



Health Benefits

Medical Coverage: Care First Administrators/Blue Cross Blue Shield of Maryland is our medical plan provider. There is a payroll deduction of \$28.72 taken bi-weekly for all eligible employees for individual coverage. If you wish to add your eligible dependents to your medical coverage the bi-weekly premium deduction is \$121.35. Employees waiving coverage will receive a premium credit.

Pharmacy benefits fall under Express Scripts. Employees and dependents enrolled in the medical plan are eligible to purchase prescription drugs at the following rates:

Generic Brand	\$5 per 30 day supply
Formulary Brand	\$30 per 30 day supply
Non-Formulary Brand	\$50 per 30 day supply

Vision Care: EyeMed/GVS (GroupVision Services) is our vision plan provider. Vision coverage is provided to eligible employees and their eligible dependents at no cost. Our vision plan provides certain preventive services at no cost and significant discounts on various other eye care services and eyewear.

Dental Care: The Guardian Life Insurance Company is our dental care provider. Dental coverage is provided to eligible employees at no cost. The bi-weekly premium deduction for Employee plus One (eligible dependent, either a spouse or child) is \$10.94, and the bi-weekly premium deduction for family (multiple dependents) is \$20.13.

Life and Disability Benefits

Life/Accidental Death & Dismemberment Insurance: SESI covers the following at *no cost to our employees*:

Employee Benefit: \$50K* Spousal Benefit: \$5K* Child: \$1K*

*Under our Death & Dismemberment clause, these benefits double in fatal accident events

Short-Term Disability: Under this plan, eligible employees receive 60% of their base salary to plan maximums. This benefit is at no cost to the employee.

Long-Term Disability: Under this plan, eligible employees receive 60% of their base salary to plan maximums. This benefit is at no cost to the employee.

Optional Life Insurance: This program allows employees to purchase supplemental life insurance for themselves and their dependents. Cost is calculated based on amount elected and age.

Retirement and Profit Sharing Benefits

401(k) – For every dollar contributed to the plan up to 4% of salary, SES will contribute 50% in match. Employees are eligible to participate in this program after completing 6 months of continuous employment.

Profit-Sharing Program – At the discretion of the President, eligible employees may receive annual profit-sharing bonuses.

Paid Time Off Benefits

Vacation Leave – Employees accrue 15 paid days off per year at a rate of 4.6 hours per bi-weekly pay period.

Sick Leave – Employees accrue 5 days off per year at a rate of 1.5 per bi-weekly pay period.

Holiday Leave – SES is closed to observe 10 paid holidays each year.

Tuition Reimbursement

The Company will reimburse up to \$1000 per year for tuition to employees completing courses to qualified institutions of higher learning for courses believed to enhance an employee’s current position or a position reasonably within his or her career path. Employees are eligible to participate in this program after six months of continuous employment.

SES reserves the right to add, terminate, or otherwise modify these and all benefit programs and will make every effort to notify affected employees with sufficient notice. The above plan descriptions are merely overviews; official and detailed plan provisions can be obtained in Human Resources.