



Trilogy Health Services

2025 EMPLOYEE BENEFIT GUIDE



THRIVE IN 2025!

Dear Team,

At Trilogy, our mission is to be the Best Healthcare Company in the Midwest, and a key part of achieving that is ensuring we're the best place for every team member to belong and to **THRIVE**. Our commitment goes beyond the work we do — it's about creating an environment where you can flourish.

To support you in being your best, our total rewards program is designed with your needs in mind. We offer a comprehensive benefits package to support you and your family in all aspects of life: physically, mentally, financially and spiritually. This includes incentives to encourage healthy behaviors and resources to help you reach your well-being goals in 2025.

I encourage you to explore our offerings and find what works best for you and your loved ones. Our Benefit Resource Center is ready to assist you in selecting the best coverage for you and your family.

Thank you for being a vital part of the Trilogy family and for all the hard work you do.

Yours in Service,

Leigh Ann Barney | CEO
Trilogy Health Services



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NEW & IMPROVED FOR 2025!

Click on **ICONS** below for additional information on each topic.



Medical Insurance

We now have three High Deductible Health Plans (HDHP) available to choose from.

All three new medical plans include coverage options for employees, children, spouses and family.

Deductibles, out-of-pocket maximums and premiums vary to provide a greater level of choice and coverage to support your individual needs.



First Stop Health

Skip the waiting room and receive quality care in minutes from anywhere.

FREE virtual primary care, **FREE** urgent care and **FREE** mental health care and **FREE** health coaching for employees and dependents enrolled in an HDHP.



Lifestyle Spending Account

Earn up to \$600 (\$300 **more** than 2024) in your LSA with more ways to earn and simplified reimbursement process.



Health Savings Account

Supporting your **security** with company matching contributions.



401(k)

Employees hired January 1, 2025 and later will automatically be enrolled in the 401(k) plan at a **3% contribution rate**. Employees can opt-out within the first 90 days of employment. Annually, the **contribution rate will increase 1% to a maximum of 10%.**

ELIGIBILITY & ENROLLMENT

The chart below details who is eligible to participate in Trilogy’s benefits and what benefits are available.

Additional requirements may apply for each program (tenure, age, condition specific).

	FULL-TIME EMPLOYEES	PART-TIME EMPLOYEES
<div>Company Perks</div> <div>(Trilogy Pays100%)</div>	<ul style="list-style-type: none"> • Benefit Resource Center • First Stop Health Virtual Care (requires medical enrollment) • Hinge Health (requires medical enrollment) • Virta (requires medical enrollment) • Personify Health Well-being Platform • Nicotine Cessation (through Personify Health) • Basic Life and AD&D Insurance • Spending and Savings Accounts • Marketplace Chaplains • Guild Education Benefit • Trilogy 401(k) Plan • Paid Parental Leave • Trilogy Perks • Transitions Benefit Group (Medicare Support) • Will Prep 	<ul style="list-style-type: none"> • Benefit Resource Center • Personify Health Well-being Platform • Nicotine Cessation (through Personify Health) • Spending and Savings Accounts • Marketplace Chaplains • Guild Education Benefit • Trilogy 401(k) Plan • Paid Parental Leave • Trilogy Perks • Transitions Benefit Group (Medicare Support) • Will Prep (Requires Voluntary Life Enrollment)
<div>Voluntary Benefits</div> <div>(You and Trilogy share in the costs)</div>	<ul style="list-style-type: none"> • Medical and Pharmacy (includes Anthem Specialty Programs) • Dental • Vision • Voluntary Life and AD&D • Short and Long-Term Disability • Voluntary Accident and Critical Illness • Purchasing Power • Farmer's GroupSelect Auto and Home • Pet Insurance • IDShield and LegalShield 	<ul style="list-style-type: none"> • Dental (does not include orthodontia coverage) • Vision • Voluntary Life and AD&D • Short and Long-Term Disability • Voluntary Accident and Critical Illness • Purchasing Power • Farmer's GroupSelect Auto and Home • Pet • IDShield and LegalShield

ELIGIBILITY & ENROLLMENT

NEW HIRES

Benefits begin 1st of the month after date of hire or status change to an eligible position. You must enroll within 30 days from date of hire or effective date of changing to a benefits eligible position. If this date falls between **October 1 – December 1**, you will be required to complete an additional enrollment window for your Annual Enrollment elections. Call the Benefit Resource Center for enrollment instructions.



DEPENDENT ELIGIBILITY

If you elect to cover eligible dependents, you will be required to submit supporting documentation as proof of your covered dependents.

Eligible Dependents Include:

LEGAL SPOUSE

- Spouses are eligible to enroll in a medical plan if they do not have coverage available to them from their employer.

CHILDREN

- Under the age of 26
- Over the age of 26 are eligible only if they are incapacitated due to a disability.

Dependent Verification

You must provide documentation when initially adding any dependents to medical, dental or vision coverage. ADP will send a letter noting the deadline and type of documentation required. **You must provide supporting documentation within 30 days of enrollment.**

QUALIFYING LIFE EVENTS

CLICK HERE
to log into
MyADP

The elections made during annual enrollment, or your new hire enrollment remain until the next annual enrollment period unless you experience a qualifying life event (QLE). QLEs are IRS defined experiences such as marriage, divorce, birth, adoption or change in eligibility. Contact the Benefit Resource Center for additional information. The date of the QLE must be the date of the life event (birth, marriage, etc.). **Supporting documentation is required within 30 days of the change.**

COBRA

You may be eligible for COBRA for up to 18 months if you experience a reduction in hours, terminate from the company, become Medicare eligible, or a dependent ages out at age 26, etc. If you or your dependent become eligible, you will be mailed a packet of information directly to your home within 7-10 business days of event from HealthEquity that will include pricing and paperwork.

