

WILEY

# The Benefits of Working at Wiley



Wiley is seeking talented, qualified people ready to take the next step in their careers. At Wiley, you will find a collegial environment that fosters opportunities for professional success.

Wiley recognizes that the contributions of Wiley colleagues are vital to continuing this culture of success. That's why Wiley offers a competitive and comprehensive benefits program, rivaling programs sponsored by other major publishing and media companies.

You and Wiley both contribute to the cost of your benefits coverage. In some instances, Wiley pays the full cost, in some instances you pay the full cost, and in some instances the cost is shared. Wiley also provides Flex Dollars to offset the cost of your share of contributions.

**This brochure highlights the benefits and programs that are available to eligible full-time and part-time Wiley colleagues:**

- ★ **When you see this symbol, it means that Wiley provides this benefit at no cost to you.**
- ✚ **When you see this symbol, it means that your contributions toward this benefit are on a pre-tax basis.**



## Benefits for Today

Wiley provides health benefits to protect your and your family's health and well-being, and life, accident, and disability benefits to safeguard your family's finances in the event of unforeseen circumstances. You will be able to **CHOOSE, USE,** and **IMPROVE—CHOOSE** the benefits that are right for you, **USE** your benefits wisely, and **IMPROVE** your health for a better quality of life and lower health care costs.

### Flexible Benefits Program

#### Medical ✚

- Choose the plan that best fits your needs—the Traditional PPO Plan or the Consumer Choice Plan, with a tax-advantaged health savings account.
- Wiley partners with Aetna, Cigna, and Kaiser, where available, to offer you the highest quality and most cost-effective provider networks. Your medical carrier is determined by where you live. Additional high performance networks are available in select locations.

Wiley promotes good health through preventive care and wellness programs. Preventive care is covered at 100% in-network under all medical options. Under the Consumer Choice Plan, the plan pays 80% of covered in-network expenses after you meet an annual deductible (\$1,400/individual or \$2,800/family). Under the Traditional PPO Plan, when you see network providers, you will pay a copayment of \$20 or \$40 for doctor's office visits; for other services, you must meet a deductible (\$500/individual or \$1,000/family) and then pay 10% of costs.

#### Prescription Drugs ✚

- If you enroll in Wiley's medical coverage, you automatically receive prescription drug coverage through CVS/caremark™ or Kaiser Permanente, depending on your medical plan carrier.

## Health Savings Account (HSA) +

- If you enroll in the Consumer Choice Plan, you will be eligible for an HSA. This account is funded through Wiley and colleague pre-tax contributions to help you pay for eligible health care expenses, including doctor and hospital visits, dental and vision expenses, and prescription drug costs, or save for future medical costs.
- Wiley helps you pay for medical expenses by contributing \$700 per individual or \$1,400 per family to your HSA every year. You may contribute up to an additional \$2,650 if you have individual coverage, or up to an additional \$5,350 if you are covering family members.

## Supplemental Benefits

- You can supplement your medical insurance with one or more of these benefit options: Critical Illness Insurance, Accident Insurance, and Hospital Indemnity Insurance.
- These benefits provide a lump-sum payment under certain circumstances in addition to benefits payable from your medical insurance.

## Dental +

- Wiley offers the PPO option across the country with either the Aetna or Cigna network of providers, depending on where you live. In some locations, you will also have a second option, the Cigna DMO.
- In the PPO option, you may see in-network and out-of-network providers, though your costs will generally be lower with in-network providers. Under the Cigna DMO, coverage is offered only through the more restrictive Cigna DMO network. Both options emphasize preventive care with coverage of 100% in-network in the PPO or 100% after a \$5 copay in the Cigna DMO.

## Vision +

- Vision coverage is offered through Vision Service Plan, or VSP, and you may see VSP providers or out-of-network providers.
- With a VSP provider, the plan covers an eye exam and many standard lenses. Contact lens exams are extra. For frames and contact lenses, the plan offers a \$150 allowance.

