

# CONSUMER TECHNOLOGY ASSOCIATION (CTA)<sup>TM</sup> BENEFITS SUMMARY

Regular full-time and benefit eligible part-time employees have access to many valuable benefit options at CTA. We are proud of our benefit plans and believe they provide a substantial measure of security, flexibility, and protection for you and your family, now and in the future. This brochure highlights the benefits we provide, as well as other optional benefits. These benefits are subject to change. If you have questions about any of this information, please contact Human Resources.

## HEALTH CARE

Medical, dental, and vision plans are unbundled, which means they can be enrolled in separately. Payroll deductions are made on a pre-tax basis.

### Medical and Prescription Coverage

Employees have the option of choosing one of two open access plus (OAP) plans through CIGNA. Both plans offer comprehensive insurance benefits for doctor's office visits, diagnostic tests, hospitalization, surgical care, emergencies, prescription benefits, and more. They also provide 100% coverage of in-network preventive care (some procedures covered to the maximum annual allowable) and 90% co-insurance coverage in-network for Platinum and 80% co-insurance in-network for Gold (70% coverage of reasonable and customary out of network). New hires, please note that your insurance coverage will begin the first of the month after your hire date (if you enroll). The table below highlights the plans' benefits:

Coverage	Gold	Platinum
Co-insurance coverage (In-network)	80%, after deductible	90%, no deductible
Co-pay (office visit)	\$20 General & \$30 Specialist	\$20 General & Specialist
Deductible (In-network)	\$500 Individual \$1,000 Family	None
Out of Pocket Maximum (In-network) (Does not include deductible)	\$2,500 Individual \$5,000 Family	\$1,500 Individual \$3,000 Family
Prescription Co-pay Generic/Preferred Brand/Non-Preferred Brand	Retail: \$10/30/50 MOD: \$20/60/100	Retail: \$10/20/40 MOD: \$20/40/80

### Telemedicine Consultation Services

Telemedicine consultation services are offered to all eligible employees. Participation in the Cigna medical plan is not required. This service, accessible 24/7/365, provides access to a physician network that is board-certified and state licensed to practice medicine for non-emergency healthcare issues via phone and video conference. Offered through Teladoc, it can be used for health issues such as colds/flu, bronchitis, allergies, and pink eye. Doctors operating under this plan can also prescribe some medications that can be sent to an employee's local pharmacy for pickup.

### Dental Coverage

Dental coverage under Delta Dental Insurance covers reasonable and customary charges for eligible expenses up to a maximum of \$2,000 per year. There is a \$1,500 orthodontia lifetime maximum for eligible participants.

### Vision Coverage

Vision coverage with VSP provides one Well Vision Exam every year at 100%. An allowance of \$130 is given for contacts and the contact lens exam or the frame of your choice each year. There are also additional discounts and savings, including laser vision correction at VSP approved laser surgeons and centers.

## EMPLOYEE HEALTH CARE COST

The bi-weekly cost, as illustrated below, is deducted from employee's pay before taxes. For 2025, medical, dental, and vision plans are unbundled to enable staff to select a combination of plans to meet their needs. Premiums are as follows:

### Cigna Medical Insurance

Tier	Gold Bi-Weekly	Platinum Bi-Weekly
Employee Only	\$61.93	\$78.15
Employee & Spouse	\$134.99	\$170.35
Employee & Child(ren)	\$99.69	\$125.81
Employee & Family	\$183.30	\$231.31

### Delta Dental Insurance

Tier	Bi-Weekly
Employee Only	\$3.74
Employee & Spouse	\$7.88
Employee & Child(ren)	\$7.56
Employee & Family	\$11.70

### VSP Vision Insurance

Tier	Bi-Weekly
Employee Only	\$.81
Employee & Spouse	\$1.39
Employee & Child(ren)	\$1.37
Employee & Family	\$2.25

### Domestic Partner Benefits

Employees may add their Domestic Partner and/or their Domestic Partner's children to their benefits coverage (medical, dental, and vision) if they meet the Domestic Partnership qualifications. Certain tax implications may apply should you elect to participate in this program.

### Health Advocate

The Health Advocate service provides personalized one-on-one help to resolve clinical, administrative, and insurance-related issues. The contact number is 866-695-8622.

