



**OHM**  **2024**

# **BENEFIT HIGHLIGHTS**

Part Time, Seasonal, Variable Hour & Intern Employees



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## ABOUT THIS GUIDE

This Guide contains highlights of the full benefits package offered to you as an Intern, Part-Time, Variable Hour, or Seasonal OHM Advisors employee. More details can be found on UKG and Spark.\* For more information, click the UKG button and enter your OHM Advisors credentials. Please enter an HR Help Desk Ticket on Spark\* or email [ServiceDeskHR@ohm-advisors.com](mailto:ServiceDeskHR@ohm-advisors.com) if you have any questions. Not all benefits, limitations and exclusions of the benefit programs are listed. If there are any discrepancies between the illustrations contained herein and the official benefit plan documents, the benefit proposals or official benefit plan documents prevail. See the official benefit plan documents for a full list of exclusions. OHM Advisors reserves the right to amend, modify or terminate any plan at any time and in any manner.



# SUPPORTING YOUR HEALTH & WELL-BEING

**OHM Advisors' Health & Well-being Strategy is simple**—through collaboration and harmonization, promote the attraction and retention of talent, as well as the growth and success of the business, by supporting the health and well-being of our hard-working employees and their families.

We aim to do this by providing you and your family with resources that support the following pillars:



## PHYSICAL

Your health and safety are essential to the success of our organization. The benefits we offer and the resources we make available are designed for you to be your best every day. Staying physically well means making healthy choices and avoiding bad habits.



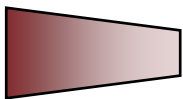
## SOCIAL

Healthy, strong relationships are essential to your overall health and well-being. These relationships help you live a longer, healthier, happier life. We encourage you to build a network of support both at work and in the community.



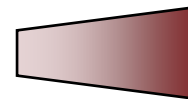
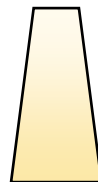
## FINANCIAL

Managing your finances can sometimes feel overwhelming, and financial stress can put pressure on your total well-being. This is why we offer benefit programs to help you manage your finances and save for the future.



## COMMUNITY

Studies have shown that feeling connected to the community where you work and live contributes significantly to your overall health and well-being. At OHM Advisors, we are focused on giving back to our community and provide various opportunities for you to contribute as well.



## PURPOSE

Being professionally well entails liking what you do, and maintaining balance in your life both in and out of the workplace. This is demonstrated by a desire to contribute to your career, and the desire to make a positive impact on the organization and to society as a whole.

# SUMMARY OF BENEFITS

The following is a summary of benefits currently offered to employees of OHM Advisors. Many of these benefits are discussed in more detail in the Employee Manual or Summary Plan Descriptions. OHM Advisors reserves the right to modify or discontinue these benefits at any time with notice to employees as required by law. If you have any questions regarding these benefits, you may contact Melissa Caramagno, Human Resources Benefit Administrator, by email at: [Melissa.Caramagno@ohm-advisors.com](mailto:Melissa.Caramagno@ohm-advisors.com).

