



Our People Make the Difference

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Employee Benefits

Your Benefits, Your Choices

We care about our employees and their well-being. It's why on Day One, you'll receive a comprehensive and flexible benefits package offering a wide range of choices, resources and services to better help you achieve and maintain good health.

[Healthcare and Prescription Plan](#)

You and dependent family members have a choice of medical plans.

Search Opportunities

Join The NJM Team!

[FIND A CAREER](#)

- Horizon Blue Cross Blue Shield of NJ PPO
- Delta Dental preventive and diagnostic coverage
- Prescription drug coverage

Basic, Supplemental, Spousal and Dependent Life Insurance

Get peace of mind for you and your loved ones with our life insurance benefits.

- Two times your annual salary (up to \$50,000 maximum) at no charge to you
- Supplemental, dependent life, and spousal and additional supplemental life insurance available

Discount on NJM Auto Insurance

Employees with NJM auto insurance receive a 10% discount on their liability, personal injury protection (NJ)/first party benefits (PA), other than collision, and collision coverages.

Disability Insurance

Out of work due to injury or illness? We've got you covered.

In the event of a non-work injury or illness that requires you to miss work for a prolonged period of time, NJM offers both short- and long-term disability benefits. You'll receive 60% of your salary for up to 26 weeks.

Join NJM

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Flexible Spending Account

Plan ahead for those out-of-pocket medical costs.

We offer a flexible spending account, which allows full-time employees the opportunity to set aside pre-tax dollars you can use for dependent care expenses and/or unreimbursed medical expenses.

Paid Time Off (PTO)

A good work-life balance is important for you to be at your best.

As a first-year, eligible full-time employee, you'll receive 17 days of Paid Time Off (PTO) and nine paid/floating holidays.

In addition, Paid Sick Leave is provided to you for your own illness or for your family members. Annually, employees accrue six days of Paid Sick Leave.

Adoption Assistance Plan

We provide nontaxable adoption assistance to employees who work at least 30 hours a week and have two years or more of service.

Tuition Assistance

The best way for us to succeed as a company is for our employees to be successful.

After one year at NJM, as a full-time employee, you'll be eligible to apply for our Tuition Assistance Plan, which pays up to \$5,250 a year toward obtaining an Associates', Bachelor's, or Master's Degree from an accredited local or online school. That's in addition to other continuous learning and professional development opportunities, onsite and online, that are available for you to learn new skills and position yourself for advancement.

Additional Benefits

Some additional value-added benefits — at no cost.

We've partnered with vendors to provide additional perks for eligible employees. Among the services are an Employee Assistance Program, Will Preparation, Identity Theft Program, and Discount Programs for health and wellness.

Retirement

There's no better time to plan for tomorrow than today.

At NJM, we offer a 401(k) plan, administered by Vanguard, that matches your contributions dollar for dollar up, to 8% of your salary. Also, retiring employees may have an opportunity to maintain their HealthCare Plan and Life Insurance policy.

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1-800-232-6600

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