3.9% that is taken out only for Railroad Retirement.

Employees are vested after 5 years of accumulated railroad service.

401(k) Program

Employees are eligible to contribute funds to the company's 401(k) program after one continuous month of TTCI service as a full-time employee. For the first 6%, TTCI will match 50 cents for every dollar the employee contributes. New employees must have 12 months of service to receive the matching funds.



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Vacation

New employees earn 1 day vacation for each **full** calendar month worked, not to exceed 10 days a year. At the start of their 5th calendar year, employees earn 15 days of vacation a year. At 15 years, they earn 20 days per year and at 25 years they earn 25 days per year.

All earned vacation time must be used before year-end. It cannot be carried over into the next year.

Tuition Assistance

Eligibility: After 6 months as a full-time employee, he or she is eligible to participate in the company's tuition assistance program. This is designed to financially assist employees who wish to improve their job-related skills or career opportunities. *Advance approval is required.* Assistance is available only for tuition, associated lab fees, and books, not to exceed \$5,000 each school year.

Sick Leave

New employees will accrue 8 hours sick leave for each full calendar month worked during the first year. (After 1 year, leave is awarded in lump sum every Jan. 1) Sick leave can be accrued and carried over each year up to a maximum of 640 hours.

Family & Medical Leave

Eligible TTCI employees are entitled to 12 workweeks of unpaid family leave and 12 workweeks of unpaid medical leave during any 12-month period.

Salary Continuation Program

TTCI provides a salary continuation program for full-time employees who suffer serious illnesses that require their continuous confinement for 10 or more working days. Under this program, employees receive full pay for 30-180 calendar days depending on the length of their creditable service. Disabled employees receiving salary under the salary continuation program continue to receive the same fringe benefits as active employees, including medical, dental, and life insurance at no cost.



COMPANY BENEFITS (continued)

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Long-Term Disability Program

Should an employee continue to be disabled beyond a 180-day period, the disabled employee may receive a benefit under the long-term disability insurance plan, which together with Railroad Retirement and other available disability benefits, will reimburse the employee with at least 60 percent of his/her salary as long as the disability continues or until he/she reaches retirement age.

Employee Assistance Program

Provides professional and confidential assistance to employees who are suffering personal problems. This is paid for by the company.

AAR Pension Plan

A new pension plan is currently under development by the AAR.

Flexible Benefits

Employees may purchase additional life, accident, and medical insurance for themselves and family members, through The Colonial Insurance Company. Premiums are paid through payroll deduction.

Employees may also set aside pre-tax money to be used for dependent/adult care or health care. This is also done through payroll deduction.

**Send résumé to:
Attn: Paula Martinez
Human Resources Manager
55500 DOT Road
Pueblo, CO 81001**