

# Marwen Full-Time Employee Benefits

 At Marwen, we are committed to providing comprehensive and affordable benefits.

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## Health & Wellness

- **Health Insurance** (*Blue Cross Blue Shield*) - Choose from **two PPO Plans** and one **HSA plan**. Marwen covers **100% of employee-only coverage** for one plan and **subsidizes** the other plans. Starts **the first of the month after 60 days**.
- **Dental Insurance** (*Principal*) - **100% employer-paid** coverage. Starts **first of the month after 60 days**.
- **Vision Insurance** (*Principal*) - **100% employer-paid** coverage. Starts **first of the month after 60 days**.
- **Life Insurance** (*Principal*) - **\$25,000 term life policy** fully paid by Marwen. Starts **first of the month after 60 days**.
- **Short-Term Disability (STDI)** (*Principal*) - Provides financial assistance for up to **90 days** if unable to work due to a medical condition.
- **Long-Term Disability (LTDI)** (*Principal*) - Provides coverage for extended medical leave beyond **90 days**.

## ◆ Workplace Benefits

- **Hybrid Work** - 3 days in-office, 2 days remote.
  - **Pets-at-Work (PAW)** - Pet dogs allowed in-office (off-term, upon approval).
  - **Affinity Groups** - Employee-led groups to foster community.
  - **Free Parking** - First-come, first-served lot available for employees, young people, and families.
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## Time Off & Holidays

- **Paid Time Off (PTO) Based on Years of Service:**
  - **1-3 years:** 20 days (Max carryover: **10 days**)
  - **4-6 years:** 24 days (Max carryover: **12 days**)
  - **7-9 years:** 28 days (Max carryover: **14 days**)
  - **10+ years:** 30 days (Max carryover: **15 days**)
- **Generous Paid Holidays, Including:**
  - ✓ New Year's Day

- ✓ Martin Luther King Jr. Day
- ✓ Memorial Day
- ✓ Juneteenth
- ✓ Independence Day
- ✓ Labor Day
- ✓ Indigenous People's Day
- ✓ Thanksgiving (Day **before**, Day **of** and Day **after**)
- ✓ Winter Break (Week of Christmas through New Year's Day)

- **Additional Shared PTO Pool** - Available for COVID-related or emergency situations.
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## Financial & Retirement Benefits

- **Employer-Sponsored Retirement Plan** (*Fidelity Investments*)
    - Salaries **over \$60k** - Employer matches **50%** of employee contribution, up to **4%** of salary.
    - Salaries **\$60k and under** - Employer matches **100%** of employee contribution, up to **4%** of salary.
    - Vesting at **20% per year**, fully vested after **5 years**.
    - Starts **first of the month after 60 days**.
  - **Flexible Spending Accounts (FSA & DCA)** - Through **Group Administrators**.
  - **CTA/RTA Transit Benefit** - Pre-tax deductions for public transit costs.
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## Additional Support & Perks

- **Employee Assistance Program (EAP)** (*Principal / Magellan Healthcare*) - Free, confidential counseling and resources for personal or work-related challenges.
  - **Worker's Compensation** - Comprehensive coverage at no cost to employees.
  - **Professional Development** - Employees may have access to professional development opportunities, **subject to budget availability and approval**.
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## Termination Policy

- Benefits continue **through the end of the month** of termination.
- **Unused accrued PTO is paid out** in the payroll period after termination.
- COBRA continuation options provided upon termination.