



Klett Consulting Group, Inc. Employee Benefits

Health Insurance: Eligible KCG employees may choose to enroll into a medical insurance plan. KCG will cover 60% of the employee's medical insurance premium; the remainder is funded through employee payroll withholdings. The employee has the option to enroll their family members - the expense would also be funded through employee payroll withholdings.

Vision Insurance: Eligible KCG employees may choose to enroll into a vision coverage 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 may choose to enroll into a dental coverage 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.

Life Insurance Plans: Eligible KCG employees are provided with a group life insurance policy through MetLife. The policy is funded 100% by the company. The policy amounts are driven by age, 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 \$50,000.00 in coverage.
- Those who are or will become 65 will receive \$32,500.00 in coverage.
- Those who are or will become 70 or older will receive \$20,000.00 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 6.66 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: New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, and Christmas Day.

401K Plan: KCG employees become eligible to participate on the first of the quarter following the completion of 6 months service. All funds are immediately vested.

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.

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.