



Employee Benefits - Quick Reference

JMA Solutions, LLC values its employees and recognizes the importance of a comprehensive benefits plan to their overall welfare. We strive to provide a benefits program that is both competitive within our industry and meets the needs of our employees and their families. If employees have questions regarding their benefits they are encouraged to contact Human Resources at hr@jma-solutions.com.

<p style="text-align: center;">Paid Holidays</p> <ul style="list-style-type: none"> ❖ Eligible full-time employees receive ten (10) paid holidays each year: <li style="display: flex; justify-content: space-between;"> New Year's Day Labor Day <li style="display: flex; justify-content: space-between;"> Martin Luther King Day Columbus Day <li style="display: flex; justify-content: space-between;"> President's Day Veterans Day <li style="display: flex; justify-content: space-between;"> Memorial Day Thanksgiving Day <li style="display: flex; justify-content: space-between;"> Independence Day Christmas Day 	<p style="text-align: center;">Paid Time Off (PTO)</p> <ul style="list-style-type: none"> ❖ JMA Solutions provides 15 days of paid personal time off to all full time employees to attend to personal needs that require time away from work. These personal needs may include vacation, short-term illness, and personal business.
<p style="text-align: center;">Commuter Benefits</p> <ul style="list-style-type: none"> ❖ JMA Solutions participates in WMATA's Smart Benefits Program, which offers employees the opportunity to contribute a pre-taxed amount through payroll deduction of no more than \$4260 per year toward the use of qualifying public transportation. 	<p style="text-align: center;">Fitness Center</p> <ul style="list-style-type: none"> ❖ JMA Solutions offers employees full and free access to the fully equipped fitness center located on the bottom level of the Capital Gallery building of JMA Solutions Main Headquarters Office.
<p style="text-align: center;">Premium Only Plan</p> <ul style="list-style-type: none"> ❖ Enrollment in this benefit program is automatic for all employees who participate in the JMA Solutions, LLC Group Medical/Dental/Vision and 401(k) benefit programs. ❖ Allows employee-paid insurance premiums and 401(k) contributions to be paid on a pre-tax basis, resulting in an increased take-home pay. 	<p style="text-align: center;">Payroll / Direct Deposit</p> <ul style="list-style-type: none"> ❖ Payroll issued bi-weekly on <u>Fridays</u>. ❖ Option for payroll direct-deposit in up to 2_accounts.

CareFirst, Inc. Blue Cross Blue Shield Medical / Prescription - Blue Preferred PPO

- ❖ Eligibility – Full-Time employees regularly scheduled at least 40 hours per week.
- ❖ Coverage is available for employees and qualified dependents.
- ❖ JMA Solutions, LLC supports the medical program by contributing 80% of the employee cost and 50% of the additional cost for dependents.
- ❖ Benefits are effective on the first day of the month following the date of hire.
- ❖ Website address: www.carefirst.com (search for medical care providers under the CareFirst PPO plan and review benefits and claims)

Blue Preferred PPO National PPO Provider Network			Prescription Benefit (included in Medical Plan)	
Calendar Year Deductibles	In-Network	None	Tier 1	Generic
	Out-of-Network	\$500 per member \$1000 per family	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$10 Copay \$20 Copay
Calendar Year Out-of-pocket Maximum	In-Network	\$1,500 per member \$3,000 per family	Tier 2	Preferred Brand Name
	Out-of-Network	\$3,000 per member \$6,000 per family	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$25 Copay \$50 Copay
Doctor Visits	In-Network	\$20 Copay	Tier 3	Non-Preferred Brand Name
	Out-of-Network	20% coinsurance after Contract Year Deductible	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$45 Copay \$90 Copay

CareFirst, Inc. Blue Cross Blue Shield Medical / Prescription - Blue Choice Advantage

- ❖ Eligibility – Full-Time employees regularly scheduled at least 40 hours per week.
- ❖ Coverage is available for employees and qualified dependents.
- ❖ JMA Solutions, LLC supports the medical program by contributing 80% of the employee cost and 50% of the additional cost for dependents.
- ❖ Benefits are effective on the first day of the month following the date of hire.
- ❖ Website address: www.carefirst.com (search for medical care providers under the CareFirst PPO plan and review benefits and claims)

