



Employee Benefits Overview



At Stockell Consulting, we understand how important benefits are to you and your family. That's why we offer a solid benefits package for healthcare, dental, and vision coverage; long-term financial security; and the paid time off you deserve to spend quality time with your family and friends.

Highlights of the employee benefit package include:

- A choice of health plans through Anthem
- Available Dental and Vision coverages
- Section 125 (Flexible Spending Account) option
- 401k/Roth Plans (discretionary corporate matching)
- Short Term and Long Term Disability coverage
- Core and Voluntary Life Insurance options
- Paid Time Off (PTO) for all salaried employees
- Employee Referral Program



Whether you are considering a future with Stockell Consulting or already have joined our winning team, I invite you to spend a little time reviewing the Stockell Consulting employee benefits information.

If you have any questions, feel free to contact our Human Resources department at hr@stockell.com.

Thanks for your interest in a career with Stockell Consulting!

Sincerely,

Mark

Mark Tiemann
President and COO



Employee Benefits Overview

Stockell Consulting provides our **salaried and hourly full-time employees** with a choice of two solid health-care plan options from Anthem; a proven leader in the healthcare insurance coverage industry.

Anthem offers the full spectrum of health benefit programs for individuals, employers and Medicare and Medicaid beneficiaries. The following chart compares Anthem base plan and buy-up option, both in-network and out-of-network benefits.

Services	Base Plan - E3 RX AH		Buy-Up Option - 8 RX AJ	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Physician Visit Individual/Family	100% after deductible	70% after deductible	\$25/\$50 copay	70% after deductible
Deductible Individual/Family	\$2,600/\$5,200	\$5,000/\$10,000	\$2,500/\$7,500	\$5,000/\$15,000
Hospitalization	100% after deductible	70% after deductible	100%	70% after deductible
Preventive Care	100%	70% after deductible	100%	70% after deductible
Emergency Room	100% after deductible	70% after deductible	\$250 copay	\$250 copay
Out-of-Pocket Max Individual/Family	\$3,500/\$7,000	\$10,000/\$20,000	\$6,000/\$12,000	\$12,000/\$24,000
Prescription Drugs	Retail: \$10/\$35/\$60/25% to \$200 Max Mail: \$10/\$90/\$180/25% to \$200 Max <i>Starts after \$2,600 deductible. met</i>	50% Diabetic and asthma supplies not covered except for diabetic test strips.	Retail: \$15/\$45/\$75/25% to \$200 Max Mail: \$15/\$112/\$225/25% to \$200 Max	50% Diabetic and asthma supplies not covered except for diabetic test strips.

Stockell offers a Healthcare Reimbursement Account (HRA) to eligible employees enrolled in either of the medical plans. This program allows for reimbursement of a portion of your medical deductible expenses. You are automatically signed up for this HRA when you enroll in the medical plan as there is no cost to you.

HRA Reimbursement for both base plan (E3 RX AH) and buy-up plan (8 RX AJ)

- Employee Only – Stockell will reimburse, through the HRA, deductible expenses you incur from \$1,001 - \$2,000.
- Employee/Spouse, Employee/Child(ren), and Family – Stockell will reimburse, through the HRA, deductible expenses you incur from \$2,001 - \$4,000.

The maximum reimbursable each calendar year is \$1,000 for employee, plus \$1,000 for combined dependents. Claims can be submitted up to the grace period of 90 days after the plan year ends.

To recap, HRA total reimbursement is \$1000 for employee only coverage, and HRA total reimbursement is \$2000 for employee/spouse, employee/child(ren) and family coverage.



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Section 125 Cafeteria Plan (Flexible Spending Account)

Stockell Consulting provides our **salaried and hourly full-time employees** with the option of enrolling in its Section 125 Cafeteria Plan, pre-tax flexible spending account (FSA). A health care FSA is used to reimburse out-of-pocket medical/dental expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work.

401(k) Plan with Discretionary Company Match

Managed and administered by John Hancock, the Stockell Consulting 401(k) plan enables both **salaried and hourly employees** to set aside pre-tax dollars or Roth after-tax dollars into their choice of investment options (stocks, bonds, etc.).

Short Term and Long Term Disability Coverage

All **salaried and hourly full-time employees** are eligible to enroll in Stockell Consulting's Short Term (90 days or less) and Long Term (beyond 90 days) Disability Insurance program.

Core and Voluntary Life Insurance Options

All **salaried and hourly full-time employees** are enrolled in Stockell Consulting's Group Life insurance plan. In addition, Stockell Consulting offers a Voluntary Life insurance plan.

Paid Time Off (PTO)

All Stockell Consulting **salaried employees** earn and accumulate Paid Time Off (PTO) based on length of service. PTO is earned and accrued as follows:

Years of Service	PTO Days Earned Per Year	PTO Accrual Rate
0 through completion of 5 years	23 days	7.08 hours per pay period
5 through completion of 10 years	28 days	8.62 hours per pay period
Greater than 10 years	33 days	10.15 hours per pay period

Employee Referral Program

At Stockell Consulting, we are always looking for highly qualified, experienced professionals both to service the needs of our clients and our own internal efforts. Our Employee Referral Program features up to a \$1,000.00 reward if the referred party joins the company and remains employed for at least 90 days.