STAY IN THE KNOW!

Take a moment to ensure your personal information is accurate in MyADP, such as your home address, email and date of birth, to ensure you receive important communications. Simply log into **MyADP.com** or download the ADP Mobile app.

WALK THROUGH BENEFIT ENROLLMENT

CLICK HERE
to log into
MyADP



Benefit Resource Center

The Benefit Resource Center is confidential and available to you and your covered dependents as part of your benefits program to help you:

- Enroll in benefits
- Understand and use your benefits
- Resolve claims and billing issues
- Assist with filing for a leave of absence
- Compare costs for tests and procedures
- Answer questions about your benefit options as you evaluate the best choice for your situation

QUESTIONS?

Contact the BRC by calling
(888) 350-0532 or email
benefits@trilogyhs.com.

To discuss options, call the Benefit Resource Center. Once you are ready to enroll, here's what you need to do:

1. Log into [MyADP.com](https://myadp.com) or use the ADP mobile app.
2. Go to “**Benefits**” section.
3. Select “**Enroll Now**”.
4. You must review and confirm your elections by clicking the button labeled “**CONFIRM ENROLLMENT**” at the end of the process.
5. Your elections and/or changes will not be received unless you do this.
6. Once confirmed, you have completed your enrollment.

CLICK HERE
to log into
MyADP



BENEFIT RESOURCE CENTER

The Benefit Resource Center is confidential and available to you and your covered dependents. The Benefit Resource Center is here to save you time and money by answering your questions, managing your leaves of absence (FMLA, Disability, Paid Parental Leave, etc.) maximizing benefits, and navigating the system on your behalf.

The Benefit Resource Center can help you with almost any benefits or healthcare issues, including:

- Answering questions about your benefits or leaves of absence
- Comparing costs for tests and procedures
- Reviewing your bills for errors and expediting corrections
- Appealing a denied claim and overseeing the process
- Finding in-network providers
- Scheduling appointments
- Verifying eligibility and coverage
- Answering prescription drug questions and finding ways to save money
- Explaining the Qualified Life Event process for birth of a child, marriage, etc.

Benefit & Leave Specialists are available:

Monday – Friday
8 AM – 9 PM EST

You can reach the BRC by calling:

(888) 350-0532
or via email:
benefits@trilogyhs.com

IT PAYS TO SHOP AROUND

Let the Benefit Resource
Center compare prices for your
medical care

The costs for any medical test or procedure can vary dramatically, even in the same town.

For example, costs for an MRI can vary from \$600 to \$3,100. A knee surgery can range from \$6,900 to \$32,000!

The process is easy:

- 1** Call the Benefit Resource Center at **(888) 350-0532** or email benefits@trilogyhs.com to compare costs before scheduling any elective medical test or procedure.
- 2** Choose a lower-cost provider based on the physicians and/or the facilities compared.
- 3** Save money on your medical bills!

MEDICAL

The table below shows the weekly costs you share with Trilogy to participate in one of our medical plans.

All three medical plans are within the Anthem network and all cover the same services, specialty care, and emergency services as well as 100% preventive care.

Smart Choice 2500				
Coverage Level	Deductible	Max Out-of-Pocket	Employee Premium	Trilogy Premium
Employee Only	\$2,500	\$5,000	\$41.00	\$142.98
Employee + Child(ren)	\$3,300/\$5,000*	\$7,500	\$81.00	\$236.96
Employee + Spouse	\$3,300/\$5,000*	\$7,500	\$150.00	\$250.97
Family	\$3,300/\$5,000*	\$7,500	\$196.00	\$393.94

*\$3,300 deductible per individual for those with EE+SP, EE+CH or Family coverage.

Smart Choice 3500				
Coverage Level	Deductible	Max Out-of-Pocket	Employee Premium	Trilogy Premium
Employee Only	\$3,500	\$6,000	\$34.00	\$142.98
Employee + Child(ren)	\$6,000	\$8,500	\$67.00	\$236.96
Employee + Spouse	\$6,000	\$8,500	\$134.00	\$250.97
Family	\$6,000	\$8,500	\$172.00	\$393.94

Smart Choice 4500				
Coverage Level	Deductible	Max Out-of-Pocket	Employee Premium	Trilogy Premium
Employee Only	\$4,500	\$7,000	\$27.00	\$142.98
Employee + Child(ren)	\$7,000	\$10,000	\$55.00	\$236.96
Employee + Spouse	\$7,000	\$10,000	\$120.00	\$250.97
Family*	\$7,000	\$10,000	\$150.00	\$393.94

CLICK ON THE PLAN NAME BELOW (in white letters)
 TO VIEW THE FULL SUMMARY OF BENEFITS

Smart Choice 2500	
Preventive Care	FREE
Primary Care	Option 1: FREE when using First Stop Health Option 2: Meet deductible then 20% coinsurance
Specialist Care	
Urgent Care	
Emergency Room Care	Meet deductible then 20% coinsurance

Smart Choice 3500	
Preventive Care	FREE
Primary Care	Option 1: FREE when using First Stop Health Option 2: Meet deductible then 20% coinsurance
Specialist Care	
Urgent Care	
Emergency Room Care	Meet deductible then 20% coinsurance

Smart Choice 4500	
Preventive Care	FREE
Primary Care	Option 1: FREE when using First Stop Health Option 2: Meet deductible then 20% coinsurance
Specialist Care	
Urgent Care	
Emergency Room Care	Meet deductible then 20% coinsurance

NEW BENEFIT for 2025! If you and your dependents are enrolled in a Trilogy medical plan you now have access to virtual healthcare services for **FREE!**

What Services Does First Stop Health Provide?



