



# OUR BENEFITS OVERVIEW

Investing in our employee owners



# Contents

About us	2
Building a Culture of Well Being	3
Employee Development	4
Your Retirement	5
Employee Stock Ownership Plan (ESOP)	6-7
Paid Time Off (PTO)	8
Caregiver Leave	8
Holidays	8
Core Benefits	9
Group Health Insurance	9
Employee Premiums	10
My QHealth	11
Wellness Program	11
Medical Benefits Summary	12
Dental Insurance	13
Vision Plan	14
Pre-Tax Savings Programs	15
Health Savings Account	16
Life and Disability	17
Teladoc Health	18
Healthcare Bluebook	18





# | About us

At JMT, we pride ourselves on the programs we offer to attract and retain the best and brightest talent in our industry. For 50 years, our success has been driven by our employee-owners. As you read through this overview, you will see our commitment to an overall culture of well-being, continued learning, inclusiveness, employee recognition and engagement. We also recognize and prioritize the importance of a flexible and affordable benefit plan design.





# Building a Culture of Well-Being

JMT's approach to building a culture of well-being is simple. Each person is motivated differently and has different needs and areas of focus in their lives. Over the years, we have identified five elements of well-being below which outline a holistic approach to aligning your needs with our program offerings.



## Career

Coaching & Individual Development Plans  
Learning Opportunities with Financial Support  
Mentor Program  
Impact Awards



## Social

Recreational Sports Teams  
Networking Events & Professional Society Support  
Company Events (Picnic, Awards Banquet, Golf Outings)



## Physical

Free On-Site Biometric Screenings & Flu Shots  
Comprehensive Benefits Plan  
Caregiver Leave



## Financial

401(k)  
ESOP (Employee Stock Ownership Plan)  
Free Financial 1:1 with our Retirement Plan Consultant



## Giving

Charitable Giving Committee  
Volunteer Opportunities  
Fundraising Campaigns with matching contributions by JMT



## Diversity, Equity & Inclusion

D&I Champions  
JMT PRIDE (Promoting Respect for Identity, Diversity and Equity)  
JMT VETS (Veteran Employees and their supporters)  
JMT WIN (Womens Influence Network)  
JMT BIPOC (Black, Indigenous and People of Color)

# Employee Development

JMT realizes the importance of investing in the professional development of our people. We recognize that continual learning and development for our employee owners is crucial to the success of our company.

We offer you high quality education and training that promotes professional growth, staff performance, and successful leadership.

Our programs are designed to provide you with opportunities to gain the necessary knowledge and skills to perform your job more effectively.

Below are some exciting programs that provide the training and support our staff need to excel in their career at JMT.

- Lead Projects - Project Management Program
- Lead People - Leadership Development
- Lead JMT - Executive Development Program
- Tuition Reimbursement Program
- Professional Membership Support
- Professional Licensure & Registration Support
- Learning and Performance Management with our Online Talent Management Platform
- Internship Program



# Your Retirement

## Retirement Saving Plans Available

JMT's retirement savings plan is designed to provide you an opportunity to increase your security at retirement through your own savings and contributions by your employer. The plan components consist of: Employee Stock Ownership Plan (ESOP), 401(k) traditional (pre-tax) and Roth (post-tax) options, and profit sharing. Together with Hightower Fiduciary Plan Advisors as our investment consultant, we provide our employees an excellent opportunity to save for retirement. All employees can participate in the plan components, subject to eligibility requirements. Personal management of your retirement accounts are available via internet and telephone access.

### 401(k)

The Traditional (pre-tax) and Roth (post-tax) 401(k) plans are voluntary plans that allow employees to provide for additional means of retirement benefits. All employees over the age of 18 can participate in both 401(k) plans upon commencement of employment. Employees may indicate what percentage amount they would like to contribute to the plan(s) and have it deducted from their paycheck on a pre-tax (traditional) and/or post-tax (Roth) basis up to the maximum yearly limit, as defined by the IRS. Various funds, ranging from conservative to aggressive, are available in which you may invest your 401(k) monies.

Free financial planning services are also available to all employees.

