



FY24 Benefits Overview

Better Help (24/7 mental health services)

Description: Issue One offers all full-time staff the opportunity to access 24/7 mental health services at no cost to the employee. IO has partnered with the nationwide provider **Betterhelp.com** to offer up to four visits per month with a licensed counselor and unlimited texting.

Procedure to Access Benefit: The employee will receive an enrollment email that will allow them to set up an account and schedule a visit whenever needed. Issue One is only charged when an employee takes advantage of the service at any time during a calendar month.

Dental HRA (Health Reimbursement Arrangement)

Description: All full-time staff enrolled in IO-provided dental insurance can be reimbursed up to \$500 per fiscal year for non-cosmetic dental procedures or fees paid out of pocket. This benefit will be managed through Flores.

Procedure to Access Benefit: The employee must complete a reimbursement form through the Flores mobile app and submit a receipt and any other applicable documentation. Employees are encouraged to set up direct deposit through Flores to be reimbursed promptly. A physical reimbursement check may take several weeks to process. The People and Culture Director can assist with helping the employee complete their reimbursement form but is not responsible for gathering appropriate documentation.

Disability and Life Insurance

Description: Issue One will pay 100% of the cost for long-term disability insurance, short-term disability insurance, and life insurance. This insurance will be made available beginning on the employee's start date. In the event of death, the eligible employee will receive a life insurance benefit of up to two times their annual earnings, up to a maximum benefit of \$150,000. This benefit is reduced upon reaching the age of 65.

Procedure to Access Benefit: All full-time employees are automatically enrolled into this benefit.

Flexible Spending Account (FSA)

Description: Issue One provides Flexible Spending Account (FSA) benefits for eligible employees. FSAs provide tax-free reimbursement to employees for healthcare expenses that are not reimbursed by any other insurance or reimbursement program.

Procedure to Access Benefit: All full-time employees are eligible for the above FSA benefits. If eligible, you may elect an annual amount to contribute, which will be divided and deducted from your pay each pay period, and may be used to pay for eligible expenses. Annual elections are limited by established plan maximums and are subject to applicable IRS forfeiture and rollover provisions. Enrollment takes place every July 1 or the month following a new full-time hire.



Holidays

Description: All full and part-time employees are entitled to 11 paid holidays. Holidays include the following 11 specific days:

- New Year's Day
- Martin Luther King Jr. Day (3rd Monday in January)
- Presidents' Day (3rd Monday in February)
- Memorial Day (last Monday in May)
- Juneteenth (June 19th)
- Independence Day (July 4th)
- Labor Day (1st Monday in September)
- Indigenous Peoples' Day (2nd Monday in October)
- Veterans Day (November 11th)
- Thanksgiving Day (4th Thursday in November)
- Day after Thanksgiving (4th Friday in November)

Issue One also closes from December 25th to January 1st and for the last full week of August.

Home Office Stipend

Description: Issue One offers up to \$250 per fiscal year for all full-time eligible employees to improve their home office. Such improvements can be for office furniture, equipment, and supplies. Staff should contact Ops in advance if they are unsure if a purchase qualifies for reimbursement.

Procedure to Access Benefit: To use the benefit, staff should submit through the standard OOP process and be reimbursed quarterly. As with all OOP submissions, eligible employees must submit an itemized receipt for the purchase.

Inova EAP and Staff Training

Description: IO provides an Employee Assistance Program (EAP) through Inova to assist staff with mental health challenges, performance improvement, professional development, and financial and legal assistance. All employees, their family members, and interns are eligible to participate in this benefit, which includes up to six counseling sessions per issue per year.

Procedure to Access Benefit: All employees and interns are enrolled with Inova at the beginning of their employment. The employee will receive a flyer that will share more information about the benefit and the contact information needed to set up an appointment.

Insurance (Medical, Dental, and Vision)

Description: Issue One provides medical, dental and vision insurance for full-time employees. Spouses, domestic partners, and dependents may be added to the employee's insurance policy at additional cost to the employee. Issue One will cover 100% of the premium for a comprehensive plan for the full-time employee. If you elect to have your family on the plan, Issue One will cover 100% of the employee portion and 75% for the family portion. Election for this is voluntary.

Process to Access Benefit: Should you choose to enroll, please note that your coverage begins the first of the month following or coinciding with hire. If an employee chooses not to enroll themselves and/or their



dependents in the Issue One group medical/dental insurance plan upon hire, they will only be able to enroll at the annual renewal date of the Issue One group medical/dental insurance plan or after a significant life event.

Internet Reimbursement

Description: Issue One offers to reimburse all full-time staff up to \$60 per month to cover their internet whenever they work remotely.

Procedure to Access Benefit: Employees can submit their internet charges on their monthly OOP. The employee must provide an internet bill showing the charge. The monthly reimbursement is not taxed and is typically paid out by the 15th of the following month.