Primary Care Visits

24/7 urgent care or scheduled primary care visits with board-certified doctors. Get diagnosis & treatment, prescriptions, referrals and more!



Disease Management Coaching

Ready to feel your best? Talk to a health coach, diabetes educator, or dietician to:

- Manage Weight
- Improve Heart Health
- Quit Nicotine Products
- Get Better Sleep
- Manage Diabetes
- And More



Well-being Coaching

Use counseling services for anxiety, depression, grief and more.

Scan here to set up your account





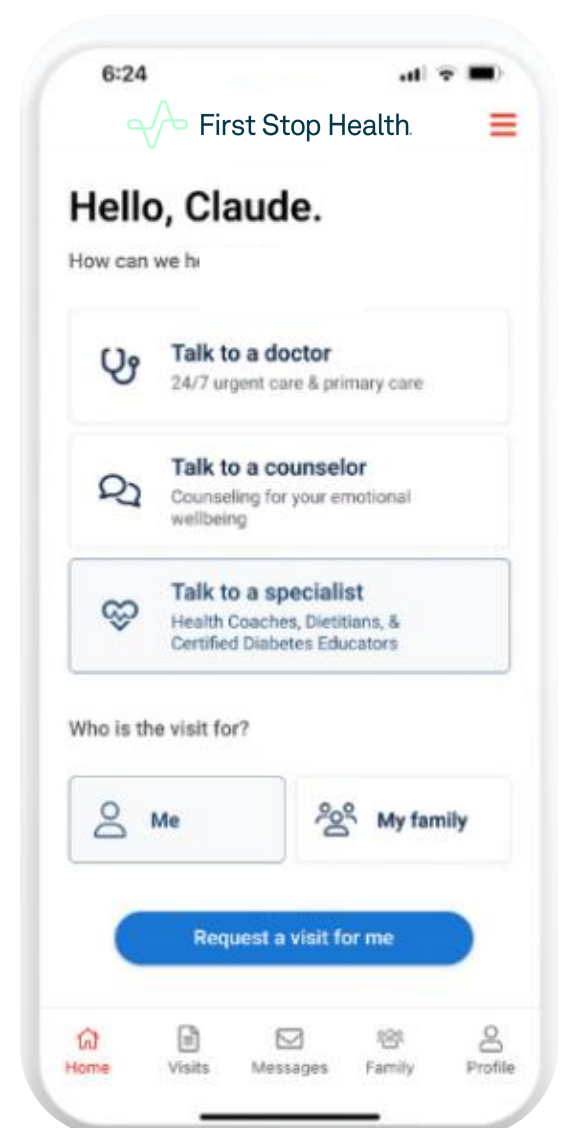
Activate Your First Stop Health Account

On the First Stop Health Mobile App:

1. Download the First Stop Health mobile app
2. Tap "Find My Account"
3. Set up your account with the following information:
 - Last 4-digits of SSN
 - Employee ID Name (legal name)
 - Date of Birth

On the First Stop Health Website:

1. Go to fshealth.com
2. Click "Login" in the upper right-hand corner
3. Select "Set up your account"
4. Claim your account using the following information:
 - Last 4-digits of SSN
 - Employee ID Name (legal name)
 - Date of Birth






Adding Dependents:

Once you activate your account make sure to add your dependents to your account. This will provide them access to services provided by First Stop Health.

KNOW WHERE TO GO FOR CARE

How Should I Decide Which Health Setting To Use?

	 First Stop Health. VIRTUAL PRIMARY CARE	 First Stop Health. VIRTUAL URGENT CARE	 First Stop Health. VIRTUAL BEHAVIORAL HEALTH CARE
Cost to You	FREE!	FREE!	FREE!
When Should I Go?	Routine Check-Ups Annual Physicals Chronic Condition Management	Cold & Flu Symptoms Allergies Sinus Infection Pink Eye Sprain or Strain Earache Stomach Virus	Anxiety Depression Grief Counseling Substance Abuse Thoughts of Suicide Relationship Issues Financial Worries
Typical Wait Time	Appointments are available as soon as same-day or next-day.	Available 24/7 (24 hours, 7 days a week). Average of only a 7-minute wait time!	Appointments are typically scheduled within 3 business days of request.

CLICK
HERE
to
schedule an
appointment
with First
Stop Health

MEDICAL

How Does My Deductible Work?

If you cover a dependent under any of the medical plans offered by Trilogy your medical plan includes an embedded individual deductible.

An embedded individual deductible keeps track of each member's individual deductible separately. Once you or any of your covered dependents reach their own embedded individual deductible, the plan coinsurance will begin paying post-deductible benefits for that person only. Once the combined family deductible has been met, the plan coinsurance will apply for the entire family.

ANTHEM SYDNEY APP

The Anthem SydneySM Health app provides you access to your healthcare information and your Anthem ID card.

What Can You Do With Anthem's Sydney App?

- Access your Anthem ID
- View medical claims
- Find a doctor



PHARMACY

Prescription drug coverage is available with all Trilogy medical plans via OptumRx and SynchronyRx@Home.

Managing Your Medications Just Got Easier!
You must complete a separate enrollment with SynchronyRx@HOME to begin receiving mail order prescriptions.



SynchronyRx@Home

For ongoing maintenance and specialty medications like blood pressure, asthma or cholesterol medications. You can elect a 30- or 90-day supply mailed directly to your home with the ability to pay through your HSA, LSA or payroll deduction.

