

2019 Benefits Guide

For more detailed benefit
information, go to:

- GEI Connections
- Employee Resources
- Benefits



Consulting
Engineers and
Scientists

The employee benefits made available to you through GEI Consultants, Inc. (GEI) have evolved by listening to our people, and by making it a top priority to offer you the most comprehensive benefit package possible. The information in this brochure describes the highlights of the benefits offered to eligible employees. For more complete information including summary plan descriptions, please visit GEI Connections or contact the People Team.

Benefit Contact Numbers	
Core Source (Medical)	1.866.893.4472
Blue Cross Blue Shield of Massachusetts	1.800.358.2227
UNUM (Life, Long-term Care, STD, LTD)	1.800.421.0344
Fidelity Investments (401K)	1.800.835.5097
Work-life Balance (UNUM EAP Program)	1.800.854.1446
Vision Service Plan	1.800.877.7195
Borislow Insurance Medicare Assistance	1.978.722.1120
Health Equity (HSA)	1.844.311.9731
CoreSource (HRA)	1.866.893.4472
WageWorks (Transit/Parking & FSA)	1.877.924.3967

GEI Benefits – Brief Highlights

Medical

Carrier:	CoreSource (Aetna Network)
Plan Type:	HDHP PPO Plan with HSA or HRA

Effective Date: 1st of month after the date of hire

Plan Year Deductible**(Combined): \$2,000 Individual, \$4,000 Family

Medical and Rx Plan Year Out-of-pocket Maximum (Combined): \$5,000 Individual, \$10,000 Family

	In-Network		Out-of-Network	
Office Visit:	\$20 after deductible		20% co-insurance after deductible	
Wellness/Preventive:	\$0		20% co-insurance after deductible	
Emergency Room:	\$250 after deductible		\$250 after deductible	
RX 30 Day Supply: (after deductible)	\$15	Generic	\$30	Generic
	\$30	Preferred Brand	\$60	Preferred Brand
	\$150	Non-Preferred Brand	\$350	Non-Preferred Brand
RX 90 Day Mail Order Supply (after deductible):	\$30	Generic	not covered	
	\$60	Preferred Brand		
	\$350	Non-Preferred Brand		
Inpatient Hospital Services:	\$0 after deductible		20% co-insurance after deductible	
Outpatient Hospital Services:	\$0 after deductible		20% co-insurance after deductible	
Acupuncture: (\$1500 annual max.)	100% after deductible		100% after deductible	
Co-insurance paid once deductible is met:	0%		20%	

Carrier:	CoreSource (Aetna Network)
Plan Type:	PPO Plan \$500/\$1000

Effective Date: 1st of month after the date of hire

Plan Year Deductible*** (Combined): \$500 Individual, \$1,000 Family

Medical Plan Year Out-of-pocket Maximum (Combined): \$5,450 Individual, \$10,900 Family

Rx Plan Year Out-of-Pocket Maximum (Combined): \$1,000 Individual, \$2,000 Family

	In-Network		Out-of-Network	
Office Visit:	\$20 after deductible		20% co-insurance after deductible	
Wellness/Preventive:	\$0		20% co-insurance after deductible	
Emergency Room:	\$250 after deductible		\$250 after deductible	
RX 30 Day Supply: (after deductible)	\$15	Generic	\$30	Generic
	\$30	Preferred Brand	\$60	Preferred Brand
	\$150	Non-Preferred Brand	\$350	Non-Preferred Brand
RX 90 Day Mail Order Supply (after deductible):	\$30	Generic	not covered	
	\$60	Preferred Brand		
	\$350	Non-Preferred Brand		
Inpatient Hospital Services:	\$0 after deductible		20% co-insurance after deductible	
Outpatient Hospital Services:	\$0 after deductible		20% co-insurance after deductible	
Acupuncture: (\$1500 annual max.)	\$20 after deductible		\$20 after deductible	
Co-insurance:	0%		20% co-insurance after deductible	

* Domestic Partnership coverage available.

** GEI will offer an HRA or HSA with this plan. GEI will fund 65% of the \$2,000 individual deductible or 65% of the employee + one or family \$4,000 deductible for both the HRA and HSA. If you elect the HSA, GEI will make their contributions into your HSA account over the course of the year. GEI's contribution to the HSA will be prorated for mid-year enrollments. Our HSA vendor is Health Equity. Our HRA vendor is Core Source.

*** The deductible is fully paid by the employee. The deductible is the first \$500 of covered charges per member each plan year (or \$1000 per family).

