



1% for the Planet - SUMMARY OF BENEFITS 2021

Health Insurance: Regular employees scheduled to work at least 60% time or above on a regular basis may elect to participate in 1% for the Planet's health and dental insurance plans. An eligible employee may elect single, two-person, or family coverage under the health or dental plans. 1% for the Planet pays the entire premium for both plans, and covers deductible using a provider-supported HRA plan. Effective January 1, 2020 our health insurance plan provider is [Blue Cross Blue Shield of Vermont](#), and our specific plan is *Blue Edge Business CDHP 1*. Our dental insurance plan provider is [Delta Dental](#) and our specific plan is *Delta Dental PPO plus Premier*.

EAP: 1% for the Planet offers a fully covered Employee Assistance Program (EAPs) through [Invest EAP](#). EAPs promote the health of employees and their household members by offering immediate access to free, confidential counseling for a wide range of life issues.

COBRA: The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.

Retirement: Regular employees scheduled to work at least 60% time or above on a regular basis are eligible to participate in 1% for the Planet's retirement plan starting on the first day of hire. 1% for the Planet provides up to a 6% match for all full-time employees, and a prorated match for employees working 60-99% of full-time. As part of this plan, 1% for the Planet provides employees access at no charge to a financial advisor for both retirement plan guidance and general financial planning.

Mobile Phone: 1% for the Planet provides all regular full-time employees unlimited AT&T cell phone contracts. For employees that are not AT&T users, 1% for the Planet will reimburse a fixed amount of \$40 per month.

Holidays: 1% for the Planet recognizes all Federal holidays. For 2021, this amounts to 11 recognized holidays. These are annually updated in the Personnel Handbook, including those holidays that are considered floating. Non-floating holidays must be recognized on the actual holiday date.

Paid Time Off (PTO): Full-time regular employees shall accrue 25 days of PTO per year, which can be used for vacation, sick, or personal days. Employees regularly scheduled to work between 60-99% of full time will accrue pro-rated PTO; employees regularly scheduled to work less than 60% of full time will not accrue PTO. Please review Personnel Handbook for PTO details, including when approval is needed.