<b>Deferred Saving 401(k) Plan &amp; Roth 401(k) Plan</b>	<ul style="list-style-type: none"> <li>•Employees who are 21 years of age may participate in a pre-tax 401(k) plan. OHM Advisors matches \$0.50 for each dollar contributed by the employee to a maximum match amount of \$1,500 per year. The plan requires that you work 1,000 hours during the year to receive the company match.</li> <li>•Employees who are 21 years of age may participate in a Roth 401(k) post-tax deferred savings plan.</li> <li>•Effective date: Immediately upon hire in accordance with the plans.</li> </ul>
<b>Educational Assistance</b>	<ul style="list-style-type: none"> <li>•Employees who have been with the company and completed six months of service can receive a 50% reimbursement up to \$5,000 after successful completion of pre-approved schooling.</li> <li>•Schooling must relate directly to OHM Advisors business needs (i.e. civil engineering, architectural, planning, construction, land surveying, CADD, geotechnical, GIS, business, etc.)</li> </ul>
<b>Personal Auto Use</b>	<ul style="list-style-type: none"> <li>•OHM Advisors will reimburse the mileage expense for business conducted on behalf of OHM at the approved OHM rate.</li> </ul>
<b>Profit Sharing Plan</b>	<ul style="list-style-type: none"> <li>•Employees who are 21 years of age and work a minimum of 1,000 hours in a year and are on the OHM Advisors payroll at the end of the plan year are eligible for profit-sharing in accordance with the plan upon completion of an eligibility period.</li> <li>•Effective date: Immediately upon hire in accordance with the plan.</li> </ul>
<b>Sick Leave</b> <i>Michigan Employees Only</i>	<ul style="list-style-type: none"> <li>•Employees can earn up to a maximum of 40 hours of paid sick leave per calendar year provided that the days are taken in accordance with OHM Advisors' policy.</li> <li>•Effective date: Upon 90 days of employment.</li> </ul>
<b>Voluntary LegalShield &amp; IDShield</b>	<ul style="list-style-type: none"> <li>•Offers legal services and identity protection for you and your family.</li> </ul>
<b>Voluntary Pet Insurance</b>	<ul style="list-style-type: none"> <li>•Manage your pet's health care costs with a pet insurance policy. My Pet Protection is offered exclusively to employees and gives your pet superior protection at an unbeatable price.</li> </ul>
<b>Wellness Program</b>	<ul style="list-style-type: none"> <li>•OHM Advisors offers a wellness program to all employees, including those who are not enrolled in medical, dental, or vision coverage. Employees will have an opportunity to earn AwardCo points each quarter up to \$100 for the year, which can be redeemed for rewards of your choice through the AwardCo platform. Get started today by creating your account on the wellness platform: <a href="https://join.virginpulse.com/OHMAdvisors">join.virginpulse.com/OHMAdvisors</a></li> </ul>

# 401(k) PLAN / ROTH 401(k) / PROFIT-SHARING

The OHM Advisors 401(k) Plans and Profit-Sharing will assist employees in reaching financial goals for retirement.

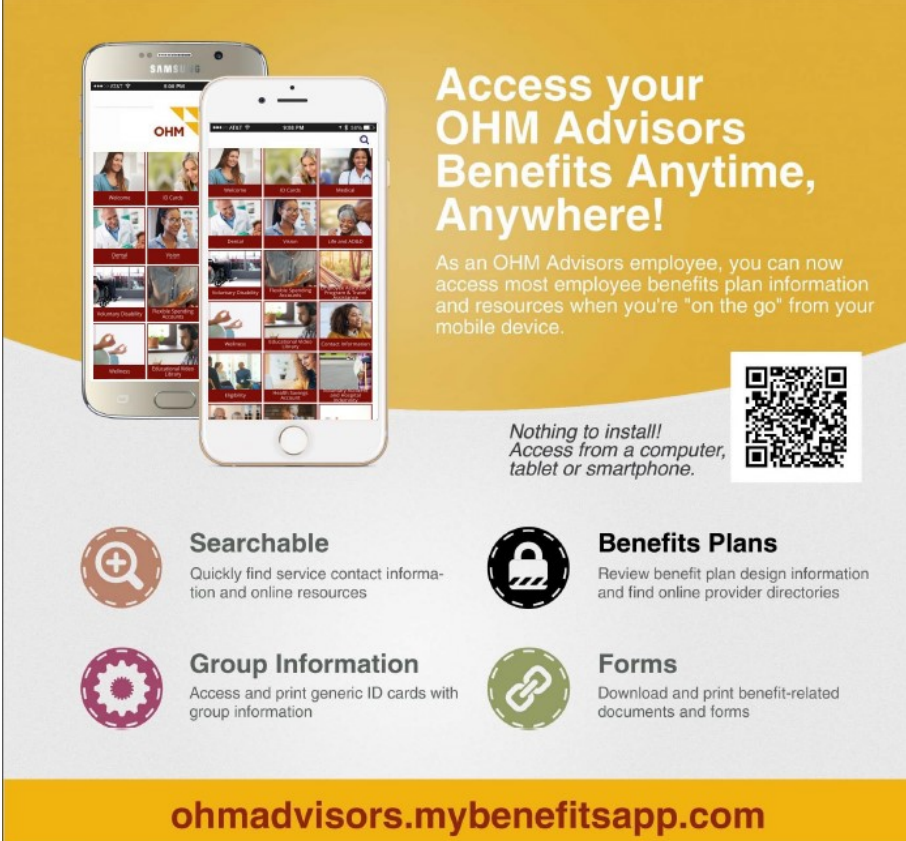
Employees Age 21 & up are eligible to participate in the 401k plan immediately in accordance with plan and complete 90 days of service to participate in the profit-sharing plan. Employer match and profit-sharing will be paid the following year provided the employee works a minimum of 1,000 hours.

