



YOUR BENEFITS, YOUR WELL-BEING, YOUR WAY!

2026 BENEFITS GUIDE



TRILOGY
HEALTH SERVICES

Discover more at [Thrive.trilogyhs.com](https://thrive.trilogyhs.com)

YOUR BENEFITS, YOUR WELL-BEING, YOUR WAY!

Dear team,

We strive every day at Trilogy to *Make Lives Better*, and that starts with the lives of our employees.

That commitment is present in all we do, and it's a critical component in achieving our goal to be the Best Healthcare Company in the Midwest. If we're doing our part to enable our team members to thrive in all of the dimensions of total well-being, our success as a business will naturally follow.

It's with this mindset that we approach our total rewards program; our benefits offerings are designed with your needs in mind as a whole person. We offer a comprehensive package to support you and your family in all aspects of life: vitality, security, connection and growth.

I encourage you to explore our offerings in this guide, and familiarize yourself with our [Thrive](#) website, to find what works best for you and your loved ones. Our Benefit Resource Center is also ready to help 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. Here's to thriving in 2026 and beyond.

Yours in Service,

Leigh Ann Barney | CEO
Trilogy Health Services



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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
Company Benefits (Trilogy Pays 100%)	<ul style="list-style-type: none"> • First Stop Health Virtual Care* • Hinge Health* • Virta* • Personify Health Well-being Platform • Nicotine Cessation • Basic Life and AD&D Insurance • Lifestyle Spending Account • Trilogy 401(k) Plan Match • Health Savings Account Match • Marketplace Chaplains • Guild Education Benefit • Paid Parental Leave • Trilogy Perks • Transitions Benefit Group (Medicare Support) • Will Preparation <p><i>*Requires medical enrollment</i></p>	<ul style="list-style-type: none"> • Personify Health Well-being Platform • Nicotine Cessation • Lifestyle Spending Account • Marketplace Chaplains • Guild Education Benefit • Paid Parental Leave • Trilogy Perks • Transitions Benefit Group (Medicare Support) • Will Preparation (Requires Voluntary Life Enrollment) • Trilogy 401(k) Plan Match
Voluntary Benefits (You and Trilogy share in the cost, or you pay the full cost)	<ul style="list-style-type: none"> • Medical and Pharmacy • Dental • Vision • Voluntary Life and AD&D • Short and Long-Term Disability • Voluntary Accident and Critical Illness • Dependent Care FSA • Purchasing Power • Auto and Home Insurance • Pet Insurance • IDShield and LegalShield 	<ul style="list-style-type: none"> • Dental • Vision • Voluntary Life and AD&D • Short and Long-Term Disability • Voluntary Accident and Critical Illness • Dependent Care FSA • Purchasing Power • Auto and Home Insurance • Pet Insurance • IDShield and LegalShield

NEW HIRES

You must enroll within 30 days from the date of hire or the effective date of gaining eligibility to a benefits-eligible position. If this date falls between October 1 and December 1, you will be required to complete an additional enrollment for your Annual Enrollment elections. Please contact the Benefit Resource Center and they will guide you through some additional steps you will need to follow. Your benefits will begin the first of the month following your date of hire or date of status change.

DEPENDENT VERIFICATION

You must provide documentation when initially adding any dependents to medical, dental or vision coverage. UKG will email you (to the email address you have on file), the deadline and type of documentation required. **You must provide supporting documentation within 30 days of the date of the qualifying life event.**

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

QUALIFYING LIFE EVENTS

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 QLE.**

[CLICK HERE](#)
to log into
UKG

STAY IN THE KNOW!

Take a moment to ensure your personal information is accurate in UKG, such as your home address, email and date of birth, to ensure you receive important communications. Simply log into UKG at Trilogyhs.ukg.net or download the UKG Mobile app.

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 Health Equity that will include pricing and paperwork.

