



5571 ALLOY SOUTH • MISSOULA, MT 59808-8413 • (406) 721-9267 • FAX (406) 721-9394

HEALTH & RETIREMENT BENEFITS

All employees of Riverside Contracting are automatically enrolled in the Montana Contractors Association (MCA) Health & Retirement Trust once they begin working. All benefits are contributed to MCA by Riverside as follows (the following health care rates are effective January 1, 2013):

ALL POSITIONS COVERED BY MONTANA DAVIS BACON: (On the project)

Laborers:

Benefits

Health	\$5.75
Retirement	<u>\$2.30</u>
Total Per Hour	\$8.05

Truck Drivers:

Benefits

Health	\$5.75
Retirement	<u>\$3.41</u>
Total Per Hour	\$9.16

Operators:

Benefits

Health	\$5.75
Retirement	<u>\$3.55</u>
Total Per Hour	\$9.30

Carpenters:

Benefits

Health	\$5.75
Retirement	<u>\$4.40</u>
Total Per Hour	\$10.15

ALL OTHER HOURLY POSITIONS AND ALL WYOMING PROJECTS

Includes: Shop Workers, Mobilization, Wyoming, Private work, Clerical:

Health	\$5.75
Retirement	<u>\$2.00</u>
Total	\$7.75 Per Hour

SALARIED

Health	\$795.00 per month
Retirement averages	approximately 9% of gross wages.

NOTE: EMPLOYEES PAID ON COMMISSION - Gross wages will be divided by \$27.27 to determine the number of hours each pay period. Commission employees will get benefits of \$7.75 per hour.

All hourly employees must work at least 120 hours per month in order to remain eligible for health insurance. Any hours in excess of 120 per month will go into an hour bank to be reserved for a later date to maintain the health insurance when the employee is working less than 120 hours in a month. The hour bank cannot exceed 720 hours - 6 months of coverage. New hourly employees must work at least 240 hours before becoming eligible for health insurance - coverage would begin on the first day of the month following the accumulation of 240 hours to your account at the MCA. Contact Mary Jo @ (406) 721-9267 if further information is needed.