## Flexible Spending Accounts (FSAs) +

- Wiley offers two FSAs that you can use to save money on eligible health and dependent care expenses by paying for them with pre-tax dollars. Contribute up to \$2,550 to the health care FSA and/or up to \$5,000 to the dependent care FSA.
- If you elect the Consumer Choice Plan medical option, you are not eligible to participate in the health care FSA, since an HSA is available to you.

## Basic Life, Basic AD&D and BTA Insurance ★

- Wiley covers the full cost of both basic life insurance and basic accidental death and dismemberment (AD&D) insurance coverage equal to one times your Flex Compensation, rounded to the next higher \$1,000, up to \$50,000.
- Wiley also pays the full cost of business travel accident (BTA) insurance coverage.

## Optional Life and AD&D Insurance

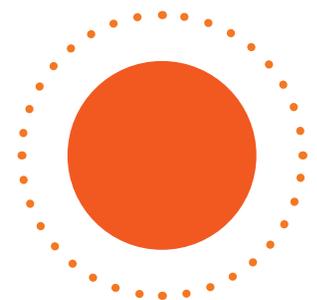
- You may supplement your basic coverage with additional life and AD&D insurance coverage for yourself and your dependents.

## Short-Term Disability (STD) ★

- If you cannot work for a short period (up to 26 weeks) due to a non-work related illness or injury, you may continue to receive a percentage of your full salary.

## Long-Term Disability (LTD)

- If you cannot work for an extended period of time (beyond 26 weeks) due to an illness or injury, LTD provides a percentage of your salary.
- You choose between two coverage options—50% of Flex Compensation, to a \$5,000 maximum monthly benefit, or 60% of Flex Compensation, to a \$15,000 maximum monthly benefit.



## Wellness Programs and Resources

In addition to extensive health benefits, Wiley provides wellness programs and resources to our colleagues and their families on a confidential basis, free of cost.

**Health Advocate** ★

**Health Coaching (StayWell)** ★

**Best Doctors** ★

**Wiser Health** ★

**Tobacco Cessation Program (Alere)** ★

**Castlight Health** ★

**Employee Assistance Program (Guidance Resources)** ★

**Employee Discount Mall (BenefitHub)** ★

## Benefits for Tomorrow

Wiley also sponsors plans that are designed to help you save today for your financial future tomorrow, with help from Wiley.

**401(k) Savings Plan** +

- When you invest in Wiley's 401(k) savings plan, you benefit from tax advantages, company contributions, and investment opportunities.
- Save up to 50% of pay for retirement in a combination of pre-tax and after-tax contributions through convenient payroll deductions.
- Wiley helps you reach your savings goals with three types of company contributions — matching contributions of \$0.25 for every dollar you contribute, up to 6% of pay, basic retirement contributions of 3% of pay, and potentially an annual discretionary contribution.

**Employee Stock Purchase Plan (ESPP)** +

- The ESPP allows you to purchase John Wiley & Sons, Inc., Common Stock through convenient payroll deductions.
- You make regular contributions that are used to purchase Wiley stock, and Wiley pays the brokerage fees.

## Benefits for Your Personal Fulfillment

Wiley offers an array of programs to help you balance your work and personal commitments, as well as resources to help you get the most out of your career at Wiley.

**Holidays** ★

- Wiley provides 10 company-observed holidays.
- You may accrue up to two floating holidays a year.

**Paid Time Off (PTO)** ★

- Wiley's PTO program provides time off for your personal needs, based on your length of service.
- You accrue PTO on a calendar-month basis throughout the year.

**Flexible Work Arrangements** ★

**Adoption Expense Program** ★

**Commuter Benefits Program** +

**Tuition Reimbursement**

**Auto and Home Insurance**

**ID Theft Insurance**

**Matching Gifts**

**Long-Term Care Insurance**

**Discounts on Wiley Publications**

