## Agency Name

# Transit Policies and Procedures

Subject	Worker's Compensation, Benefits, & Overtime
Section	Personnel
Effective Date	
Approved By	
Approval Date	

#### Purpose

Develop a written policy regarding worker's compensation, benefits, and overtime.

#### **Definitions**

*Worker's Compensation:* An insurance that offers employees recompense for injuries or disabilities sustained as a result of their employment.

*Benefits:* Indirect, non-cash, or cash compensation paid to an employee above and beyond regular salary or wages.

Overtime: Additional hours worked outside of the normal shift.

#### **Procedure**

Create a written policy to clarify the details of worker's compensation, benefits, and overtime. The following items should be considered for inclusion in the policy:

- Worker's compensation benefits can be received if an injury or illness are a direct result of employment. Worker's compensation benefits include partial payment of lost wages and/or payment of required medical treatment. The benefit amount is determined by the insurance company in accordance with state law.
- An insurance benefits package is offered to full-time employees. The health insurance package includes major medical insurance, prescription drug insurance, dental insurance (optional), and vision insurance (optional). Optional accident insurance and critical care insurance are also offered. The Agency pays a portion of the health insurance premiums for employees. Employees pay the remainder of their premiums and any dependent health insurance premiums. Insurance premiums and optional insurance are paid through payroll deduction.
- The agency provides life insurance for all full-time employees in the amount of \$XX,XXX. This premium is fully paid by the agency. If an employee prefers more coverage, the additional premium will be deducted through payroll.
- Participation in the Agency's 401-K Plan is offered to all full-time employees who have been employed for at least 30 days. Each employee may contribute to a traditional pretax 401-K or after-tax Roth 401-K through payroll deduction not to exceed the maximum allowed by the IRS. The Agency will match each employee's contribution up to X percent.

- Overtime pay of 1.5 times the hourly rate will be provided to non-salaried employees who work over 40 hours in a work week. A work week is defined as Sunday through Saturday.
- All full-time and part-time employees are eligible for the following paid holidays:
  - o New Year's Day
  - o Martin Luther King Jr. Day
  - o Presidents' Day
  - o Memorial Day
  - o Independence Day
  - o Labor Day
  - o Veterans Day
  - o Thanksgiving Day
  - o Christmas Day

### **Responsibilities**

The human resources department is responsible for enrolling employees in the Agency's benefits package and for administering any worker's compensation claims. The payroll department is responsible for ensuring that all benefit premiums are accurately deducted from employee paychecks and that overtime is properly paid when due.