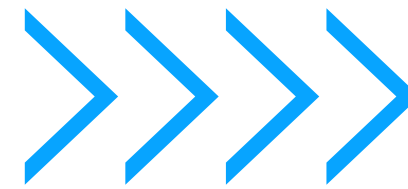


BCI Employee Benefits



Blackstone Consulting, Inc. offers a comprehensive benefit plan to employees and optional dependents. See details below and full benefits guide at www.bci-toolkit.com/benefits



Retirement & 401(k)

Retirement benefits are available for purchase through Empower. Employees are eligible to enroll in a 401(k) savings plan if they have been an employee for at least 6 months and are 18+ years old. The 401(k) plan offers tax-deferred savings, investment options, convenient account management, personal and professional service, & savings and investment education. Employees may elect to defer no less than 1% of their payroll compensation and no more than 100%. If employees are over 50, they may also make annual catch-up contributions. For those under 50, the annual maximum contribution to the 401(k) is \$23,500. For those 50 and over, they may make catch-up contributions of \$7,500 for a total of \$30,500.



Short Term & Long Term Disability Insurance

Short Term - BCI offers Short Term Disability coverage for employees to purchase through Guardian. This plan pays up to 20% of the weekly salary up to a \$1,000 weekly benefit for a maximum of 12 weeks. This plan does include an 8-day waiting period after an accident or illness.

Long Term - BCI offers Long Term Disability coverage for employees to purchase through Guardian. The LTD benefit pays up to 60% of the base salary to a maximum of \$10,000 per month for up to 2 years of the employee's own occupation. If the employee is not able to return to any occupation, the benefit will last until they reach the Social Security Normal Retirement Age.



Additional Benefits

Pet insurance can be purchased through Nationwide. Employees have the ability to enroll their pet(s) in one of two My Pet Protection plans. Employees are eligible to enroll in several disability, supplemental, and life insurance plans offered by Guardian and Unum. These plans can help with medical expenses that the medical insurance plan may not.



Medical Insurance

The Kaiser HMO plan has an \$0 annual deductible & an out of pocket max of \$1,500/\$3,000 (CA Kaiser Medical Plan) with a copay of \$10 Primary Doctor and \$10 for Specialist per visit.



Vision Insurance

Vision care plan option through Guardian for employees and eligible dependents. Full-time employees are eligible to enroll in the Guardian VSP Vision Plan.



Dental Insurance

PPO dental plan option through Guardian for employees and eligible dependents.



Employee Assistance Program

Through Guardian's ComPsych EAP. 100% paid by BCI. This benefit offers completely confidential counseling services via in-person visits and phone calls.



Voluntary Life and AD&D Insurance

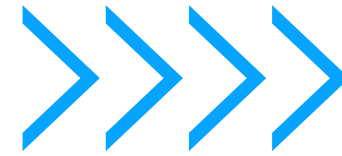
Employees have the opportunity to purchase voluntary life and AD&D insurance coverage for themselves and eligible dependents through Guardian. Employees may enroll for supplemental coverage for up to \$500,000 for themselves, up to \$250,000 for their spouse or domestic partner, and up to \$10,000 for their children.



Supplemental Insurance

Employees have the opportunity to purchase Accident, Critical Illness or Hospital supplemental insurance through Guardian. These options offer additional financial protection and are meant to supplement the core health insurance coverages by providing case benefits to help pay for out-of-pocket health expenses that may occur.

Monthly Benefits Rates



Use the following equations to calculate your payroll deductions based on the monthly premiums in the charts below.

24 pay periods = (Monthly Deduction*12)/24 Semi-monthly

26 pay periods = (Monthly Deduction*12)/26 Bi-weekly

52 pay periods = (Monthly Deduction*12)/52 Weekly

| | |
|------------------------|---------|
| Kaiser - Medical Plan | |
| Employee Only | \$45.00 |
| Employee + One | \$55.00 |
| Employee + Two or More | \$65.00 |

| Guardian - Dental, Vision & Accident | Dental PPO | Vision | Group Accident (Silver Plan) | Group Accident (Gold Plan) |
|--------------------------------------|------------|---------|------------------------------|----------------------------|
| Employee Only | \$31.08 | \$5.64 | \$9.63 | \$12.32 |
| Employee/Spouse | \$61.64 | \$11.27 | \$16.26 | \$20.69 |
| Employee/Child(ren) | \$68.11 | \$11.39 | \$17.46 | \$22.09 |
| Employee/Family | \$105.69 | \$18.16 | \$24.09 | \$30.46 |

