SUMMARY OF BENEFITS

+ FAQs

Headquarters:
7315 Wisconsin Ave, Suite 1200W
Bethesda, MD 20814

Contact:
Recruitment at
recruitment@childtrends.org
Child Trends’ comprehensive benefits package includes paid health, dental, and vision insurance, as well as life and disability coverage, large retirement contribution, flexible spending accounts, and tuition reimbursement — just to name a few. Our Bethesda location also offers employees free access to a gym and the convenience of onsite child care.

Most benefits listed are effective at date of hire. Where eligibility is not immediate, the waiting period is noted. The plan year for all health and wellness plans is from April 1st of the current year to March 31st of the new year. During open enrollment, all benefits-eligible employees may change their health insurance elections. Outside of open enrollment, employees can make changes if they have a qualifying life event, such as gain or loss of coverage eligibility for themselves or a dependent. Additional details and official plan documents for all benefits will be provided to eligible employees.
HEALTH, VISION, AND DENTAL INSURANCE

We provide Cigna medical plans, offering in-network (HMO), out-of-network (POS), and high-deductible (HDHP) options; basic and orthodontia dental plans; and a basic vision plan to full- and part-time employees and their spouses, domestic partners, and children. Premiums for contributions to health insurance are deducted pre-tax from participating employees' paychecks.

PRETAX SAVINGS ACCOUNTS

All limit amounts are set annually by the IRS.

- **Medical and/or Dependent Care Flexible Spending Account**: Eligible employees may participate in pre-tax Flexible Spending Accounts (FSA) for expense reimbursement from their date of hire.
- **Health Savings Account**: Employees who are participating in a High Deductible Health Plan (HDHP) will be eligible to participate in a pretax Health Savings Account (HSA) and reimburse themselves for eligible expenses.
- **Transportation and/or Parking**: Eligible employees may participate in pre-tax FSA accounts for transportation and parking expenses starting on the first day of the first full month after their hire.

LIFE/AD&D INSURANCE

Eligible employees participate, at no cost and from the date of their hire, in group/basic life insurance and accidental death and dismemberment (AD&D) insurance, equal to 3.5 times their annual base salary up to $525,000. Voluntary supplemental coverage is available to employees and family members at an additional cost.

DISABILITY INCOME

Short-term disability and long-term disability are paid for by Child Trends, post-tax, to eligible employees from the date of their hire. Claims are paid at 60% of lost earnings up to a weekly or monthly maximum depending on type of claim.

RETIREMENT PLANS

- **Employee Funded**: Full-time and part-time employees who regularly work more than 20 hours per week are eligible to participate in Child Trends' retirement plan immediately upon hire. Funds may be contributed on a pre- or post-tax basis. The maximum contribution is set by the IRS on an annual basis.
- **Employer Funded**: After one year of continuous service, working 1,000 hours or more, employees are eligible to receive employer contributions toward their retirement. Child Trends currently contributes at the rate of 10% of the employee’s salary—no match required! This benefit is effective on the first anniversary of the employee’s hire date.
**Flexible Work Arrangements**

Child Trends cares a lot about flexibility! Below, we list some of our policies that can support a healthy work-life balance. All flexible work arrangements are based on appropriateness for the employee’s position and are subject to supervisor approval.

- **Flexible Work Schedules**: Having the ability to change your work schedule (e.g., work outside normal business hours)
- **Compressed Work Schedule**: Working more time over fewer days (e.g., 3- or 4-day work week)
- **Telecommuting**: Working from a well-equipped home office, all or part of the time

**PAID LEAVE**

- **Sick Leave**: Employees accrue a total of 12 sick days per calendar year. Sick leave can be accrued up to a maximum balance of 30 workdays.
- **Parental Leave**: After a year of service, employees are eligible for up to 6 weeks of paid leave for the birth/adoptions of a child.
- **Other Paid Leave**: Child Trends offers paid leave for bereavement, jury duty, and other state specific leave.
- **Annual Leave**: Employees initially accrue a total of 14 days per calendar year; this amount increases with tenure (see table). Up to 10 days of annual leave may be carried from one year into the next.

**VETERINARY DISCOUNT PLAN**

Employees can participate in this discount plan for $8 a month and save up to 25% on all in-house medical services for their pets, such as office visits, shots, X-rays, surgical procedures, and dental care. Participants may also save 5 to 35% at participating pet merchants on everyday basic items like food, treats, medications, supplies, and grooming.

**EMPLOYEE ASSISTANCE PLAN**

INOVA EAP provides confidential counseling and referral services for employees and family members, effective from the date of hire.