MEDICAL



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

Green Plan (Open Access)				
Coverage Level	Deductible	Max Out-of-Pocket	Employee Premium	Trilogy Premium
Employee Only	\$2,500	\$5,000	\$30.00	\$132.00
Employee + Child(ren)	\$3,400/\$5,000*	\$7,500	\$60.00	\$220.00
Employee + Spouse	\$3,400/\$5,000*	\$7,500	\$120.00	\$233.00
Family	\$3,400/\$5,000*	\$7,500	\$150.00	\$369.00

*The IRS rule is that the minimum deductible is \$3,400 per individual for those with EE+SP, EE+CH or Family coverage.

Yellow Plan				
Coverage Level	Deductible	Max Out-of-Pocket	Employee Premium	Trilogy Premium
Employee Only	\$3,500	\$6,000	\$50.00	\$126.00
Employee + Child(ren)	\$6,000	\$8,500	\$99.00	\$203.00
Employee + Spouse	\$6,000	\$8,500	\$197.00	\$185.00
Family	\$6,000	\$8,500	\$253.00	\$309.00

Blue Plan				
Coverage Level	Deductible	Max Out-of-Pocket	Employee Premium	Trilogy Premium
Employee Only	\$4,500	\$7,000	\$40.00	\$129.00
Employee + Child(ren)	\$7,000	\$10,000	\$81.00	\$209.00
Employee + Spouse	\$7,000	\$10,000	\$178.00	\$190.00
Family	\$7,000	\$10,000	\$222.00	\$318.00

GREEN YELLOW & BLUE PLANS

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

EMBEDDED DEDUCTIBLE PLAN STRUCTURE

Each person has their own individual deductible. Individual deductibles are tracked and applied to the individual and the family deductible. Once an individual has met the individual deductible, their claims will be paid at the next level of benefits (20% coinsurance) even though the family deductible has not been met.

The IRS rule is that the minimum deductible is \$3,400 per individual for those with EE+SP, EE+CH or Family coverage. This applies to the Green Plan.

When a combination of two or more family member's claims meet the Family Deductible, the 20% coinsurance kicks in for all family members on the plan.

How the Deductible Works

Green Plan Example: Employee + Child

Individual Deductible Each Person **\$3,400**

Family Deductible **\$5,000**

February > **Employee** has *Surgery*



\$3,400

✓ Met individual deductible & gets 20% coinsurance

June > **Child** ER Visit & Labs



\$1,600

✓ Combined family met deductible & gets 20% coinsurance



Family Total Deductible Reached! ✓ \$5,000

Yellow Plan Example: Family

Individual Deductible Each Person **\$3,500**

Family Deductible **\$6,000**

March > **Employee** has *Surgery*



\$3,000

✗ Individual deductible has not been met

March > **Child** has an ER visit



\$2,000

✗ Individual deductible has not been met

July > **Spouse** suffered a broken arm



\$1,000

✓ Combined family met deductible & gets 20% coinsurance



Family Total Deductible Reached! ✓ \$6,000

Blue Plan Example: Employee + Children

Individual Deductible Each Person **\$4,500**

Family Deductible **\$7,000**

January > **Employee** has *Surgery*



\$4,000

✗ Individual deductible has not been met

August > **Children's** combined medical costs



\$3,000

✓ Combined family met deductible & gets 20% coinsurance



Family Total Deductible Reached! ✓ \$7,000

Coinsurance



20% coinsurance starts when an individual hits their deductible.



Once the **Family Deductible** is met, 20% coinsurance applies to everyone in the family plan.

GREEN PLAN

What is different about the Green Plan?

The **Green Plan** has Open Access. This allows you to receive care from any provider (doctor or specialist), facility or hospital you choose without worry whether they are in or out of network.

- You can continue seeing your current Anthem providers, and/or
- You can also seek care with non-Anthem providers

At Trilogy, we know healthcare costs are overwhelming. We listened and took action by adding the new Green Plan. This plan provides:

- ❖ Lower Costs – making it more affordable
- ❖ Lower Deductible
- ❖ The cost for care is lower, and the providers are paid sooner
- ❖ More Access options – making it easier for you to find care
- ❖ Support Services for when you have questions on charges
- ❖ A smarter, fairer way to pay for health care!

