

JMC Benefits Summary

Insurance:

Medical, Dental and Vision - JMC offers these benefits to employees the first of the month following 30 days of employment. For Regular Full-Time employees working at least 30 hours a week, JMC pays the full monthly premium for the team member and the family. For Regular Part-Time employees working less than 30 hours a week, JMC will cover the percent of premium cost equal to the percent of a normal 40-hour week the employee works.

- Medical - Aetna with an annual deductible of \$3000/ person and \$6000/family.
- Dental - MetLife with an annual deductible of \$50/ person and \$150/family.
- Vision - MetLife with copays for exams, frames and basic lenses.

Life Insurance – JMC provides \$25,000 life insurance for each Regular Full-Time employee working at least 30 hours per week. Regular Part-Time employees working less than 30 hours JMC will cover the percent of premium cost equal to the percent of a normal 40-hour week the employee works. All regular employees may elect additional Life insurance for themselves and their spouse, payable by payroll deduction.

Long Term Disability (LTD) – JMC provides disability insurance to Regular Full-Time employees working 30 hours a week. Regular Part-Time employees working less than 30 hours JMC will cover the percent of premium cost equal to the percent of a normal 40-hour week the employee works.

Health Savings Account (HSA) – JMC Regular Full-Time employees who participate in the JMC medical plan, will receive an annual stipend, paid the first paycheck of the year. This stipend is treated as non-taxable income per IRS regulations.

Regular Part-Time employees who participate in JMC medical plans, will receive a pro-rated annual stipend, paid on the first paycheck of the year. This stipend is treated as non-taxable income per IRS regulations.

JMC Regular Full-Time employees who waive coverage from the JMC Medical plan will receive an annual stipend, paid one time in the first paycheck of the year. This stipend is treated as taxable income per IRS regulations. Regular Part-Time employees who participate in JMC medical plans, will receive a pro-rated annual stipend

Time Off:

Holiday Pay - JMC observes all US Federal holidays. Regular Full-Time and Regular Part-Time employees are entitled to pay on these days.

PTO - JMC has a flexible personal time off system. Employees may take time off from work on regular business days as they wish, with full pay, no effect on benefit plan participation and no other adverse consequences. This Policy combines traditional vacation and sick leave policies into one flexible plan – accordingly, PTO can be used for vacation, illness or injury, and personal matters.

Regular Full-Time employees receive a maximum of 16 weeks (or 80 days) of PTO per year, at full pay. A minimum of 5 weeks of vacation time should be taken each year.

Regular Full-Time employees needing more than 16 business weeks away from work, will receive an additional 8 (eight) business weeks (40 business days) at 60% pay. Additional time away from work, after all paid and partial paid time off is exhausted, could be provided at no pay.

Regular Part-Time employees are entitled to a pro-rated amount of paid PTO based on average number of hours worked per week. More time away from work than their pro-rated allotment, an additional pro-rated time off will be provided at 60% pay. Additional time away from work, after all paid and partial paid time off is exhausted, could be provided at no pay.

401(k) Company Match:

For all employees participating in the 401(k) plan, JMC will contribute a 100% matching contribution up to 3% of compensation, and 50% matching contribution up to 5%.

Bonus/Profit Sharing:

All regular salaried employees of JMC are entitled to share in JMC profits. Profit Shares are based on actual profit of the company for the Profit Share period and therefore, are not guaranteed.

Global Entry:

JMC employees are entitled to sign up for Global Entry for themselves and be reimbursed the cost.