Blue Choice HMO Network – Treatment in MD/DC/No VA Preferred PPO Network – Treatment in All Other Areas			Prescription Benefit (included in Medical Plan)	
Calendar Year Deductibles	In-Network	None	Tier 1	Generic
	Out-of-Network	\$500 per member \$1000 per family	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$10 Copay \$20 Copay
Calendar Year Out-of-pocket Maximum	In-Network	\$1,500 per member \$3,000 per family	Tier 2	Preferred Brand Name
	Out-of-Network	\$3,000 per member \$6,000 per family	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$25 Copay \$50 Copay
Doctor Visits	In-Network	\$30 Copay	Tier 3	Non-Preferred Brand Name
	Out-of-Network	30% coinsurance after Contract Year Deductible	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$45 Copay \$90 Copay



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CareFirst, Inc. Blue Cross Blue Shield

Medical / Prescription - Blue Choice Advantage with Health Savings Account (HSA)

- ❖ Eligibility – Full-Time employees regularly scheduled at least 40 hours per week.
- ❖ Coverage is available for employees and qualified dependents.
- ❖ JMA Solutions, LLC supports the medical program by contributing 80% of the employee cost and 50% of the additional cost for dependents & Contribution to Health Savings Account
- ❖ Benefits are effective on the first day of the month following the date of hire.
- ❖ Website address: www.carefirst.com (search for medical care providers under the CareFirst PPO plan and review benefits and claims)

Blue Choice HMO Network – Treatment in MD/DC/No VA Preferred PPO Network – Treatment in All Other Areas			Prescription Benefit (included in Medical Plan & AFTER MEDICAL PLAN DEDUCTIBLE)	
Calendar Year Deductibles	In-Network	\$1400 Employee Only Enrollment \$2800 Employee & Dependent Enrollment	Tier 1	Generic
	Out-of-Network	\$2800 Employee Only Enrollment \$5600 Employee & dependent Enrollment	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$10 Copay \$20 Copay
Calendar Year Out-of-pocket Maximum	In-Network	\$2800 per member \$5600 per family	Tier 2	Preferred Brand Name
	Out-of-Network	\$5600 per member \$11200 per family	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$25 Copay \$50 Copay
Doctor Visits	In-Network	Deductible, then \$30	Tier 3	Non-Preferred Brand Name
	Out-of-Network	30% coinsurance after Contract Year Deductible	Up to 34-day supply 90-day Maintenance @ Retail Pharmacy	\$45 Copay \$90 Copay

Ameritas Group

Dental

- ❖ Eligibility – Full-Time employees regularly scheduled at least 40 hours per week.
- ❖ Coverage is available for employees and qualified dependents.
- ❖ JMA Solutions, LLC supports the dental program by contributing 80% of the employee cost and 50% of the additional cost for dependents.
- ❖ Benefits are effective on the first day of the month following the date of hire.
- ❖ Website address: www.ameritasgroup.com (search for dental and vision care providers under the Ameritas dental and vision plans and review benefits and claims)

PPO Dental with Child Only Orthodontia Benefit		
	In Network Coverage	Out of Network Coverage
Dental Calendar Year Maximum Benefit	\$1,500 per person (may use up to \$150 of dental benefit for reimbursement of vision material costs)	
Deductible per Calendar Year	Individual: \$25 Family: \$75	Individual: \$50 Family: \$150
Preventive Care - Type 1	100% (no deductible)	80% (no deductible)
Basic Services - Type 2	80% after deductible	60% after deductible
Major Services - Type 3	50% after deductible	40% after deductible
Orthodontia *applies to child only	50%	50%
Orthodontic Lifetime Maximum Benefit	\$1250 Lifetime Maximum	

CareFirst, Inc. Blue Cross Blue Shield

Vision

- ❖ Eligibility – Full-Time employees regularly scheduled at least 40 hours per week.
- ❖ Coverage is available for employees and qualified dependents.
- ❖ JMA Solutions, LLC supports the vision program by contributing 80% of the employee cost and 50% of the additional cost for dependents.
- ❖ Benefits are effective on the first day of the month following the date of hire.
- ❖ Website address: www.carefirst.com (search for dental and vision care providers under the CareFirst dental and vision plans and review benefits and claims)