How to confirm if your provider accepts your insurance under the Green Plan?

- Reach out to your provider to make an appointment, like normal, and provide your insurance information from your new ID cards.
- If they have questions, they can call the number on the back of your ID card.
- If you have questions, contact the Benefit Resource Center at **888-350-0532**.

YELLOW PLAN AND BLUE PLAN

- Both the **Yellow Plan** and the **Blue Plan** provide the same access with the Anthem in-network providers you have today.
- To keep cost as low as possible, seek care with an in-network provider, facility or hospital.
- Costs will be higher if you seek care with an out-of-network provider, facility or hospital.
- These plans are similar to our current plans.
- The weekly premiums are higher.
- How to confirm if your provider accepts your insurance under the **Yellow Plan** or **Blue Plan**?
 - Reach out to your provider to make an appointment, like normal, and provide your insurance information.
 - If you have questions, contact the Benefit Resource Center at **(888) 350-0532**.



Partners in Your Health Plan



TRILOGY
HEALTH SERVICES
Benefits Resource Center

Lucent Health
DATA DRIVEN + HUMAN FOCUSED
The administrator that manages the day-to-day operations of your healthcare benefits.

GREEN PLAN (OPEN ACCESS)

Anthem

Use any provider (Anthem preferred) & any hospital or facility

6 DEGREES HEALTH

They work behind the scenes to get you the lowest price

YELLOW PLAN

Anthem

Use Anthem's **In-Network** providers & hospitals

BLUE PLAN

Anthem

Use Anthem's **In-Network** providers & hospitals

In the **GREEN PLAN**, Lucent Health is the administrator and partners with 6 Degrees Health to process your health care claims accurately, promptly and at the lowest price.



If your provider does not accept your insurance, call the BRC. If they do, your Dr. sends the bill to Lucent Health



Lucent Health confirms accuracy and works with 6 Degrees Health to obtain lowest price



Lucent Health remits payment to the Dr.



You receive an Explanation of Benefits (EOB) with the processed claim noting your portion of the bill

GREEN PLAN FAQ'S

How do I respond when my Physician asks, what insurance I have?

- The insurance network for your providers is with Anthem.
- Facilities and hospitals are on an Open Access Plan. Although Anthem appears on the front of your id card, Anthem does not verify benefit when using a facility.

Does the Green Plan have the Health Savings Account (HSA)?

- Yes, all three plans have the HSA.

Why wouldn't someone choose the Green Plan?

- Everyone's needs are different, but some may feel more comfortable with the traditional Yellow and Blue Plans.

Is the Green Plan a high-deductible plan and does it have co-insurance once I meet the deductible?

- The Green Plan is a high-deductible plan, and the 80/20 coinsurance starts once you meet your deductible, just like the Yellow and Blue Plans.

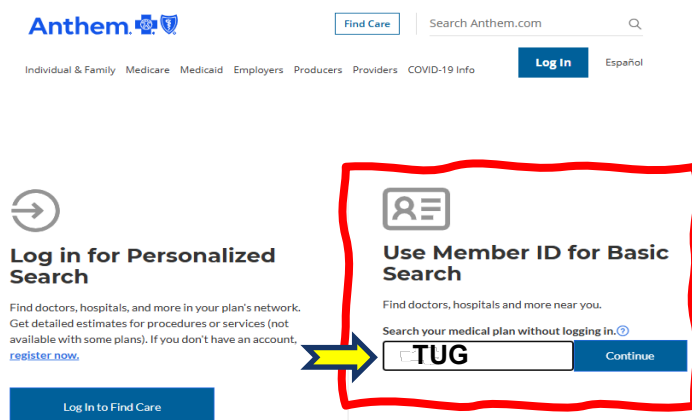
Can my dependents be covered on the Green Plan?

- Yes. However, spouses can only be added to Trilogy insurance if their employer does not offer coverage.

