



Your Benefits at JAXFCU

Jax Federal Credit Union is committed to providing competitive compensation and benefit programs that are flexible and meet the diverse needs of our associates. Some of these benefits are provided at no cost to associates. Other benefits are optional, and associates may choose to purchase them. As a JAXFCU associate, here is a quick summary of the programs that are available to you:

Benefit	Who Pays the Cost?
Medical/Vision/Hearing Dental Plan	JAXFCU contributes and helps to subsidize a portion of our employees and their dependents medical and dental benefits.
Life and Accidental Death and Dismemberment (AD&D) Insurance	JAXFCU pays the full cost.
Long-Term Disability Plan (LTD)	JAXFCU pays the full cost.
Personal Accident Insurance	You pay the cost of this optional coverage.
Personal Cancer Insurance	You pay the cost of this optional coverage.
Short-Term Disability Plan (STD)	You pay the cost of this optional coverage.
401(k) Plan	You benefit from a Credit Union contribution and match on your savings and distinct tax benefits.
Paid Time Off	JAXFCU pays the full cost. PTO varies for full-time, part-time, and salaried associates.
Holidays	JAXFCU pays the full cost.
Educational Assistance	JAXFCU will reimburse a certain amount of the cost for qualifying educational expenses.
Employee Assistance Program (EAP)	JAXFCU pays the full cost.

An Overview of the Plans

Want more information? Here is a brief summary of the programs offered through JAXFCU:

Medical/Vision/Hearing Plan

JAXFCU offers a managed care program (HMO) through United Healthcare. This medical plan also includes prescription drugs, vision and hearing coverage. Rates for both medical and dental coverage are included together and are reflected as follows:

Dental Plan

You have a choice of either a DMO or Freedom of Choice Plan through our provider, Aetna. Benefits include preventative care, basic care, major dental care services, and orthodontia care.

Life and Accidental Death and Dismemberment (AD&D) Insurance

The Credit Union pays the total cost of life and AD&D insurance. The coverage amount is equal to your annual salary rounded to the next \$1,000.

Long-Term Disability

Long-term disability coverage protects associates from a loss of income due to a prolonged or permanent disability. Benefits will be paid at 60% of the associate's basic monthly earnings.

Personal Accident Insurance (PAI)

You may choose to purchase personal accident insurance which pays benefits for accidental injuries. This coverage is available through providers with supplemental plan coverage.

Personal Cancer Insurance

You may choose to purchase Personal Cancer Insurance to provide a benefit for cancer treatment which may not be totally covered by traditional health plans. This coverage is available through providers with supplemental plan coverage.

Short-Term Disability

You may choose to purchase Short-Term Disability Insurance to protect your income due to a short-term disability. This coverage is available through providers with supplemental plan coverage.

401(k) Plan

Upon employment, you can begin participating in JAXFCU's 401(k) Retirement Plan the first day of the month following employment. You may save from 2% and up to the maximum dollar limit permitted by law. JAXFCU contributes 5% of your gross bi-weekly earning following the completion of twelve consecutive months of service. Associate contributions are matched in the amount of 50% for the first 5% that an associate defers following one year of service.

Paid Time Off (PTO)

Paid Time Off is based upon an associate's employment category and length of service as follows:

Full-Time Hourly PTO				
Months	From	Thru	Accrues Hrs. Per Month	Accrues Hrs. Bi-Weekly
	1	2	0	0
	3	11	8.0000	3.6923
	12	35	11.3334	5.2308
	36	59	12.6667	5.8462
	60	83	14.0000	6.4616
	84	119	15.3334	7.0770
	120	179	18.0000	8.3077
	180	239	20.0000	9.2308
	240 and	Over	22.0000	10.1539

Full-Time Exempt PTO				
Months	From	Thru	Accrues Hrs. Per Month	Accrues Hrs. Bi-Weekly
	1	2	0	0
	3	11	11.3334	5.2308
	12	35	14.6667	6.7693
	36	59	16.0000	7.3847
	60	83	17.3334	8.0001
	84	119	18.6667	8.6154
	120	179	20.0000	9.2308
	180	239	22.0000	10.1539
	240 and	Over	24.0000	11.0770

Part-Time Hourly PTO	
Part-Time associates earn proportionate PTO based on the hours they are scheduled to work.	
Hours Worked	Rate
Between 15 and 29	50% of the full-time hourly PTO
Less than 15	Considered on-call and Not Eligible for PTO

Holidays

JAXFCU observes several paid holidays, including:

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Educational Assistance

JAXFCU may reimburse a certain percentage of the cost of tuition, books, and lab fees for job-related courses for full-time associates. Courses must be approved in advance.

Employee Assistance Program (EAP)

The EAP is a confidential program designed to help you, your eligible dependents, and your household members resolve personal challenges. Information, consultation, and assistance are provided at no cost to you.