OHM Advisors will match 50 cents for each dollar deposited through automatic payroll deductions by the employee up to a maximum contribution of \$1,500 per plan year. Contribution can only be made in whole percentages between 1% and 90% of your eligible pay on a pre-tax basis, up to the annual IRS dollar limit.

The 401(k) *total* contribution limit for the 2024 plan year is: **\$22,500** subject to change. Persons over age 50 are entitled to an additional catch-up contribution of **\$7,500** in 2024. All excess contributions are considered *taxable* income.

Visit [www.401k.com](http://www.401k.com) to set up your account and complete your enrollment or call (800) 835-5097 with questions.

A detailed summary plan description is provided to all eligible employees.



**Access your OHM Advisors Benefits Anytime, Anywhere!**

As an OHM Advisors employee, you can now access most employee benefits plan information and resources when you're "on the go" from your mobile device.

Nothing to install!  
Access from a computer, tablet or smartphone.

**Searchable**  
Quickly find service contact information and online resources

**Benefits Plans**  
Review benefit plan design information and find online provider directories

**Group Information**  
Access and print generic ID cards with group information

**Forms**  
Download and print benefit-related documents and forms

[ohmadvisors.mybenefitsapp.com](http://ohmadvisors.mybenefitsapp.com)

# WELLNESS PROGRAM



## LACE UP & GET STARTED

The everyday choices we make can help us live healthier, happier, and more fulfilling lives. Whether that means helping you get or stay healthy. Join the program to make small, everyday changes to your wellbeing that are focused on the areas YOU want to improve the most.



## SMALL STEPS LEAD TO BIG CHANGES

- **Download the Virgin Pulse Mobile App** - Get all the core features at your fingertips for on-the-go healthy living.
- **Participate using the online Virgin Pulse portal** - Creating

## UNLEASH THE WINNER WITHIN

**ALL EMPLOYEES** can earn points for participating in healthy activities to advance through the program levels each quarter by the deadlines outlined below. Earn AWARDCO cash at every level, up to \$25 per quarter / \$100 annually.

	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Points</b>	1,000	4,000	8,000	15,000	\$20,000
<b>AwardCo Cash</b>	\$5	\$5	\$5	\$10	Prize Draw

Quarterly	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
<b>Deadline Dates</b>	3/31/2024	6/30/2024	9/30/2024	12/31/2024

## FAQs

- ◆ **Who can participate?**
  - ◇ All associates may participate in the wellness program.
- ◆ **Is the program mandatory?**
  - ◇ No. The wellness program is a completely voluntary program. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve associate health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.
- ◆ **What if I am unable to participate in the wellness program due to a medical condition?**
  - ◇ Not sure if you can fully participate in this program because of a disability or medical condition? You may be eligible for alternative ways to participate. For more information, check out our Support page answers or send us an e-mail!

**Ongoing member support:** Chat support available 2am – 9pm EST, Monday – Friday via “Help” or “Chat” located on the platform when registering and once logged in.

