



# STRATEGIC ANALYSIS



## 2024 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.

### Contact Us

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Benefit	Description
<b>BCBS CareFirst Health Insurance (Medical, Prescription)</b>	SA provides the option to participate in a few different medical health care options through BCBS CareFirst: BlueChoice HMO Open Access, BlueChoice Advantage and BlueChoice Advantage HDHP. For more specific information about the health care plans please visit the Human Resources Department.
<b>Delta Dental - Dental Insurance</b>	SA provides the option to participate in a separate stand-alone dental insurance plan. We offer both a High and a Low option.
<b>VSP - Vision Insurance</b>	SA provides the option to participate in a separate stand-alone vision insurance plan.

Benefit	Description
<b>AFLAC-Cancer Protection Plan</b>	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.
<b>AFLAC-Personal Accident Expense Plan</b>	SA provides the option to participate in a personal accident plan that pays the benefit when an accident happens.
<b>AFLAC-Voluntary Indemnity Plan</b>	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.
<b>Flexible Spending Account Program</b>	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.
<b>Health Savings Account</b>	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.
<b>Pre-Tax Transportation Benefit</b>	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.
<b>Mutual of Omaha - Basic Life and AD&amp;D Insurance</b>	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.
<b>Mutual of Omaha - Supplemental Life and AD&amp;D Insurance</b>	SA provides the option to purchase supplemental life insurance for the employee, as well as a spouse and/or children.
<b>Mutual of Omaha - Long Term Disability Insurance</b>	SA provides a long-term disability plan to ensure income protection up to 60% of the employee's gross salary for maternity, a prolonged injury and/or illness, at no cost to the employee.
<b>Mutual of Omaha - Short Term Disability Insurance</b>	SA provides a short-term disability plan to ensure income protection up to 75% of the employee's gross salary for maternity, a prolonged injury and/or illness, at no cost to the employee.
<b>Unum - Supplemental Long Term Disability Insurance</b>	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.
<b>TRICARE Supplemental Plan</b>	SA provides the option to participate in a supplemental insurance plan that wraps around TRICARE. Together, TRICARE and the TRICARE supplemental plan work together to maximize your benefits and minimize your out-of-pocket expenses.

Benefit	Description
<b>INOVA-Employee Assistance Program</b>	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.
<b>Sick Leave</b>	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).
<b>Annual Leave</b>	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.
<b>Paid Holidays</b>	The Company has six designated paid holidays and five "floating" paid holidays.
<b>Tuition Reimbursement</b>	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.
<b>401(k)</b>	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. Strategic Analysis will match your contribution dollar for dollar up to 5%. This safe harbor match will be 100% vested automatically.
<b>Work at Home Subsidy</b>	SA offers a work at home subsidy. This subsidy can be used to reimburse employees for their internet service while working at home, or it can also be used for work-related parking and transit costs.
<b>Pay Periods</b>	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.
<b>Personal Domestic Leave</b>	SA provides 160 hours of PDL to employees when they are out of the office, taking care of another, on FMLA approved leave.

The above employee benefits are subject to change without notice. (Updated as of 12/2023)

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