

Northwest Maritime



EMPLOYEE BENEFITS SUMMARY

NWM offers a competitive benefits package where the goal is to support our team by supporting life outside of work, preparing for the unexpected, and investing in the future. See our Compensation Philosophy and Employee Handbook for more details, and *1_Employee Documentation/ Current Benefits Info Packets* on Google Drive for insurance plan details.



Health Insurance

All regular employees who are scheduled for 20 hours or more a week are eligible to enroll in NWM's medical insurance plan. We currently pay 100% of the premiums for enrolled employees, and offer employee-paid coverage to family members at the group rate. The current medical deductible is \$1700, and enrollment is eligible for health savings account participation.



Health Savings Account (HSA)

In addition to insurance premiums, NWM provides an HSA for employees enrolled in the health insurance plan to use against their deductibles. This is a savings account that lets you set aside pre-tax money for qualified medical expenses like doctor visits, glasses, prescriptions, emergency care, etc. NWM contributes \$50 per paycheck (up to \$1200 per year), and employees can make additional contributions up to a total annual limit of \$4400. All HSA money rolls over each year, AND you take it with you when you leave NWM.



Dental and Vision Insurance

All regular employees who are scheduled for 20 hours or more a week are also eligible to enroll in dental and vision insurance; you don't have to be enrolled in the medical plan to get this coverage. These include annual eye exams, glasses/contacts benefit, dental exams, and coinsurance for dental work.



Vacation Days

Vacation accrues at 10 days per year (15 days after 3 years of employment). Up to 15 days (or 22.5 days after 3 years) may be carried forward.



Sick Time

Sick days now accrue at 1 hour for every 25 hours worked, for a total of about 10 days per year. Sick time rolls over indefinitely each year, but is not paid out when you leave NWM. In the event of longer-term illness, see HR for possibilities.



Paid Holidays

NWM is closed on 17 holidays per year:

- New Year's Day
- Martin Luther King, Jr.'s Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous Peoples' Day
- Veterans' Day
- Thanksgiving Day & the day after
- Weekdays from Christmas Eve through New Year's Eve

And there is an additional special holiday:

- Your birthday

If you need to work during a holiday, or you celebrate different holidays, you can take a different day off in exchange for the holiday in coordination with HR and your supervisor.



Retirement Plan

The NWM matches up to 3% of gross earnings when employees contribute to the Simple IRA plan. This is "free money" that gets saved pre-tax and can provide major lifetime tax advantages. Regular employees who have been employed at NWM for at least one year are eligible. This program can provide major investment returns and tax savings over time - participate if you can!



Life Insurance

All regular employees who are scheduled for 20 hours or more a week are enrolled in a \$20,000 Life/AD&D insurance policy. Even if you didn't sign up for medical, dental, or vision insurance. There is also an opportunity to increase that policy or cover your family through an elective employee-paid add-on.



Family and Medical Leaves

Washington state has a generous paid family and medical leave program that went into effect in January 2020. The program is funded through premiums paid by both employees and employers. It entitles you to partial payment for up to 12 weeks in the event you need to take off work for illness or to care for a loved one, including welcoming a new member of the family. For pregnancy and childbirth (or times when you have more than one 'qualifying event'), this can go up to 16 - 18 weeks. Family and Medical leave does not have to be taken all at once - it can be one day a week, or 2 months at a time.

While you are out on a medical/family leave, NWM will continue to pay your insurance premiums, and you will still have your job to come back to. Xoe will work with people taking family or medical leave to try to maximize the benefit for the employee.



Personal Leaves

We also offer personal leave for longer periods and/or for non-medical/family reasons. We may not always be able to keep your job open for you in an extended leave of absence but will make efforts to bring you back in a similar role with enough planning. Talk to your manager or Xoe!



Flexible Schedule/Hybrid Work

Most roles are eligible for flexible or hybrid work schedules and locations - talk with your manager to make your job work for your life.



Bereavement & Jury Duty Days

Up to 3 days are available as paid time off in the event of the death of a close friend or family member. 3 additional days may be available with your manager's approval. If you are called for Jury Duty, up to 5 paid days off are available.



Employee Assistance Program (EAP)

The EAP is offered to all employees AND spouses, domestic partners, and children. It provides a huge variety of services and training, ranging from counseling to legal help to financial planning to supporting someone who is coming out of the closet (or doing so yourself!). There is also support and info around home purchasing and financing, or college savings planning. More info is [here](#). The number to call is 800-777-4114



Professional Development

Each employee gets up to 2 paid training days per year and \$300 of support for professional training. If you are not using this benefit or have questions, bring it up with your manager!



Discounts & Fun

It's important to NWM that staff feel connected to our mission and also have fun at work! Each new employee has the option to get a free US Sailing Basic Keelboat certification by taking an NWM class.

Additional current discounts include:

- 10% off classes (free virtual classes)
- 50% off programs for your kids
- 30% retail discount
- 10% Marine Thrift discount
- Occasional use of meeting rooms