



# Philosophy of Wellbeing

The Public Health Institute, PHI, is committed to supporting its employees adopt and maintain lifestyles that enhance their own overall wellbeing. This commitment is an extension of PHI's vision of healthy communities, and is demonstrated by comprehensive benefit choices that address the diverse needs of employees and their families.

PHI's health and wellness benefits, collectively referred to as **PHI Wellness 360**, consist of five distinct, yet interconnected elements: Health, Career, Social, Community and Financial. To support its Philosophy of Wellbeing, PHI provides benefits which:

- incorporate health and life insurance alternatives that address employees' varying needs;
- include a mindfulness meditation program and weekly group yoga sessions as resources for easing stress and improving resilience;
- support career development through new hire orientation, on-the-job training and online training opportunities;
- include a confidential employee assistance program that provides services to help navigate life's challenges;
- encourage employees' participation in their immediate community, as well as in the global community;
- support employees' financial wellbeing by including generous employer contributions to the 403(b) retirement plan, provide tax-free and tax-deferred benefit plans, and provide free financial education and consultations.

Eligibility in specific plans is dependent upon an employee's classification and length of service.

## ELIGIBILITY

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Eligibility to participate or enroll in the full suite of PHI-sponsored benefit plans is limited to employees in regular positions who are scheduled to work 20 or more hours each week. Regular employees who work fewer than 20 hours per week and temporary employees have access to a subset of plans. Temporary employees are those employed for short-term assignments of less than 90 days within a twelve-month period starting from the date of hire.

## PHI PAID BENEFITS

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### Health Insurance

PHI pays 95-100% of employees' own medical insurance premiums (depending on the individual's salary) and pays 50% of the added cost of enrolling eligible dependents. PHI pays 100% of employees' own dental and vision insurance premiums and contributes 50% of the dental and vision premium for dependents. Health insurance coverage takes effect on the first of the month following an employee's date of hire.

### Short-Term Disability Benefits

Employees are provided short-term disability benefits either through a State disability program or through a group insurance policy. Coverage is available on or before the first day of the month following the date of hire. PHI pays the full cost of the group insurance plan.

### Group Long-Term Disability Insurance

PHI provides eligible employees with group long-term disability insurance coverage. The cost of this coverage, which begins on the first day of the month following date of hire, is paid by PHI.

### Basic Life and Accidental Death & Dismemberment (AD&D)

PHI pays 100% of the cost of basic life and AD&D coverage. Basic life insurance protects families and other beneficiaries from a loss of income in the event of death. AD&D insurance provides additional protection in the event of an accidental death or loss of limb or eyesight. Coverage equals 2x annual compensation, up to a maximum of \$550,000 for each of these two policies.

### Defined Contribution 403(b) Retirement Plan

The Public Health Institute 403(b) Retirement Plan allows employees to save for retirement by making tax-deferred and/or after-tax contributions from their paychecks. Once the waiting period is fulfilled, PHI contributes the equivalent of 10% of each eligible employee's base wages into their 403(b) account each pay period.

### Employee Assistance Program (EAP) and Calm Mindfulness App

Employees are automatically enrolled in the EAP at no cost. The EAP can help with issues such as stress, work/life concerns, alcohol and drug problems, financial issues, legal matters, grief and depression.

Employees also have access to a free, premium account at Calm, the #1 app for mental fitness.

## TIME OFF

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### Paid Time Off (PTO)

Regular, full-time employees earn PTO as follows:

Year(s) of Employment	Days of PTO
1 – 3	20
4 – 6	23
7+	25

PTO accrual starts on date of hire. Continuous prior service credit is provided to employees who are currently working for a USAID program, and accrued hours are pro-rated for part-time employees.

### Sick Leave

Regular, full-time ISCs receive 40 hours of sick leave per year. Regular, part-time ISCs receive 24 hours of sick leave per year.

### Holidays

Regular, full-time employees are provided paid holidays which are identified by their program and location. Regular part-time employees receive paid holidays on a pro-rated basis.

Generally, the following holidays are observed:

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Indigenous Peoples' Day
Presidents' Day	Veterans Day
Memorial Day	Thanksgiving Day
Juneteenth National Independence Day	Christmas Day
Independence Day	

### Jury Duty

The salary of employees called to serve on a jury is continued for up to 30 days (pro-rated for part-time employees), minus any compensation received from the Court.

### Bereavement Leave

In the event of the death of a family member (defined as a spouse, domestic partner, parent, parent-in-law, grandparent, child, grandchild, daughter-in-law, son-in-law, brother, brother-in-law, sister or sister-in-law), an employee is granted three days of bereavement leave.

## **VOLUNTARY, EMPLOYEE PAID, BENEFITS**

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### **Flexible Spending Accounts**

PHI offers both Healthcare and Dependent Care Flexible Spending Accounts. The plans allow participants to use pre-tax earnings to pay, or be reimbursed, for eligible healthcare expenses that are not covered by health insurance, and specified child/elder care expenses that are incurred to enable the parent/guardian to work.

### **Voluntary Life Insurance**

In addition to the Basic Life Insurance that is paid for by PHI, employee-paid Voluntary Life Insurance is available for eligible employees and their dependents.

### **Commuter Transportation Program**

The PHI Commuter Transportation benefit allows employees to purchase public transit tickets and/or parking for their commute on a pre-tax basis. In many instances, the cost of public transit is subsidized.

## **OTHER BENEFITS**

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### **Zip Car**

Employees can sign up for an individual Zip Car account at discounted hourly and daily rates for personal and/or business needs.

### **Dell Member Purchase Program**

Dell's Member Purchase Program allows PHI employees to receive member only pricing on Dell PCs and equipment.

### **Nationwide Pet Insurance**

Employees may purchase health insurance for their dog, cat, bird or exotic animal through Nationwide at a discounted rate.

***Access to these materials does not imply an offer of employment and the information contained in this overview does not replace official plan documents. PHI reserves the right to change or eliminate any of these programs at any time.***



PHI is proud to be an Equal Opportunity Employer