# Employee Stock Ownership Plan (ESOP)

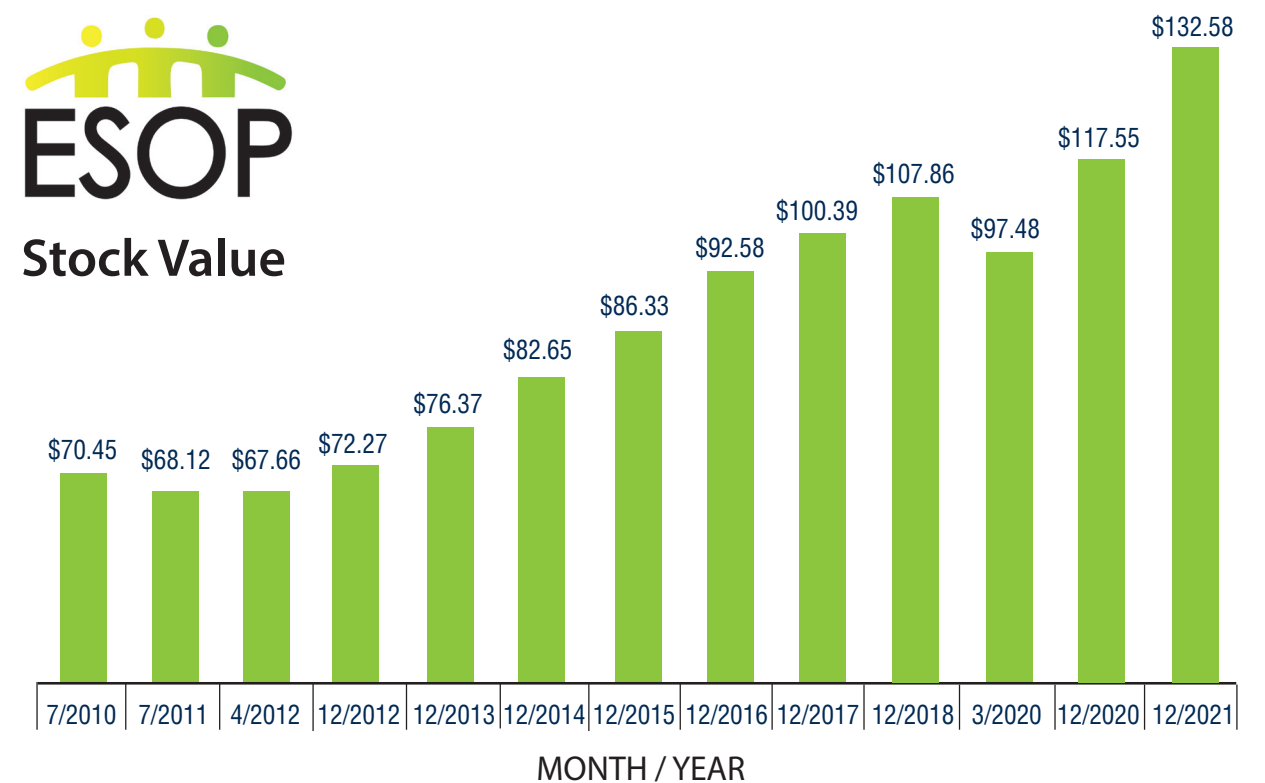
JMT has made a significant commitment to return a large share of earnings to our employees. Our ESOP is provided at no cost to the employee and represents a substantial component of compensation towards your retirement. The ESOP was created to give employees a beneficial ownership interest in the company.

## Being a beneficial owner provides the following rewards:

- Gain control over your own financial security at retirement
- Satisfaction in knowing that your hard work can bring benefits beyond what you receive in your regular wages.