**PROFESSIONAL DEVELOPMENT & TUITION REIMBURSEMENT**

Employees are eligible for professional development funds after 3 months of continuous service; these funds may be used for time and materials. Employees are also eligible for tuition reimbursement after 6 months of service. Tuition reimbursement is limited to a maximum of $2,400 per year and requires proof of a passing grade or certificate of completion.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Annual Vacation Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;2 years of service</td>
<td>14 days</td>
</tr>
<tr>
<td>&gt;2 but &lt;5 years of service</td>
<td>18 days</td>
</tr>
<tr>
<td>&gt; 5 years of service</td>
<td>22 days</td>
</tr>
<tr>
<td>Senior Staff</td>
<td>22 days</td>
</tr>
</tbody>
</table>
1) Do benefits start the day of employment?

Benefits start on an employee's first day at Child Trends, except the following:

- **Health Savings Account (HSA)** — Employees who are participating in a high-deductible health plan (HDHP) will be eligible to participate in an HSA effective the first day of the following month. For example, an employee who starts on the 16th of a month can enroll in an HSA account on the 1st of the following month.
- **Professional Development** — Eligible after 3 months of continuous service.
- **Tuition Reimbursement** — Eligible after 6 months of continuous service.

2) Besides the leave employees accrue, does Child Trends offer additional time-off?

Yes! Child Trends allows eligible employees to use up to 1 week of vacation (annual) leave and 1 week of sick leave in advance of earning it. After 3 continuous months of service, employees are eligible to use up to 4 days of paid bereavement leave per calendar year to grieve the loss of a loved one, or to deal with any kind of serious pain, violence, tragedy, or trauma they may be experiencing.

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Who are eligible for benefits?

Child Trends defines benefits-eligible employees as employees who regularly work 20 hours or more per week. This means full-time AND part-time employees qualify for benefits!

4) Are benefits the same for employees who are part-time vs. full-time?

At Child Trends, part-time employment is defined as regularly working 20 to 29 hours per week. These employees are eligible for all benefits (insurance, retirement, paid leave, etc.) at a prorated amount. The prorated amount is based on the number of hours worked in a pay period, instead of the regular full-time salary equivalent. For example, an employee working 26.25 hours per week (at 70% FTE) is eligible for 70% of the holiday leave and will receive 5.25 hours (7.5 hours x 70%) for holiday time off.
5) Does Child Trends contribute to employees retirement plan? What is the vesting period?

Yes! Child Trends provides a non-elective contribution of 10% after one continuous year of service. This employer contribution is made to an employee's retirement plan regardless of the employee's contribution. The dollar amount contributed by Child Trends is calculated based on the employee's salary at the time of eligibility. The contribution is recalculated with every subsequent salary or schedule adjustment. All retirement contributions—employee AND employer—are 100% vested (owned) by the employee upon start of contribution.

6) Does the retirement plan accept rollover from other retirement plans?

All or a portion of funds from Individual Retirement Account or Annuity (IRA) plans, or another employer retirement plan, may be rolled over to a Child Trends 403b retirement account with Principal. Once our retirement account is created for an employee, they may work with one of Principal's amazing retirement specialists to determine whether a rollover is in their best interest and help get the rollover process started.

7) Does Child Trends offer voluntary life insurance? Is the policy portable?

In addition to the basic life insurance plan, eligible employees may elect to enroll in voluntary term life (VTL) insurance coverage for themselves, their spouse, and their dependent children. All life insurance options come with an equivalent amount of accidental death & dismemberment (AD&D) coverage—all at an affordable rate, based on the employee’s age group—provided by Mutual of Omaha. The employee is responsible for the full cost of the VTL and AD&D insurance coverage. Child Trends VTL plans are portable; eligible employees may continue all or part of their insurance after leaving Child Trends without evidence of insurability.

8) Is mental health/wellness covered by Child Trends health insurance?

All health insurance options (HMO, POS, and HDHP) offer coverage for individual, family, and group psychotherapy; medication management; virtual care; etc. Psychological care can include direct or consultative services provided by a licensed psychologist or social worker. Additionally, employees can access free, confidential counseling and referral services with INOVA EAP.

9) Are fertility treatments covered by Child Trends health insurance?

Cigna's HMO, POS, HDHP plans cover the following:
- Fertility Preservation Procedures
- In Vitro Fertilization (IVF)
- Infertility Services

The % of coverage and any associated fees (e.g., copay) will vary based on type of provider (e.g., in-network/out-of-network, specialist/primary care physician) and health plan.