



# Employee Benefits



Our people are our greatest asset and VHB recognizes that health and wellness are important to employees. We offer high quality, affordable medical, dental and vision insurance.

# Health & Wellness

ELIGIBILITY | Regular employees working at least 20 hours per week

## Major Medical Insurance

Medical insurance coverage is offered through Blue Cross® Blue Shield®. If an employee elects medical insurance, coverage begins on the first day of work. Employees have the option to elect individual or family coverage. Employee contribution for the premium is pre-tax, reducing overall cost.

- Blue Care® Deductible PPO plan is available in all VHB locations.
- Blue Care® 90/70 PPO plan is available in all VHB locations.
- HMO Blue® plan is available in New England only.

VHB pays for a percentage of employee coverage for full- and part-time employees. Please contact Human Resources for information regarding current medical premiums.

## Domestic Partnership Benefit

VHB offers benefits to domestic partners who are not married. Employees wishing to add their domestic partner to their benefit plan must complete the Affidavit of Domestic Partnership for Benefits Eligibility along with all benefit enrollment materials. The affidavit is valid for VHB's health, dental, vision and supplemental life insurance benefits. This benefit is subject to taxable imputed income for the employee.

## Vision Insurance

VHB provides the option of vision insurance coverage. Contributions for the premium are pre-tax, reducing cost.

## Dental Insurance

VHB provides the option of dental insurance coverage and orthodontics. Contributions for the premium are pre-tax, reducing cost.

## Sick Time

Sick time is accrued biweekly up to a maximum of eight days per year. Unused sick time may be carried over from year to year up to a maximum of 240 hours (30 days). Part-time employees accrue sick time on a pro-rated basis.

## VHBWell

Through our VHBWell Program, we provide preventative screenings, flu shots, an Employee Assistance Program, Lunch n' Learns, fitness reimbursement, and the opportunity to participate in company-wide challenges through VHB's partnership with the Go365 wellness and rewards program.

In the unexpected event of a loss or a catastrophe, we offer coverage to mitigate financial burdens on you and your family.

# Insurance

ELIGIBILITY | Regular employees working at least 20 hours per week (\*except as noted below)

## Life Insurance/AD&D Insurance

VHB provides group term life insurance in an amount equal to one and one half times the annual salary to a maximum of \$200,000 for \*all regular employees working at least 30 hours per week. Employees are also covered by accidental death and dismemberment insurance, which is additional life insurance equal to their basic group life, payable in the event of accidental death.

## Supplemental Life

VHB's supplemental life insurance program offers additional coverage for \*all regular employees working at least 30 hours per week. Employees can apply for coverage up to five times their basic annual earnings, not to exceed an overall maximum total of \$700,000. Employees may also apply for up to \$100,000 spousal coverage in \$10,000 increments. Employees have the option of electing \$5,000 or \$10,000 of supplemental dependent life insurance to cover dependents.