## ESOP Stock Value





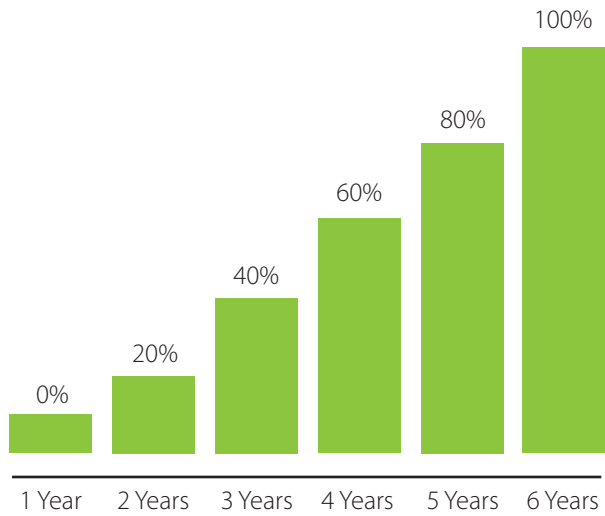


The beauty of the ESOP is that it not only gives you ownership interest in the firm, but it's at no cost to you. The contributions to the ESOP are entirely funded by company assets.

What does this mean for you? JMT has contributed on average between 5-6% of eligible compensation to the employees' ESOP accounts on an annual basis. This is a significant amount of long-term retirement savings at no cost to you. Eligibility into the plan begins the month following one full year of service with JMT. The annual contribution declared by the Board of Directors is allocated pro-rata on the basis of wages from your eligibility date to the end of that plan year.

The value of your ESOP account is based on the number of shares in your account multiplied by JMT's stock value. On an individual basis and company wide, we strive to impact the many factors which help increase the value of JMT stock.

6 Year Schedule of Vesting



Paid Time Off

Full-time employees are eligible to accrue paid time off covering vacation, sick, and any other personal time.

Part-time employees who are regularly scheduled to work between 20 and 39 hours per week will receive 1/2 the holiday pay in accordance with the schedule below.

JMT Years of Service	Full-Time Available Leave	Part-Time Available Leave
1	120 Hours	60 Hours
2	128 Hours	64 Hours
3	136 Hours	68 Hours
4	144 Hours	72 Hours
5	152 Hours	76 Hours
6	160 Hours	80 Hours
7	168 Hours	84 Hours
8	176 Hours	88 Hours

Caregiver Leave

At JMT, we recognize the complexity that family circumstances can have on our employees' work/life balance. This spans from the excitement of a new addition to the stress that comes with a sick family member. We believe that providing up to two weeks of paid time off will cultivate an atmosphere where employees feel they can thrive without sacrificing family obligations.

Holidays

Scheduled Holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve (1/2 day)
- Christmas Day
- One floating holiday per calendar year

Part-Time Employees

Part-time employees who are regularly scheduled to work between 20 and 39 hours per week will receive 1/2 the holiday pay in accordance with the schedule above.



# Core Benefits

- Medical & Prescription
  - Dental
  - Vision
  - Basic Life Insurance
  - Supplemental Life Insurance\*
  - Accidental Death & Dismemberment Insurance
  - Short-Term and Long-Term Disability
  - Health Savings Account
  - Flexible Spending Accounts\*
  - Commuter Parking & Transit\*
- Telemedicine
  - Identity Theft Coverage\*
  - Employee Assistance Program\*
  - Traditional & Roth 401(k) Options\*
  - Employee Stock Ownership Plan (ESOP)\*
  - Learning & Development\*
  - Paid Time Off\*
  - Caregiver Leave\*
  - Holidays\*

*Eligibility into our benefit programs above are subject to plan document definitions.*

*(\*) Part-time employees regularly working 20+ hours per week are eligible for these benefits.*

# Group Health Insurance



### Employee

You (and any eligible dependents) are eligible for JMT’s core benefits if you are:

- An active full-time employee
- An active part-time employee regularly working 20+ hours per week or more (certain benefits as noted above).



### Dependents

The following are considered eligible dependents under our plan:

- Your legal spouse
- Dependent children up to age 26
- Your unmarried, disabled, dependent children of any age if they are ineligible for any other health insurance. This may be subject to insurance carrier approval.