### Health Care Opt-out Program

Employees have the option to opt-out of the CTA Health Care offering and request an opt-out payment if they are covered under another employer-sponsored health plan (such as a plan with the spouse's or parent's employer) for their medical, dental, and vision insurance.

Proof of coverage under an employer-sponsored plan must be provided. Eligible employees can receive annual taxable opt-out payments of up to \$2,500 at the end of the year.

- Decline medical, vision and dental coverage: up to \$2,500 payment
- Decline medical and dental but elect vision coverage: up to \$2,475 payment
- Decline medical and vision but elect dental coverage: up to \$2,325 payment
- Decline medical but elect dental and vision coverage: up to \$2,300 payment

### International SOS

CTA employees who travel internationally on CTA business are covered by International SOS. This service provides medical and security assistance if you need a routine referral, lose your medication, or have a medical or security crisis. Contact Human Resources prior to your CTA international business travel to get a membership card.

## PRE-TAX BENEFITS

### 401(k) Salary Deferral Plan

A 401(k) Plan is available to eligible employees who are 21 years of age or older. Employees are automatically enrolled into the plan with a 6% contribution. The automatic enrollment takes place about 30 days from date of hire. Employees can contribute up to 100% of their salary as a pre-tax or ROTH contribution up to the annual IRS maximum of \$23,000 for 2025. Employees age 50 and over can also contribute an additional "catch up" amount up to the IRS maximum of \$7,500 for 2025. The employer match is 100% of the first 6% contributed, up to an annual match of 6%. The employer match is a pre-tax contribution. Employees are always 100% vested in their own contributions, and the employer matching contributions become 100% vested after one year of service.

**For more information visit: [cta.trsrretire.com](http://cta.trsrretire.com)**

### Flexible Spending Accounts

Employees have the option of deferring income pre-tax for reimbursement of eligible out-of-pocket medical and dependent care expenses. In 2025 employees can defer up to \$3,300 per year for medical/dental expenses and up to \$5,000 per year for dependent care expenses. (Contributions are based on IRS limitations.)

**For more information visit: [www.discoverybenefits.com](http://www.discoverybenefits.com)**

### Parking

Parking is provided free of charge to employees for 2025.

## WELFARE BENEFITS

### Basic Term Life Insurance/AD&D

Employees are automatically covered at no cost for two times their annual base salary (up to \$450,000) in Basic Term Life Insurance and Accidental Death and Dismemberment.

### Short-Term Disability Insurance

Employer-paid Short-Term Disability Insurance covers up to 90 days at 80% of weekly base salary. Employees are covered after a five-day waiting period.

### Group Long-Term Disability Insurance

Employer paid Long-Term Disability Insurance provides an amount equal to 60% of monthly base salary earnings (to a maximum of \$12,000/mo). The qualifying period is 90 days of continuous total disability resulting from illness or accidental bodily injury.

## VOLUNTARY BENEFITS

### Catastrophic Coverage Plans

Employees can enroll in three optional catastrophic coverage supplemental plans by Cigna. The plans are paid through a pre-tax payroll deduction. Plan options include:

**Accidental Injury Insurance** – Cigna's Accidental Injury insurance pays you (or whoever you designate) for treatments or injuries resulting from a covered accident. It can help you pay for expenses while you're recovering from an accident such as rehabilitation, transportation, childcare, travel or other out-of-pocket expenses that are not covered by primary health insurance. The plans offer a high and low reimbursement option.

**Critical Illness** – Cigna's Critical illness insurance can help provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered critical illness. Cigna Critical Illness insurance pays you (or whoever you designate) a lump sum benefit for diagnosis of a covered critical illness or specified event such as a heart attack or stroke.

**Hospital Insurance** – With Cigna's Hospital Care Insurance, benefits are paid after a qualified hospitalization resulting from a covered injury or illness. You can use the money however you'd like. It can help you pay for expenses such as childcare, travel, or other out-of-pocket expenses.

### Identity Theft Services

Optional identity theft monitoring and restoration services are available for employees. Services are paid through monthly payroll deductions.

### Pet Insurance

Optional medical and wellness pet insurance plans through Pet Benefit Solutions are available for enrollment at discounted employee rates.

### Pre-paid Legal Services

Optional pre-paid legal services through Legal Resources are available. The Legal Resources Plan offers immediate and ongoing access to comprehensive legal coverage, services, and expertise.