## Short-Term Disability

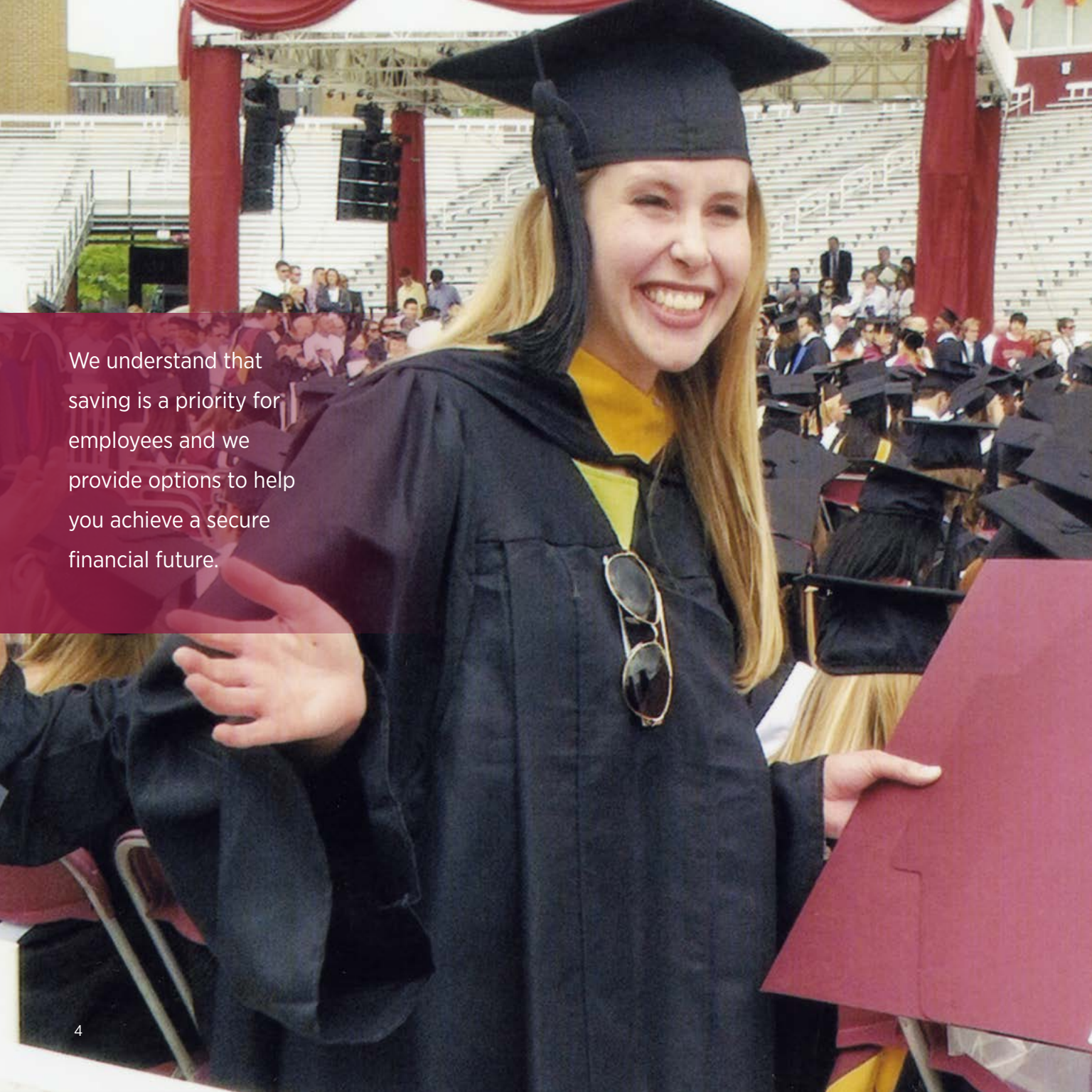
Our short term disability plan covers medically approved absence due to illness, or non-occupational injury for up to 13 weeks of coverage. The benefit is paid in full by VHB and is equal to 60 percent of basic earnings to a maximum of \$2,500 per week.

## Long-Term Disability

Employees who are disabled for more than 90 days will be eligible to apply for long-term disability (LTD) benefits. The benefit paid is equal to 60 percent of basic earnings to a maximum monthly benefit of \$20,000. LTD insurance continues until the employee is no longer disabled or reaches age 65. VHB pays the entire cost of this insurance coverage.

## Long-Term Care

Employees are covered by Unum long term care insurance. Benefits for this type of care are paid if an employee becomes disabled and can no longer perform certain activities necessary to function on a daily basis. VHB provides employees with a base plan of coverage, along with the option of buying additional coverage. Family members of employees are also eligible to purchase coverage.



We understand that saving is a priority for employees and we provide options to help you achieve a secure financial future.

# Saving for the Future

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## Flexible Spending Accounts

Employees have the opportunity to enroll in a Flexible Spending Account (FSA). The FSA allows employees to pay for qualified dependent care and health care expenses on a pre-tax basis. Employees can open a Health Care Reimbursement Account (HCRA) and/or a Dependent Care Reimbursement Account (DCRA). The maximum contribution that can be set aside per calendar year is \$2,650 in a HCRA and \$5,000 in a DCRA.

## Fidelity Advisor 529 Plan

Fidelity's Advisor 529 plan is a simple way for employees to save for the college education of their children. Earnings grow tax-deferred and qualified withdrawals are free from federal income tax.

## Commutability Program Benefit/ Public Transit Discount

VHB promotes employee use of sustainable "alternate commuter" options whenever possible through our commutability program benefits. Provisions for commuter options and map suggestions for walking and biking are available by office. VHB reimburses 50 percent of the cost of a monthly pass, up to the maximum tax-free benefit amount to employees who use public transit on a regular basis to travel to and from work.

## 401(k) Plan

VHB provides a 401(k) Retirement Plan administered through MassMutual Financial Services for all regular employees age 20 and over. Employees are automatically enrolled in the 401(k) Plan and have the option to opt out within 30 days. Employees can contribute up to 50 percent of their salary on a pre-tax basis up to a dollar limit set by the IRS annually. An optional after-tax savings component is also provided by the Plan in addition to a Roth 401(k) feature. Each year, VHB determines a matching contribution amount to the Plan. Rollover contributions from other qualified plans are accepted upon approval by the plan administrator. A loan program is also provided through the Plan, allowing participants to borrow against their vested account balances.

## Gradifi Student Loan Refinancing Option

Gradifi brings exclusive student loan refinancing offers to fulfill its mission of alleviating the burden of student debt for individuals. Through a partnership with Gradifi, VHB offers employees access to leading student loan lenders that may potentially lower monthly payments and interest rates, as well as student loan counseling through American Student Assistance.