# Employee Premiums

BI-WEEKLY PAYROLL DEDUCTIONS (26 PER YEAR)—EFFECTIVE MARCH 1, 2022

MEDICAL and PRESCRIPTION	Blue Plan (Medical/Rx)		Consumer Advantage Plan (Medical/Rx)	
	Plan Year Premium	Per Pay Premium	Plan Year Premium	Per Pay Premium
Employee Only	\$1,664.00	\$64.00	\$260.00	\$10.00
Employee + Child	\$4,576.00	\$176.00	\$1,040.00	\$40.00
Employee + Spouse	\$5,824.00	\$224.00	\$2,080.00	\$80.00
Family	\$9,620.00	\$370.00	\$2,704.00	\$104.00
NON-WELLNESS PREMIUM*	\$3,000	—	\$3,000	—
MEDICAL DECLINE	Waiver Credit of up to \$1,200** per year. Proof of other coverage will be required before credit will be paid			

**Waiver Credit** = \$1,200 per year to employees who waive health plan benefits. Credit will be paid monthly on the second pay of the month at the rate of \$100 for each month coverage is waived. *(Proof of other coverage is required)*

JMT is paid on a bi-weekly basis, however the health deductions are taken over 24 pays vs. 26 pays per year.

\*An additional premium will be added for employees (up to \$1,500) and spouses (up to \$1,500, if applicable) who do not complete the Wellness Program. May be pro-rated based on program completion.

\*\*May be pro-rated based on benefits effective date.

	DENTAL	CORE VISION*	BUY-UP VISION	SHORT TERM DISABILITY	LONG TERM DISABILITY	BASIC LIFE AND AD&D
Employee Only	\$7.00	\$0.00	\$3.72	NO COST TO EMPLOYEES		
Employee + Child	\$16.00	\$0.00	\$7.40			
Employee + Spouse	\$17.00	\$0.00	\$7.03			
Family	\$23.00	\$0.00	\$10.86			

\*The Core Vision plan is 100% employer paid for those individuals who choose to elect this coverage.



MyQHealth’s unique “Health Care Warrior” model is designed to help our employees and dependents covered on our health plans in navigating their personal healthcare journey, no matter what that path entails. As an extension of our Human Resources team, your Health Care Warrior is your personal concierge who empowers you to make smarter decisions surrounding your care and connects you with resources available through JMT, our insurance carriers, and in your local community based on your need.

By overseeing all aspects of benefits delivery, your Health Care Warrior can help close your care gaps, intercept redundant, delayed, and questionable treatment in real-time and then help you, your family, and your physicians work together to ensure proper care.

Wellness Program

✓ STEP 1: Biometric Screening	✓ STEP 2: Preventive Care
<b>Home Test Kit*:</b> request, complete, and return a kit that can be done at home from Quest	<b>Flu Shot* or COVID-19 Vaccine*</b> <i>Received from July 1, 2020 to program end</i>
<i>*Not available in New York due to state regulations</i>	<b>OR one of the following:</b>
<b>Patient Service Center (Lab):</b> schedule an appointment and visit the Quest lab via our wellness program	<b>WellCare</b> (Men & Women 18+)
	<b>Breast Cancer Screening</b> (Women 40+)
	<b>Cervical Cancer Screening</b> (Women 21+)
<b>Physician Form:</b> if you have your biometrics completed through a provider you can report them on the Quest form	<b>Colorectal Cancer Screening</b> (Men & Women 50+) <i>Colonoscopy or request a Insur Home Test Kit from Quest</i>

**Please note:** You must complete the above activities within **four months of your benefits effective date** in order to avoid the Non-Wellness premium. If you choose **not** to participate by the four month deadline, you will pay a Non-Wellness premium up to \$3,000 a year.

- \$1,500/year for employee
- \$1,500/year for spouse (if applicable)

