



BENEFITS SUMMARY 2022

Benefits Eligibility: Employees must work at least 50% FTE (18.75 hours a week) to be benefits eligible. Minimum eligibility criteria are 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 weekly 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 monthly 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 - available to FT & PT employees who work at least 80% (30 hours per week).
- Voluntary Accident Insurance - available to FT & PT employees who work at least 80% (30 hours per week). Enrollment only at Open Enrollment.
- Voluntary Critical Illness Insurance - available to FT & PT employees who work at least 80% (30 hours per week). Enrollment only at Open Enrollment.
- Voluntary Identity Theft – is available FT & PT employees who work at least 80% (30 hours per week). On-going enrollment.
- TIAA: Tax-Deferred Annuity employees may contribute a minimum of \$25 per pay period immediately(not to exceed \$20,500 for 2022.) Catch-up contribution is \$6,500 for participants age 50+ for 2022. 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 \$2,750 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).
- Workers Compensation & Unemployment Insurance.

LEAVE BENEFITS:

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. Benefits for part-time employees are pro-rated.

- 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, Presidents' Day, Memorial Day, Independence Day, Labor Day, Indigenous Peoples' Day, Veterans 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

These benefit summaries provide selected highlights of ZERO TO THREE's employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Organization. All benefit plans are governed by master policies, contracts, and plan documents. Any discrepancies between any information provided through these summaries and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts, and plan documents. ZERO TO THREE reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.