

HEALTH • WEALTH • WELL-BEING

HEALTH INSURANCE



Trilogy offers two health plans – a PPO and a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Employees with Trilogy provided health insurance pay with pre-tax dollars and have an opportunity to receive coverage for just \$5 per week when they earn the Wellness Rate. Plans include free preventive care, maternity support, disease management, health coaching, virtual visits and a 24-hour nurse line.

HEALTH SAVINGS ACCOUNT



Enroll in the HDHP and open an HSA to receive contributions from Trilogy. Trilogy matches 100% of employee contributions up to \$300 annually and makes quarterly contributions. Your contributions are made through payroll deductions with pre-tax dollars. Interest earned is tax free and you can make tax free withdrawals for qualified medical expenses. You own the money in your account and your balance is carried over year after year.

FLEXIBLE SPENDING ACCOUNTS



An FSA allows you to have a set amount taken from your pay before taxes, which lowers your income tax. Your contributions are transferred into an account you use to reimburse yourself for eligible healthcare and dependent care expenses. You may contribute up to \$2,600 for healthcare expenses and up to \$5,000 for dependent care expenses.

401(k) SAVINGS PROGRAM



Save state and federal income taxes on your contributions to the 401(k) plan. Contributions and earnings are tax-deferred until you take a distribution. You are eligible to contribute the first of the month following 60 days of employment and age 21.

HEALTHCARE ADVOCATE



At no cost to employees, Trilogy offers DirectPath to help employees and their families navigate the healthcare system and become a better, more informed consumer. Advocates can help shop for healthcare, answer benefit questions, locate in-network providers, assist with claims issues and more.

DENTAL



Trilogy's Dental Plan is administered by Delta Dental and is designed to promote regular dental visits and good oral health. In addition to free preventive care, the plan provides a \$1500 annual benefit per person. Full time employees also receive a generous orthodontia benefit for their dependent children up to age 19.

BENEFITS-AT-A-GLANCE

SHORT-TERM DISABILITY



Short-term disability coverage provides weekly income when you are out of work due to an illness, accident or pregnancy. Benefits pay 60% of pre-disability earnings, up to \$750 per week, for up to 24 weeks. Full and Part-time employees working at least 15 hours per week are eligible to enroll. Pre-existing conditions apply.

LONG-TERM DISABILITY



Long-term disability coverage provides a source of income when you become totally disabled and can no longer work. Benefit pay 60% of pre-disability earnings, up to \$10,000 per month, and may last up to 5 years. Full and Part-time employees working at least 15 hours per week are eligible to enroll. Pre-existing conditions apply.

LIFE INSURANCE



Basic Life Insurance - Trilogy provides a company paid life insurance benefit for full-time employees.

Voluntary Life Insurance - Full- and part-time employees can also elect to purchase coverage for themselves, a spouse, and/or dependents.

VISION



United Healthcare provides Trilogy's vision care. For a small copay, each enrolled person may receive an eye exam, and spectacle lenses once every 12 months and frames once every 24 months. In lieu of eyeglasses you can opt for contact lenses once every 12 months, just to name a few benefits.

BEWELL EMPLOYEE ASSISTANCE PROGRAM



At no cost to employees, Trilogy provides work-life counseling and referral programs and resources designed to help you be your best—physically, mentally and emotionally. These services are confidential and seek to enhance the overall well-being and job performance of our employees.

VOLUNTARY BENEFITS



Enjoy group rates from MetLife when you purchase voluntary insurance products including Voluntary Life and AD&D, Accident insurance, Critical Illness insurance, Auto & Home insurance and Pet insurance. Additional benefits can be purchased from LegalShield for legal services, privacy and security monitoring and consultations.

NOTE: This is only a summary. It is not an employment contract. The benefit plans are governed by separate plan documents. If there is ever a discrepancy between this summary and the actual plan documents, the plan documents will take precedence.