



Trissential 2021 Benefit Overview

At Trissential, we provide our employees a comprehensive and affordable benefits package that is designed to support the health of employees and their eligible dependents.

Employees who work in a full time capacity (over 30 hours a week) are eligible for benefits on the first day of their employment. Full time employees in an hourly compensation model are eligible for benefits on their first day of billing. Part-time and Seasonal Employees are eligible for employee benefits with a varied employer (Trissential) contribution. See information on the last page of this document for employer contribution for part-time and seasonal employees.

MEDICAL BENEFITS | Cigna

FULL TIME EMPLOYEES

Trissential understands the importance of medical coverage and is committed to providing high-quality health care benefits to our employees and their dependents. In 2021, Trissential continues to offer four plan choices through Cigna. Each medical plan has unique characteristics and advantages.

The medical offering includes three High Deductible Plans and one PPO Plan. The high-deductible health plans will be paired with an employer contribution towards the employee's health savings account, or HSA. HSAs come with a trio of tax benefits: Contributions are pretax, money in the account grows tax-deferred, and withdrawals are tax-free for qualified medical expenses. Plus, the money in your HSA is yours forever (even the money that Trissential subsidizes). There is no use-it-or-lose-it rule for a health savings account. For that reason, an HSA can be a smart way to save for future medical expenses in retirement.

Monthly Trissential Health Savings Account Contribution for Full Time Employees Enrolled in a High Deductible Plan (Basic, Core, or Non-Embedded HSA)	
Employee	\$50.00 per month
Employee + Spouse	\$75.00 per month
Employee + Children	\$75.00 per month
Employee + Family	\$100.00 per month

Freshbenies | Employee Perk

Trissential is pleased to offer all employees who enroll in a medical plan a free membership to Freshbenies. The membership offers free telehealth, advocacy, and prescription savings. New to 2021, Freshbenies also provides behavioral telehealth, which includes convenient and discreet access to the following experts at a fraction of the cost of typical in-person visits':

Therapists \$85 visit fee, Psychiatrists \$95 visit fee (\$225 initial visit.) Also new this year are two voluntary add on packages: 1) Security Pack: For \$12.99 a month this provides Identity Theft Protection and Legal Savings, and 2) The Pet Pack: for \$9.99 a month this pack provides Pet Telehealth 24/7 for no fee visit by phone or computer chat, and pet savings on pet meds, food, toys, pet sitting and more. Employees who waive medical plans can still participate in Freshbenies membership for an additional fee.

In-Network Summary of Cigna Medical Plan Options

CIGNA HEALTHCARE	BASIC H.S.A	CORE H.S.A.	NON EMBEDDED H.S.A	PPO PLAN
Calendar Year Deductible	\$5,000 per individual \$10,000 family	\$3,000 per individual \$6,000 family	\$1,500 per individual \$3,000 family	\$2,000 per individual \$4,000 family
Coinsurance (What I pay after I meet my deductible)	Plan pays 100% after deductible is met	Plan pays 100% after deductible is met	After deductible is met, plan pays 90%, you pay 10%	After deductible is met, plan pays 90%, you pay 10%
Routine Preventive Care and Immunizations	100% coverage	100% coverage	100% coverage	100% coverage
Primary Care/Specialty Care Office Visit	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 90%, you pay 10%	\$30 / \$60 copay
Urgent Care Facility includes Physician Charges, Lab & Radiology	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 90%, you pay 10%	\$60 copay and then plan pays 100%
ER -Includes ER Physician Charges, Lab & Radiology	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 90%, you pay 10%	Must meet deductible, then plan pays 90%, you pay 10%
Inpatient/Outpatient Care	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 100%	Must meet deductible, then plan pays 90%, you pay 10%	Must meet deductible, then plan pays 90%, you pay 10%
Prescription Drugs - 30 day supply <ul style="list-style-type: none"> • Generic • Preferred brand • Non-preferred brand 	Some preventative meds are no cost, see list. For all other prescriptions, once the medical deductible is met then the plan pays 100%	Some preventative meds are no cost, see list. For all other prescriptions, once the medical deductible is met then the plan pays 100%	Some preventative meds are no cost, see list. For all other prescriptions, once the medical deductible is met then the plan pays 100%	\$10 copay \$30 copay \$60 copay \$90 copay
Cost Per Month for Full Time Employees	BASIC H.S.A	CORE H.S.A.	NON EMBEDDED H.S.A.	PPO PLAN
Employee Only:	\$29.00	\$168.00	\$250.00	\$350.00
Employee + Spouse:	\$330.00	\$450.00	\$615.00	\$930.00
Employee + Child(ren):	\$73.00	\$260.00	\$430.00	\$540.00
Family:	\$348.00	\$740.00	\$1,200.00	\$1,000.00