Medical Benefits Summary

	BLUE PLAN		CONSUMER ADVANTAGE PLAN	
GENERAL PLAN PROVISIONS	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible (Ded.)	\$750/Individual \$1,500/Family (Stacked Ded.)*	\$2,250/Individual \$4,500/Family (Stacked Ded.)*	\$1,500/Individual \$3,000/Family (Unstacked Ded.)**	\$3,000/Individual \$6,000/Family (Unstacked Ded.)**
Co-insurance Percent (JMT Plan/Employee)	80/20%	60/40%	90/10%	70/30%
Out-of-Pocket Maximum (Includes copay, deductible, and co-insurance)	\$2,500/Individual \$5,000/Family	\$5,000/Individual \$10,000/Family	\$2,750/Individual \$5,500/Family	\$6,000/Individual \$12,000/Family
PREVENTATIVE SERVICES				
Wellness Screenings (Test and Readings)	100%	60/40%	100%	Ded., then 70/30%
Well Child Care (ages 0 – 17)	100%	60/40%	100%	Ded., then 70/30%
Adult Physical (ages 17+) Including GYN and Cancer Screenings	100%	60/40%	100%	Ded., then 70/30%
OFFICE VISITS, LABS AND TESTING				
Primary Care Visit	\$25 copay	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
Specialist Visit	\$40 copay	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
X-ray and Lab Test	Ded., then 80/20%	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
URGENT CARE AND EMERGENCY ROOM				
Urgent Care Center	\$40 copay	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
Emergency Room	80/20%	80/20%	Ded., then 90/10%	Ded., then 90/10%
HOSPITALIZATION				
Inpatient Facility	Ded., then 80/20%	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
Outpatient Facility (Freestanding)	Ded., then 80/20%	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
Inpatient Physician Services	Ded., then 80/20%	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
Outpatient Physician Services	Ded., then 80/20%	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
MENTAL ILLNESS/SUBSTANCE ABUSE				
Inpatient Facility	Ded., then 80/20%	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
Office Visits	\$25 copay	Ded., then 60/40%	Ded., then 90/10%	Ded., then 70/30%
PRESCRIPTION DRUGS				
Generic/Preferred/Non-Preferred				
Retail Pharmacy (34-day supply)	\$10 Generic/\$30 Preferred Brand/ \$50 Non-Preferred Brand		Ded., then \$10/\$30/\$50	
Retail and Mail Order (90-day supply)	\$20/\$60/\$100		Ded., then \$20/\$60/\$100	

Please note that JMT’s Plan Year is March 1 – February 28 of each year. **The deductible and out-of-pocket accumulators will re-set each March 1<sup>st</sup>.**

\*Stacked Ded: If family coverage, one member may stop at individual deductible maximum while others make up the remaining family unit deductible maximum.

\*\*Unstacked Ded: If family coverage, the full family deductible maximum may apply to one member. No individual maximum applies.



# Dental Insurance

The best way to maintain your oral health is through a sound program of regular dental care. Our partnership with Delta Dental offers a greater opportunity for you to reduce your out-of-pocket costs using one of their two nationwide provider networks.

- **PPO Network:** offers the deepest discounts on services
- **Premier Network:** offers a slightly lower discount on services

PLAN SUMMARY	NETWORK: PPO and PREMIER	
	IN-NETWORK	OUT-OF-NETWORK
Plan Year Maximum	\$1,500	
Plan Year Deductible (Ded.)	\$25/Individual	
	\$75/Family	
Orthodontic Lifetime Maximum	\$1,200 per covered person	
Limited to dependent children up to age 19		
COVERED SERVICES	PLAN PAYS	
Preventive Services:	100% of *UC	
Exams, X-rays, Cleanings, Fluoride Treatments, Sealants, etc.		
Pregnancy Benefit:	100% of *UC	
One additional cleaning		
Periodontal Maintenance		
Sealing and Root Planning		
Periodontal Surgery – up to four procedures		
Basic Services:	90% of *UC, Ded. applies	
Basic Restorative (Fillings, etc.), Emergency Palliative Treatment, Endodontics, Non-Surgical Periodontics, Simple Extractions, Surgical Periodontics, Complex Oral Surgery, General Anesthesia, and/or IV Sedation, etc.		
Major Services:	60% of *UC, Ded. applies	
Inlays, Onlays, Crowns, Prosthetics (Bridge, Dentures, etc.), Periodontal Appliances, Dentures, etc.		
Miscellaneous:	50% of *UC, Ded. applies	
Night Guards		
Implants		
Orthodontics (Subject to lifetime maximum)	60% of *UC	

\* UC: subject to usual and customary fees

Although you may visit a dentist of your choice, be mindful that if they are out-of-network, the dentist may balance bill you for services, therefore increasing your out-of-pocket costs. Check with your dentist today to confirm their participation or visit [www.deltadentalins.com](http://www.deltadentalins.com).