How do I find care in the Green Plan?

Anthem Physician/Provider/Doctor:

- To find use this link: <https://www.anthem.com/find-care/>
- **You must use TUG as your Member ID** to search for a provider using this link.
- Do NOT use the numbers on your medical cards as they will not work.



How do I find care in the Green Plan? (Continued)

Non-Anthem Physician/Provider/Doctor:

- Reach out to the provider and present your Insurance card.
- If they have questions about your insurance, have them call the number on the back of the card.
- If you have questions, please contact the BRC at 888-350-0532

Facility or Hospital

- You can go to any facility or hospital of your choice.
- For non-emergency visits, please contact the hospital or facility prior to your visit.
- If they have questions regarding your insurance coverage, please have them contact Lucent using the **Facility Provider Inquiries** number on the back of your card.
- If you have issues or questions, please contact the BRC for assistance.

If I am on the **Green Plan**, what happens if the bill from my provider is for more than what is on my **Explanation of Benefits**?

This is considered a **balance bill**. This happens when a provider bills a member for the difference between what the health plan allows for a care versus what the provider chooses to charge.

- If you receive a balance bill, contact the Benefit Resource Center for assistance on handling the bill before remitting any payment to your provider.
- 6 Degrees Health will step in and contact you and the provider for next steps.
- 6 Degrees Health will have a designated Patient Support Specialist communicating with you on the status of your balance bill settlement until it is resolved.

98% of member claims will NOT experience a balance bill

BENEFIT RESOURCE CENTER

You can reach the BRC by:
calling (888) 350-0532 or
via email: benefits@trilogyhs.com

Monday – Friday
9:00 AM – 5:00 PM EST

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

- Understand and use of your benefits
- Assist with filing for a leave of absence (FMLA, Disability, Paid Parental Leave, etc.)
- Answer questions about your benefit options as you evaluate the best choice for you and your family
- Explaining the Qualified Life Event process for birth of a child, marriage, etc.
- Resolve claims and billing issues
- Request a copy of your medical / pharmacy ID card

FOLLOW THESE STEPS FOR ENROLLMENT:

1. Log into Trilogyhs.ukg.net or use the UKG mobile app.
2. Select “**Benefits**” on the left-hand side.
3. Select “**Manage My Benefits**”
4. You must review and confirm your elections by clicking the button labeled “**CHECKOUT**” 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
UKG

Lucent Health Mobile App



About the Lucent Health App

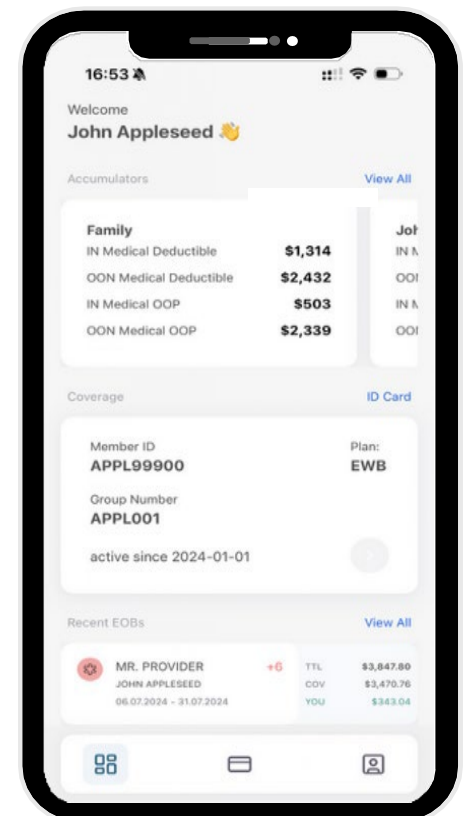
The Lucent Health app simplifies managing your health insurance by providing easy access to benefits information and detailed insights into your healthcare expenses.

