

Expert Consultants is a great company to work for, a place where many of the benefits of working for a small and innovative company can be realized. Please take a moment to consider some of our pluses:

- **Open communication channels:** When you have an issue, you can talk directly with the president and CEO, Mike Long. He is directly involved with the hands-on running of the business and very interested in employee concerns.
- **Diversity of work:** While we are primarily government contractors, it is not the limit of our scope. Rather, Expert Consultants is working on several projects with commercial applications. Take a look at our website, www.eci-usa.net to see what is in the works.
- **Employee appreciation:** It is our goal for our company to come together as a whole once per quarter in a comfortable setting, namely a nice restaurant. This is our opportunity to build ties and solidify our vision as a company working together.
- **New employee referrals:** When an employee refers a person to us, and that person is not only hired but works one year for the company, we are happy to offer a bonus as a thank you for the referral. The bonus will be paid each year that the person continues to work for ECI. Our company is as good as the people working with us, and quality referrals are a great way to grow.
- **Employee satisfaction:** It is our commitment to meet our employees' needs. Our people are not just numbers or a "warm body". To the best of our abilities we work to accommodate the preferences and needs of each person.
- **Benefits:** Our benefits package includes reputable companies with exceptional coverage. As you read on, we hope you will see that the benefits are created with the employees' best interest at the forefront.

Expert Consultants is pleased to offer a comprehensive benefits package that includes health insurance, a Flexible Spending Account, a 401K plan, short and long term disability, and life insurance for every full-time employee.



Health Insurance

We offer the CareFirst BlueChoice Open Access plan to our employees. Health insurance is fully funded by the company for all full-time employees and their family. The plan spans a range of services from preventative check-ups to chiropractic, and includes prescriptions, dental and vision. This benefit commences on the day of hire with no waiting period. Detailed coverage information is available at the website www.carefirst.com.

CareFirst BlueChoice Open Access Services	
Physician Visits	<ul style="list-style-type: none"> • \$20 Copayment In-Network Primary Care Physician • \$30 Copayment In-Network Specialist <p style="text-align: right;"><i>AFTER DEDUCTIBLE IS MET</i></p>
Deductible	<ul style="list-style-type: none"> • \$1200 for employee only single coverage • \$2400 for all other levels of coverage • Fully funded by ECI
Emergency Services	<ul style="list-style-type: none"> • \$100 Copayment (covered by deductible) Waived if admitted to hospital
Prescription Drugs	<ul style="list-style-type: none"> • \$0 Copayment for generic drugs • \$25 Copayment for preferred brand drugs • \$45 Copayment for brand name drugs • Maintenance drugs up to a 90 day supply are available for twice your copay through mail service or retail pharmacy <p style="text-align: right;"><i>AFTER DEDUCTIBLE IS MET</i></p>
Dental	<ul style="list-style-type: none"> • Preventative & Diagnostic Services No Charge from participating dentist • Basic Services 20% of Allowed Benefit • Major Services 50% of Allowed Benefit • \$1500 orthodontics coverage <p style="text-align: right;"><i>AFTER DEDUCTIBLE IS MET</i></p>
Vision	<ul style="list-style-type: none"> • Davis Blue Vision Plan

A Flexible Spending Account is also available to our employees that allows pre-tax deductions to be made from their pay and applied to a spending account for medical, dental, vision, and dependent care expenses not covered by insurance.

Retirement Plan

We offer a 401K plan through The Hartford. Full-time employees are eligible for participation and can make contributions in a variety of funds. ECI will contribute 5% of your gross earnings to your 401K under the Safe Harbor provision, even if you elect not to contribute. All employees are fully vested immediately. Further information can be obtained online at retire.hartfordlife.com. To enroll or receive more information, please contact the ECI office.

Disability Insurance

We offer a group insurance plan underwritten by Guardian, which is paid in full for full-time employees. Short-term disability allows up to 13 weeks of pay based on 60% of your income with \$2,000/wk max. Coverage begins on the first day of an accident or the eighth day of an illness. Long-term disability is available after 90 days to the age of 65 and allows a maximum of \$7,500 a month.

Life Insurance

Life insurance is also underwritten by Guardian and covers 1X your salary with \$200,000 max.

Thank you so much for your interest in Expert Consultants. If further information is required, please do not hesitate to call our benefits administrator, Joanna Martin, at 240-379-7633 or email at jmartin@eci-usa.net.