	30-Day Supply	90-Day Supply
Generic	20% after deductible	
Preventive Generic	\$4 Copay	\$10 Copay
Preferred Brand	20% after deductible	
Non-Preferred Brand	20% after deductible	
Specialty*	20% after deductible	Not available

*If your specialty medication is not available through SynchronyRx@HOME, you can fill your prescription at an Optum Rx retail pharmacy.



Optum Rx

For short-term prescriptions, such as antibiotics, find an in-network retail pharmacy near you by visiting optumrx.com.

	30-Day Supply	90-Day Supply
Generic	20% after deductible	
Preventive Generic	\$15 Copay	\$30 Copay
Preferred Brand	20% after deductible	
Non-Preferred Brand	20% after deductible	

HEALTH & WELL-BEING

PERSONIFY HEALTH

Personify Health is our well-being partner available to all employees full-time and part-time age 18+. This is a personalized well-being and rewards platform that encourages you to make healthier decisions and guides you on your own well-being journey. With Personify Health you can:

- Access information on nicotine cessation, healthy eating and reducing stress.
- Track your steps!
- Complete daily habits.
- And **more** all while earning dollars for your Lifestyle Spending Account!

CLICK HERE

to log into
Personify
Health



~personify™
HEALTH

Well-being Reasonable Alternative Standard

The Trilogy health plans are committed to helping you achieve your best health. Rewards for participating in a well-being program are available to all employees. If you think you might be unable to meet a standard for a reward under this well-being program, you might qualify for an opportunity to earn the same reward by different means. Contact Personify Health at **888-671-9395** or <https://personifyhealth.zendesk.com/>, and we will work with you (and, if you wish, with your doctor) to find a well-being program with the same reward that is right for you in light of your health status.

LIFESTYLE SPENDING ACCOUNT

- **NEW:** You no longer need to provide substantiation to get reimbursement.
- **NEW:** You can now earn up to \$600 (\$150 per quarter).
- **NEW:** Now funded monthly instead of quarterly.
- All part and full-time employees are eligible to participate.
- Log into myhealth.bankofamerica.com or download the app and connect a bank account for easy direct deposit reimbursement.

**CLICK
HERE**
to file an
LSA claim

The LSA is available to use across areas that impact your life and well-being. Examples of expenses eligible for reimbursement include*:

PHYSICAL

- Gym Memberships
- Fitness Trackers
- Nutritional Supplements

FINANCIAL

- Groceries
- Gas
- Rent & Mortgage

LIFESTYLE

- Counseling
- Pet Care
- Childcare

*Not an exclusive list of eligible expenses for use of LSA dollars.

SPECIALTY CARE PROGRAMS



VIRTA PREDIABETES, TYPE 2 DIABETES AND WEIGHT LOSS PROGRAM

Trilogy covers the cost of Virta for all medically-enrolled employees and dependents with type 2 diabetes or prediabetes. Virta is also covered for those with a BMI of 25 or greater who are interested in safe and sustainable weight loss. With Virta, you can lose weight, reduce medications, and save money so you can get back to what you love.



HINGE HEALTH DIGITAL MUSCULOSKELETAL PROGRAM

Hinge Health is an end-to-end digital musculoskeletal (MSK) clinic for preventive, acute, chronic and surgery recovery. With Hinge Health you get unlimited visits with a team of licensed therapists and specialists (orthopedic surgeons, nurses, nutritionists, and board- certified health coaches). The Hinge Health program can be accessed through your Sydney Health mobile app.



BUILDING HEALTHY FAMILIES – MATERNITY SUPPORT PROGRAM

Every family grows in its own way. That's part of what makes each one unique. The program is free and can help your family grow strong whether you're trying to conceive, expecting a child, or in the thick of raising children. Building Healthy Families offers personalized, digital support through the Sydney Health mobile app or on [anthem.com](https://www.anthem.com). This convenient hub offers an extensive collection of tools and information to help you navigate your family's unique journey.



CANCER CARE ENGAGEMENT

After a cancer diagnosis, it may be difficult to know what the next step is, or which treatment plan will work best for you. The program helps you through each step of your cancer journey by providing you the support and resources you need. The program provides:

- Virtual second opinions from a board-certified oncologist to ensure you are on the right track from your original diagnosis
- Access to on-demand , clinical-quality medical exams from any location through TytoCare Technology
- VIP services at best-in-class clinical trials

TRILOGY CARES

**At Trilogy,
your health
and well-being
are very
important
to us!**



MARKETPLACE CHAPLAINS



The Marketplace Chaplains Team is available 24/7 to extend confidential care, concern, compassion, and hope to you and your family in any situation such as stress management, suicide prevention, grief/discouragement, aging parents, crisis response and health concerns.

Support provided by them is independent of any religious beliefs. There is never a cost to you or your immediate family members for use of the Chaplain Care Team service.

Scan the QR code or go directly to the app store for a free download of the **MyCHAP** app. Use this app to connect with your Chaplain Care Team by phone, email, or text; to schedule an appointment; or to receive helpful resources through the app. Once downloaded you will need to enter the **Location ID number: 121193**.



ANTHEM INCLUSIVE CARE



Anthem Inclusive Care makes it easier for all enrolled members. This no-cost program is available to members enrolled in a Trilogy medical plan and can help you find doctors who will treat you with dignity and respect, and who are experienced in providing compassionate, high-quality LGBTQIA+ health care.

Specialty Trained Health Guide

- Understanding knowledge of LGBTQIA+ concerns
- Connection to doctors and behavioral care providers familiar and sensitive to your needs.