Phone: 888-671-9395 | Email: [support@virginpulse.com](mailto:support@virginpulse.com)  
Hours of phone/email support: 8am – 9pm EST, Monday – Friday





# EMPLOYEE ASSISTANCE PROGRAM (EAP)

All employees and their families have access to an Employee Assistance Program (EAP) and Work/Life services provided through Health Advocate and Unum.

**Eligibility:** Available to employees, eligible dependents, parents and parents-in-law.

## **EAP and Work/Life Services include:**

### **Call Centers:**

- 24/7 access to master's level staff clinicians for information, assessment, short-term problem resolution and referrals.
- Consultation regarding (but not limited to):
  - Relationship issues, stress, coping with change, grief and loss, family and marital issues
  - Adjustment disorder, depression, anxiety, drug and alcohol abuse, gambling, and domestic violence
  - Parenting skills, positive discipline, child development, safety, becoming a parent and special needs issues
  - Work related issues such as coworker relationships, burnout, and workplace stress
  - Case management for inpatient and outpatient treatment

### **Phone Consultations and In-Person Sessions:**

- Unlimited telephonic support
- Up to 3 face-to-face sessions per issue for assessment and short-term problem resolution
- Secure, HIPAA compliant video EAP sessions for those in rural communities, those with transportation concerns, or those that may prefer the use of technology to receive services.

### **Work/Life Resources:**

- Consultation regarding (but not limited to):
  - Child care issues such as family child care homes, nanny agencies, summer camps, babysitter tips, community resources
  - Referrals for local in-home or daycare options with confirmed vacancies
  - Elder care issues, such as nursing homes, assisted-living facilities, independent living facilities, home healthcare, hospice, respite care, geriatric care managers, senior centers, adult day care centers, community services

### **Financial Services**

- Financial consulting via telephone for topics such as debt management, budgeting, college funding, retirement strategies, life insurance needs
- Financial planning with certified financial professionals
- Credit management, budget analysis, home buying, mortgage refinancing evaluation, retirement planning, 401(k) plan questions, basic estate planning, tax questions

### **Medical Bill Saver**

- Can help lower your out-of-pocket costs on medical bills not covered by your insurance.
- Will work with your providers to lower the balance on any uncovered medical or dental bill over \$400.
- Can assist with negotiating bills to help reduce balances that get applied to deductibles and coinsurance.

### **And More!**

**To utilize these services, you can:**  
**Call toll free 24/7 at 1-800-854-1446 (multi-lingual)**  
**Go online at [www.unum.com/lifebalance](http://www.unum.com/lifebalance)**

# MY PET PROTECTION

## Voluntary Pet Insurance

My Pet Protection® is offered exclusively to employees and gives your pet superior protection at an unbeatable price.

- ✓ 90% back on vet bills<sup>1</sup>
- ✓ Visit any vet, anywhere
- ✓ Exclusive to employees, not available to the general public
- ✓ One price, regardless of the pet's age
- ✓ Best deal: average savings of 40% over similar plans from other pet insurers<sup>2</sup>

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**Sign up multiple pets with individual plans and receive a discount<sup>3</sup> for even more savings.**

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- **Accidents**, including poisonings and allergic reactions
- **Injuries**, including cuts, sprains and broken bones
- **Common illnesses**, including ear infections, vomiting and diarrhea
- **Serious/chronic illnesses**, including cancer and diabetes
- **Hereditary** and congenital conditions
- **Surgeries** and hospitalization
- **X-rays**, MRIs and CT scans
- **Prescription medications** and therapeutic diets

*Just like all other pet insurers, we don't cover pre-existing conditions. However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. This plan has a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.*

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**My Pet Protection with Wellness® is also available for preventive care coverage, including checkups, shots and more.**

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**Easy  
Enrollment**

**1. Select the species  
(dog or cat)\***

**2. Provide your  
zip code**

**3. Pick your  
plan**

**\*To enroll your bird, rabbit, reptile or other exotic pet, please call 888-899-4874.**

**vet**helpline®

Available to all pet insurance members. Unlimited, 24/7 access to a veterinary professional (\$150 value). Only from Nationwide®.

