



BENEFITS OVERVIEW

2021

MEDICAL INSURANCE

J&B offers multiple medical insurance plans through Medica. Premiums range from \$38.09 to \$216.62 per month for associate only, \$183.21 to \$480.96 per month for associate + 1 and \$266.41 to \$666.81 per month for family coverage.

DENTAL INSURANCE

J&B offers dental insurance through Delta Dental. Monthly cost to associate ranges from \$11.01 per month for single coverage to \$26.43 per month for family coverage.

VISION INSURANCE

Vision insurance is offered for J&B associates through Eye Med Vision Care. Premiums range from \$3.94 to \$11.66 per month, depending on number of family members covered.

BASIC LIFE INSURANCE AND AD&D COVERAGE

At no cost to the associate, J&B offers a \$50,000 life and AD&D policy for each associate, \$20,000 policy on spouses and \$10,000 coverage on each eligible child.

401K PROGRAM

J&B will match 50% of the first 6% of associate's payroll contributions. No vesting schedule applies. Roth option is also available.

SUPPLEMENTAL LIFE AND AD&D INSURANCE

Guaranteed issue amount of the lesser of 3 times annual earnings or \$150,000 at group rates. Can elect additional coverage up to 5 times salary with evidence of insurability. AD&D insurance is the same amount as Life.

FLEXIBLE BENEFITS PROGRAM

J&B offers both a health care and dependent care flex benefits program.

HEALTH SAVINGS ACCOUNT (HSA)

For those associate who elect the high deductible medical insurance coverage, we have an HSA account available. J&B will contribute \$500 per year for associate only, \$750 per year for associate +1 and \$1,000 per year for family coverage to the associate's HSA account. Additional contributions from associate can be elected on a pre-tax basis.



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SHORT TERM DISABILITY

J&B's Short-Term Disability plan replaces 70% of weekly earnings. Benefits begin for disabilities caused by an accident on the 8th day of disability. This benefit is company paid.

LONG-TERM DISABILITY

J&B's Long Term Disability plan replaces 60% of the associate's monthly income loss, subject to a maximum monthly benefit of \$6,000. Associate must be disabled for 90 days before benefits may be payable and continue for as long as the associate remains disabled or until social security normal retirement age, whichever is sooner.

ACCIDENT INSURANCE

J&B offers accident insurance that provides benefit payments for expenses and treatments related to covered accidents or injuries occurring on or off the job.

CRITICAL ILLNESS

J&B offers insurance that provides lump sum payments if you or a dependent are diagnosed with a covered illness.

PTO PROGRAM

J&B is proud to offer time off from work with pay to eligible associates to provide opportunities for rest, relaxation and personal pursuits. This plan combines vacation, sick and personal time off into a "bank" of PTO time to be used upon the personal needs of the associate.

PAID HOLIDAYS/FLOATING HOLIDAYS

J&B has 6 designated holidays per year, and offers two floating holidays. If a paid holiday falls on a weekend, a floating holiday is added. New associates floating holidays are prorated based on their hire date.

ASSOCIATE PURCHASE PROGRAM

Associates are able to purchase a variety of J&B products at a discounted price. A maximum of \$3,000 of product per year and \$250 per paycheck applies. Purchases are paid for by payroll deduction.

ANNIVERSARY AWARD PROGRAM

J&B has an associate anniversary award recognition program to celebrate associates milestone dates with the company.

GAINSHARING INCENTIVE PROGRAM

Payout is based on total company pre-tax profits and individual performance. Weighting of performance measures varies based on job responsibilities. Once J&B has achieved the designated threshold level in pre-tax profit, each associate is then eligible for up to 100% of their individual performance component based on eligibility. The plan is uncapped with unlimited upside potential.

New associates are eligible for benefits the first of the month following 30 days of eligible employment. Premiums are paid by payroll deduction on a pre-tax basis. Terms and conditions of participation in benefit plans are subject to plan provisions. All benefit programs are subject to change.