Benefits That Focus on Your Whole Health

- Whole-health care regardless of gender identity.
- World Professional Association for Transgender Health (WPATH) Standards of Care for gender affirmation.

Gender Affirmation Surgery Concierge

- Can help you find a surgery center and coordinate multiple providers.

HEALTH SAVINGS ACCOUNT

GETTING STARTED WITH YOUR HSA

- Identification may be required to open an HSA.
- If so, you must provide the required verification within 90 days of becoming eligible. If not, your account will be closed, contributions returned to you and company match forfeited.
- Once confirmed, you will receive a debit card that is also used for Dependent Care Flexible Spending Account expenses (if applicable).
- Eligible HSA expenses include medical, dental, vision and pharmacy expenses for you and your dependents. Keep your receipts!



BANK OF AMERICA

**CLICK HERE to
register or log into
your HSA account**

**See how an HSA
account can benefit
you HERE**

HSA ELIGIBILITY

Per the IRS, you are not eligible to participate in an HSA if you are:

- A participant in a healthcare flexible spending account, including your spouses
- Covered under Medicare, Medicaid, or Tricare
- Claimed on someone else's tax return as a dependent

TRILOGY CONTRIBUTIONS

Trilogy supports your security with company matching contributions.

TRILOGY ANNUAL MATCH*			
Employee Only	Employee + Child(ren)	Employee + Spouse	Family
\$500	\$1,200	\$500	\$1,200

*Trilogy matches \$1 for \$1 up to the limit noted above based on coverage level elected.

IRS CONTRIBUTION LIMITS

Per the IRS, you and Trilogy combined may contribute up to the following amounts in 2025:

- \$4,300 for Employee Only coverage
- \$8,550 for Employee + Child(ren), Employee + Spouse, or Family coverages
- If you are age 55 or older during 2025, you may contribute an additional \$1,000

BENEFITS OF AN HSA



- Trilogy can contribute to an HSA.
- Has a triple tax benefit!
 - Your contributions are deducted before taxes from your pay.
 - You gain interest tax free.
 - Your withdrawals for allowed expenses are tax free.
- Your balance rolls over year-to-year.
- If you leave the company your balance goes with you.
- The contribution limits for an HSA are higher.
- Can be invested in the stock market just like a 401(k).

DEPENDENT CARE FLEXIBLE SAVINGS ACCOUNT



WHAT IS A DEPENDENT CARE FSA?

The Dependent Care FSA, administered by Bank of America, allows you to pay for day care, in-home childcare and before or after school care for dependents under age 13. **A Dependent Care FSA does not cover any medical, dental, vision or pharmacy expenses.**

DEPENDENT CARE FSA DETAILS

- \$5,000 per family
- \$2,500 if married and filing separately
- Elections cannot be changed throughout the year unless you experience a qualifying life event.



Your Dependent Care FSA will automatically be opened on your behalf by Bank of America. Once your enrollment has been successfully processed, a welcome kit including step-by-step instructions on how to maximize the benefits of your account will be emailed to you. If you have not yet added your email information to MyADP, the welcome kit will be mailed to your home address within 5-7 business days.

GETTING STARTED WITH YOUR DEPENDENT CARE FSA

A debit card will be sent to your home around the same time the welcome kit is emailed to you. **This debit card will also be used for any eligible HSA expenses (if applicable).** You can use the debit card to pay for eligible expenses at the point of service, or you can pay for expenses up front and submit the claim to Bank of America for reimbursement.



CLICK HERE
to register or log
into your FSA
account

IMPORTANT PLAN DEADLINES

Please keep in mind the following deadlines as you decide on the amount you will contribute to your Dependent Care FSA this plan year:

- **Trilogy's Dependent Care FSA** includes a grace period, which means the funds contributed to your Dependent Care FSA during the January 1, 2025 plan year are available to use for expenses incurred through March 15, 2026.
- **Use it or Lose It:** You have until March 31, 2026 to submit claims incurred during the 2025 plan year and grace period – any remaining funds will be forfeited.

DENTAL

You can see any licensed dentist and receive discounts, but you'll save the most when using an in-network provider. Visit guardianlife.com to find a dentist, check claims & coverage, view your ID cards, and more.

CLICK HERE
to view
Dental Benefit Summary



	In-Network
Individual Deductible	\$50
Family Deductible	\$150
Annual Maximum	\$2,000
Services	
Diagnostic & Preventive	No charge
Basic Services	20% after deductible
Major Services	50% after deductible
Orthodontia	50% after deductible
Ortho Lifetime Maximum	\$1,000

Weekly Rates	
Employee Only	\$4.80
Employee + One	\$9.27
Family	\$15.09



VISION



Regular vision care is an important part of your overall health. Visit guardianlife.com to find an in-network provider, check claims & coverage, view your ID cards, and more.

CLICK HERE
to view
Vision Benefit
Summary

In Network	VSP Network	Davis Network
Vision Exam	\$10 Copay	\$10 Copay
Lenses	\$20 Copay	\$20 Copay
Frames	\$130 Retail Max + 20% off remaining balance	\$130 Retail Max + 20% off remaining balance
Contact Lenses		
Elective	\$130 max, copay waived	\$130 Retail Max + 15% off remaining balance
Non-Elective	Covered at 100% after \$20 Copay	Covered at 100%, Copay waived

Weekly Payroll Contribution	
Employee Only	\$1.00
Family	\$2.50

LIFE AND AD&D INSURANCE

Trilogy provides eligible full-time employees Basic Life and AD&D insurance, either \$15,000 or one times basic annual earnings (up to a maximum of \$100,000), at no cost to you. Your total benefit is reduced by 35% at age 65, 60% at age 70, 75% at age 75, and 85% at age 80.

