



Benefits & Furlough

Benefit coverage will continue during furlough. Associates and eligible dependents will continue to be eligible per benefit rules already in place.

Benefit	Payment of Coverage During Furlough	Payment of Coverage After Furlough
Medical Dental & Vision	JTEKT will pay premiums.	Associate will be responsible to pay missed premiums. Premium arrears will be no more than \$30 per pay check for each missed deduction. Premium arrears will continue until missed premiums are repaid.
Health Savings Account Deferrals	None. JTEKT will pay employer contribution if associate is on furlough the first pay check of July 2020.	If you have enrolled in the Health Savings Account (HSA) plan, you may change your deferral amount at any time to catch up missed contributions.
Flexible Spending Accounts	None	Associate will be responsible to pay missed contributions. Premium arrears will continue until missed premiums are repaid.
Short Term & Long Term Disability	This is a JTEKT paid benefit.	This is a JTEKT paid benefit.
Basic Life & AD&D Insurance	This is a JTEKT paid benefit.	This is a JTEKT paid benefit.
Voluntary Life and AD&D Insurance	JTEKT will pay premiums.	Associate will be responsible to pay missed premiums. Premium arrears will be no more than \$30 per pay check for each missed deduction. Premium arrears will continue until missed premiums are repaid.
Accident Insurance Critical Illness Insurance Hospital Indemnity Insurance Term Life Insurance ID Theft Insurance Legal Insurance	None	If you have elected one of these voluntary benefits, you will receive a letter from the Farmington Group on how to pay missed premiums. If you have questions about repayment, you can call the Farmington Group at 844-428-6670.
Purchasing Power	None	If you have participated in the employee perks program with Purchasing Power, please contact Purchasing Power at 888-923-6236 for questions about missed payments. If you miss two or more repayments, Purchasing Power will recalculate your premiums over the remaining pay periods in your agreement.
401(k) Retirement Plan	None	Associates can change their contribution percentages at any time to catch up missed contributions. Missed loan payments will be reviewed and determined if loan re-amortization is appropriate.

JTEKT reserves the right to revise this interim policy at any time.