This app is available for **all three medical plans (Green, Yellow & Blue)**

- Access your digital ID card
- Manage all health plan details in one place
- Track claims, accumulators, family coverage, and all other insurance details
- View your Explanation of Benefits (EOBs) and other plan documents

Follow these easy steps to register your account in the Lucent Health app!

The Lucent Health app uses multi-factor authentication, sending a one-time code to your email each time you log in—no password needed.



- 1 Download the Lucent Health app on the Apple App Store or Google Play Store
- 2 On the login page, click Register Account.
- 3 Enter your email address and verify your email by entering the one-time passcode in your verification email.
- 4 After verifying, enter the Member ID listed on your ID card, along with your full name and date of birth.
- 5 Click Finish Enrollment to be redirected back to the Lucent Health app.

Scan the QR code to download the Lucent Health app in the Apple App Store or Google Play Store!



When you enroll in a Trilogy medical plan, your entire household gains access to First Stop Health 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

Scan here to set up your account



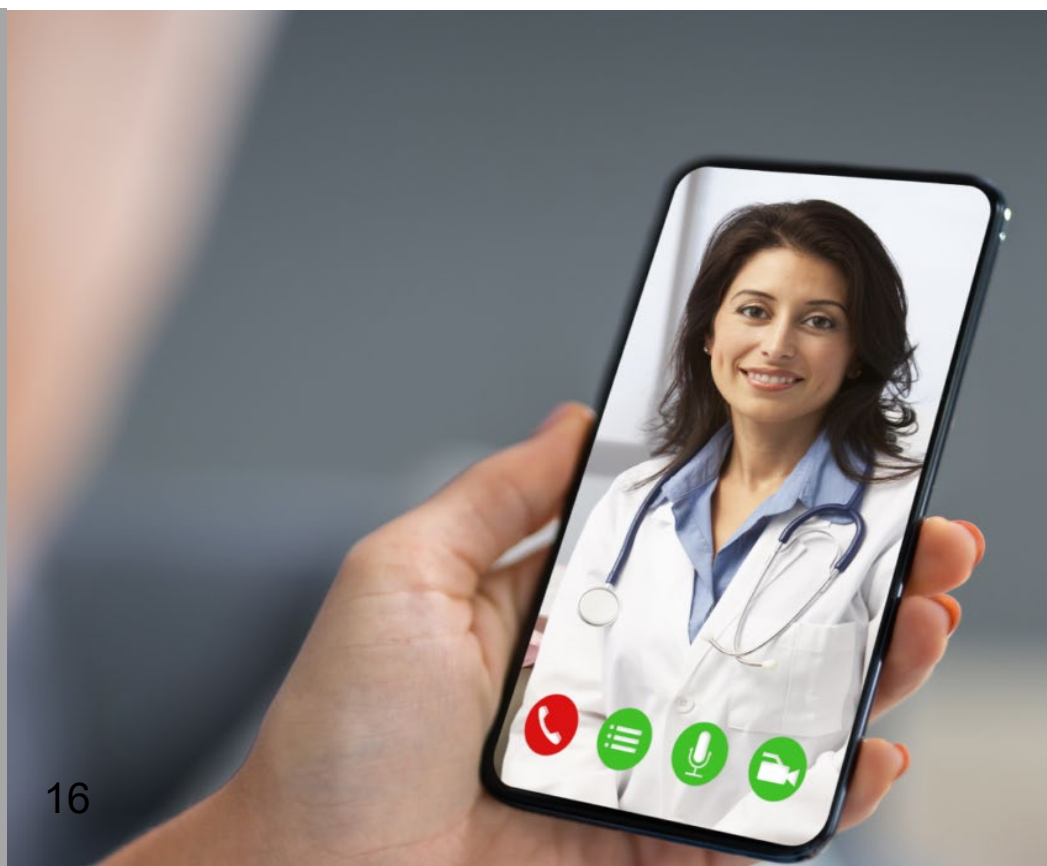
Well-being Coaching

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

 First Stop Health.

**Call a doctor
anytime, anywhere.**

Feel better faster.





