



Expert Consultants is a great company to work for, a place where many of the benefits of working for a small and innovative company can be realized.

And, most of all we value our employees -- Please take a moment to review our benefits and ECI's offerings:

Open communication channels: When you have an issue, you can talk directly with the president and CEO, Mike Long or Joanna Sutphin Martin, COO and Marcia Wedemeyer, ECI Contracts Director. They are all directly involved with the hands-on running of the business and very interested in employee concerns.

Diversity of work: While we are primarily government contractors, it is not the limit of our scope. Rather, Expert Consultants is working on several projects with commercial applications. Take a look at our website, www.eci-usa.net to see what is in the works.

Employee appreciation: It is our goal for our company to come together as a whole once per quarter in a comfortable setting, namely a nice restaurant. This is our opportunity to build ties and solidify our vision as a company working together.

New employee referrals: When an employee refers a person to us, and that person is not only hired but works one year for the company, we are happy to offer a bonus as a thank you for the referral. In addition to the bonus, you will receive a technology benefit equaling \$1500. The bonus will be paid each year that the person continues to work for ECI. Our company is as good as the people working with us, and quality referrals are a great way to grow.

Employee satisfaction: It is our commitment to meet our employees' needs. Our people are not just numbers or a "warm body". To the best of our abilities we work to accommodate the preferences and needs of each person.

Benefits: Our benefits package includes reputable companies with exceptional coverage. As you read on, we hope you will see that the benefits are created with the employees' best interest at the forefront.

Expert Consultants is pleased to offer a comprehensive benefits package that includes health insurance, a Flexible Spending Account, a 401K plan, short and long term disability, and life insurance for every full-time employee.

Medical Benefits:

We offer the CareFirst BlueChoice plan to our employees. Health insurance is paid/fully funded for all full-time employees and their family. The plan spans a range of services from preventative check-ups to chiropractic, and includes prescriptions, dental and vision. ECI does fully fund the deductible on the Health Care Plan. Detailed coverage information is available at the website www.carefirst.com. Below is a description of commonly used services:



CareFirst BlueChoice Open Access

Physician Visits

In-Network Primary Care Physician

In-Network Specialist

Emergency Services

Dental Preventative & Diagnostic Services

No Charge from participating dentist

Basic Services

20% of Allowed Benefit after deductible

Major Services

50% of Allowed Benefit after deductible

Vision Davis Blue Vision Plan

Prescription Drugs \$

Maintenance drugs up to a 90 day supply are available for twice your copay through mail service or retail pharmacy

Additional Employee Benefits

A Flexible Spending Account is also available to our employees that allows pre-tax deductions to be made from their pay and applied to a spending account for medical, dental, vision, and dependent care expenses not covered by insurance.

We offer a 401K plan through Vanguard. Every full-time employee is eligible for participation and can make contributions in a variety of funds through a SAFE HARBOR Plan.

ECI will contribute 5% of your gross earnings to your 401K under the Safe Harbor provision, even if you elect not to contribute. All employees are fully vested from date of hire. Further information can be obtained from the ECI HR Office.

We offer a group insurance plan underwritten by PRINCIPAL which is fully funded by ECI for full-time employees. Short-term disability allows up to 13 weeks of pay based on 60% of your income with \$2,000/wk max. Coverage begins on the first day of an accident or the eighth day of an illness. Long-term disability is available after 90 days to the age of 65 and allows a maximum of \$7,500 a month.

Life insurance is also underwritten by PRINCIPAL and covers 2X your salary with \$300,000 max.

Thank you for your interest in Expert Consultants, Inc. Please visit our website at www.eci-usa.net. If further information is required, please do not hesitate to call Joanna Sutphin Martin at 240-379-7633.