



# Summary of Benefits

Effective July 1, 2023, through June 30, 2024

ECG is proud to offer a comprehensive benefits package to ECG employees and their eligible dependents. This package is an important component of our employees' total compensation and is designed to provide choice, flexibility, and value with our employees' health, wealth, and well-being in mind. This summary presents the highlights of the available benefits; additional information is available through ECG's HR Department. The benefits described below may be altered at any time at ECG's discretion (except as provided by federal or state legal requirements).

## Paid Time Off (PTO)

ECG offers unlimited vacation for full-time exempt employees. Full-time employees are defined as 75% or regularly working a minimum average of 30 hours per week. Non-exempt employees start accruing PTO on the first of the month following their date of hire. They accrue time off at a rate of 15.33 hours per month for a total of 184 hours (23 days) per year. Part-time non-exempt employees who work a minimum of 30 hours per week accrue PTO at 11.5 hours per month.

## Paid Holidays

ECG provides [the following](#) 11 paid holidays each year for benefits-eligible employees:

- |                           |                                 |
|---------------------------|---------------------------------|
| → New Year's Day          | → Labor Day                     |
| → Martin Luther King, Jr. | → Thanksgiving Day              |
| → President's Day         | → Friday after Thanksgiving Day |
| → Memorial Day            | → Christmas Day                 |
| → Juneteenth              | → ECG-Designated Holiday        |
| → Independence Day        |                                 |

Other paid holidays may be granted at the discretion of the Board of Directors. When a holiday falls on a Saturday, the firm is closed the preceding Friday; when a holiday falls on a Sunday, the firm is closed the following Monday.

## Health and Wellness

ECG's healthcare offerings include competitive medical, dental, and vision plans and several ancillary product offerings.

## Eligibility

All employees working 30 or more hours per week are eligible for ECG's comprehensive health and welfare program. Coverage is generally effective on the first of the month after the date of hire, except for ECG's paid leave plans, which are effective after a year of service. You may enroll eligible dependents in medical, dental, vision, and applicable voluntary plans.

Eligible dependents include spouses, registered domestic partners, your children up to age 26, and your children who are incapable of self-support because of a physical or mental disability.

## Medical Coverage

ECG offers a choice between two medical plans with Cigna: a lower-deductible, “traditional” PPO plan and a qualified high-deductible health plan (HDHP). Enrollment in the HDHP allows eligible employees to contribute to a health savings account (HSA) and limited-purpose flexible spending account (FSA).



### HSA

Employees who enroll in the Cigna HDHP have the option to open an HSA through Cigna and set up pretax payroll deductions.

For 2023, the maximum total contribution to your HSA is \$3,850 for individual coverage and \$7,750 for family coverage. Individuals age 55 and older are also eligible for an additional catch-up contribution of \$1,000.

### FSA

An FSA allows employees to set aside pretax dollars for qualified healthcare, dependent care, and transportation expenses.

Eligible employees can select from one or more of the FSA options. The money deposited into your FSA comes directly from your gross pay, reducing your taxable income. You may enroll in FSA options on an annual basis or if you become eligible due to a qualifying event. Annual maximums are based on IRS limits.

### Dental Coverage

ECG offers base and buy-up dental plans with enhanced benefits through Cigna. The Cigna DPPO plans are designed to provide you with great benefits and coverage options to best suit your needs and your family's.

### Vision Coverage

To take care of your eyesight, ECG provides vision care coverage through EyeMed, with additional benefit features. EyeMed offers access to a large network of doctors nationwide, including retail locations.



### Basic Life/AD&D Coverage (employer paid)

This benefit provides valuable income protection if you suffer a severe accident or loss of life. An accelerated death benefit is also included.



### Voluntary Accident, Life, and AD&D Insurance

Employees can add additional accident, life, and AD&D coverage via payroll deductions.



### Genomic Life: Cancer Guardian—Genetic Screening and Cancer Support

This unique program empowers participants by identifying their genetic makeup and precursors for certain conditions through a hereditary genetic screening. This benefit also provides support and care for those diagnosed with cancer, as well as a secure medical record platform to house healthcare information. It is available via employee payroll deductions.



### Short- and Long-Term Disability Insurance

ECG provides short- and long-term disability insurance for eligible employees at no cost.

## Paid Leaves of Absence

ECG provides paid leaves of absence for eligible employees. Paid leaves include maternity, baby bonding, and family leave.<sup>1</sup> See details for each plan below.

	Maternity Leave		Baby Bonding	Family Leave
	Option One	Option Two		
Eligibility	After one year of service. This benefit applies to employees giving birth.	After one year of service. This benefit applies to employees giving birth.	After one year of service. This benefit applies to the non-birth-giving parent (biological, adoptive, or foster).	After one year of service. This benefit is intended for employees to provide care for qualifying sick family members. <sup>2</sup>
Elimination Period	Seven days	Seven days	n/a	Seven days
Coverage Option	STD coverage plus eight weeks of paid leave at 100% of your base salary	STD coverage plus 10 weeks of paid leave at 80% of your base salary	Eight weeks of paid leave at 100% of your base salary	Four weeks of paid leave at 100% of your base salary
Benefit Duration	Depends on length of disability	Depends on length of disability	Eight weeks paid plus four weeks unpaid (12 weeks total)	Four weeks paid plus variable time based on FMLA status

## Help

ECG subsidizes up to 80 hours of backup childcare and up to 40 hours of adult care. Dependent care FSA funds can also be used to cover employee copays. Services consist of backup care, educational support, and on-demand resources.