VOLUNTARY LIFE INSURANCE

Voluntary coverage can be purchased for you and your eligible dependents without answering medical questions up to the Guaranteed Issue amount if elected upon hire or upon gaining eligibility. Your cost for coverage under the Voluntary Insurance plans can be found in myadp.com.

	Benefit	Coverage Amount	Maximum Coverage	Guaranteed Issue Amount
Employee	Supplemental Life and AD&D	1-5x's the basic annual earnings, in increments of \$1,000	\$250,000	\$250,000
Spouse	Life Insurance	Up to 50% of the employee's Supplemental Life benefit, in increments of \$5,000	\$50,000	\$50,000
Children (at birth)	Life Insurance	\$10,000 per child	\$10,000 per child	\$10,000 per child

GUARANTEED ISSUE

If you purchase Voluntary Insurance during your new hire enrollment, you are guaranteed coverage of up to \$250,000 for yourself and \$50,000 for your spouse.

If you apply for coverage after your new hire enrollment period, you will be required to answer medical questions before Guardian will approve your requested coverage amount. Guardian will review your request and will notify you of approval or denial.

DISABILITY INSURANCE

You can purchase Short-Term (STD) and/or Long-Term Disability (LTD) coverages through Guardian. Disability insurance is designed to provide you with continued income while you are out of work due to an illness, accident, or life event. Your cost for disability coverage can be found in [MyADP.com](https://myadp.com).

SHORT-TERM DISABILITY

STD insurance provides a benefit amount of 60% of your weekly pre-disability earnings, up to a weekly maximum benefit of \$750, for as long as you remain disabled (up to 24-weeks). Benefits begin following a 14-calendar day waiting period from your first date of absence.

[CLICK HERE](#) to view
STD Benefit Summary

LONG-TERM DISABILITY

The LTD plan pays a benefit of 60% of your monthly income up to a maximum of \$10,000. Benefits begin on the 181st calendar day of absence and may last for up to five years for non-work-related accident/sickness.

NOTE: The LTD plan includes a pre-existing condition clause, which includes pregnancy.

[CLICK HERE](#) to view
LTD Benefit Summary

IMPORTANT!

If you choose to waive long-term disability coverage during your new hire enrollment period and decide to enroll at a later date, you will be required to answer medical questions before Guardian will review your request and will notify you of approval or denial.

WILL PREPARATION

All full-time and part-time employees enrolled in Voluntary Life insurance will also have access to a participating plan attorney who will prepare or update you or your Spouse's will at no cost to you. Contact Guardian at **(877) 433-6789** for additional information.

ACCIDENT INSURANCE

Voluntary Accident and Critical Illness Insurance coverage is available to you at discounted group rates through Guardian. The benefits are paid directly to you and can be used to pay for medical plan deductibles and copays, out-of-network treatments, and your family’s everyday living expenses. Your cost for coverage can be found at myadp.com.

Accident insurance provides a lump-sum payment in the event you or your covered dependents experience a covered accident or related medical treatment and service. The chart provides a summary of the Group Accident policy benefits.

	BENEFIT
Emergency Room Visit	\$75
Doctor’s Visit	\$50
Ambulance (Ground/Air)	\$200/\$750
Fractures	Up to \$3,000



DON'T FORGET!

If you complete certain health screenings and preventive measures, the Voluntary Accident plan will pay you a **\$50 benefit per calendar year**. The Critical Illness insurance plan will also pay you, your covered Spouse and covered child \$50 each for completing certain health screenings as well!



CRITICAL ILLNESS INSURANCE

Critical Illness insurance pays a lump sum benefit to you if you or your eligible dependents are diagnosed with a covered illness or condition such as cancer, heart attack or stroke. The following chart provides a summary of benefits under the Group Critical Illness policy. If you have coverage and do not select a new benefit amount during Annual Enrollment, you will be placed in the closest benefit level to your current election. For example, if you have \$15,000 coverage level, you will be moved to the \$10,000 level. If you purchase Critical Illness Insurance for yourself, your child(ren) will automatically have coverage as well.

[CLICK HERE](#)
to view
Critical Illness
Benefit
Summary

	BENEFIT	GUARANTEED AMOUNT
Employee	\$10,000 \$20,000 \$30,000	\$30,000
Spouse	\$5,000 \$10,000 \$15,000	\$15,000
Children	Benefit amount is equal to employee's election amount	Full amount

TRILOGY 401(k) PLAN



The Trilogy 401(k) Retirement Savings Plan is administered by Bank of America and provides you with an excellent way to save for your retirement.

How to Enroll:

Employees hired January 1, 2025 and later will automatically be enrolled in the 401(k) plan at a **3% contribution rate**. Employees can opt-out within the first 90 days of employment. Annually, the **contribution rate will increase 1% to a maximum of 10%**.

When to Enroll:

You are eligible to defer to the plan on the first of the month following your date of hire. Must be 21 or older to enroll.

ROLL OVER YOUR 401(k) BALANCE

Full-time and part-time employees are eligible to roll over applicable balances. Contact Bank of America at **(800) 228-4015** or visit benefits.ml.com for more information.

