



Benefits – Eligibility

The below table outlines the offered benefits to eligible crew members (marked with an “x”) for which they may participate in. With an exception to the Retirement 401k Savings Plan for Part-Time and Temporary/Seasonal Crew Members, initial participation can begin on the 31st day of employment if elected during the New Hire Enrollment Period. Otherwise, changes to elections are allowed during the Annual Open Enrollment Period or to Crew Members with a Qualifying Life Event.

Benefit	Full-Time Crew Members	Part-Time Crew Members	Temporary/Seasonal Crew Members
Medical & Prescription Drug	x		
Dental	x		
Vision	x		
Basic Life & Accidental Death and Dismemberment	x		
Supplemental Life	x		
Long-Term Disability	x		
Flexible Spending Accounts	x		
Health Savings Accounts	x		
Hospital Indemnity	x	x	
Accident Insurance	x	x	
Critical Illness	x	x	
Retirement 401k Savings Plan	x	x*	x*
Benefit HUB	x	x	x

*Part-Time & Temporary/Seasonal eligibility for Retirement 401k Savings Plan: Participation eligibility begins after working 1,000 hours during the first year of employment. If 1,000 hours are not met during this time, future eligibility will be reviewed annually based upon hours worked within the payroll calendar year.

Please contact humanresources@westmarine.com for additional information.