## Best Upon Request (BEST)

ECG uses BEST to provide employees with a dedicated, full-time virtual concierge to assist with daily activities and planning. The cost for concierge assistance is covered by ECG, so employees will only be charged for the expense of the vendor (e.g., auto mechanic, airfare, dry cleaning).

## Employee Assistance Program (EAP)

All employees and their immediate family members may access the EAP to help address a variety of personal, family, and life- or work-related issues.

<sup>1</sup> Eligibility for maternity, baby bonding, and family leave benefits require one year of service at full-time status.

<sup>2</sup> As defined by FMLA.

## Financial Wellness

### 401(k) Plan

Employees are eligible to join the ECG 401(k) plan as of their date of hire. You may contribute by deferring between 1% and 80% of your compensation through regular payroll deductions, either on a pretax basis or an after-tax basis (in the Roth 401(k) plan).

Under the plan, ECG will match employee contributions at 200% of the first 3% of compensation up to a total match of 6%, subject to IRS limits. All contributions from the employee and the firm vest immediately. The employer-matching contribution will be deposited into your Vanguard account around March of the following year.



### Student Loan Benefit (employer paid)

Employees have the option to enroll in the Tuition.io comprehensive platform containing tools to organize and optimize student loan debt at no cost. Using the platform, you will be able to manage all your loans in one easy-to-view interface. The Tuition.io platform includes information regarding loan counseling services, payoff strategies, refinancing opportunities, payment consolidation, and real-time statistics of where you stand compared to other student loan holders.

## Monthly Contribution Rates

Plan	Employee Rate	ECG Contribution	Renewal Rate
<b>Traditional OAP</b>			
Employee Only <\$85,000	\$13.84	\$899.99	\$913.83
Employee Only >\$85,000	\$57.62	\$856.21	\$913.83
Employee + Spouse	\$477.02	\$1,441.86	\$1,918.88
Employee + Child(ren)	\$391.76	\$1,344.33	\$1,736.09
Employee + Family	\$866.44	\$1,874.71	\$2,741.15
<b>HDHP (HSA compatible)</b>			
Employee Only	\$0.00	\$718.72	\$718.72
Employee + Spouse	\$269.58	\$1,239.38	\$1,508.96
Employee + Child(ren)	\$198.98	\$1,166.26	\$1,365.24
Employee + Family	\$562.68	\$1,594.08	\$2,156.76
<b>Dental Base</b>			
Employee Only	\$0.00	\$37.25	\$37.25
Employee + Spouse	\$20.40	\$52.76	\$73.16
Employee + Child(ren)	\$36.72	\$72.53	\$109.25
Employee + Family	\$57.12	\$88.07	\$145.19
<b>Dental Buy-Up</b>			
Employee Only	\$18.36	\$34.45	\$52.81
Employee + Spouse	\$48.96	\$55.28	\$104.24
Employee + Child(ren)	\$51.00	\$67.30	\$118.30
Employee + Family	\$81.60	\$88.45	\$170.05
<b>Vision</b>			
Employee Only	\$1.50	\$3.33	\$4.83
Employee + Spouse	\$4.60	\$4.57	\$9.17
Employee + Child(ren)	\$4.80	\$4.85	\$9.65
Employee + Family	\$7.10	\$7.09	\$14.19

## Genomic Life/Cancer Guardian—Genetic Screening and Cancer Support

Age of Employee	Employee-Only Monthly Cost	Employee + Spouse Monthly Cost
<50	\$18.00	\$36.00
50 to 64	\$22.00	\$44.00
65+	\$26.00	\$52.00

## Cigna Accident Insurance

Coverage	Base	Buy-Up
Employee Only	\$7.05	\$18.67
Employee + Spouse	\$12.38	\$32.64
Employee + Child(ren)	\$13.24	\$34.50
Employee + Family	\$18.02	\$46.88

## New York Life Voluntary Life and AD&D Insurance: Employee or Spouse per \$1,000

Age	Life	AD&D
<35	\$0.09	\$0.03
35 to 39	\$0.11	\$0.03
40 to 44	\$0.16	\$0.03
45 to 49	\$0.24	\$0.03
50 to 54	\$0.39	\$0.03
55 to 59	\$0.62	\$0.03
60 to 64	\$0.95	\$0.03
65 to 69	\$1.62	\$0.03
70 to 74	\$3.30	\$0.03
75 to 79	\$6.00	\$0.03
80 to 84	\$11.93	\$0.03
85+	\$22.00	\$0.03
Child	\$0.28 per \$1,000	\$0.03 per \$1,000

For additional information on any of ECG's benefits, please contact ECG's HR Department at [ecghrall@ecgmc.com](mailto:ecghrall@ecgmc.com).



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**Do you want to find out more? Ask ALEX.**

ALEX is a virtual, interactive benefits counselor that ECG provides at no cost. It can be accessed at your leisure. Visit <https://www.myalex.com/ECG/2023>.



This summary highlights the main features of ECG's benefit plan. It is intended to help you choose the benefits that are best for you, but it does not include all plan rules or details. The terms of your benefit plans are governed by legal documents, including insurance contracts. If there are any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority. ECG reserves the right to change or discontinue benefit plans at any time.