GEI Benefits – Brief Highlights

Vision

Carrier:	Vision Service Plan Employee		
Contributions:	Paid (pre-tax)		
Effective Date:	1st of month after the date of hire		
	VSP Network Doctor Benefit	Non-VSP Provider Benefit	Frequency**
Eye Exam:	\$10.00 co-pay	Up to \$45.00	Available once every 12 months*
LENSES:			
Single Vision:	\$25.00 co-pay	Up to \$30.00	Available once every 12 months*
Bifocal:	\$25.00 co-pay	Up to \$50.00	Available once every 12 months*
Trifocal:	\$25.00 co-pay	Up to \$65.00	Available once every 12 months*
Lenticular:	\$25.00 co-pay	Up to \$125.00	Available once every 12 months*
FRAMES:	\$130 Allowance	Up to \$70.00	Available once every 24 months*
ELECTIVE CONTACT LENSES:			
Professional Fees & Materials:	Up to \$60.00 for exam; \$150 allowance for lenses	Up to \$105.00	Available once every 12 months*
VISUALLY NECESSARY CONTACT LENSES:			
Professional Fees & Materials:	Covered in full	Up to \$210.00	Visually Necessary Contact Lenses are provided in lieu of all other lens and frame benefits available.

Note: When contact lenses are obtained, the Covered Person shall not be eligible for lenses again for 12 months and frames for 24 months.

* Beginning with the first date of service. ** Additional Discount applies to VSP Network Doctor's usual and customary professional fees.

Short Term Disability

Carrier:	UNUM
Effective Date:	1st of month after the date of hire
Elimination Period:	7 days
Weekly Benefit:	60% of salary
Weekly Benefit Max:	\$2,500
Benefit Begins:	8th day accident / 8th day illness
Duration:	12 weeks
Contributions:	Employee Paid (after tax)
Pre-Existing Clauses:	3/12 months*

*Any condition treated up to 3 months prior to effective date of coverage will not be a covered benefit until coverage has been in force 12 months.

Long Term Disability

Carrier:	UNUM
Effective Date:	1st of month after the date of hire
Elimination Period:	90 days
Monthly Benefit:	60% of salary
Max Monthly Benefit:	\$10,000
Duration:	To age 65
Survivor Benefit:	3 times last monthly payment
Contributions:	Employer Paid
Pre-Existing Clauses:	3/12 months*

*Any condition treated up to 3 months prior to effective date of coverage will not be a covered benefit until coverage has been in force 12 months.

Dental

Carrier:	Blue Cross Blue Shield of Massachusetts*	
Plan Type:	Dental Blue	
Effective Date:	1st of month after the date of hire	
	In-Network	Out-of-Network
Preventative Services: (Preventative and Diagnostic)	100% covered	100% covered (after deductible)
Basic Services: (Fillings, Root Canals, etc.)	100% covered	80% covered (after deductible)
Major Services: (Bridges, Crowns, etc.)	60% covered	50% covered (after deductible)
Calendar Year Deductible:	N/A	\$25 Individual/ \$75 Family
Calendar Year Maximum:	\$1,500 (Network & Non-network combined)	
Orthodontics:	100%, up to age 19	80% up to age 19
Orthodontics Lifetime Max:	\$1500 (Combined)	

Note: Rollover Max included. Please contact the People Team for additional information. *Domestic Partnership coverage available.

Long-Term Care

Carrier:	UNUM
Effective Date:	1st of month after the date of hire
Contributions:	Employee Paid (after tax)

Long term care is the type of care received either at home or in a facility when someone needs assistance with activities of daily living, such as bathing and dressing, due to an accident, illness or advancing age. Eligible employees can purchase coverage and add eligible family members (parents, siblings, spouse, children over 18) at group rates.

GEI Benefits – Brief Highlights

Life Coverage

Carrier:	UNUM
Effective Date:	Date of hire
Life Coverage:	1.5 x salary, up to \$400,000 maximum
AD&D Coverage:	Provides an additional benefit equal to your life insurance coverage
Age Reduction Schedule:	35% at 70, 50% at 75
Contributions:	Employer Paid
Optional Life:	Additional life benefits may be purchased at an additional cost for the employee, his/her spouse, and/or dependents
Employee:	\$10,000 increments, 1-5 x salary, up to \$500,000 max. Guaranteed Issue: \$150,000
Spouse:	\$5,000 increments, the lesser of 100% of employee election or \$500,000 maximum, Guaranteed Issue: \$25,000
Child(ren):	\$2,000 increments up to \$10,000 Guaranteed Issue: \$10,000
Contributions:	Employee Paid (after tax)

Employee Assistance Program

Carrier:	UNUM
Website:	www.unum.com\lifebalance

The EAP is a confidential and voluntary counseling referral service provided free of charge to all employees and members of their family household.

Types of concerns the EAP can assist you with:

- Emotional Problems
- Family Concerns
- Drug or Alcohol Abuse
- Marital/Relationship Issues
- Stress Management
- Legal Issues
- Money Matters such as budgeting and how to save

401(k) & Profit Sharing

Mutual Fund Provider:	Fidelity Investments
Effective Date:	1st of month after the date of hire
Eligibility Requirements:	All staff except interns and co-op students
Profit Sharing:	Percent of salary annual contribution at discretion of the Board of Directors
Employee Contribution*:	2019 IRS Limit of \$19,000
Vesting:	Employee contribution—Immediate Employer contribution—6 years based on date of employment

*If age 50 or older, you may contribute an additional \$6,000 (or maximum amount allowed by IRS) above maximum as catch-up money.

