

General Benefit Summary

LJA Engineering, Inc. offers a comprehensive employee benefit package including healthcare plans and employee ownership.

EMPLOYEE OWNED - ESOP

LJA Engineering is employee owned; every full-time LJA employee is an employee-owner of LJA through participation in an employee stock ownership plan (ESOP). The work we do and the revenue we produce drives the value of the LJA stock. Each year our board of directors determines the contribution that the company may make into the ESOP; the contribution is discretionary and based on the profits of the company. Employees are fully vested in the ESOP after 5 years of service.

MEDICAL INSURANCE

Three plans are available for you to choose the level of coverage you need. Two High Deductible Health Plan options, one with a Health Savings Account that includes an employer contribution; we also offer a traditional PPO plan.

DENTAL INSURANCE – 2 plans are available for you to choose the plan best designed for you. The dental insurance is a comprehensive plan that allows you to use any dentist you wish (PPO Plan), or you may use a specific Dentist or dental group in the DHMO Plan.

VISION INSURANCE

LJA pays for the employee only coverage. Employees can add their eligible dependents at an additional cost. Plan covers exams, frames and contact lenses.

FLEXIBLE SPENDING ACCOUNTS

These accounts allow medical care and dependent care expenses to be paid with pre-tax dollars.

401(k)

LJA offers a 401k plan in which the Company may make an annual discretionary contribution. Each year our board of directors determines if there will be discretionary contribution, based on the profits of the company. Employees may contribute into the 401(k) up to the annual maximum allowed by the IRS.

DISABILITY & LIFE INSURANCE

LJA offers at no cost to employees, disability insurance should a person become disabled from a non-work related injury or illness. LJA also provides basic life and Accident Death coverage to all full time employees in the amount of one times your annual salary. Employees have the option to purchase additional life insurance coverage for themselves and/or dependents.

HOLIDAY OFFICE CLOSURE

The office closes for the holidays between Christmas and New Year's Day. Employees will use 1-3 personal days during the closure as determined by the Management.

HOLIDAYS

The following nine (9) days are paid holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- Designated Annually
- Designated Annually

FLEXTIME

LJA offers flextime in the form of a 9/80 schedule, when possible, to assist employees in meeting their personal work performance goals and family needs.

PROFESSIONAL LICENSE & ADVANCED EDUCATION REIMBURSEMENT

LJA pays for renewal fees for PE and RPLS licenses in states in which we practice. LJA also has a program for assistance in continuing education relevant to the company.

PAID TIME OFF (PTO)

Full-time employees are eligible to earn PTO days for leisure time off, and time lost from work due to illness or injury, family emergencies or medical/dental appointments. Employees begin accruing PTO days after they have completed one month of service.