# Vision Plan

EyeMed consists of more than 16,000 private practicing optometrists, ophthalmologists, opticians, and optical retailers. We have two vision plan options: the Core Vision Plan and the Buy-up Vision Plan. Both plans utilize the EyeMed Access Network.

PLAN SUMMARY	CORE VISION PLAN		BUY-UP VISION PLAN	
(CALENDAR YEAR)	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Exam with Dilation Necessary	\$10 copay	Up to \$40	\$10 copay	Up to \$40
Eyeglasses and Frames*	35% off retail price*	N/A	Plan pays up to \$130; you pay 20% off balance over \$130	Up to \$65
Standard Plastic Lenses*				
Single Vision Lenses	\$50	N/A	\$10	Up to \$25
Bifocal Lenses	\$70		\$10	Up to \$40
Trifocal Lenses	\$105		\$10	Up to \$65
Lens Options*				
Tint (Solid and Gradient)	\$15	N/A	\$15	N/A
UV Coating	\$15		\$15	
Standard scratch-Resistant	\$15		\$15	
Standard polycarbonate	\$40		\$40	
Standard anti-reflective	\$45		\$45	Up to \$88
Standard progressive	\$135		\$10	
Premium progressive	N/A		\$10 copay, 80% charge less \$120 allowance	Up to \$88
Other add-ons and Services	20% off retail price*			20% off retail price
Contact Lens Fitting and Follow-up				
Conventional Contact Lenses	15% off retail price	N/A	Plan pays up to \$115; you pay 15% off balance over \$115	Up to \$92
Disposable Contact Lenses	N/A	N/A	Plan pays up to \$115	Up to \$92
Medically Necessary Contact Lenses	N/A	N/A	Plan pays 100%	Up to \$210
Lasik and PRK Vision Correction	15% off retail price or 5% off promotional price	N/A	15% off retail price or 5% off promotional price	N/A
Additional Pairs Benefit	Members also receive a discount of 40% off complete pairs of eyeglasses and 15% off conventional contact lenses, once the funded benefit has been used. This does not apply to disposable contact lenses.			

Exams are covered every 12 months; standard plastic eyeglass lenses or contact lenses are covered every 12 months; frames are covered every 24 months.

\* Under the Core Vision Plan, frame, lens, and lens option discounts apply only when you purchase a complete pair of glasses.



**FREEDOM PASS (Buy-Up Plan only):** As a special offer from Target® Optical, get any available frame in any available brand for **\$0 out-of-pocket cost**—no matter the original retail price point. You're free to choose any frame in the store at no additional cost to you. **OFFER CODE: 755288**

**CONTACTS BOOSTER (Buy-Up Plan only):** Save \$20 off your next order of contacts (and free shipping!) above and beyond your regular contact lens benefit. Just create an account at [ContactsDirect.com](http://ContactsDirect.com) using your EyeMed information and an extra \$20 will be deducted at checkout.



# Pre-Tax Savings Programs

JMT offers employees a unique way to save money on medical care, dependent care, and commuter benefits. Contributions to these programs are deducted directly from your pay and are not subject to income taxes. This lowers the taxes you pay and gives you more spendable income. All full-time and part-time employees regularly working more than 20 hours per week are eligible to participate. If you choose to participate, you will be able to pay for the following types of expenses with pre-tax dollars:

## Flexible Spending Accounts

### Health Care:

(IRS 2022 Maximum: \$2,850)

Out-of-pocket expenses including medical, dental and vision expenses such as:

- Deductibles & co-pays
- Orthodontia
- Glasses
- Prescription drugs
- Over-the-counter (OTC) products\*  
(\* Authorization required for OTC medicines)

### Dependent Care:

(IRS 2022 Maximum: \$5,000)

Child care and other dependents, day care expenses such as:

- Day care centers
- In-home care for incapacitated spouse or elderly parent

### Commuter Benefit

(IRS 2022 Maximum: \$280/Month)

JMT offers a commuter benefit giving employees the opportunity to set aside pre-tax funds for transportation expenses such as parking, mass transit, and van-pooling.