**My Pet Protection® is available exclusively through your employer.**

Get a quote today. <http://www.petinsurance.com/ohm-advisors>



<sup>1</sup>Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. <sup>2</sup>Average based on similar plans from top competitors' websites for a 4-year old Labrador retriever in California, 94550. Data provided using information available as of March 2016. <sup>3</sup>Pet owners receive a 5% multiple pet discount by insuring two to three pets or a 10% discount on each policy for four or more pets.



# LEGAL SHIELD | ID SHIELD

**HAVE YOU  
EVER...**



**Associate: ALI C. SANDERS**

**Email:**

**alisanders@legalshieldassociate.com**

**Phone: 248-991-5065**

- Needed your will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?
- Worried about being a victim of identity theft?
- Been concerned about your child's identity?
- Had social media accounts? (Facebook, Instagram, Twitter, LinkedIn, YouTube)

## The LegalShield Membership Includes:

- Dedicated Law Firm Direct access, no call center
- Legal Advice/Consultation on unlimited personal issues
- Letters/Calls made on your behalf
- Contracts/Documents Reviewed Up to 15 pages
- Residential Loan Document Assistance for the purchase of your primary residence
- Will Preparation—Living Will, Health Care Power of Attorney, Financial Power of Attorney
- Speeding Ticket Assistance
- IRS Audit Assistance (Begins with the tax return due April 15th of the year you enroll)
- Trial Defense (If named defendant/respondent in a Covered civil action suit)
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation (Available 90 days after enrollment)
- 25% Preferred Member Discount (Bankruptcy, criminal charges, DUI, personal injury, etc.).
- 24/7 Emergency Access for covered situations

## The IDShield Membership Includes:

- Credit Monitoring Continuous credit monitoring through TransUnion
- Online Privacy Management IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices
- Reputation Management & Score - Scans social media accounts for existing content that could be damaging to a participants' online reputation and ranks your online risk
- Financial Account Monitoring Accounts monitored include checking, savings, employer 401k accounts, loans and more
- \$1 Million Protection Policy Coverage for lost wages, legal defense fees, stolen funds and more
- Unlimited Service Guarantee ensures that we won't give up until your identity is restored!
- Identity Restoration Performed by Licensed Private Investigators to restore your identity to its pre-theft status
- 24/7 Emergency Access with an identity theft emergency

Plan Prices are Per Pay Period Deduction	Family Price	Individual Price
LegalShield Legal Plan Only	\$8.75 / every two weeks	\$8.75 / every two weeks
IDShield Identity Theft Plan Only	\$8.75 / every two weeks	\$4.13 / every two weeks
Combined Plans	\$15.65 / every two weeks	\$12.88 / every two weeks

The secure website to enroll is [www.shieldbenefits.com/ohmi](http://www.shieldbenefits.com/ohmi)

PLEASE NOTE: Member's spouse coverage can be a married spouse OR boyfriend/girlfriend; domestic partner; same sex partner

Put your law firm and identity theft protection in the palm of your hand with the LegalShield and IDShield mobile apps!

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see [www.idshield.com](http://www.idshield.com). All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million insurance policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Reimbursement Policy ("Policy") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expense reimbursement and legal costs as a result of a covered identity fraud. The amount of coverage is dependent on the type of identity theft plan. See a Policy for complete terms, coverage, conditions and limitations related to family members who are eligible for coverage under the Policy. For a summary description of benefits for the Policy coverage see <https://idshield.cloud/summary-of-benefits>. We do not monitor all transactions at all businesses and the monitoring network is limited only to institutions participating in the financial monitoring feature.

# LEGAL SHIELD | ID SHIELD ■ MEMBERPERKS

## Save with these incredible MEMBERPERKS

Your LegalShield and IDShield Memberships are simply amazing. In addition to the privileges that are already yours, we have added these MEMBERPERKS with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year. MEMBERPERKS can save you enough to pay for your membership for years to come!