### Supplemental Individual Disability Insurance (IDI)

Individual Disability Insurance is available at a discounted cost to employees (the premium is 100% employee paid). IDI coverage provides income replacement of up to 75% of combined base salary, bonus, and commissions earnings (to a maximum of \$7,000/month). The qualifying period is 90 days of continuous total disability resulting from illness or accidental bodily injury. IDI plans are intended to supplement group long-term disability insurance.

### Supplemental Life

Supplemental Life may be obtained in increments of \$10,000 up to the lesser of five times the annual salary or \$500,000.

When an employee is enrolled in the CTA Supplemental Life plan, they can also enroll their spouse and dependent children who meet the eligibility requirements. Spouse coverage is in increments of \$10,000 up to \$250,000 or 50% of the employee amount. Coverage for dependent children is in increments of \$1,000 up to \$10,000.

### Supplemental Accident (AD&D) Insurance

Supplemental accident insurance may be obtained for employees as well as their spouse and dependent children who meet the eligibility criteria. Employer coverage is in increments of \$10,000 up to \$500,000; spouses in increments of \$10,000 up to \$100,000; and dependent children in increments of \$1,000 up to \$10,000.

## LEAVE

### Family and Medical Leave

The Family and Medical Leave Act (FMLA) allows for up to 12 weeks of unpaid, job-protected leave to employees who meet eligibility requirements. Leave can be taken to care for the serious illness of an immediate family member, for the birth or adoption of a child, for the serious health condition of the employee, or other covered events.

### Paid Time Off (PTO)

Employees earn paid time off (PTO) in accordance with their length of service. The leave policy combines vacation, personal, and sick leave. Unused leave may be accrued to a maximum of that which can be earned in two years, after which excess leave will be credited to a special medical leave account for medical use, if necessary. Leave is earned as follows:

Years of Service	Days Accrued Per Mo.	Accrual Per Year
Less than 2	1.6	19
Between 2 and 5	1.75	21
Between 6 and 10	1.92	23
10 or more	2.25	27

## Other Leave

Several other categories of leave are available to provide work-life balance. They include:

**Funeral Leave:** If a death occurs in an employee's immediate family, CTA will provide up to three days funeral leave at the regular rate of pay.

**Jury Duty Leave:** Leave for summons for a jury, as a court witness, or other court duty will be granted upon evidence of such service submitted to the employee's supervisor and Human Resources.

**Marriage Leave:** Employees with at least six months of service are eligible for two days of paid leave for their own marriage.

**Military Leave:** Time off will be granted for the purpose of attending military training in the National Guard or a reserve component of the Army, Navy, Marine Corps, or Air Force without charge to PTO leave. Paid leave is limited to ten days during any one calendar year.

**Maternity/Paternity Leave:** Employees with less than one year of service are eligible for three weeks of paid leave. Employees with more than one year of service are eligible for six weeks of paid leave upon the birth or adoption of their child.

**Community Service:** Employees are eligible to receive seven hours of paid leave per calendar year to volunteer their time for Community Service activities with prior approval from their Department Head and Human Resources.

## 2025 Holidays

Our offices will be closed on the following holidays in 2025:

- New Year's Day (Wednesday, January 1)
- President's Day (Monday, February 17)
- Memorial Day (Monday, May 26)
- Independence Day (Friday, July 4)
- Labor Day (Monday, September 1)
- Thanksgiving Day and the following Friday (November 27 & 28)
- Christmas Day (Thursday, December 25)

CTA offers the following holidays as floating holidays in 2025 (CTA offices open). Floating holidays are to be used on the date noted below or another day of your choice after the holiday occurs in the same calendar year. As a reminder, floating holidays cannot be carried over to the next year.

- Martin Luther King's Birthday (Monday, January 20)
- Juneteenth (Thursday, June 19th)
- Veteran's Day (Tuesday, November 11)\*

\* Third floating holiday is available the first week of October.

## Summer Hours

CTA offers the option of working extra hours Monday through Thursday in return for leaving at 1:00pm on Fridays from Memorial Day through Labor Day.

## HEALTH & WELLNESS BENEFITS

### Employee Assistance Program (EAP)

This program is designed to assist employees and their family with personal issues before they result in problems affecting their health, family life, and/or job performance. Free, confidential services include family and mental health counseling, financial counseling, retirement planning, and legal counseling. Dependent-care referral assistance is also available. Services are completely confidential. For more information visit: [www.inova.org/eap](http://www.inova.org/eap)

### Annual Vaccination Clinics

CTA offers a vaccination clinic each Fall at our offices. This is at no cost to employees.