# Health Savings Account

A Health Savings Account (HSA) has two components: health insurance coverage and an actual tax-advantaged savings account. When considering the HSA option, think of this as a long-term savings plan to be used for current and future medical care expenses. Similar to a retirement plan, this program is designed with the following benefits:

- Pre-tax contributions, via payroll deduction, to pay for qualified medical expenses
- Employee owns the funds in the HSA
- Carryover unused funds into future years
- Money saved in an interest bearing account
- Optional cash-out feature (taxes may apply)



### To enroll in the HSA, you must meet all of the following:

- Must be covered under a High Deductible Health Plan (HDHP), such as the JMT Consumer Advantage Plan
- Cannot be covered under another non-HDHP\*
- Cannot be enrolled in Medicare
- Cannot be a dependent on another person's tax return



### Important HSA Facts & Figures

- 2022 contribution limitations:  
Individual - \$3,650 Family - \$7,300
- Currently, the IRS allows people ages 55 to 65 (and older if not enrolled in Medicare) to contribute an additional \$1,000 per year for an Individual or Family HSA account

\* Other health insurance does not include: specific disease or illness insurance, accident, disability, dental care, vision care, and long-term care insurance.





## | Life & Disability

JMT pays 100% of the premium for your basic term life, accidental death and dismemberment (AD&D), short-term disability, and long-term disability benefits. The information below provides an overview of these benefits.

### Basic Term Life Insurance Benefit

Full-time employees have \$100,000 of basic life insurance to be paid out to your designated beneficiary in the unfortunate event of your death. This volume will be reduced based on age, in accordance with our plan. Full time employees may purchase additional coverage through our supplemental insurance.

### Accidental Death & Dismemberment

If death is the result of an accident, your beneficiary will receive an additional amount equal to your basic life insurance in effect at the time of your death. If you are dismembered (such as loss of sight in an eye, loss of a hand, foot, limb, hearing, speech, etc.), benefits will be paid to you as a percentage of the basic life amount.

### Short Term Disability

Your family can count on your income while you are healthy and employed, but it is important to plan for their financial security in the event that you become disabled and unable to work. If you are injured due to a non-work related injury or illness, you may be eligible to receive disability benefits during your time away from work. The benefit is 60% of your weekly earnings to a maximum of \$1,000 per week. Maximum benefit period is 26 weeks.

### Long Term Disability

Should you be out of work for more than 26 weeks, you may be eligible for our long-term disability benefits. The benefit is 66 2/3% of your monthly earnings to a maximum of \$8,000 per month.

### Supplemental Life for Employees, Spouses & Children

Employees, both full-time and part-time regularly working at least 20 hours per week, are eligible to purchase additional life insurance coverage for themselves, their spouse, and their children. Rates are subject to your age.

## | Teladoc Health



Teladoc gives you 24/7/365 access to U.S. board-certified doctors who can treat many of your medical issues by phone or video. It is not insurance, but an added medical benefit, that gives you an affordable alternative to costly urgent care or emergency room visits.

### Get the Care you Need

Teladoc doctors can diagnose, recommend treatment, and prescribe medication for many medical issues including:

Cold & Flu	Poison Ivy	Sinus Problems
Bronchitis	Pink Eye	Ear Infection
Allergies	Respiratory infection	

Full-time employees enrolled in a medical plan at JMT are eligible to use this service with the following co-pays:

Blue Plan .....	\$10 co-pay
Consumer Advantage Plan .....	\$50 co-pay

## | Healthcare Bluebook



Cost and quality of healthcare services can vary significantly within the same provider network and market. Healthcare Bluebook allows you to search by procedure to find providers and facilities in your area and uses an easy to understand “traffic signal” ranking of green, yellow, and red signs indicating the price or quality of the services according to industry standards. Green means go, yellow proceed with caution, red... stop and reconsider.

**BONUS:** Use a green provider and you could earn a cash reward ranging from \$25-100! “Go green to get green!”



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