Flexible Spending Accounts

Provider:	WageWorks
Pay for the following items with TAX-FREE Dollars:	
Dependent Care Expenses:	Up to \$5,000 per year maximum (married filing jointly); up to \$2,500 per year maximum (married filing individual)
Out-of-pocket Health Care Expenses:	Up to \$2,700 per year maximum, \$500 Rollover included

Paid Personal Leave (PPL)

GEI offers Paid Personal Leave (PPL), which encompasses vacations, sick time, and personal time. The rate of accrual is based on the number of years of employment with GEI, credit for one-half of your past full-time work experience, and the number of hours that you are scheduled to work.

Years at GEI & prior work experience credit	Full-time employees (40 hours/week)		Part-time employees (30-39 hours/week)
	Days per Year	Hrs per Year	Hrs per Year
0-4 years	18.0	144	108
5-9 years	23.0	184	138
10-14 years	25.0	200	150
15-19 years	27.5	220	165
20+ years	30.0	240	180

PPL accrual is subject to an accrual limitation policy.

Paid Holidays

7 holidays per year

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

Paid Parental Leave

GEI is pleased to offer Paid Parental Leave to all benefit eligible employees. Eligible employees may take up to two weeks of Paid Parental Leave within six months of either the birth of the employee's child or placement of a child with the employee by either adoption or foster care.

Tickets at Work

GEI is a member of "TicketsatWork" which is the leading Corporate Entertainment Benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more.



Well-Being Benefits

GEI is dedicated to providing a high-quality and robust benefit program to its employees and is continuously making leading edge enhancements to our Wise + Well program.

Traditional Chinese Medicine (TCM)

As a member on GEI's medical plan you are eligible for up to \$1,500 of coverage (subject to the deductible) per participant per plan year in TCM. Some of the services included as part of TCM are acupuncture, acupressure, cupping, massage, nutritional counseling, supplements and herbs, and homeopathic care provided by a licensed practitioner.

Fitness Benefit

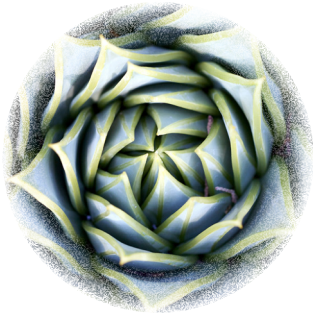
All employees are eligible for up to \$500 fitness reimbursement per family per year. Eligible activities under the fitness benefit include:

- Health clubs or fitness facilities, including individual health clubs and fitness centers, such as YMCA's, YWCA's, Jewish Community Centers, and municipal fitness centers.
- Yoga, Pilates or similar classes.
- Martial arts or similar classes, such as kickboxing & boxing, Olympic weightlifting, crossfit, and personal training.
- Strength and conditioning facilities and rock climbing gyms.
- Dance studios or similar fitness establishments.
- Outdoor fitness or athletic clubs, such as hiking, skiing or similar clubs.
- Athletic events, memberships or clubs (such as marathon or triathlon entrance fees, team sport fees, etc.).

Weight Loss Benefit

All employees are eligible for up to \$500 weight loss reimbursement per family per year. Eligible activities under the weight loss benefit include:

- Nutrition-based and/or weight loss programs offered by licensed professionals, including holistic nutritionists, etc.
- Educational programs, such as nutrition or cooking classes (group or online) that teach skills to help sustain long-term lifestyle changes.
- Nutrition counseling from practitioners not covered by insurance (nutritionists, registered dieticians (R.D.s), such as holistic nutrition coaches, etc.).



Your Professional Growth

GEI is committed to the professional growth of each employee. Below are additional benefits available to regular full-time and regular part-time employees.

Education Assistance

Employees may apply for reimbursement of tuition for courses begun after their date of employment. Course work must be related to the professional development of the employee and also benefit GEI. GEI may reimburse for tuition and laboratory fees, up to a maximum of \$5,000 in any fiscal year if the course is taken for credit and is completed with a grade of “B” or better.

Publication Awards

GEI will pay cash awards to eligible employees who publish papers, books, articles, or technical notes.

Professional Dues

Employees are encouraged to join professional societies pertinent to their own and GEI’s interests with respect to technical and business development. The company will pay the dues for one professional society, including local section dues, for each full-time employee.

Professional Development

GEI encourages employees to attend professionally relevant conferences and seminars and will reimburse employees for approved conferences.

Professional Licenses

GEI encourages technical employees to obtain professional registrations. GEI will pay the application fee for state or national professional license examinations that are consistent with an employee’s professional development. GEI will pay for the cost of one review course to prepare for the examination and will also pay the annual registration fee for professional licenses or certifications.

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