### Onsite Exercise Facility

Open 24/7 for all employees, the gym comes equipped with bikes, treadmills, row machines, many weight machines, and free weights. Showers are also available to staff.

### Micro Market

We have an in-house market that provides healthy, convenient eating options on site for staff and tenants to purchase.

## FINANCIAL WELLNESS BENEFITS

### Mortgage Assistance Program

To support our local economy, encourage employees to minimize commuting, and enjoy a work-life balance, CTA offers a \$40,000 forgivable loan for the purchase of a primary residence in the county of Arlington, VA or within a 10-mile commute of CTA. This program is subject to eligibility and qualifications. Contact the finance team with any questions.

### 529 College Savings Plan

CTA offers payroll deductions for contributions to an American Funds 529 College Savings Plan. This plan can be used to save for future education expenses for yourself or your child(ren). As an employer-sponsor of the plan, fees are reduced. All contributions to the 529 College Savings Plan are made by the employee.

### Student Loan Payment Program

CTA offers assistance with repayment of an employee's student loans by providing \$350 per month payment directly to the student loan provider for enrolled employees.

### Tuition Assistance Program

Employees are eligible for tuition reimbursement for college/university programs that are directly related to their current job. Reimbursement is 100% of expenses up to \$5,250 per calendar year, which includes tuition and books. If an employee leaves CTA within six months after receiving any tuition reimbursements, they must repay CTA up to 100% of the total tuition reimbursement received.

## Adoption Assistance Program

CTA offers an adoption assistance program to employees who are adopting a child. This program includes a reimbursement of up to \$2,500 per child for eligible adoption costs as well as other expenses related to the adoption process.

## Fertility Assistance Program

To assist employees seeking to start or expand their family, CTA offers a fertility assistance program which includes a reimbursement of up to \$2,500 annually for eligible expenses related to fertility treatments. There is a \$10,000 lifetime maximum for this benefit.

## Broadband Reimbursement

Employees are eligible for 50% broadband reimbursement up to \$500 each calendar year.

## On-site Wellness Initiatives

CTA offers on-site wellness activities such as fitness bootcamps, yoga classes, meditation sessions, and mindfulness programs.

## Employee Referral Program

Bonuses are available for applicant referrals who are hired for full-time employment. Employees receive a \$1,000 bonus once specific criteria are met.

## Matching Charitable Contributions

CTA matches employee contributions to charitable causes dollar for dollar up to \$500 annually based on years of service. Employees with less than five years of service are entitled to a match of up to \$100 for each year of service.

## Public Transportation Subsidy

Employees are eligible to receive up to \$260 a month in public transportation fare through their SmarTrip card or alternative method. Employees are eligible for this subsidy if they take public transportation to work and use other transportation no more than two days a month. CTA is conveniently located near the Crystal City Metro station and bike trails for easy alternative transportation solutions.

# ADDITIONAL BENEFITS

## Casual Dress Attire

At CTA we enjoy a casual dress schedule. While on business or at any outside function, employees should dress appropriately for the function they are attending.

## Employee Recognition Program

CTA's Recognition Program recognizes significant achievements for performance. The program is designed to encourage employee engagement with a continued emphasis on our mission, values, focus, and strategic imperatives.

## Hybrid In-Office Work Arrangements

Regular work hours are Monday through Friday from 9:00am-5:00pm, seven hours per day, totaling 35 hours per week. Employees are asked to be in the office two days per week during our core work days (Tues-Thurs) and are encouraged to telework from home up to three days a week. Please note, there may be times during the year when additional in-office days are necessary for business efficiency and collaboration.

## Professional Development

In an effort to foster our employee's continued growth, CTA offers professional training and development opportunities including in-house and offsite trainings to support continued career development and skills enhancement. It is also strongly encouraged that staff participate in CTA's Mentor Program aimed at fostering the success of existing employees while acclimating new staff into the organization.

## Share the Love Opportunity

After attending your first CES, an employee's family may be eligible for travel and accommodations allowance when going to CES. In return, they will be CES ambassadors assisting in unique and fun ways. Please contact CES Administration for more information.