West Marine

Benefits – Eligibility

The table below provides a general overview of benefit eligibility based on a Crew Member's designated employment status. A temporary increase or decrease in hours worked during a week, month, or quarter does not automatically change a Crew Member's full-time or part-time status or benefits eligibility.

Full-Time Crew Members become eligible for benefits after 30 days of employment, with coverage generally effective on the 31st day of employment, provided they enroll timely and meet all applicable eligibility requirements.

Part-Time Crew Members are not automatically eligible for benefits when hired. Part-Time Crew Members may become eligible for limited voluntary supplemental benefits only if they meet the applicable service and average hours requirements through the Company's annual hours audit.

Benefit	Designated Full-Time Crew Members	Part-Time Crew Members Eligible Through Annual Hours Audit	Designated Temp/Seasonal Crew Members
Medical & Prescription Drug	X		
Dental	X		
Vision	X		
Basic Life & Accidental Death and Dismemberment	X		
Supplemental Life	X	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 401(k) Savings Plan	X	See note**	
BenefitHub	X	X*	

*Applies only to Part-Time Crew Members who have been notified by Benefits that they are eligible through the annual hours audit.

**Participation eligibility for the Retirement 401(k) Savings Plan is determined under the terms of the retirement plan. Part-Time Crew Members may become eligible after one year of service in which they worked at least 1,000 hours. Temporary/Seasonal Crew Members are not eligible for benefits under this summary.

Please contact benefits@westmarine.com for additional information.