

2021 BENEFITS OVERVIEW CREW



Rolling burritos has its benefits

Cultivate Me, Chipotle's benefits program offers an industry-leading benefits and perks package to our crew members that goes beyond just learning how to roll the perfect burrito. When you join our family, you'll have benefits that can help improve your physical, mental and financial well-being.

We encourage you to review these highlights to better understand all the great things you have access to by working at Chipotle.

ANNUAL BONUS

Extra Cash in your pocket

Each December, full-time Crew employed for at least one year and in good standing may be eligible to receive a bonus based on a percent of their annual earnings.

QUARTERLY PERFORMANCE BONUS

Get a bonus if your store does well

Each quarter, Crew are eligible for a bonus if their store achieves certain performance metrics. This bonus is equivalent to one week of pay, or one additional month of pay if you meet those metrics all year!

FREE MEALS

The best perk of them all

You will receive one free meal per daily shift. Meal's include one entrée, one drink and one side.

PAID BREAKS

Take a breather

You will receive a paid daily break ranging from 15-60 minutes, depending on length of shift.

PAID TIME OFF

Because we could all use a break

Vacation: Crew with a year of uninterrupted employment may accrue up to 40 hours per year.

Sick Time: Crew are granted twenty-four (24) hours on January 1 of each year. If you work in a location with a sick leave law, you will accrue and may use sick time based on hours worked, as defined by the sick leave law applicable to you.

EDUCATION ASSISTANCE & DEBT-FREE DEGREES

Earn your degree with our help

Eligible Crew can receive up to \$5,250 each year to help you achieve your education goals. In addition, Chipotle now offers a Debt-Free Degree, covering all

tuition costs, for qualified Business and Technology degrees. Whether getting your GED or a higher-education, receiving up to \$5,250 each year or a completely Debt-Free Degree can help boost your income and allow you to pursue your passion!

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Get free access to counseling

Chipotle's EAP allows you and your dependents to speak with licensed counselors in a free and confidential manner when dealing with any of life's issues. Take advantage of free face-to-face, telephonic or virtual counseling sessions. The EAP benefit is there to offer mental and emotional support for you and your dependents when you may need advice and/or counseling to navigate personal or professional issues, stressful situations or anything else you have going on in your life. The EAP is available to everyone at no cost, is open 24/7 and is completely confidential.

HEALTHCARE ADVOCACY

Your full-time assistant to help with your healthcare

Chipotle offers an advocacy service (at no cost) to answer all benefit, healthcare and pharmacy questions for any healthcare plan (through Chipotle or otherwise). These experts can assist with researching cost and care options, scheduling appointments, negotiating bills, understanding treatment and much more. Let the experts take the hassle out of healthcare. This benefit is free to you and your dependents, regardless of what insurance you and they have.

401(K) RETIREMENT SAVINGS

Company-match after your first year

Wherever you are on your journey to retirement, Chipotle offers a 401(k) plan to help you reach your goals. Chipotle even provides a company-match beginning after your first year of employment. Retirement might seem like a long way away, but it's never too early to begin planning and Chipotle provides the tools and resources to support you along the way.

BENEFITS PORTAL - CULTIVATE ME

Review your benefits all in one place

Your employee portal is the centralized place to see all the most current benefit options available to you. Simply scan the QR code at the top of the page, or visit benefits.unburritable.net to learn all about these items and more, include Verizon and AT&T discounts, medical, dental and vision insurance, vacation and sick time allowances, and much more!

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WHAT HEALTH BENEFITS AM I ELIGIBLE FOR?

Medical, dental and vision plans available to you

All crew members are eligible for the Anthem Preventive Plus, Delta Dental PPO plan and EyeMed PPO vision plan. Details of these plans are available within the Cultivate Me portal. You may become eligible for additional benefits if you average 30+ hours worked per week over a 12-month measurement period. If you qualify you will be notified of your option to enroll.

PLAN	YOU ONLY	YOU + SPOUSE	YOU + CHILD(REN)	FAMILY
Anthem Preventive Plus	\$22.09	\$32.22	\$32.22	\$43.71
Anthem Hourly PPO	\$48.71	\$159.62	\$147.56	\$234.72
Dental	\$2.91	\$5.94	\$7.79	\$11.53
Vision	\$1.71	\$3.24	\$3.42	\$5.02

Rates shown above are per paycheck/pay period.

TELEMEDICINE

Text a doctor 24/7

There are many options that you can take advantage of when considering telemedicine services. One of them is 98point6. This service can save time and money when the need to see a doctor arises. This on demand text-based service provides access to U.S. board-certified physicians, specially trained to treat and diagnose medical conditions via a mobile connection. Their doctors can assist with medical questions, order prescriptions and laboratory tests, help manage chronic conditions, discuss medications, determine type of care and more. This service is available at no cost to our Crew members after one year of employment when you are enrolled in the Anthem Hourly PPO plan. If you are not enrolled in a Chipotle medical plan, you can sign up directly with 98point6 for an annual fee.

EMPLOYEE STOCK PURCHASE PLAN (ESPP)

Buy Chipotle stock through payroll deductions

The ESPP gives active U.S. employees who've been with Chipotle for at least 12 months the opportunity to purchase full or partial shares of Chipotle stock through payroll deductions, initially at a discounted price.

FREE UNIFORM

We'll provide your shirt and hat

Chipotle provides free uniforms (shirts and hat), quantity may depend on average number of hours/shifts worked.

DISCOUNTS - PERKSPOT, AT&T & VERIZON

Get discounts on big brands

Perkspot is a one-stop shop for savings and discounts. Savings on recognizable national and local merchants and services providers. Get cell discounts on personal cell phones and plans through AT&T and Verizon wireless. Visit Cultivate Me to learn more.

GYM DISCOUNTS - ACTIVE & FIT

Chipotle partners with Active & Fit to offer more than 1,500 digital workout videos so you can work on the go. You can also receive unlimited one-on-one lifestyle coaching in areas such as fitness, nutrition and sleep. Also select from 11,000+ fitness centers and studios with the ability to change anytime and no long-term contract.

This guide provides highlights of Chipotle's employee benefit plans and programs for summary purposes. Coverage under any Chipotle employee benefit plan or program is subject to the rules, conditions, and restrictions that apply pursuant to the governing plan documents, including the summary plan descriptions (SPDs) and any applicable insurance policy or certificate. Should a discrepancy be identified between this or any other written Chipotle benefit document and the governing plan document, the plan will be administered based on the plan document(s). Chipotle reserves the right to interpret the plans' provisions. To review the full employee plan documents, go to <https://benefits.unburritable.net>.