



Michigan Consultant Benefits January 1, 2024 – December 31, 2024

We are proud to provide you with group health insurance. You are eligible for benefit coverage on the first of the month following sixty (60) days of employment. Benefit deductions are made on a weekly basis. Benefits must be elected within the first thirty (30) days from start date or qualifying life event.

Medical Plan Options (Employer Sponsored)		
Priority Health 5000 HMO (Available in SE Michigan Only)		Per Pay Amount
Tier 1 \$5000/\$10,000 single/family deductible	Single	\$30.00
Tier 2 \$8550/\$17,100 single/ family deductible	Employee +1	\$90.00
Tier 1 Coinsurance 30% after deductible	Family	\$162.00
Tier 2 Coinsurance 50% after deductible		
Tier 1 Office Visit Co-Pay \$30 Primary/\$45 Specialist		
Tier 2 Office Visit Co-Pay \$60 Primary/\$90 Specialist		
Tier 1 & Tier 2 Out of Pocket Maximum \$8550/\$17,100 single/family		
Blue Care Network (BCN) 6350 HMO HSA PCP Focus (Available in Michigan Only) – new for 2024!		Per Pay Amount
\$6,350/\$12,700 single/family deductible	Single	\$42.00
Coinsurance 0% after deductible	Employee +1	\$108.00
Office Visit Co-Pay 0% after deductible	Family	\$132.00
Out of Pocket Maximum \$6,350/\$12,700 single /family		
Blue Cross Blue Shield (BCBS) Simply Blue 4000 PPO with HSA – new for 2024!		Per Pay Amount
\$4,000/\$8,000 single/family deductible	Single	\$44.00
Coinsurance 50% after deductible	Employee +1	\$171.00
Office Visit Co-Pay 50% after deductible	Family	\$246.00
Out of Pocket Maximum \$6,350/\$12,700 single /family		
Blue Cross Blue Shield (BCBS) Simply Blue 4000 PPO		Per Pay Amount
\$4,000/\$8,000 single/family deductible	Single	\$99.00
Coinsurance 30% after deductible	Employee +1	\$285.00
Office Visit Co-Pay \$40 Primary/\$60 Specialist	Family	\$363.00
Out of Pocket Maximum \$6,350/\$12,700 single /family		
Dental Plan Options (Employer Sponsored)		
BCBS Dental EPO		Per Pay Amount
In-Network Only	Single	\$4.25
\$1000 annual max benefit	Employee + 1	\$8.75
\$25 single deductible	Family	\$15.50
\$75 family deductible		
BCBS Dental PPO		Per Pay Amount
In & Out of Network	Single	\$6.75
\$1000 annual max benefit	Employee + 1	\$13.75
\$25 single deductible	Family	\$24.00
\$75 family deductible		
Vision Plan (Employee Paid)		
BCBS Vision VSP		Per Pay Amount
Exam every 12 months	Single	\$1.11
Lenses/Contacts every 12 months	Employee + 1	\$2.23
Frames every 12 months	Family	\$3.71



401(k) Savings Retirement Plan

The 401(k) Savings Retirement Plan is administered through ADP Retirement Services. Epitec matches 25% per dollar of employee contribution up to the first 6% of your gross wages. You can elect from Morgan Stanley investments and investment models. We also offer a Roth IRA deferral option (post tax). Eligibility and participation will be effective on the first day of the month following your hire date. For example, if you are hired on August 17th, your eligibility date would be September 1st.

Holidays

You can decline holiday pay in favor of a higher pay rate. You can elect holidays recognized by both Epitec and the Client up to a maximum of 10 holidays dependent upon what the Client observes. For example, if the Client only observes the 6 national holidays, 6 would be the max you can elect.

Paid Time Off ("PTO")

PTO time is an accrued benefit and it can be negotiated as part of your tailored compensation package. It will take an accrual of approximately 2080 hours worked or paid to see the full value of this benefit. The maximum rate a consultant can accrue PTO at is .0576 per hour, which is 3 weeks of PTO per calendar year. You can always decline PTO time in favor of a higher pay rate. You are eligible to use PTO after three (3) full calendar months of employment.

The annual PTO accrual amounts available are listed below:

- 1 week PTO accrue PTO at .0192 per hour
- 2 weeks' PTO accrue PTO at .0384 per hour
- 3 weeks' PTO accrue PTO at .0576 per hour

Life and AD&D Coverage

Each full-time employee is offered \$15,000 of employer paid Basic Life/Accidental Death and Dismemberment. You may purchase optional Life & AD&D insurance in increments of \$10,000 up to a maximum of \$200,000. Spouse and dependent coverage is also available.

Voluntary Short-Term & Long-Term Disability Coverage

Epitec offers short- and long-term disability coverage on a voluntary basis. Rates, age-bands and calculation tables can be found in our summary plan description.

Voluntary Life Coverage

Epitec offers voluntary life insurance coverage for you, your spouse, or child(ren) on a voluntary basis. Rates, age-bands and calculation tables can be found in our summary plan description.

Contact us through the Epitec Employee Portal

If you have questions contact our Human Resources Team on the [Epitec Portal](#) or call (248) 864-7215.