



2488 North Landing Road, Suite 111  
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757.721.5040 | Fax: 757.689.0123

## Klett Consulting Group, Inc. Employee Benefits

**Insurance Benefits:** KCG employees have the option to enroll in medical and dental health insurance plans. KCG also offers eligible employees programs for life insurance and disability coverage.

**Health Insurance:** KCG employees may choose to enroll into an Anthem medical PPO insurance plan. KCG will cover 60% of the employee's medical insurance premium; the remainder is funded through employee payroll withholdings.

**Vision & Special Programs:** As an added benefit through Anthem's medical insurance coverage, enrolled employees are covered for eye exams and additionally are offered significant discounts on prescription and non-prescription eyewear, contact lenses, and other products and services.

Klett Consulting Group also provides a separate vision plan for employees. Eligible KCG employees have the option to enroll into a VSP program that is 100% funded by the company for the employee's coverage and the employee has the option to enroll their family members.

**Dental Insurance:** Eligible KCG employees have the option to enroll into a Delta Dental program that is 100% funded by the company for the employee's coverage and the employee has the option to enroll their family members. This dental plan provides 100% coverage for certain preventative services, at least 80% coverage for minor services, and at least 50% coverage for major services. Minor and major services are subject to an annual deductible.

**Employee Assistance Program (EAP):** Employees and family members have an EAP available for confidential assistance with personal or work-related problems. There are no costs to the employee or family member for any services provided directly by the EAP including short-term counseling. The EAP offers confidential and free professional guidance to help employees and their families find solutions to assist in a wide range of topics and difficult situations such as:

- Marital, family, and relationship issues
- Workplace performance and conflicts
- Alcohol and substance use and abuse
- Depression and mental health concerns
- Grief, loss, stress, and life changes
- Financial worries and legal issues
- Parent/child care
- Gift/shopping services
- Entertainment arrangements
- Prenatal programs
- Resources for seniors
- Party and event planning
- Travel coordination
- Information services

**Life Insurance Plans:** Eligible KCG employees are provided with a group life insurance policy through Hartford funded 100% by the company. The policy amounts are driven by age due to Hartford Group Life Insurance Policy. However, the policy amounts are guaranteed regardless of health condition. KCG employee coverage will be as follows:

- Those under the age of 65 will receive 1 times your salary to a max of \$50,000.00 in coverage.



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- Those who are or will become 65 will receive \$32,500.00 in coverage.
- Those who are or will become 70 or older will get \$25,000.00 in coverage.

**Income Protection:** Eligible KCG employees are protected by a short-term disability plan, long-term disability plan, and workman's compensation to maintain a stable income level in case an employee becomes disabled as a result of injury or illness.

**Paid Time Off (PTO):** Eligible KCG employees earn PTO according to calendar year as follows:

- Immediately upon hire, eligible KCG employees will begin to earn 6.67 hours of PTO each month, up to a maximum of 80 hours of PTO annually.
- After 3 full anniversary years, eligible KCG employees will begin to earn 10 hours of PTO each month, up to a maximum of 120 hours of PTO annually.

**Personal Days:** Upon the first day of the new quarter (calendar year) of employment, eligible KCG employees will begin to earn one paid personal day per quarter up to a maximum of 4 paid personal days annually. Personal days are calculated according to the calendar year.

**Holidays:** Eligible KCG employees will be granted 10 paid holidays per year. The paid holidays include: Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Christmas Day, New Year's Day, Martin Luther King Jr. Day and President's Day.

**Bereavement Leave:** Eligible KCG employees are eligible immediately upon hire for 2 paid days leave for the death of an immediate family member and one paid day leave for other family members.

**Unpaid Leave:** KCG employees are granted unpaid leave to attend or participate in a court proceeding, jury duty, or fulfill military obligations in accordance with state law.

**Retirement Plan:** Eligible KCG employees may choose to participate in a 401K retirement investment plan in the first quarter following their six-month employment anniversary. KCG will match up to 4% based on the employees' contribution.

**Education Assistance:** Eligible KCG employees may receive 50% of tuition reimbursement up to \$2,500 per year with company pre-approval of academic courses and the maintenance of the equivalent of a 3.0 (on a 4.0 scale) or better GPA.

**Professional Development:** Eligible KCG employees may be reimbursed up to 100% to attend pre-approved job-related seminars.