



Employee Benefits Summary

OSA offers a rich array of benefits to meet the needs of its diverse employee population. This summary is designed to give prospective employees an overview of the various offerings and current costs. The Human Resources team is available for questions and to provide more detailed information or consultations at your request.

Health Insurance:

OSA provides group health insurance through CIGNA's Preferred Provider (PPO) network. Coverage includes physician and prescription services, home health care, well-baby care, preventative care, family planning, a prescription and mail order drug plan and much more.

Cost to Employees:

Employee Only Coverage	\$33.50 per pay period
Employee + One Coverage	\$112.50 per pay period
Family Coverage (3 or more individuals)	\$195.50 per pay period

Premium contributions are deducted on a pre-tax basis in 24 equal installments per year.

Dental:

OSA provides dental insurance through Guardian Insurance and provides coverage for various types of dental services including preventative care, fillings and surgery as well as periodontal and orthodontic services and more.

Cost to Employees:

Employee Only Coverage	\$3.75 per pay period
Employee + One Coverage	\$6.00 per pay period
Family Coverage (3 or more individuals)	\$8.50 per pay period

Premium contributions are deducted on a pre-tax basis in 24 equal installments per year. A detailed summary of the plan is attached.

Vision:

OSA provides vision insurance through CIGNA's Preferred Provider (PPO) network. Covered services include eye examinations as well as contact lenses, eye glass lenses, frames and more.

Cost to Employees:

Employee Only Coverage	\$1.00 per pay period
Employee + One Coverage	\$2.00 per pay period
Family Coverage (3 or more individuals)	\$3.00 per pay period

Premium contributions are deducted on a pre-tax basis in 24 equal installments.

Effective Date:

Coverage for OSA's medical, dental and vision plans are effective on the first day of the month following the employee's date of hire.



Additional Health Related Benefits

Health Care Flexible Spending:

Employees can defer up to **\$6,000 annually** to pay for expenses that are not 100% covered or that are ineligible under any of the health care plans listed above. Expenses such as deductibles, co-payments and certain over-the-counter items not covered under the health plan may be eligible for reimbursement. The OSA plan provides employees with a debit card to ensure that payments or reimbursements are quick and easy.

Dependent Care Spending Account:

Employees can defer up to **\$5,000 annually** to pay for child care services or for the care of a disabled spouse or dependent as specified by IRS regulations.

Health Advocate:

This is a special benefit paid by OSA to help employees and their families navigate the healthcare system and maximize their healthcare benefits. This service will help with clinical and administrative issues such as claims, related to your medical, hospital, vision, dental, and pharmacy coverage.

Life and Disability Coverage

Life and Accidental Death:

OSA provides life insurance equal to two times an employee's annual salary. This coverage is effective the first day of the month following their date of hire and is provided at no cost to the employee.

Short Term Disability:

For employees unable to work due to illness or injury, OSA provides short-term disability coverage. After a seven calendar day waiting period, employees receive 70% of their weekly pay for an approved disability situation. The maximum benefit is \$3,000 per week and the maximum duration is 12 weeks. Short term disability coverage is provided at no cost to the employee.

Long Term Disability:

For employees unable to work after exhausting short term disability, OSA provides long term disability (LTD) insurance coverage. The LTD benefit pays an employee 67% of their monthly salary to a maximum of \$12,000 per month. This benefit begins after a 90-day waiting period (typically covered through short-term disability) and is provided at no cost to the employee.

Voluntary Life and Accidental Death & Dismemberment:

Employees may choose to purchase voluntary life and accidental death and dismemberment insurance for themselves, their spouse and/or their children. Coverage is provided at group rates based on age and the level of insurance coverage desired.

Retirement Plan

Defined Contribution - 403(b) Plan:

Employees who work at least 1,000 hours per year are eligible to participate in OSA's tax deferred retirement plan provided through TIAA-CREF. Employees can contribute up to the maximum annual limit allowed by the IRS starting the first of the month after their date of hire. Visit www.tiaa-cref.org for information on TIAA-CREF services and resources.

After one year of service, OSA makes a generous contribution to all employee accounts equal to 10% of the employees' salary.



Paid Leave

Paid Time Off

OSA provides all employees with Paid Time Off (PTO) that may be used for vacation, sick leave, or any other time off as needed. Employees accrue this benefit at the following rate:

Number of Paid days of Leave	Years of service	Accrual Rate per pay period
15 Days	Date of hire through end of year 1	4.70 hours
20 Days	Years 1 through 4	6.25 hours
25 Days	Years 5 and beyond	7.82 hours

Unused PTO can be carried into subsequent years based on OSA's established maximum.

Holidays: OSA's paid holidays are as follows:

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Week (5 work days, dates vary)

Employees receive their birthday as a holiday after one year of employment.

Other Benefits

SmartBenefits® Transit & Parking:

SmartBenefits® is a pre-tax benefit provided to OSA employees who commute to work via public transportation. An employee may allocate up to \$195.00 per month (tax free) which gets combined with OSA's contribution of \$35.00 per month and is used for the Metrochek program. For parking, utilizing WMATA facilities, an employee may deduct up to \$105 per month. For more information, visit www.wmata.com.

LifeBalance® Resources – an Employee Assistance Program

At no cost to employees, UNUM LifeBalance® resource program provides confidential counseling on a variety of issues including: consumer resources, finance, relationships, emotional well-being, legal, parenting, child care, education, elder care, work relations, and addiction recovery. Every call is answered by an experienced, masters-level consultant. They provide information on a wide range of topics/issues

Wellness Program

OSA has an active wellness program consisting of cardio workouts, yoga classes and health lectures. In addition, OSA employees are eligible for special gym membership discounts available through Global Fit and Washington Sports Club.

Credit Union Membership

OSA employees are eligible for membership in the United States Senate Federal Credit Union (USSFCU). The credit union offers a variety of benefits and services including free-checking accounts, savings accounts, and low interest loans. Contact USSFCU at 202-224-2967 or visit www.ussfcu.org for more information.



Dell Computer Benefits

OSA employees are eligible to take advantage of the Dell Employee Purchase Program. This program offers 5-10% discount on selected systems and provides you with corporate-level technical support through Dell.

General Information

Getting Paid

OSA employees are paid on the 15th and the 30th of each month. The pay check on the 15th covers the 1st through the 15th days of the month. The pay check on the 30th covers the 16th through the last day of the month. OSA encourages all employees to have their paychecks handled through direct deposit and can make deposits in up to three unique accounts.

Performance and Salary Reviews

Performance reviews are conducted during the 4th quarter of each calendar year. Salary reviews are conducted following the annual performance review with any salary increases effective January 1st of the following year.

Equal Employment Opportunity Employer

OSA is an equal employment opportunity employer and will not discriminate against any employee or applicant for employment on the basis of race, color, age, sex, national origin, disability, religion, marital status, veteran's status, personal appearance, political affiliation, sexual orientation, family responsibilities, matriculation, or any other basis prohibited by law.

All of the benefits described in this summary can be changed or terminated by OSA at any time. Human Resources will make every effort to inform all employees of benefit changes. These benefits are not a matter of contract between the company and its employees. Please refer to the specific plan summaries or ask Human Resources for a detailed explanation of any of the benefits discussed in this summary.

OSA is proud to be a smoke and drug-free working environment.