Outside the Box/Creativity Reimbursement

Description: To spark creativity and encourage full-time staff to get outside their comfort zone, Issue One provides a stipend of up to \$500 per fiscal year for employees to do something they've never done before. Examples of this include:

1. **Expanding Your Professional Skillset:** Take a course on negotiation, public speaking, leadership, or conflict in the workplace. Place yourself into professional spaces that you've not entered yet.
2. **Getting Artistic:** Explore your inner artist. Learn to paint, sew, sculpt, sing, write poetry, or arrange flowers. Venture into a creative space that taps into skills you rarely use.
3. **Challenging Your Beliefs:** While exploring alternative perspectives can be uncomfortable, it enables growth and insight by challenging entrenched beliefs. Attend a workshop or conference where others may question your beliefs. Get to understand their mindset and possibly develop meaningful relationships in the process.
4. **Overcoming Fear:** Afraid of heights but want to experience sky diving? Interested in learning how to start a small business but wary of failure? Use this reimbursement opportunity as a catalyst to overcome your trepidation.

The benefit is not meant to assist with the cost of a vacation or help cover the expenses of the current hobbies. All full-time employees can take advantage of this benefit after 90 days of employment.

Procedure to Access Benefit: Staff interested in receiving this benefit must submit a request for an Outside the Box reimbursement before completing the activity. The activity must be approved by the People and Culture Director and COO. Once approved, the employee may place the reimbursement request on their monthly OOP spreadsheet and provide all receipts. The reimbursement will be paid out quarterly via payroll.

Professional Development

Description: Issue One recognizes the importance of in-service training and career development opportunities for its employees. Attendance at conferences, courses, and institutes related to the employee's work at Issue One might enhance personal growth and the skills that they can contribute to the organization. Each full-time staffer has \$1,000 set aside every fiscal year to use for professional development opportunities.



Procedure to Access Benefit: More information about the professional development benefit can be found in the professional development request policy in the appendix. A request to use this benefit can be made by using this form.

PTO

Description: Issue One provides 10 PTO (paid time off) days per year to be used for the care of oneself or a significant other or a dependent in response to illness or injury, for health and wellness appointments, or for personal obligations. PTO is renewed each year on the employee's anniversary date.

Procedure to Access Benefit: PTO benefits are applied automatically to every full-time employee. The employee can submit PTO requests through BambooHR.

Resume and Linked-In Profile Assistance

Description: Issue One allows all full-time employees the opportunity to improve their online presence and career development by offering resume and LinkedIn profile services. IO works with Findmyprofession.com, which provides an expert resume writer and LinkedIn coach.

Procedure to Access Benefit: All full-time employees are notified of this benefit at the beginning of their employment. Staff interested in receiving these services must notify the People and Culture Director, who will notify the Findmyprofession.com point person.

Retirement

Description: In addition to contributing to the mandatory Social Security system, Issue One provides a matching contribution to a 401k retirement plan for full-time employees who are eligible for coverage under the plan. The specific terms applicable to the retirement plan are stated in the plan documents. In short, Employees will be eligible to enroll in Issue One's 401k plan on the first of the month that follows their date of hire. The matching employer contribution will begin after 6 full months of employment. The matching employer contribution can vary each year as determined by the Board of Directors, from 0% to 5% of compensation (said limits are subject to change by federal legislation).

Procedure to Access Benefit: All new hires are notified of this benefit at the start of their employment. They can take part in our retirement plan at any point in their employment, but must self-enroll in the retirement carrier's online portal. Staff should reach out to the People and Culture Director if they have additional questions.

Student Loan Assistance

Description: Issue One is proud to provide a student loan assistance program offering eligible employees up to \$100 per month. Employees are expected to continue to make minimum monthly payments to the loan servicer in addition to the assistance provided under this policy. Student loan assistance is limited to \$1,200 per year and is currently not reported as taxable income on an employee's W-2.

Procedure to Access Benefit: Please visit the Student Loan Assistance Policy to learn more about this benefit and how to apply for it.



Vacation

Description: Vacation leave is available for all full-time **and part-time employees** to use to refresh themselves and ensure their work's high quality. Vacation leave accrues starting on the employee's first day. Vacation leave for full-time employees accrues at the rate of .439 hours per day (this equals a total of 20 days per year).

Procedure to Access Benefit: Vacation benefits are applied automatically to every full-time employee. The employee can submit vacation requests through BambooHR.

Volunteer Time Off (VTO)

Description: Issue One encourages employees to become involved in their communities, lending their voluntary support to nonprofits or initiatives that positively impact the quality of life throughout the country. All employees with Issue One for at least 90 days can volunteer up to 40 work hours per calendar year.

Procedure to Access Benefit: Staff should submit their request to volunteer through BambooHR, just as they would with any time-off request. However, instead of PTO or vacation time, the employee should mark the time-off type as VTO (Volunteer Time Off). The decision to grant VTO is at the discretion of their supervisor. The employee must place their date(s) out of the office on the IO team calendar if approved.

Please note that VTO cannot be used to volunteer on political campaigns nor do any sort of lobbying. Misuse of VTO may result in disciplinary action and the removal of the benefit.

Wellness Reimbursement

Description: Full-time permanent employees are eligible for \$200 per quarter in wellness related reimbursements. The benefit is set up in a "use it or lose it" fashion, so if an employee does not take advantage of the benefit for Q1 that money is not rolled over into Q2. For a list of eligible reimbursements please consult the list [here](#).

Procedure to Access Benefit: For more information about how to submit a wellness reimbursement, please see the OOP Reimbursement Policy in the Policies and Procedures Manual.