



EMPLOYEE BENEFITS SUMMARY

At MJ we strive to create a culture where employee owners have an opportunity to reach their full potential. We recognize the various demands placed upon our employee owners and provide the following comprehensive benefits package to help support you in balancing your work/life needs. At MJ we simply believe we get the most from our employee owners when you can be at your best!

Vacation Time	<p>Employees begin earning Vacation with their 1st pay period!</p> <ul style="list-style-type: none"> • 2 weeks per year for 0 - 5 years of service • 3 weeks per year for 6 - 14 years of service • 4 weeks per year for 15 or more years of service <p>New hires may be granted time off in advance of being accrued within first 6 months of employment for vacations planned prior to accepting new position up to amount their expected to accrue in first 6 months.</p>												
Holidays	<p>Total of 8 paid Holidays each year:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">New Year's Day</td> <td style="width: 33%;">Memorial Day</td> <td style="width: 33%;">Independence Day</td> </tr> <tr> <td>Labor Day</td> <td>Thanksgiving Day</td> <td>Day after Thanksgiving</td> </tr> <tr> <td>Christmas Day</td> <td colspan="2">1 - Floater/Management's Choice</td> </tr> </table>	New Year's Day	Memorial Day	Independence Day	Labor Day	Thanksgiving Day	Day after Thanksgiving	Christmas Day	1 - Floater/Management's Choice				
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Sick Leave	<p>For unplanned circumstances occur when you need time off for own illness, provider appointments, or family member's illness/appointments.</p> <ul style="list-style-type: none"> • 9 days of Sick Leave provided each year • 3 additional days banked each year for Disability Leave • Up to a combined total maximum of 520 hours (to cover STDBL) 												
Paid Parental Leave	<p>Up to 3 weeks of parental leave may be taken within first 12 weeks after birth or adoption to bond with child. Time must be taken in full week increments.</p>												
Insurance Plans:	<p>MJ pays 80% of Employees Medical, Dental & Vision premiums, then shares the difference of that amount applied to 2 Person or Family coverage.</p> <p>Bi- weekly rate/26 Pay periods:</p>												
Medical	<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;"><u>EXCELLUS BC/BS:</u></th> <th style="text-align: left;"><u>HDHP \$5,500/\$11,000</u></th> <th style="text-align: left;"><u>Simply Blue PPO</u></th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td style="text-align: right;">\$40.57</td> <td style="text-align: right;">\$295.25</td> </tr> <tr> <td>2 Person</td> <td style="text-align: right;">\$136.65</td> <td style="text-align: right;">\$632.60</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">\$199.97</td> <td style="text-align: right;">\$854.89</td> </tr> </tbody> </table>	<u>EXCELLUS BC/BS:</u>	<u>HDHP \$5,500/\$11,000</u>	<u>Simply Blue PPO</u>	Employee	\$40.57	\$295.25	2 Person	\$136.65	\$632.60	Family	\$199.97	\$854.89
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Retirement Plans	<p><u>Employee Stock Ownership Plan (ESOP)</u> After 1 year of service and at least 1000 hours worked, employees > age 21 receive annual contribution of shares. Fully funded by MJ, the average salary contribution = 7.8%, while ESOP's average compounded growth rate = 8.7%.</p> <p><u>401(k) Plan (Empower)</u> MJ also offers a voluntary retirement plan for all eligible employees. After a 60-day waiting period, 3% of salary automatically contributed to a targeted fund. Employees can elect to contribute up to 60% of their salary up to the IRS maximum of \$18,500/ year, or \$24,500 for employees age 50 or older.</p>
Life Insurance /AD&D	<p>MJ pays 100% of premium for Term Life Insurance and Accidental Death and Dismemberment, equal to annual salary, up to \$150,000 each.</p>
Disability	<p><u>Short-term</u> - Provides 50% of salary up to maximum of \$170 per week for up to 26 weeks. Disability Leave time + Sick Leave may be used to supplement STDBL up to a duration of 12 weeks.</p> <p><u>Long-term</u> - Provides 66 2/3% of salary up to maximum of \$5000 per month. Plan has a 90-day waiting period (covered by short-term disability, above).</p>
Incentive Compensation	<p>MJ provides a yearly bonus to recognize and reward Employee-Owners in the goal of maximizing performance by sharing in the firm's profits. Bonus awarded to eligible employees, who have worked 1,000 hours in the plan year, and is based on performance an achieving profit goal.</p>
Summer Hours/ Half-Day Fridays	<p>Memorial Day – Labor Day, MJ's offices close on Fridays at 11:30am to give employees a jump start on their weekend. Work days increase 1-hour Monday – Thursday, with only 4 hours worked on Fridays.</p>
Flexible Schedule/ Telecommuting	<p>MJ allows employees to flex their hours depending on their personal needs with start hours anywhere between 7-9am and ending 4-6pm.</p> <p>Employees access a virtual desktop on MJ's private cloud via Citrix, allowing flexibility to work from any MJ office or off-site location.</p>
Health & Wellness	<p><u>Fitness Reimbursement</u> MJ supports employees in being physically fit by reimbursing ½ annual gym membership or fitness classes, up to \$300/year.</p> <p><u>Employee Assistance Program</u> MJ provides free confidential counseling and professional services assistance when personal or financial problems affect you &/or your immediate family members through an EAP.</p>
Professional Development & Education	<p>MJ supports employees in obtaining their professional licenses, certifications, as well as participation in professional societies and/or memberships.</p> <p><u>MJ Online Campus</u> Free, unlimited access to online courses for professional development and continuing education requirements through RedVector.</p> <p><u>Tuition Reimbursement</u> MJ reimburses up to \$2,000 for coursework related to employee's job skills and development, up to \$4,000 maximum/year.</p>
Mentor Program	<p>Employees provided opportunity to develop advisory relationships with senior team members to assist in their personal & professional development.</p>