



## Benefits Summary

### 401K and Roth 401K

JIVAJET encourages all eligible employees to participate in our 401K Retirement Plan. Company matches **100%** of employee contributions up to the **6% of salary**. Based on company performance, additional discretionary match contributions may be made and can change from year to year. Full time employees can enroll the first of the month following date of hire, so we offer Immediate Vesting. A variety of funds are available including top performing Vanguard funds.

### Medical/Prescription Plan

The JIVAJET health plan is with Carefirst. JIVAJET offers three medical plan options for our staff, one of which is an HSA plan. Employees are eligible for this coverage on the first day of the month following date of hire.

### Dental Plan

The JIVAJET dental plan is with Principal. Employees are eligible for this coverage on the first day of the month following date of hire.

### Vision Plan

The JIVAJET vision plan is with Principal. Employees are eligible for this coverage on the first day of the month following date of hire.

### Health Savings Account (HSA Plan)

Full time employees are eligible for the Health Savings Account program. Each employee may put aside pre-tax dollars for non reimbursed medical and dental expenses and/or dependent care expenses.

### Life/AD&D Insurance

JIVAJET provides each full-time employee with a **\$150,000** term life insurance. Employees are eligible for this coverage on the first day of the month following date of hire. JIVAJET pays 100% of the cost for this insurance. Note: Full time employees may elect to increase the amount of term life policy through JIVAJET provider with the entire cost of the increased coverage paid by the employee. **Additional life and accident insurance is available for a fee.**

### Short-term and Long-term Disability Insurance

JIVAJET provides each full-time employee with short-term and long-term disability insurance coverage. Employees are eligible for this coverage on the first day of the month following date of hire. JIVAJET pays 100% of the cost for this insurance coverage.

### Industry Standard Certification Program

JIVAJET will assist eligible, full-time employees by reimbursing 50-100% of testing fees on pre-approved certifications tests/labs (pass or fail) depending on the certification.

### Paid Time Off

JIVAJET full-time employees receive Personal Time Off (PTO) in place of vacation and sick leave. Employees can use this PTO time for any purpose during the year and are allowed to carry over a specific amount from year-to-year. PTO carryover above allowed amount will be paid at the end of the calendar year based on current salary.

Years of Service	PTO Days/Year Accrual Per Pay Period	Allowed Carryover
0 – 3 years (0-36 months)	15 days (120 hours) 4.615 hours/pay period	10 days (80 hours)
3 – 5 years (37-60 months)	20 days (160 hours) 6.153 hours/pay period	12 days (96 hours)
Above 5 years (61 months+)	25 days (200 hours) 7.692 hours/pay period	15 days (120 hours)

## Company Paid Holidays

JIVAJET full-time employees observe Eleven (**11**) Holidays per year:

- New Year's Day
- Birthday of Martin Luther King, Jr.
- Washington's Birthday
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

## Bereavement Leave

Up to five (5) paid working days for immediate family members.

## Performance Bonus

**Performance Bonus** These are in addition to your Salary, you may be also eligible for the Brave Bonus program, which is based on performance of you and the company each year with a maximum payout of up to **20%** of your base salary.

## Employee Referral Program

JIVAJET is always looking for qualified employees and appreciates recommendations made by existing employees. If an active employee or consultant recommends someone who is hired for a position and

is still employed by JIVAJET after **90 days**, he/she is eligible to be paid a recruiting bonus. Referral bonus amounts may vary based on personnel and contract requirements and are subject to change without notice.

## Top Performers

- Incentives, Spot Bonuses with No Cap
- Opportunity Based Profit Sharing
- Assistance with Publishing Whitepapers in Journals
- Collaboration Opportunities with Academia
- Mentorship Opportunity
- Sponsorship of Innovation Ideas
- Leadership Development Track

**Medical****Plan**

CareFirst

[BluePreferred PPO HSA/HRA Silver 3000 Med Ded 25 Dent Ded SE \(HDHP\)](#)

CareFirst

[BluePreferred PPO Platinum Zero Med Ded 25 Dent Ded](#)

CareFirst

[BluePreferred PPO Gold 800 Med Ded 250 Drug Ded 25 Dent Ded](#)  
**Base Plan**

Waiting period  
1st, on/following hire

**Company contribution**

JivaJet contributes separately to employees' and dependents' premiums.

- Employee: JivaJet covers up to 50% of the premium of BluePreferred PPO Gold 800 Med Ded 250 Drug Ded 25 Dent Ded. Employee pays the difference in premium if they select a more expensive plan.
- Dependents: Employee pays for the whole premium.

## Dental

## Plan

Guardian

[Guardian 2500 with Adult & Child Ortho](#)

Waiting period

1st, on/following hire

Company contribution

JivaJet contributes separately to employees' and dependents' premiums.

- Employee: JivaJet covers 75% of the premium.
- Dependents: Employee pays for the whole premium.

## Vision

## Plan

Guardian

[Guardian 10/20/150, 12/12](#)

Waiting period

1st, on/following hire

Company contribution

JivaJet contributes separately to employees' and dependents' premiums.

- Employee: JivaJet covers 75% of the premium.
- Dependents: Employee pays for the whole premium.

## Basic Life

## Plan

Guardian

[\\$150,000 Basic Life](#)

Waiting period

1st, on/following hire

Company contribution

JivaJet covers the whole premium.

## Short-term disability

## Plan

Guardian

[66% Weekly Income up to \\$2,500 \(8/8 - 13 Weeks\)](#)

Waiting period

1st, on/following hire

Company contribution

JivaJet covers the whole premium.

## Long-term disability

## Plan

Guardian

[60% Monthly Income up to \\$2,500](#)

Waiting period

1st, on/following hire

Company contribution

JivaJet covers the whole premium.