

# J.W.TERRILL

**Insurance, Benefits and Risk Management**  
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## Company Background

Founded in 1972 and headquartered in Chesterfield, MO, J.W. Terrill began as a small office of three employees. Through a philosophy of outstanding customer service, we have expanded to a full-service insurance brokerage employing over 175 employees.

The divisions of J.W. Terrill consist of:

- Commercial Lines
- Employee Benefit Services
- Personal Insurance
- Surety Bonds
- Loss Control and Risk Management
- Human Resources Consulting
- Benefits Administrators (TPA)

The majority of our clients are within the construction, manufacturing, financial, health care, technology, transportation, and environmental and professional service industries.

## Health and Life Insurance

### Medical Insurance

Medical insurance is available to full-time and part-time (22.5+hrs/wk) employees upon their date of hire. J.W. Terrill contributes a portion of the premium. The remaining portion of the premium is based on the employee's salary level.

### Dental

Dental benefits are available on a voluntary basis to all full-time and part-time employees upon their date of hire. J.W. Terrill, Inc. participates in two plan options, a PPO and an EPO.

### Vision Care

Vision care services and materials are available on a voluntary basis to all full-time and part-time employees upon their date of hire. Through the provider network, comprehensive vision examinations, as well as materials, are covered on an annual basis.

### Life and AD&D Insurance

One times (1x) the annual salary life insurance and AD&D policies are covered for all full-time employees. Part-time (22.5+hrs/wk) employees are eligible for a \$5,000 benefit.

## Disability Benefits

### Short Term Disability (STD)

STD is provided for employees who are unable to work due to an injury or illness. J.W. Terrill's STD compensation is available on the thirty-first (31<sup>st</sup>) day of disability, and provides 70% of the employee's gross earnings.

### Long Term Disability (LTD)

LTD is provided to employees who exhaust the STD benefit, and are in need of compensation coverage due to injury or illness for an extended period. LTD is available on the 181st day of disability; LTD provides 66% of earnings (max. \$12,000/mo.) Officers observe a slightly different benefit schedule.

### Voluntary AD&D

Employees may purchase Accidental Death and Dismemberment insurance in addition to the benefit provided by the company in units of \$20,000/\$100,000 up to a maximum of \$1 million or 10x annual earnings, which ever is less. Employees may also purchase family benefits.

### Voluntary Life Insurance

Employees may purchase Life Insurance in addition to the company provided benefit. The guarantee issue amounts are \$100,000 for the employee, \$30,000 for a spouse, and \$10,000 for children.

### Long Term Care & Critical Illness and Accident Insurance

Employees may purchase long term care and critical illness and accident insurance at reasonable rates.

## Additional Benefits

### Flexible Spending Account

Monies may be set aside on a pre-tax basis to pay for health care expenses not covered by health insurance child care or dependent care, elder care or disabled assistance expenses.

### Identity Theft Coverage

As an employee of J.W. Terrill, one of the benefits provided to you at no cost is coverage to protect you from Identity Theft. Travelers Insurance provides Identity Theft coverage for you as well as your household residents provided they are a spouse, child under 18 years of age, or parent.

## Retirement

### 401(k)

Employees are eligible to participate in the company sponsored 401(k) plan. Employees may join at the beginning of each quarter. J.W. Terrill provides a match at the rate of 50% of the first 4% of the employee's income following the end of each plan year. Plan participants are completely vested at their three (3) year employment anniversary.

## Paid Time Off

### Vacation Days

Full-time and part-time employees are eligible for vacation time based on the employee's length of service and time worked during the year. Vacation is pro-rated during the first year of employment.

### Personal Days

Employees are eligible for two (2) personal days per calendar year. Personal days are pro-rated during the first year of employment.

### Sick Days

Full-time employees are eligible for six (6) sick days for personal or family illness. Sick days are pro-rated the first year of employment. Unused sick days may be accumulated up to a maximum of 22 days.

### Holidays

J.W. Terrill, Inc. observes seven (7) national holidays each calendar year.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

### Bereavement Pay

Up to three (3) paid days of bereavement leave for the death of an immediate family member of the employee or employee's spouse.

## Workplace Standards and Guidelines

### Dress Code

Employees enjoy a business casual work environment Monday – Friday. Jeans are allowed each Friday.

### Pay Procedures

Employees are paid on a bi-weekly schedule. All employees are required to utilize direct deposit for receipt of compensation.

### Drug and Alcohol Policy

J.W. Terrill is a drug-free workplace. We believe that our Drug and Alcohol Policy balances our respect for individual privacy with our need to keep a safe, productive, drug-free workplace.

## Additional Benefits

### Insuring Healthy Lifestyles

An incentive-based health and exercise initiative dedicated to promoting healthy food choices, benefits of exercise and environmental living tips. We also offer on-site low-impact, toning exercise classes to all employees.

### Employee Assistance Program

A confidential, no-charge service designed to help employees and families with personal or work/life balance issues.

### Educational Assistance

On a calendar year basis, up to \$2,000 for tuition, books and fees are paid for undergraduate and graduate courses, to assist in furthering an employee's education.

### Employee Referral Award

A monetary bonus is awarded once a referred employee completes their initial 90-day introductory period of employment.

### Perfect Attendance Award

A monetary bonus is awarded once an employee completes a full calendar year without using sick days.

### On-site Chair Massages

On a quarterly basis, free chair massages are offered to employees on-site.

#### Employee Events

Various events are held throughout the year celebrating holidays and achievements. Each event is coordinated through the Team Terrill group, which is comprised of employees from each department.

#### Community Service

J.W. Terrill is involved in community service organizations, and employees are encouraged to do the same. Each year two charitable organizations are chosen to support through monthly "jeans days" and other events.