CLICK HERE
to register or log into
401(k) account

TRILOGY 401(k) PLAN

ELIGIBLE EMPLOYEE CONTRIBUTION	TRILOGY CONTRIBUTION	PRE-TAX CONTRIBUTION	AFTER-TAX ROTH CONTRIBUTIONS*
If you are at least age 21 and a full-time or part-time employee, you may contribute from your paycheck up to the plan IRS limit (\$23,500 for 2025) on the first of the month following date of hire.	Trilogy matches \$0.25 for every \$1.00 you contribute up to 10% of your weekly pay. This applies to both your pre-tax and/or after-tax Roth deferrals.	Employees hired January 1, 2025 and later will automatically be enrolled in the 401(k) plan at a 3% contribution rate . Employees can opt-out within the first 90 days of employment. Annually, the contribution rate will increase 1% to a maximum of 10% .	
If you are age 50 or older, you may be eligible to contribute an additional \$7,500 for 2025.	You are eligible for the employer match as soon as you become eligible to contribute to the plan.	Your deferred contribution is withheld from your paycheck before taxes.	You can elect to defer either pre-tax or after-tax Roth contributions. Simply contact Bank of America at (800) 228-4015. Your deferred contribution is withheld from your paycheck after taxes.
You can change the amount you contribute at any time and all employee contributions are immediately 100% vested.	<u>Vesting schedule:</u> Company contributions vest 20% each year over five years. After 5 years of employment, you are fully vested.	Funds withdrawn from your account during retirement are subject to income tax.	Funds withdrawn from your account during retirement are not subject to income tax, provided you are at least 59½.
EMPLOYEES EARNING \$160,000 OR ABOVE MAY BE CAPPED ON DEFERRAL OPTIONS.			

EDUCATION BENEFITS

Trilogy provides multiple options for you to further develop your career and education through a variety of partially and fully-funded programs through Guild.

Ready to Get Started?

1. Visit the Guild website:
trilogyhs.guildeducation.com
2. Create an account and complete your profile
3. Browse the catalog to view all programs available to you
4. Choose a program, then click **“Apply Now”**

Important:

Before applying, you must discuss program enrollment and education goals with your manager and must have proof your manager approves program enrollment.



GET TO KNOW YOUR OPTIONS!

	FULL TUITION ASSISTANCE*	CAPPED TUITION ASSISTANCE	TUITION REIMBURSEMENT
What is the Benefit?	100% of tuition expenses are paid up-front by Trilogy, directly to Learning Partners for select programs within the Guild catalog.	Up to \$5,250 annually of tuition is paid upfront by Trilogy, directly to the Learning Partners for select programs within the Guild catalog.	Trilogy provides reimbursement up to \$5,250 annually for approved programs outside of the Guild catalog.
What Programs are Covered?	<p>A selection of education programs from Guild’s catalog, including:</p> <ul style="list-style-type: none">• Undergraduate programs and clinical certifications• English language learning courses• College and career prep programs	<p>A wide selection of education programs from Guild’s catalog are covered, including:</p> <ul style="list-style-type: none">• Bachelor’s and Master’s degrees in a variety of disciplines• Undergraduate and Graduate Certificates	<p>Any eligible learning program outside of Guild’s catalog including:</p> <ul style="list-style-type: none">• Allied Health (CNA and CMA)• Healthcare Administration• And more!
Are Textbooks Included?	Yes – Required books and fees specified in the course syllabus are covered at 100%. Payments are made by you, and expenses are submitted to Guild for reimbursement.	Yes – Required books and fees specified in the course syllabus are covered up to the \$5,250 annual program cap. Payments are made by you, and expenses are submitted to Guild for reimbursement.	Yes – Required books and fees specified in the course syllabus are covered up to the \$5,250 annual program cap. Payments are made by you, and expenses are submitted to Guild for reimbursement.
Who is Eligible?	All full-time and part-time employees are eligible after 6 months of employment.		

*Funding covers tuition and mandatory fees after the required application of federal and state agent grants and scholarships.

Student Loan Repayments

Employees can receive up to \$100 per month (\$50 for part-time) paid directly to their student loan providers.



EMPLOYEE SUPPORT PROGRAMS

PARENTAL LEAVE BENEFIT

Parental leave is available to all part and full-time employees who have worked at Trilogy for at least six consecutive months. Trilogy's parental leave benefit pays you 100% of your weekly earnings. The length of your benefit is based on how long you have worked with Trilogy.

- **Six months to one year of consecutive employment with Trilogy:**
100% salary replacement for three weeks.
- **One year or more of consecutive employment with Trilogy:**
100% salary replacement for six weeks.

Leave requests must be submitted to the BRC at benefits@trilogyhs.com.

TRILOGY PERKS DISCOUNT PROGRAM

Trilogy Perks offers local and national discounts on hotels, restaurants, movie theaters, theme parks, and more. Trilogy Perks has more than 100,000 available offers such as cell phone and retail discounts.

Trilogy Perks is available to all eligible employees by following these easy steps:

1. First-time users register with the registration code: **TrilogyPerks411**
2. Repeat visitors simply enter your login and password previously used



STARS RECOGNITION PROGRAM

At Trilogy, STARS is the heart of our commitment to both a positive and inclusive workplace culture. Everyone who lives our company's mission and values deserves to be rewarded and by participating in STARS we strengthen our sense of community and shared purpose.

Service, Team Approach, Attention to Details, Responsiveness, and a Servant's Heart.

To support our culture of recognition and appreciation, everyone has a chance to recognize and appreciate each other with STARS. Employees can thank each other for their help as well as celebrate life events and personal accomplishments, among other things. Likewise, leaders can use STARS to reward team members for their outstanding contributions.

STARS earned for exceptional service to others and dedication to our company are like cash that can be redeemed for gifts on the STARS site. The easiest way to access the STARS site is by visiting workrede.

