



2021-2022 Employee Benefits

Following is an overview of the enhanced benefit programs available to eligible employees¹. It is our hope these benefits will allow you to focus on what is important to you. For further details on benefits, please contact Jennifer at 608.250.0900 x114 or email Jennifer@kcimail.com

SIMPLE IRA

Keystone Consulting, Inc. has established a SIMPLE IRA. Each eligible employee chooses a financial institution for the management of their individual SIMPLE IRA. For 2022 Keystone Consulting, Inc. will make a non-elective contribution of 2% of the eligible employee's compensation for the calendar year up to the IRS determined maximum.

SECTION 125

A premium only plan which allows eligible employees to purchase coverage for health and dental care with pre-tax dollars.

VACATION, ILLNESS, AND LEAVE

No paid leave of any type is provided to hourly employees. Keystone Consulting, Inc. strives to provide generous pay rates, health, dental and disability insurance to employees working 30 hours or more per pay period. These benefits are intended to assist employees in the event of illness or catastrophe. All employees are encouraged to manage their own vacation, holidays, and personal days off by preparing for lost wages in advance.

REFERRAL BONUSES

Keystone Consulting, Inc. provides a \$500 bonus for each referral that results in the employment of a W2 candidate and a \$250 bonus for a successful contract with a subcontractor. Bonuses for the referrals are paid after 45 days of the successful consultant's start date.

OTHER BONUSES

The company may at its discretion pay performance bonuses to its employees.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a confidential counseling and referral service that assists employees and their immediate family members with behavioral health, well-being, and life issues. EAP advisors can help employees resolve issues quickly – before they escalate resulting in time away from the job. EAP services can be accessed through a dedicated toll-free number 24/7.

In addition, Keystone Consulting, Inc. provides workers' compensation, unemployment insurance, and the employer contribution to Social Security benefits.

Health Insurance²

Provider: Group Health Cooperative (GHC)

Eligibility: Employee must be working a minimum of 30 hours per week. Benefit eligibility begins on the first of the month following one month after date of hire. (Example 1: Hire date of January 1, employee eligibility date of February 1; Example 2: Hire date of January 15, employee eligibility date of March 1)

Premium Split: 80%/20% Employer/Employee for employee only plan based on cost of lowest plan premium in the case of more than one plan being offered.

2142373 HMO Select Silver HDHP HSA \$4500 Deductible/\$4500 MOOP

2143373 PPO Silver HDHP HSA \$4500 Deductible/\$4500 MOOP

Dental Insurance²

Provider: Delta Dental

Eligibility: Employee must be working a minimum of 30 hours per week. Benefit eligibility begins the first day after the waiting period. The waiting period is 60 days.

Premium Split: 75%/25% Employer/Employee for Employee Only plan

Plan	Employer Portion	Employee Portion
Employee Only: \$37.64	\$28.23	\$9.41
Family: \$101.60	\$28.23	\$73.37

Benefit	PPO	Premier or Non-Network
Deductible – Individual/Family	\$50 \$150	\$50 \$150
Individual Annual Maximum	\$1,000	\$1,000
Diagnostic & Preventive	100%*	100%*
Basic Restorative	80%*	80%*
Major Restorative	50%*	50%*
Orthodontic Services	0%	0%

*=Deductible Applies

For employees participating in the dental insurance through Delta Dental, a discount program is available from EyeMed Vision Care. Enrollees are eligible for savings up to 35% on exams, eyewear, and contact lenses offered by participating providers. For a complete benefit summary and provider directory, go to www.deltadentalwi.com/visionproviders. This is not insurance.

Ancillary Insurance

Provider: The Hartford

Eligibility: Employee must be working a minimum of 30 hours per week. Benefit eligibility begins on the first of the month following one month after date of hire.

Benefit	Rate/Benefit	Employer Paid	Employee Paid
Base Life & AD&D	\$0.205/\$1000	100%	0%
Dependent Life	\$1.155 per fam. per mo.	100%	0%
ST Disability	\$0.072/\$10	100%	0%
LT Disability	\$0.189/\$100	100%	0%

¹The complete terms and conditions are contained in the plan documents and program specific literature. The Company maintains the right to modify or cancel any or all benefit programs at its discretion at any time. All benefits are subject to applicable IRS regulations. Tax implications of participation are the sole responsibility of the employee.

²Health and Dental premiums may be deducted pre-tax under our Section 125 plan.