FLEXIBLE SPENDING ACCOUNTS (Health Care, Limited Purpose, & Dependent FSAs) | Discovery Benefits

An FSA account offers you the opportunity to set aside funds to pay for health care expenses and dependent care expenses. You contribute on a pre-tax basis – which saves money in taxes – through payroll deduction. The annual maximum amount you can contribute towards health care reimbursements is \$2,750. With a FSA, you will be reimbursed for eligible expenses for medical, dental, and vision expenses. If enrolling in a Health Savings Account (HSA), you have the option to also enroll in a Limited Purpose FSA, which provides reimbursement to only dental and vision. Dependent Flexible Spending Accounts are offers you the opportunity to set aside funds to pay for dependent care expenses. The annual maximum amount you can contribute is \$5,000. Eligible Dependent Care expenses include: (For your child who is under age 13) before and after school care, babysitting and nanny expenses, daycare, nursery school, preschool, and summer day camp. Dependent Care can also pay for expenses related to the care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home.

DENTAL | Cigna

FULL TIME EMPLOYEES RECEIVE THE FOLLOWING CONTRIBUTION

Trissential continues to contribute 50% of the premium for dental benefits, for full time employees. The Cigna Dental plan allows you to use any licensed dentist, however using an in-network dentist may minimize your out of pocket costs. Out of network benefits pay the same as in-network benefits, but at the in-network preferred rates. Below are monthly employee costs and the plan details.

Monthly Full Time Employee Contribution Dental Benefits	
Employee	\$18.50 per month
Employee + Spouse	\$36.50 per month
Employee + Children	\$46.25 per month
Employee + Family	\$69.50 per month

Deductible: Maximum 3 per family.	Individual: \$25 per calendar year per individual	Family Deductible: \$75 three individuals maximum	
Coinsurance: The plan pays the following percentages of maximum allowable charges for each class:	Class I	Preventative, no deductible	100% covered in network
	Class II	Basic Restorative, deductible applies	80% covered in network
	Class III	Major, deductible applies	50% covered in network
	Class IV	Orthodontics for children (\$1,000 life time maximum)	50% covered in network

Vision | Cigna

Vision is a voluntary benefit which employees pay the full premium.

Cigna Vision Schedule of Vision Coverage			
Coverage	In-Network Benefit***	Out-of-Network Benefit	Frequency Period **
Exam Copay	\$10	N/A	12 months
Exam Allowance (once per frequency period)	Covered 100% after Copay	Up to \$45	12 months
Materials Copay	\$10	N/A	12 months
Eyeglass Lenses Allowances: (one pair per frequency period)			
Single Vision	Covered 100% after Copay	Up to \$40	12 months
Lined Bifocal	Covered 100% after Copay	Up to \$65	12 months
Lined Trifocal	Covered 100% after Copay	Up to \$75	12 months
Progressives	Covered 100% after Copay	Up to \$75	12 months
Lenticular	Covered 100% after Copay	Up to \$100	12 months
Contact Lenses Allowances: (one pair or single purchase per frequency period)			
Elective	\$180	Up to \$144	12 months
Therapeutic	Covered 100%	Up to \$210	12 months
Frame Retail Allowance (one per frequency period)	Up to \$150	Up to \$83	12 months
Employee Only	Monthly cost \$8.95		
Employee + Spouse	Monthly cost \$17.90		
Employee + Children	Monthly cost \$20.02		
Employee + Family	Monthly cost \$31.30		
<ul style="list-style-type: none"> To receive in-network benefits, you cannot use this coverage with any other discounts, promotions, or prior orders. If you use other discounts and/or promotions instead of this vision coverage, or go to an out-of-network eye care professional, you may file an out-of-network claim to be reimbursed for allowable expenses. 			
In-Network Coverage Includes***: <ul style="list-style-type: none"> One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses; One pair of standard prescription plastic or glass lenses, all ranges of prescriptions (powers and prisms) <ul style="list-style-type: none"> Polycarbonate lenses for children under 19 years of age Oversize lenses Rose #1 and #2 solid tints Minimum 20% savings* on all additional lens enhancements you choose for your lenses, including but not limited to: scratch/ultraviolet/anti-reflective coatings; polycarbonate (adults); all tints/photochromic (glass or plastic); and lens styles. 			



