

BCI Employee Benefits >>>>

Blackstone Consulting, Inc. offers a comprehensive benefit plan to our employees. We care about your well-being and we want to make sure our employees are fully informed on the benefits being offered.

Employees in Full Time positions are eligible for benefits. Medical insurance is effective on the 90th day of employment, while other plans are effective as of the 1st day of the month following the 30th day of employment.

Please note; To enroll, go to MyADP.com and select your benefit plans within the first 30 days of employment.



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 2022 annual maximum contribution to the 401(k) is \$20,500. For those 50 and over, they may make catch-up contributions of \$6,500 for a total of \$27,000.



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 60% of the weekly salary up to a \$1,000 weekly benefit for a maximum of 25 weeks. It is not integrated with state disability and would pay in addition to state disability coverage. 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.



Medical Insurance

The Kaiser HMO plan has an \$0 annual deductible & a 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 WorkLifeMatters program. 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 and/or Critical Illness 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.



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 plans offered by Alfac and TransAmerica. These plans pay cash directly to the employee and can help with medical expenses that the medical plan may not.

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/2

26 pay periods = (Monthly Deduction*12)/26

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

Kaiser - Medical Plan	Tier 2 (<18 months of service)	Tier 1 (18+ months of service)
Employee Only	\$60.00	\$60.00
Employee + One	\$742.08	\$70.00
Employee + Two or More	\$1,484.19	\$80.00

Guardian - Dental, Vision & Accident	Dental PPO (All employees)	Vision	Group Accident (Silver Plan)	Group Accident (Gold Plan)
Employee Only	\$31.08	\$5.64	\$8.25	\$11.17
Employee/Spouse	\$61.64	\$11.27	\$14.07	\$18.86
Employee/Child(ren)	\$68.11	\$11.39	\$15.22	\$20.25
Employee/Family	\$105.69	\$18.16	\$21.04	\$27.94