

CONSUMER TECHNOLOGY ASSOCIATION (CTA)TM BENEFITS SUMMARY

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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 Jamie Thomas in 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

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Telemedicine Consultation Services

Telemedicine consultation services are offered to all eligible employees and dependents. 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 frame of your choice each year. There are also additional discounts and savings including laser vision correction at VSP approved laser surgeons and centers.

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EMPLOYEE HEALTH CARE COST

The bi-weekly cost, as illustrated below, is deducted from employee's pay before taxes. For 2020, 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	\$44.54	\$57.65
Employee & Spouse	\$97.09	\$125.67
Employee & Child(ren)	\$71.70	\$92.81
Employee & Family	\$131.83	\$170.64

Delta Dental Insurance

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

VSP Vision Insurance

Tier	Bi-Weekly
Employee Only	\$.81
Employee & Spouse	\$1.37
Employee & Child(ren)	\$1.39
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 Jamie Thomas in Benefits 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 pre-tax up to the annual IRS maximum of \$19,500 for 2020. Employees age 50 and over can also contribute an additional "catch up" amount up to the IRS maximum of \$6,500 for 2020. The employer match is 100% of the first 6% contributed, up to an annual match of 6%. 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

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 2020 employees can defer up to \$2,700 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

Parking

Pre-tax on-site parking is provided based on availability, at a rate of \$70 per month. This cost is discounted if employees carpool with others.

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.

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 two optional catastrophic coverage supplemental plans by Aflac. The plans are offered at a discounted rate and paid through a pre-tax payroll deduction. If enrolled and a covered diagnosis or event occurs, these plans allow you to maintain your lifestyle and focus on getting well.

Cancer Indemnity Plan pays cash benefits upon initial diagnosis of a covered cancer, with a variety of their benefits payable throughout cancer treatment, including a preventative benefit.

Critical Care Protection Plan pays cash benefits for serious specified health events such as a heart attack, stroke, end stage renal failure, third degree burns, coma, and paralysis. This plan is also eligible for intensive care unit benefits.

Identity Theft Services

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

Pet Insurance

Optional medical and wellness pet insurance plans through Nationwide are available for enrollment at discounted rates with payments through payroll deduction. With a medical coverage plan, you can get reimbursements for unexpected vet bills like accidents, illnesses, surgeries, x-rays, and prescriptions. The wellness plan covers regular preventive care such as checkup exams, vaccinations, testing, and flea control. The plans work with any vet you choose.

Pre-paid Legal Services

Optional pre-paid legal services through Legal Resources is 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/mo). 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 the lesser of \$100,000 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 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 month	Equivalent days per year
Less than 2	1.6	19
Between 2 and 5	1.75	21
Between 6 and 10	1.92	23
11 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 of 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 two weeks of paid leave. Employees with more than one year of service are eligible for four 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.

2020 Holidays

Our offices will be closed on the following holidays in 2020:

- New Year's Day (Wednesday, January 1)
- President's Day (Monday, February 17)
- Memorial Day (Monday, May 25)
- Independence Day (Friday, July 3 Observed)
- Labor Day (Monday, September 7)
- Thanksgiving Day and the following Friday (November 26 & 27)
- Christmas Day (Friday, December 25)

CTA offers the following holidays as floating holidays in 2020 (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)
- Columbus Day (Monday, October 12)

Summer Hours

CTA offers the option of working extra hours Monday through Thursday in return for leaving early on Fridays during summer months.

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

Boot Camp/Strength Training/Yoga

CTA offers boot camp & strength training classes twice a week after work, and yoga twice a week during lunch.

Fitbit Wellness

Employees are eligible to be part of the Fitbit wellness program. Upon voluntary sign up, staff will receive a free Fitbit charge 2 or flex 2 and must actively participate in challenges throughout the year. Prizes are awarded to top participants.

Flu Shots

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

Health Screenings

CTA offers monthly body composition analysis which measures weight, body fat %, muscle mass, physique rating, BMR, metabolic age, body water %, visceral fat, and bone mass.

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 & tenants to purchase.

FINANCIAL WELLNESS BENEFITS

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.

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.

BB&T@Work

CTA partners with BB&T to offer you discounts and savings on their products and services when you open a checking account with direct deposit at one of their local branches. For more information visit: www.bbt.com/atwork.

Employee Referral Program

Bonuses are available for applicant referrals who are hired for full-time employment. Employees receive a \$750 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.

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 ten-mile radius of CTA's Crystal City location. This program is subject to eligibility and qualifications. Contact Finance with questions.

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. CTA's gym includes lockers and showers for biking, walking, or running to work.

Student Loan Payment Program

CTA offers assistance with repayment of an employee's student loans by providing a \$300 per month payment directly to the student loan provider for enrolled employees up to a lifetime maximum of \$20,000. To be eligible the student loan must be funded by a Federal or Private label and loaded into the Tuition.io Flex365 Tool.

Tuition Assistance Program

Employees are eligible for tuition reimbursement for college and 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 or all tuition reimbursement, they must repay CTA up to 100% of the total tuition reimbursement received.

ADDITIONAL BENEFITS

Casual Dress Attire

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

CTA's Check It Out Program

This unique program allows you to use up-to-date technology for a short period of time without having to purchase it. Please contact a member of the Technology and Standards team to sign up and enjoy!

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.

Flexible Work Arrangements

Regular work hours are Monday through Friday, seven hours per day, totaling 35 hours per week. Employees may work a flexible schedule and are encouraged to telework from home one day per week, with their supervisor's approval. The option to telework is available after six months of continued employment. In addition, primary parents returning to work after the addition of child/ren or employees who have been out of work for extended medical leave may be eligible for one additional day telework or a reduced schedule for up to 8 weeks after they return.

Professional Development

In an effort to foster our employees 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 accommodation allowances when going to CES. In return, they will be CES ambassadors assisting in unique and fun ways. Please contact CES Administration for more information.