SHORT-TERM DISABILITY (STD) | Unum

Trissential's Short-Term Disability (STD) plan is designed to help protect your financial security by providing replacement income if you are ever disabled due to a non-work related injury or illness (including pregnancy). This plan is 100% covered by Trissential for all full time employees. If you cannot work for a medical reason, after completion of the 14 day waiting period, the plan will provide a benefit for qualifying claims due to illness or injury. You will receive 60% of your base pay up to \$2,000 weekly maximum for up to 11 weeks – as long as you remain disabled.

LONG-TERM DISABILITY (LTD) | Unum

Trissential offers additional financial protection through the Long Term-Disability (LTD) plan. Trissential pays 100% of the premiums for this plan as well. If you remain disabled past 90 days, Trissential's LTD plan will begin to pay benefits. This plan provides you with income replacement of 60% of your pre-disability monthly earnings up to a maximum of \$10,000 per month. Benefits will continue as long as you are disabled until your Social Security normal retirement age.

BASIC LIFE/AD&D | Unum

Trissential provides you with basic term life/AD&D insurance at no cost to you. You do, however, pay tax on the premium for any coverage over \$50,000. The amount of your coverage is equal to one times your annual salary to a maximum of \$150,000.

VOLUNTARY LIFE | Unum

Trissential also offers you an opportunity to purchase additional life insurance coverage for yourself, your spouse and your children at group discounted rates through payroll deduction. Employees may elect up to the lesser of five times annual earnings or \$500,000 – Guarantee Issue limit; lesser of five times annual salary or \$200,000. If you elect additional coverage for yourself, you may also purchase up to \$250,000 for your spouse– not to exceed 50% of the amount you elect for yourself and \$10,000 for your child(ren). Existing employees who didn't elect coverage during initial offering would be subject to the Evidence of Insurability (EOI) form. Dependent Guarantee Issue limit of \$25,000 spouse and child all Guaranteed Issue. This plan is voluntary so you pay 100% of the premiums for this plan.

EMPLOYEE ASSISTANCE PROGRAM (EAP) | Unum

Employee Assistance Program (EAP) is a confidential resource to help you and your family members lead a happier and more productive life at home and at work. The EAP offers confidential access via phone call to a Licensed Professional Counselor who can help you. Trained counselors can assist with issues such as stress, anxiety, relationship issues, work conflicts, parenting and family problems, grief, anger, alcohol/drug abuse, financial problems, and more. Online / phone support is available 24/7 and you can get up to 3 visits available at no additional cost to you with a LPC. Your counselor may refer you to resources in your community for ongoing support.

401(k) SAVINGS PLAN | Fidelity

The 401K limits published by the IRS for 2021 did not change from 2020. Employees will be able to contribute \$19,500 and employees who are 50 or older can make catch-up contributions of an additional \$6,500 for the year. Your 401K selections from 2020 will remain the same for 2021. For 2021, Trissential will continue to contribute or match 25% of your 401K contributions to a maximum of 6% of your income. For new hires, the matching contribution from Trissential is available upon completion of six months of employment.

The vesting schedule for corporate match is:

Years of Service	Vesting Percentage of Company Match
Less than 1	0
1	20%
2	40%
3	60%
4	80%
5	100%

PART-TIME AND SEASONAL EMPLOYEES

Part-time employees are defined as employees who work less than 30 hours per week or 130 hours a month, regardless of compensation model. Seasonal employees are defined as short-term (six months or less) project based consultants and interns. Employees who fall in the Part-Time and Seasonal Category are eligible to enroll in medical, dental, and vision plans, with Trissential contributing \$300 per month to any medical plan and no company contribution for dental or vision.

Part-time and seasonal employees do not accrue paid time off or sick time, except in States where State Law mandates otherwise, such as Washington. Offer letters will reflect an accurate paid time off policy, if an employee hired in 2021 is eligible.

Trissential utilizes a 90 day look back period to determine if part-time employees should be reclassified as a full time employee. If a part-time employee has worked greater than 30 hours a week or 130 hours a month for the three consecutive months in the look back period, the employee will be categorized as a full time employee and be eligible for full time employee benefits.