



## HEALTH & RETIREMENT BENEFITS

All employees of Riverside Contracting are enrolled in the Montana Contractors Association (MCA) Health & Retirement Trust once they begin working. All benefits are contributed directly to the MCA by Riverside as follows (rates listed are per hour unless otherwise specified):

### POSITIONS COVERED BY MONTANA DAVIS BACON:

	<u>Laborers</u>	<u>Truck Drivers</u>	<u>Operators</u>	<u>Carpenters</u>
Health	\$8.00	\$8.00	\$8.00	\$8.00
Retirement	<u>\$2.00</u>	<u>\$2.16</u>	<u>\$2.40</u>	<u>\$3.82</u>
Total Per Hour	\$10.00	\$10.16	\$10.40	\$11.82

### ALL WYOMING PROJECTS AND OTHER HOURLY POSITIONS:

	<u>Includes Wyoming Projects, Shop Labor, Mobilization, Private Work, and Clerical Work</u>
Health	\$8.00
Retirement	<u>\$2.00</u>
Total Per Hour	\$10.00

### SALARIED POSITIONS:

	<u>Salaried</u>
Health	\$1,225.00 per month
Retirement	averages approximately 6% of gross wages

NOTE: EMPLOYEES PAID ON COMMISSION - Gross wages will be divided by \$31.72 to determine the number of hours each pay period. Commission employees will receive benefits totaling \$10.00 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 600 hours - 5 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 second month following the accumulation of 240 hours to your account at the MCA. Please contact MCA Trusts at (406) 256-9910 or Karen at (406) 721-9267 if further information is needed.