ZERO TO THREE
Early connections last a lifetime

Benefits Summary - 2019

Benefits Eligibility: Employees must work at least 50% FTE (18.75 hours a week) to be benefits eligible. Minimum eligibility criteria is reflected below for each benefit.

Medical

- ZTT offers medical insurance coverage through CIGNA. All Full-time employees and Part-time employees who work at least 50% (18.75 hours a week) are eligible to participate in the medical plan. The effective date of coverage is first of the month following the date of hire.

Dental

- ZTT offers dental coverage through Guardian PPO. All Full-time employees and Part-time employees who work at least 80% (30 hours a week) are eligible to participate in the dental plan. (Rates Attached) The effective date of coverage is first of the month following the date of hire.

Vision

- ZTT offers vision coverage through CIGNA. All Full-time employees and Part-time employees who work at least 50% (18.75 hours a week) are eligible to participate in the vision plan. The effective date of coverage is first of the month following the date of hire.

Other

- Life Insurance, AD&D at 2 times annual salary up to $500,000. Available to FT & PT employees who work at least 80% (30 hours per week).
- Short Term Disability (STD) - (60% of gross salary); up to 11 weeks subject to 14 day waiting period. Available to FT & PT employees who work at least 80% (30 hours per week).
- Long Term Disability (LTD) - (60% of gross salary); subject to approval after 90 days of disability. Available to FT & PT employees who work at least 80% (30 hours per week).
- Voluntary Life Insurance available to FT & PT employees who work at least 80% (30 hours per week). Provides coverage amounts from $10,000.00 to 500,000.
- Voluntary Long-Term Care Insurance - is available FT & PT employees who work at least 80% (30 hours per week).
- TIAA: Tax Deferred Annuity employees may contribute immediately a minimum of $25 per pay period not to exceed $19,0000 for 2019. All Full-time employees and Part-time employees who work at least 50% (18.75 hours a week) are eligible to participate.
- Retirement Annuity: ZTT makes a quarterly contribution based on annual salary after 1 year of employment. The current contribution amount is 6%. All Full-time employees and Part-time employees who work at least 50% (18.75 hours a week) are eligible to participate.
- Flexible Spending Account: For pre-tax medical and/or dependent care expenses; employee may contribute up to $2,650 annually for medical and $5,000 annually for dependent care. All Full-time employees and Part-time employees who work at least 50% (18.75 hours a week) are eligible to participate.
- Employee Pre-Tax Transit option for all full-time and part-time employees who work at least 50% (18.75 hours a week) if they are commuting within Washington, DC, New York, NY or the San Francisco Bay areas.
- Workers Compensation & Unemployment Insurance

LEAVE TIME:

All Full-time employees and Part-time employees who work at least 50% (18.75 hours a week) are eligible to participate in the following leave programs.

- Vacation/Annual Leave: 15 days per calendar year for first two years of employment and 20 days of accrual beginning with the third year
- Sick Leave: 15 days per calendar year
- Holidays: 11 full days - New Year's Day, Martin Luther King Jr.'s Birthday, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Day
- Personal Leave:
    - Employees hired January 1st through June 30th will receive two days of personal leave
    - Employees hired July 1st through November 30th will receive one day of personal leave

2019 Cigna Premiums
Cigna Open Access Plus HRA Plan

Level of Coverage	Full Premium	Employee Monthly Contribution	Bi-Monthly Employee
Employee Only	$708.60	$141.72	$70.86
Employee + Adult	$1,636.74	$605.79	$302.90
Employee + Child(ren)	$1,315.44	$414.80	$207.40
Family (Adult + Child(ren)	$1,993.70	$784.27	$392.14

2019 Guardian Premiums

Level of Coverage	Full Premium	Employee Monthly Contribution	Bi-Monthly Employee
Employee Only	48.69	4.87	2.44
Employee + Adult	95.78	28.73	14.37
Employee + Child(ren)	101.48	20.30	10.15
Family (Adult + Child(ren)	148.55	44.56	22.28

2019 Cigna Vision Premiums

Level of Coverage	Employee Monthly Contribution	Bi-Monthly Employee
Employee Only	5.33	2.77
Employee + Adult	11.02	5.51
Employee + Child(ren)	11.14	5.57
Family (Adult + Child(ren)	17.77	8.89