

## EMPLOYEE BENEFITS OVERVIEW

### April 1, 2026- March 31, 2027

Thomas & Herbert Consulting LLC (T&H) recognizes that employees have different needs when it comes to benefit plan designs. We take great pride in offering a comprehensive benefits program designed to attract and retain our valued employees while responding to the needs of a diverse work force. Some T&H benefit plans become effective on the employee's date of hire and some T&H benefit plans become effective on the first day of the month following the employee's date of hire. The employee's portion of insurance premiums are generally payroll deducted on a **pre-tax** basis saving substantial dollars.

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#### COMPANY BENEFITS

##### Paid Leave

T&H does not operate on an accrual leave program as do most employers. Such programs require employees to work for an extended period of time before they are able to take paid leave. T&H's regular, full-time employees are awarded leave the 1<sup>st</sup> of the month following their date of hire. Employees with 1 to 2 years of service are provided 15 leave days per year. From 3 to 6 years of service, employees are provided 20 leave days per year. From 7 to 9 years of service, 25 leave days are provided per year. After 10 plus years, employees are provided 30 leave days per year.

##### Holidays

T&H observes 11 paid federal holidays and 1 floating holiday.

##### Employee Referral Bonus

At T&H we believe *talent begets talent*. We offer a referral bonus of \$1,500 to full-time employees who refer an individual for employment with T&H. The referral bonus is paid once the referral has successfully completed a ninety-day introductory period with T&H.

##### Automatic Payroll Deposit

T&H offers employees automatic payroll deposit. Employees may designate up to three bank accounts for direct deposit.

##### Career Planning and Professional Development

T&H is committed to providing you with the support and guidance needed to succeed. This starts with an individual Career Planning Record with you and your manager after completing your 90-day introductory period. Throughout your career with T&H, you will have the opportunity to benefit from a variety of professional development and learning opportunities that are targeted to increase functional competence and leadership capabilities while inspiring personal growth.

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#### HEALTH & WELFARE BENEFITS

**The following benefits are supported by T&H**

##### **Medical Insurance**

Group medical insurance is offered through CareFirst BlueCross BlueShield. **T&H pays 60% of the premium for all regular, full-time employees, and the employee pays 40% of the premium.** Benefits are effective the first day of the month following the employee's date of hire.

Employees have three plans to select from: A Health Maintenance Organization (HMO), a Point-of-Service (POS) Opt-Out Plan, and a Preferred Provider Organization (PPO).

##### **Prescription Drug Card**

Participants in the medical plan participate in a three-tiered benefit prescription drug card program. A mail-order service is also available that provides substantial savings on 90-day prescriptions.

##### **Wellness Program**

This plan focuses on your health and well-being. Participants in the medical plan have the option to participate in CareFirst WellBeing, providing personalized solutions for a healthier you. This program offers programs like health coaching, weight management, tobacco cessation, and financial well-being. Blue365 wellness discount program, offers excellent discounts on Reebok products, gym memberships and discounts through Jenny Craig.

**The following benefits are the sole responsibility of the employee.**

##### **Dental Insurance**

T&H's dental coverage is offered through CareFirst BlueCross BlueShield. Effective the first day of the month following the date of hire.

##### **Vision Discount**

T&H's vision discount plan is provided through CareFirst BlueCross BlueShield. Effective the first day of the month following the date of hire.

##### **401(k) Retirement Plan**

The 401(k) Retirement Plan is an excellent opportunity to save for retirement. Eligible T&H employees may participate in the 401(k) plan through ADP Retirement. The plan allows you to reduce your taxable base compensation by up to 50% to an annual IRS maximum through payroll deductions.

##### **Voluntary Short-Term Disability Plan**

Short-term disability gives you peace of mind for those unexpected moments in life. It provides income replacement in the case you're out of work due to illness and accident. This benefit is available to full-time employees through Colonial Life. The short-term disability benefit is an employee voluntary benefit that provides a monthly benefit ranging from \$500 to \$6500, based on annual earnings. Employees can choose from two plan options: 6-month or 12-month

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benefit periods, that offer 0, 7, 14, or 30-day elimination period. Medical evidence of insurability is not required if an employee enrolls within 31-days of hire. As a convenience to T&H employees, premiums are payroll deducted and remitted to the provider. Payroll deductions are post-tax.

#### **Voluntary Life Insurance**

This is a great benefit that offers the convenience of life insurance coverage with low costs and no medical exams. The plan offers several options; term life or whole life insurance. No medical questions for the whole life insurance plan up to a certain benefit amount. Payroll deductions are post-tax. The benefit is offered through Colonial Life.

#### **Financial Counseling Services**

T&H offers employees who are enrolled in the Colonial Life benefits, financial wellness services through KOFE, Knowledge of Financial Education. KOFE is an online financial wellness benefits platform designed to connect employees to tools to support their financial success. KOFE offers financial counseling, interactive courses, financial education videos and webinars in areas such as personal budgeting, savings, debt, payment options, credit card reports. This benefit is no cost to the employee.

#### **WellCard Savings**

T&H offers employees who are enrolled in the Colonial Life benefits, WellCard benefits. WellCard can offer help with out-of-pocket expenses that health insurance doesn't cover. The WellCard benefits include: 24/7 telemedicine service, Pet care, medical bill advocate, Cash rewards and entertainment benefits. This benefit is no cost to the employee.