### RECEIVE EXCLUSIVE DISCOUNTS

Access your members-only discounts in categories such as:

### WHAT MEMBERS ARE SAYING:

-  APPAREL
-  AUTOMOTIVE
-  BOOKS, MOVIES & MUSIC
-  CELL PHONES
-  ELECTRONICS
-  FINANCE
-  FLOWERS & GIFTS
-  FOOD
-  HEALTH & WELLNESS
-  HOME SERVICES
-  INSURANCE & PROTECTION SERVICES
-  OFFICE & BUSINESS
-  REAL ESTATE & MOVING SERVICES
-  SPORTS & OUTDOORS
-  TICKETS & ENTERTAINMENT
-  TRAVEL

MEMBERPerks pays for my membership!

- Martha S.

"I saved 20% at Advance Auto and I also saved 30% on movie tickets on date night with my wife. This membership is it!"

- Andre E.

"I am receiving 8% off my Verizon cell phone monthly charge!"

- Paulette M.

Enjoy preferred member pricing on some of your favorite brands and services.



AND MANY MORE!

### Getting Started

To sign up, simply log in at [legalshield.perkspot.com](http://legalshield.perkspot.com). If you don't already have an account, follow the simple on-screen instructions to make an account with your personal or work email and LegalShield Membership number.



*These benefits are for LegalShield and IDShield Members. All offers or promotions are subject to change without notice.*

SHEET\_MEMBERPerks\_060420

**SECURE WEBSITE TO ENROLL: [www.shieldbenefits.com/ohmi](http://www.shieldbenefits.com/ohmi)**

# QUESTIONS ?

Because the world of healthcare and insurance can be confusing and hard to navigate, we are pleased to introduce your Account Manager from our insurance agency, Brown & Brown. Human Resources works closely with Brown & Brown to assist you and answer any questions you may have related to the various plans offered through our benefit program.

 <p><b>OHM Advisors</b> Human Resources</p>	 <p><b>Brown &amp; Brown of Detroit</b> Main Number: (586) 977-6300</p>
<p><b>HR Service Desk</b> Please Submit Ticket to HR Service Desk</p>	<p><b>Sandy Birko</b>, Account Manager Sandra.Birko@bbrown.com</p>

## CARRIER CONTACTS

When you need to contact our carrier/vendor partners directly, here is the contact information that you can use.



CARRIER	PHONE	WEBSITE
<p><b>Crisis Text Hotline</b> Reach out to a trained volunteer for support</p>	<p>Text HOME To 741741</p>	<p><a href="http://www.crisistextline.org/together">www.crisistextline.org/together</a></p>
<p><b>Fidelity</b> 401k</p>	<p>(800) 347-2673</p>	<p><a href="http://www.401k.com">www.401k.com</a></p>
<p><b>LegalShield   IDShield</b> Legal Services and Identity Protection</p>	<p>(248) 991-5065</p>	<p>Ali C. Sanders, Associate Email: <a href="mailto:alisanders@legalshieldassociate.com">alisanders@legalshieldassociate.com</a> <a href="http://www.legalshield.com/info/OHM">www.legalshield.com/info/OHM</a></p>
<p><b>Nationwide</b> Pet Insurance</p>	<p>(800) 540-2016</p>	<p><a href="http://www.petinsurance.com/ohm-advisors">www.petinsurance.com/ohm-advisors</a></p>
<p><b>US Wellness   Virgin Pulse</b> Wellness Program</p>	<p>(888) 671-9395</p>	<p>Email: <a href="mailto:support@virginpulse.com">support@virginpulse.com</a> <a href="http://join.virginpulse.com/OHMAadvisors">join.virginpulse.com/OHMAadvisors</a></p>
<p><b>Work/Life Services provided by HealthAdvocate and Unum</b> Employee Assistance Program (EAP)</p>	<p>(800) 854-1446</p>	<p><a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a></p>