As a Generational Company, our management philosophy holds that our sustained success can only be achieved when there is equal emphasis on business and people.

# Life & Work Balance

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## Holidays

VHB provides 10 paid holidays per year. In addition to eight firm-wide holidays, employees may select two floating holidays per calendar year. If hired after June 1, the employee receives one floating holiday for that year. If hired after November 1, the employee is not eligible for floating holidays until January of the following year. Part time employees receive a prorated amount of holiday hours.

## Vacation

Vacation time is accrued bi-weekly based on hours worked. Regular, full-time employees earn 10 days of vacation per year during the first two years of completed service; 12 days per year during the third year of service; and an additional day per year thereafter, up to a maximum of 20 days at the end of the 10<sup>th</sup> year of employment. Part-time employees accrue vacation on a pro-rated basis.

## Scholarship Program

The VHB Sons and Daughters Scholarship Program helps finance higher education for children of VHB employees. VHB awards five \$2,000 scholarships annually through the Program.

## Adoption Assistance

The adoption assistance benefit reimburses employees up to \$5,250 for eligible expenses related to the adoption of a child. \*Full-time and part-time employees working at least 30 hours per week, who have been employed for at least six months are eligible.

## Employee Assistance Program

The Employee Assistance Program (EAP) is designed to help VHB employees and their families obtain confidential, professional assistance for a wide range of issues and problems that may affect personal lives and job performance.

## Pre-Paid Legal Services

Pre-paid legal services is a comprehensive family legal plan that assists employees with legal guidance and information. Pre-paid legal also offers an identity theft protection plan.

## VHB Cares

Since 1979, VHB Cares—our employee-run charitable giving campaign—has raised more than \$2 million for non-profit organizations. Charity programs are routinely initiated by VHB employees who roll up their sleeves to support the communities in which we live and work. VHB supports these efforts by matching donations to VHB Cares-sponsored charities, as well as providing flexibility for employees to participate in these important efforts.



The growth and future success of VHB depends upon the growth and future success of our employees. We view employee learning and development as a strategic priority, investing significantly in the Center for Education and professional development opportunities.

# Professional Growth

## VHB Center for Education

VHB is committed to individual professional development and skill building, offering opportunities to work with experienced colleagues on diverse and complex projects through VHB's Center for Education (CFE). The CFE offers an ongoing curriculum of onsite and online courses taught by VHB employees as well as outside industry professionals. The CFE is accredited by the International Association for Continuing Education and Training.

## Professional Development

We offer the following programs for employees to actively engage with professional agencies and development opportunities.

**Membership Dues:** All regular employees are encouraged to participate as active members in professional/technical societies or professional organizations of their choice. VHB pays for annual membership dues in one professional or technical society.

**Professional Registration:** State regulations require professional licensure/registration as a condition of assuming responsibility for performing professional assignments. All technical professionals are encouraged to obtain registration as soon as they are qualified. VHB pays annual licensing fees for registration in the state in which employees are assigned to work. If VHB requests that an employee be registered in other states, those fees will also be paid by the company.

**Conferences/Seminars:** VHB supports employee attendance at job-related conferences and seminars. Employees may request VHB sponsorship to attend conferences and seminars that are applicable to their present position and provide training for future advancement in the company.

## Tuition Reimbursement

VHB's Tuition Reimbursement Program helps employees develop their skills and upgrade performance. Full-time and part-time employees working at least 30 hours per week, who have been employed for at least six months are eligible. Courses must be in a field of study that has direct application to an employee's present position or provide training for future advancement within the company. VHB will reimburse up to \$5,250 per calendar year for coursework in which the employee receives a letter grade of 'C' or better.

## Honorarium

VHB's Honorarium Program rewards employees when they write a technical paper or make a presentation on behalf of the company. Employees earn cash rewards up to \$400 for each paper published or presentation given in their field.



VHB provides benefits to our employees as our way of supporting the extended VHB family. As I have conducted town meetings across VHB, our staff members have consistently told me how important benefits are to them and their families. It is through our benefits that we help our families enhance their financial security, protect and support themselves in challenging times, and grow a stronger future through professional development.

We are dedicated to our team of passionate professionals and always strive for the kind of financial success that underpins our ability to provide great benefits. Business success and caring for people go hand in hand at VHB.

Sincerely,

A handwritten signature in white ink that reads "Michael Carragher". The signature is fluid and cursive, written in a professional style.

Michael Carragher, PE  
President & CEO



[www.vhb.com](http://www.vhb.com)

Engineers | Scientists | Planners | Designers

Please contact Human Resources at 617.924.1770 if you have any questions regarding your benefits.

Disclaimer: This is an abbreviated description of employee benefits. More detailed information will be provided during orientation. The company reserves the right to change any of the aforementioned employee benefits at its discretion without notice. In the event a conflict exists between this summary and the actual plan document, the terms of the actual plan document will govern in all cases.