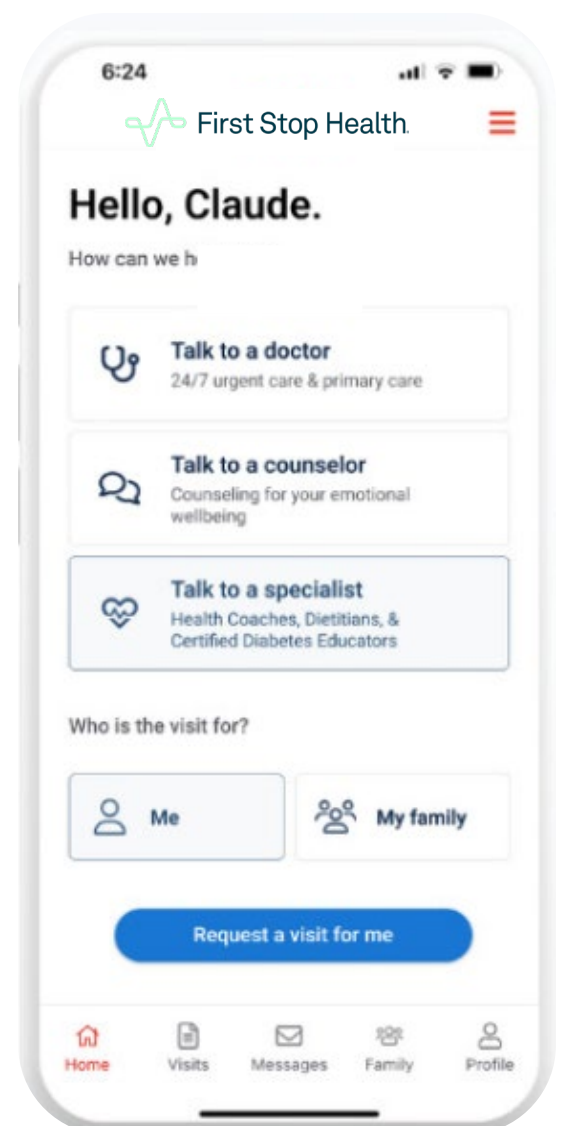
Activate Your First Stop Health Account

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 www.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. Your dependents do not need to be enrolled in your health plan to participate.

KNOW WHERE TO GO FOR CARE

How Should I Decide Which Health Setting To Use?

	VIRTUAL PRIMARY CARE	VIRTUAL URGENT CARE	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.

*If you're experiencing thoughts of suicide, please contact the suicide hotline at 988 immediately



IN-PERSON PRIMARY CARE	IN-PERSON URGENT CARE	EMERGENCY CARE
<p>Meet deductible then 20% coinsurance</p> <p><small>*Preventive Health Care is FREE</small></p>	<p>Meet deductible then 20% coinsurance</p>	<p>Meet deductible then 20% coinsurance</p>
<p>Cold & Flu Symptoms Routine Check-ups Chronic Condition Management Immunizations and Vaccines</p>	<p>Cold & Flu Symptoms Allergies Sinus Infection Pink Eye Sprain or Strain Stomach Virus</p>	<p>Heavy Bleeding Chest Pain Sudden Weakness Broken Bone Major Burns Spinal or Head Injury Problems Breathing</p>
<p>Often takes 2-weeks or longer to schedule an appointment. Appointments are not available on weekends.</p>	<p>Available at night and on weekends. <u>It can take hours to receive care and is also costly.</u></p>	

**CLICK
HERE**
to
schedule an
appointment
with First
Stop Health

PHARMACY

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

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



	30-Day Supply	90-Day Supply
Preventive Medications		
Tier 1	\$10	\$30
Tier 2	\$45	\$135
Tier 3	\$60	\$180
Generic	20% after deductible	
Preferred Brand	20% after deductible	
Non-Preferred Brand	20% after deductible	
Specialty*	20% after deductible	Not available

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.

