



## **401K Plan**

- All W2 employees can enroll - No Waiting Period
- Deductions start the 1st of the following month following hire date
- 401K deductions are taken on PRE-TAXED dollars
- All contributions 100% fully vested when made
- You may roll your existing 401K into Engel's 401K plan almost immediately
- Investments are with Charles Schwab
- There is company matching

## **Health Insurance**

- 2 different Medical Plans to choose from
- Dental Plan available with or without choosing other plan options
- Vision Plan available with or without choosing other plan options
- Short Term Disability available with or without choosing other plan options

## **Medical Plan Option #1 ~ United Healthcare**

*(Full coverage insurance plan w/prescription plan)*

- **30 day waiting period**– effective 1st of the month following 30 days from hire date
- Premiums deducted are pre-taxed dollars
- Doctor Office Visit Co-Pays \$30 (Specialists Co-pays \$50) unlimited visits
- **Deductible** (per calendar year)
  - IN NETWORK:
    - Individual \$1,500 Family \$4,500
  - OUT OF NETWORK:
    - Individual \$3,000 Family \$9,000
- **Plan Coinsurance**
  - IN NETWORK 80%
  - OUT OF NETWORK 60%
- NO Maximum (per member)
- PPO based insurance
- Maternity Plan included
- Aged based premiums
- Prescription Plan included no extra cost

## **Medical Plan Option #2 ~ Century Healthcare**

*(Covered expenses insurance plan w/prescription plan)*

- **Employee's premium is FREE** – you are responsible for dependants premiums
- **NO Waiting period**– effective 1st of the month following hire date
- Premiums deducted are pre-taxed dollars
- NO Co-Pays (limited number of visits per year)
- **Deductible: NONE** (per calendar year)
- **Plan Coinsurance** – NO Limit
- \$42,000 Annual Plan Maximum Benefit per member
- PPO based insurance (MultiPlan PHCS Network Access)
- Maternity Plan included – Benefits paid under the applicable provision for Doctor's Office Visits, Outpatient X-ray & Lab, Surgery or Hospital Confinement for pregnancy-related expenses.
- Prescription Plan included no extra cost (monthly maximum of \$250 each member)
- FREE \$15,000 Accidental Death Dismemberment plan for Employee only
- Can be used as secondary insurance to spouse's insurance

## **Dental ~ Guardian**

- **NO Waiting Period** – effective date of hire
- Premiums deducted are pre-taxed dollars
- PO Plan –Dental Guard Preferred Network
- \$1,000 Annual Plan Maximum (with \$500 Threshold)
- **Deductibles** (per calendar year)
  - In-Network: \$50 (Waived for Preventive Services)
  - Out-of-Network: \$100 (Not Waived for Preventive Services)



## **Vision ~ Guardian**

- **NO Waiting Period** – effective date of hire
- Premiums deducted are pre-taxed dollars
- PPO Plan – VSP Vision Plan
- **Deductibles** apply to Out-Of-Network facilities:  
\$50 per member per year
- 1 pair of glasses covered every 24 months
- 1 pair of contacts covered every 12 months
- Out of pocket costs vary for Out-Of-Network facilities
- Full Coverage for In-Network facilities
- Laser Correction Surgery benefits

## **Short Term Disability ~ Guardian**

- **No Waiting Period** – effective date of hire
- Premiums deducted are pre-taxed dollars
- Age & Salaried based premiums
- Premium waived while on disability
- This plan covers 60% of your current weekly salary if you suffer from a disabling accident or illness that is not work related.
- Maximum weekly benefit covered under this plan is \$300.
- Benefit payments will begin after you have been unable to work for 7 days due to an accident or 7 days due to sickness.
- Benefit payments for up to 13 weeks while you are disabled
- Maternity Leave is covered as any other illness.

## **Referral Bonus**

- \$250 bonus for referring consultants and/or Client business
- Paid after 500 hours of billable work completed  
All consultants are eligible

## **Holidays & Vacations**

- Consultants on client assignment observe the
- Client's holidays which are non-billable
- Consultant vacations are non-billable
- Consultant compensation is based upon billable hours

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### **FOR QUESTIONS?**

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*Note: Plan documents supersede all other information*