



STRATEGIC ANALYSIS

2019 Benefits

Strategic Analysis, Inc., (SA) strives to provide the most equitable and cost effective benefits for its employees in recognition of the influence benefits have on the economic and personal welfare of each individual. The total cost to provide the benefit program described below is a significant supplement to each staff member's salary, and should therefore be viewed as additional compensation, paid in various forms, on behalf of each SA staff member.

Benefit	Description
Cigna Health Insurance (Medical, Prescription)	SA provides the option to participate in three different medical health care options through Cigna: HMO, High Deductible HMO, and a POS. For more specific information about the health care plans please contact the Human Resources Department.
TRICARE Supplemental Plan	SA provides the option to participate in a TRICARE Supplemental Plan, for those who are looking to supplement their TRICARE coverage. The Supplemental Plan is a voluntary plan designed to wrap around TRICARE to help you save on your healthcare expenses.
Ameritas - Dental Insurance	SA provides the option to participate in a separate stand-alone dental insurance plan. We offer two different plans for dental coverage.
VSP-Vision Insurance	SA provides the option to participate in a separate stand-alone vision insurance plan.
AFLAC-Cancer Protection Plan	SA provides the option to participate in a personal cancer protection plan that pays the benefit directly to the employee for the treatment of cancer.
AFLAC-Personal Accident Expense Plan	SA provides the option to participate in a personal accident plan that pays the benefit when an accident happens.
AFLAC-Voluntary Indemnity Plan	SA provides the option to participate in a voluntary indemnity plan that provides cash benefits to help curb the financial consequences of medical expenses when serious health problems occur.
Flexible Spending Account Program	SA provides a Flexible Spending Account Program, under Section 125 of the Internal Revenue Code. The plan permits employees to eliminate taxes on expenses incurred for qualifying medical, dental, and vision expenses, as well as certain child/dependent care expenses.
Health Savings Account	SA provides a Health Savings Account Program. The plan permits employees to eliminate taxes on expenses incurred for qualifying medical, dental, and vision expenses. You are also able to set-up your own account at any bank that offers HSAs.
Pre-Tax Transportation Benefit	SA provides a Pre-Tax Transportation Benefit Program, under Section 132 of the Internal Revenue Code. The plan permits employees to eliminate taxes on expenses incurred for qualifying work-related parking expenses and public transportation in the Washington Metro area.

Benefit	Description
Cigna - Basic Life and AD&D Insurance	SA provides group life insurance at the rate of 1x your salary up to \$100,000 and accidental death and dismemberment insurance at the rate of 1x your salary up to \$100,000 coverage at no cost to the employee.
Cigna -Supplemental Life and AD&D Insurance	SA provides the option to purchase supplemental life insurance for the employee, as well as a spouse and/or children.
Cigna – Long Term Disability Insurance	SA provides a long-term disability plan to insure income protection equal to 60% of the employee's gross salary for maternity, a prolonged injury and/or illness, at no cost to the employee.
Cigna - Short-Term Disability Insurance	SA provides a short-term disability plan to insure income protection equal to 66.67% of the employee's gross salary for maternity, a prolonged injury and/or illness, at no cost to the employee.
Unum – Supplemental Long Term Disability Insurance	SA provides the option to purchase supplemental long term disability insurance for the employee, to provide an additional 15% of the employee’s gross salary.
INOVA-Employee Assistance Program	The Employee Assistance Program (EAP) provides professional counseling services to employees who are experiencing personal problems that may be affecting their work performance. EAP also provides a work/life balance referral service. There is no cost to employees for this service.
Gold’s Gym Corporate Membership	SA offers its employees and their family members the opportunity to participate in Gold’s Gym Corporate Memberships.
Sick Leave	SA employees accrue seven days (56 hours) of sick leave annually. Unused sick leave may be carried over to a maximum accrual of fifteen days (120 hours).
Annual Leave	SA employees accrue annual leave from the date of employment.. Fifteen days (120 hours) of vacation per year will accrue for the first seven years of employment. Subsequent years of employment will accrue more annual leave.
Paid Holidays	The Company has six designated paid holidays and four "floating" paid holidays.
Tuition Reimbursement	After 12 months of employment, employees can be considered for education assistance. If approved, SA will reimburse for courses which are related to their work responsibilities and duties.
401(k)	SA provides a 401(k) plan to eligible employees and offers both a Pre-Tax and a Roth option. SA also offers a matching program, and 401(k) loans to those who qualify.
Pay Periods	The standard work week for SA employees is 40 hours. All exempt employees are paid twelve times per year and all non-exempt employees are paid twenty-four times per year.

The above employee benefits are subject to change without notice. (Updated as of 1/2019)

Any questions regarding benefits should be directed to the SA Department of Human Resources at hr@sainc.com or (703) 253-4760.