# BENEFITS FOR REGULAR FULL-TIME EMPLOYEES



# **HEALTH & WELLNESS -** Take excellent care of yourself and your loved ones...

- **Health Insurance** | Employees and their families are covered under a group plan that covers office visits, hospitalizations, tests and prescriptions. The cost of this benefit is subsidized by JNPA.
- **Dental Insurance** | Employees and their dependents are covered under a group plan that provides benefits for office visits, cleanings and restorative work. The cost of this benefit is subsidized by JNPA.
- **Vision Insurance** | Employees and their dependents are covered under a vision insurance plan that provides benefits for eye exams, eyeglasses and contacts. The cost of this benefit is subsidized by JNPA.

### **PAID PERSONAL TIME -** Get paid while taking time away from work...

- Paid Time Off | PTO may be used for vacation, sick, or personal leave. Length of employment determines the accrual rate for PTO hours, starting with a minimum of 3 weeks in the first year.
- Paid Holidays | All full-time employees receive New Year's Day, Thanksgiving, and Christmas Day. Retail employees receive these holidays and eight floating holidays. Central Office employees also receive Memorial Day, Independence Day, Labor Day and five floating holidays. Adjunct employees receive all federally observed holidays.
- Family-Medical Reserve | The FMR benefit enables employees to set aside time for a serious illness, maternity/paternity leave, care for seriously ill family, adoption, and more. New hires begin with a 5-day FMR balance. Reserve balances grow as employees elect to transfer unused PTO hours each year.

# **FINANCIAL SECURITY -** Save for the future and insure against major losses...

- **Retirement Plan** | Employees may elect to deposit a percentage of their earnings via payroll deduction into a 403b tax-deferred account for use in retirement. Employees in their second year and beyond are also eligible for a generous JNPA match of their contributions.
- **Health Savings Account** | For employees covered under our health plan, we provide a Health Savings Account to help employees pay for deductibles and other major medical expenses. Employees may contribute to this bank account through tax-free contributions. Unused funds rollover for use in future years—event into retirement.
- Long Term Disability Insurance | In case of disability that hinders the ability to work, the employee, after a qualifying period, would receive 60% of their average monthly pay. This benefit is fully funded by JNPA.
- **Life & Accidental Death Insurance** In case of death, an employee's beneficiary would receive two times the employee's annual salary. In case of accidental death or dismemberment, the beneficiary would receive two times the employee's annual salary. This benefit is fully funded by JNPA.

#### **LIFE HELPS -** Keep more money in your pocket...

- **Flexible Spending Accounts** | This voluntary benefit allows substantial tax savings for health premiums, out-of-pocket medical, dental, vision, dependent care expenses, and parking or transportation expenses. Employees may enroll in one or more of these plans and receive tax-free benefits by funding these accounts via payroll deduction.
- Parking or Transit Subsidy | The cost of a monthly transit pass or garage parking pass is partially paid by JNPA.
- **Employee Assistance** | Use this 24/7 service for help with parenting, senior care, home services, wellness, legal, financial services, or whatever personal challenge you might face. This benefit is fully funded by JNPA.
- Store Discounts | Be the first to pick up one of our latest retail products at a 25% discount.