

Benefits Summary



Engineering + Consulting

| Benefit | Payroll Contribution | Eligibility | Benefit Description |
|---|--|------------------------------------|---|
| HEALTH BENEFITS | | | |
| Group Medical Insurance Choice: HSA Qualified HDHP Consumer Advantage PPO Employee (EE) EE + Spouse EE + Child(ren) Family | 100% Company Paid 100% Company Paid 100% Company Paid 100% Company Paid | Immediately | <ul style="list-style-type: none"> • Provider: Great-West Healthcare • Basic/Major Medical and Hospitalization • Prescription co-pay • Open Access – no need to choose a Primary Care Physician; no referral for specialist care • <u>Employee responsible for</u> Co-pays, deductibles & co-insurance |
| Group Dental Insurance Employee (EE) EE + Spouse EE + Child(ren) Family | 100% Company Paid 100% Company Paid 100% Company Paid 100% Company Paid | First of month following hire date | <ul style="list-style-type: none"> • Provider: MetLife • Preventative basic service @ 100%: Oral exams, X-rays, cleanings, topical fluoride treatment • Basic Services @ 80%: Periodontics, space maintainers, Endodontics, oral surgery, fillings, routine extractions, denture repair & adjust, appliances for children, prefabricated stainless steel crowns. • Major Services; Coverage @ 50%: crowns, inlays, onlays, bridgework, dentures • Orthodontia; Coverage @ 50%, Children thru 18 years of age; \$1,500 lifetime maximum. • Employee responsible for co-pays, deductible and co-insurance |
| Vision Insurance Employee (EE) EE + Spouse EE + Child(ren) Family | 100% Company Paid 100% Company Paid 100% Company Paid 100% Company Paid | Date of Hire | <ul style="list-style-type: none"> • Provider: Great-West • Eye exams and eyeglass lenses/frames or contact lenses covered (every 12 mos.) at a maximum level of: + \$45.00 for eye examinations + \$80.00 for eyeglass lenses and frames or contact lenses |
| Short-Term Disability (STD) | 100% Company Paid | First of month following hire date | Income protection for illnesses or disabilities beginning on the 15 th day after injury or sickness. Plan pays 67% of weekly salary to a maximum of \$2,500/week up to 12 weeks. |
| Long-Term Disability (LTD) | 100% Company Paid | First of month following hire date | <ul style="list-style-type: none"> • Provider: Mass Mutual • Eligible after 90 days of no work; continues through the employee's 65th birthday • Mass Mutual will pay a maximum monthly amount of \$3,000 for total disability and \$1,500 for partial disability • Employee can increase benefit at his/her own expense • LTD benefit is portable upon termination at the employees own expense |
| Workers Compensation | 100% Company Paid | Date of Hire | Covers job-related illnesses or injuries. You are covered wherever you work – at a client site or at the home office. |
| SURVIVOR INCOME | | | |
| Life Insurance (Age related) | 100% Company Paid | Date of Hire | Great-West Healthcare - Benefit is paid if you die for any reason at a Principal Sum of \$30,000.00 Policy cannot be increased or used to cover dependents. |
| Employee Accidental Death & Dismemberment | 100% Company Paid | Date of Hire | Age related. Policy is portable if employee were to terminate employment. Eligible after 90 days of no work; continues through the employee's 65 th birthday |

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| COMPENSATORY TIME | | | | |
| PTO (Inclusive of vacation, personal time, illness or time off to care for dependents) | 100% Company Paid | Accrual begin in the first full pay period. PTO is not pro-rated for the first partial pay period. | <i>Years of Service</i> Years 1 thru 5 | <i>Annual Accrual</i> 168 hours /Rate: 7.000 |
| | | | 5 or more years | 208 hours /Rate: 8.667 |
| Holidays | 100% Company Paid | Immediate | New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, the Friday following, Thanksgiving, & Christmas Day. | |
| Bereavement Absence | 100% Company Paid | Immediate | Up to 3 days per occasion for death in immediate family | |
| Jury Duty | 100% Company Paid | Immediate | Full pay; employee entitled to fees received for first 3 days | |
| RETIREMENT PROGRAM | | | | |
| 401(k) Savings Plan | You may contribute up to the federal limit of \$16,500 of your pre-tax earnings into a tax-deferred pay-roll deduction savings plan. JMHC will match 50% of employees' contribution up to the federal limit. Maximum catch-up contributions for employees over 50 years of age - \$5,500 for 2009. | Eligible to contribute on the first payroll after start date; matching on 6 year vesting schedule starting on employees' first anniversary date. Employee contributions are always 100% vested. | Matching employer contribution and federal and state taxes on contributions are deferred until savings are withdrawn. Plan Administrator: Great West Retirement Services | |
| CAREER DEVELOPMENT | | | | |
| Education Reimbursement | | 6 months (provided the employee meets the respective state residency requirements, if applicable) Tuition, fees and books covered. | Provided for job-related approved degree programs. Reimbursement based on a grade semester grade average of at least a "B". Undergraduate degree: Up to \$5,200/year | |
| OTHER PROGRAMS | | | | |
| IRS 125 Cafeteria Compensation Plan (Flexible Benefits) | Contribution: Employee Fees paid by: Company | First of month following hire date | Pretax program for medical, insurance premiums, and dependent care costs | |
| Paternity Benefit | 100% Company Paid | 12 months | JMHC will grant the secondary care giver full pay and benefits for a maximum period of one week (5 business days). | |
| Employee Referral | | Immediate | \$1,000.00 | |
| Other Coverage: Naturapath, Nutritionist, Massage Therapist, Acupuncture | | Immediate | 20% discount for payment at time of service when using an in network provider through Great-west Healthcare | |
| CostCo, BJ's or Sams Club Memberships | 100% Company Paid | Immediate | Option of an annual membership to either CostCo, BJ's or Sams Club | |

Revised: February 23, 2009

The outlined benefits are available to all regular full-time employees of Hyde Engineering + Consulting, Inc. Benefits are subject to change without notice.

Where a particular state gives employees additional rights, Hyde will comply with those laws.