PPO Vision through DavisVision		
	In Network	Out of Network
Benefit Frequency	Eye Exam – 1 every 12 months Frames OR Contacts – 1 every 12 months Lenses – 1 pair every 12 months	
Eye Exam	\$10 Copay	Plan reimburses up to \$45
Frames	100% coverage for frames from "Exclusive Tower Collection" available through non-retail participating optometrist office; Plan pays up to \$45 toward all other frames	Plan reimburses up to \$45
Contacts	Medically Necessary – 100% coverage w/Prior Approval; Formulary Lenses – 100% coverage w/Evaluation	Medically Necessary – Plan reimburses up to \$285; Elective Contact Lenses – Plan reimburses up to \$97 Elective Bifocal Lenses – Plan reimburses up to \$127
Spectacle Lenses	100% coverage for Single Vision; Basic Bifocal & Trifocal	Plan reimburses up to \$101 dependent on type of lenses



Employee Benefits - Quick Reference

SunLife Financial

Life / AD&D / STD / LTD

With Emergency Travel Assistance / Identity Theft Services / Employee Assistance Program

- ❖ Eligibility – Employees regularly scheduled at least 38 hours per week.
- ❖ Coverage is provided for employees at no cost.
- ❖ Benefits are effective on the first day of the month following the date of hire.
- ❖ Website address: www.sunlife.com/us for benefit and form information.

Life/AD&D Benefit	JMA Solutions provides a Life/Accidental Death & Dismemberment benefit of a Flat \$100,000 at no cost to the employee
Voluntary Life Benefit	Employee option to obtain additional Life insurance benefits for themselves, spouse and/or child(ren). Benefit is as follows: Employee: Increments of \$10,000 up to lesser of \$500,000 or 5x annual salary; Spouse: Increments of \$10,000 up to lesser of \$250,000 or 100% of employee benefit election; Child(ren): Increments of \$2,500 up to lesser of \$25,000 or 100% of employee benefit election;
Short Term Disability Benefit	JMA Solutions provides a Short Term Disability benefit of 60% of weekly earnings up to a maximum of \$2,000 per week. Approved benefits begin on 15 th day for disabilities related to accident or illness. This benefit is provided for all eligible employees at no cost to the employee.
Long Term Disability Benefit	JMA Solutions provides a Long Term Disability benefit of 60% of monthly earnings up to a maximum of \$10,000 per month. Approved benefits begin on 91 st day for disabilities related to accident or illness. This benefit is provided for all eligible employees at no cost to the employee.

JMA Solutions, LLC 401(k) Plan

John Hancock

- ❖ Eligibility – Full-Time and Part-Time employees at least 21 years of age.
- ❖ Plan entry date is 1st of month after two (2) months of service.
- ❖ Administered through UniGlobal / John Hancock with administration fees paid by JMA Solutions, LLC.
- ❖ Employer-Matched plan on a Per Paycheck bases.
- ❖ Discretionary Year-End Employer Matching Contributions and/or Profit Sharing
- ❖ Employees can access their account information 24/7 via the web at www.jhancockpensions.com.

529 College Saving Plans

GradVisor

- ❖ Eligibility – All Employees
- ❖ Plan entry date is at any time.
- ❖ Access to college tuition financial advisors and platform that provides access to 90+ college saving plans.
- ❖ Employees can access this information 24/7 via the web at <https://jmasolutions.gradvisor.io>

INOVA

Employee Assistance Program (EAP)

- ❖ Eligibility – Employees regularly scheduled at least 38 hours per week.
- ❖ Coverage is provided for employees & household members at no cost.
- ❖ Benefits are effective on the first day of the month following the date of hire.
- ❖ Website address: www.INOVA.org/eap for benefit information. The USER NAME & PASSWORD IS JMA
- ❖ WORK-LIFE/EAP ASSISTANCE: 800-346-0110