Have questions? Reach out to your supervisor or local HR representative.

TRANSITIONS MEDICARE & SOCIAL SECURITY SUPPORT

Transitions provides education and assistance on Medicare options, Social Security planning, Retirement Readiness, and COBRA alternatives that is FREE for you and your family.

TAX PREPARATION

- Tax Slayer
- Abenity Trilogy Perks Discount Program

ADDITIONAL BENEFITS



Purchasing Power allows eligible employees to purchase computers, electronics, exercise equipment, education, and household goods through payroll deductions. There is no credit check, and the risk often associated with sub-prime financing is eliminated.

Eligible employees are full-time and part-time employees who meet the following criteria:

- Are at least 18 years of age
- Earn a minimum of \$20,000 annually
- Have either a bank account or credit card (to be used in the event of non-payment through payroll deduction)

Your credit limit is based on your length of service, with an introductory limit of \$250. Your credit limit will increase as you attain additional milestones.



Being a Trilogy employee provides you additional benefits with Bank of America. Click the Bank of America logo above to learn more about checking account options.

CLICK ON A LOGO FOR ADDITIONAL INFORMATION.



Includes privacy and security monitoring, consultation, and 24/7 covered emergencies with a free mobile app.

Complete identity recovery services are provided by IDShield Licensed Private Investigators with a \$1 million service guarantee to ensure that if your identity is stolen, it will be restored to pre-theft status. **Must be 18 or older to enroll.** Dependents can also be covered up to age 19 or 24 if a full-time student.



Talk to an attorney about an unlimited number of personal legal matters without worrying about the hourly costs. **Must be 18 or older to enroll.** Dependents can also be covered up to age 19 or 24 if a full-time student.



Farmers offers home, boat, condo, motor home, recreational vehicle and renter's insurance.



Pet insurance policies covers diagnostic tests, x-rays, prescriptions, hospitalization, and more.

IMPORTANT CONTACTS

VENDOR	BENEFIT	PHONE NUMBER	WEBSITE
ADP	Dependent Verification	888-350-0532	myadp.com
	Garnishment Questions	866-324-5191	myadp.com
	IT Support – Username and Password Assistance	833-888-3375	
Anthem	Medical	833-916-2010	anthem.com
Bank of America	Spending & Savings Accounts	866-791-0250	myhealth.bankofamerica.com
	401(k)	800-228-4015	benefits.ml.com
Benefit Resource Center	Benefits, Enrollment and Leave Questions	888-350-0532	benefits@trilogyhs.com
Farmers GroupSelect	Auto/Home Insurance	800-438-6381	farmers.com/groupselect
First Stop Health	Virtual Primary Care	888-691-7867	fshealth.com
	Virtual Urgent Care		
	Virtual Behavioral Health Care		
	Health Coaching (Nutrition, Nicotine Cessation, Weight Loss and more)		
Guardian	Dental	800-541-7846	guardianlife.com
	Voluntary Group Accident and Critical Illness	800-541-7846	
	VSP Vision	800-877-7195	
	Davis Vision	877-393-7363	
	Basic & Voluntary Life and AD&D	800-525-4542	
	Short-Term Disability	800-268-2525	
	Long-Term Disability	800-538-4583	
	Will Preparation	877-433-6789	estateguidance.com
	Employee Assistance Program (EAP)	855-239-0743	guidanceresources.com Web ID: Guardian
Guild	Education Benefit	800-985-4027	trilogyhs.guildeducation.com
HealthEquity	COBRA	866-747-0039	mybenefits.wageworks.com
IDShield	Identity Protection	800-654-7757	shieldbenefits.com/tmservices
LegalShield	Legal Services		
Marketplace Chaplains	Emotional and Mental Support	800-775-7657	mchapusa.com
MetLife	Pet Insurance	800-438-6388	metlife.com/getpetquote

IMPORTANT CONTACTS

VENDOR	BENEFIT	PHONE NUMBER	WEBSITE
OptumRx	OptumRx Member Services	855-812-4308	optumrx.com
Personify Health	Well-being Partner	888-671-9395	enroll.personifyhealth.com/
	Nicotine Cessation		
Purchasing Power	Purchasing Program	888-923-6236	trilogy.purchasingpower.com
STARS Program	Employee Recognition & Reward	—	stars.360recognition.com/
SynchronyRx@HOME	Mail Order Pharmacy	866-290-1480	wellness.synchronyhs.com/login
Transitions Benefit Group	Medicare Support	800-936-1405	transitionsrbg.com
Trilogy Perks	Trilogy Sponsored Discount Program	—	trilogyperks.employeeediscounts.co/support
Virta Health	Diabetes Reversal and Weight Loss	—	virtahealth.com/join/trilogy

LEGAL NOTICES

*CLICK on boxes below to go to specific legal notice.

**HEALTH INSURANCE MARKETPLACE
COVERAGE OPTIONS & YOUR HEALTH
COVERAGE**

**PREMIUM ASSISTANCE UNDER MEDICAID AND
THE CHILDREN'S HEALTH INSURANCE
PROGRAM (CHIP) NOTICE**

**PRESCRIPTION DRUG COVERAGE AND MEDICARE
*CREDITABLE COVERAGE***

**WELLNESS PROGRAM –
NOTICE OF REASONABLE ALTERNATIVES**

**WOMEN'S HEALTH AND CANCER RIGHTS
ACT NOTICE**

**"NO SURPRISE"
BILLING INFORMATION**

**NEWBORNS' AND MOTHERS' HEALTH
PROTECTION ACT**

**HIPAA NOTICE OF
SPECIAL ENROLLMENT RIGHTS**