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



CarelonRx

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

	30-Day Supply	90-Day Supply
Preventive Medications		
Tier 1	\$10	\$30
Tier 2	\$45	\$135
Tier 3	\$60	\$180
Generic	20% after deductible	
Preferred Brand	20% after deductible	
Non-Preferred Brand	20% after deductible	
Specialty*	20% after deductible	Not available

Continuous Glucose Monitor Sensors, Receivers & Transmitters
 Deductible is waived and 30% copay applies

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 in the spotlight and through our STARS program, we strengthen our sense of community and shared purpose. This program not only recognizes individual achievements but also fosters building meaningful connections among employees, reinforcing the importance of collaboration and support.

Everyone has a chance to recognize one another with STARS, supporting our culture of recognition and appreciation. Employees can thank each other for their help, celebrate life events and personal accomplishments, and acknowledge the efforts that contribute to our success. Likewise, leaders can use STARS to reward team members for their outstanding contributions, further helping every employee to thrive in their roles and within the organization.

Service, **T**eam Approach Works Best, **A**ttention to Details, **R**esponsiveness, and a **S**ervant's Heart come together to form the acronym that reflects the core values of our recognition program. STARS earned for living out these values are like cash that can be redeemed for gifts on the STARS site. The easiest way to access the STARS site is by visiting RedeApp.

Have questions? Check out [Thrive!](#)

ONLINE WILL PREPARATION

Secure Your Wishes With a Legally Binding Will

Drafting a will ensures that your assets pass on to your loved ones and your children are protected by a guardian of your choosing. EstateGuidance[®] makes it easy with online tools that walk you through the process in minutes. Just access the site using the directions provided and supply the information at the prompts. Your will can be completed online and downloaded to your computer or printed and shipped to you. In addition, you can draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

Log on to EstateGuidance[®] to:

- Complete a customized will: No cost to you
- Have your will printed and sent to you: \$14.99
- Draft a living will: \$14.99
- Draft a final arrangements document: \$9.99

Online: estateguidance.com
Promotional Code: Guardian

COMPSYCH
GuidanceResources Worldwide

 Guardian[®]

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



- You do not need to provide substantiation to get reimbursement.
- You can earn up to \$600 (\$150 per quarter).
- Funded monthly.
- All part and full-time employees are eligible to participate (18 years and older).
- Log into mybankofamerica.com or download the app and connect a bank account for easy direct deposit reimbursement.
- Earn LSA dollars by completing activities in Personify Health Well-being platform!



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 at <https://hinge.health/trilogyhealth>

Gender Affirmation Surgery

Find a surgery center and coordinate multiple providers
For more information, please contact Lucent Health at 877-789-8488

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**.



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

TRIOLOGY CONTRIBUTIONS

Trilogy supports your security with company matching contributions.

Trilogy HSA Match				
Time Period	Employee Only	Employee + Children	Employee + Spouse	Family
Annual Max	Up to \$500	Up to \$1,200	Up to \$500	Up to \$1,200

Trilogy matches \$1 for \$1 up to the limit noted above based on coverage level and is spread evenly across all pay periods throughout the year.

IRS CONTRIBUTION LIMITS

Per the IRS, you and Trilogy combined may contribute up to the following amounts in 2026:

- \$4,400 for Employee Only coverage
- \$8,750 for Employee + Child(ren), Employee + Spouse, or Family coverages
- If you are age 55 or older during 2026, 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 elder care or 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

- \$7,500 per family
- \$3,750 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 UKG, 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 FSA during the January 1, 2026 plan year are available to use for expenses incurred through March 15, 2027.
- Use it or Lose It:** You have until March 31, 2027 to submit claims incurred during the 2026 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 all eligible full-time employees Basic Life and AD&D insurance, at 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. VPs and above contact the Benefit Resource Center for additional information.

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 Trilogyhs.ukg.net.

[CLICK HERE](#)
to view
Voluntary Life
Benefit
Summary

	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 Trilogyhs.ukg.net.

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

****If you are a VP or above, please contact the Benefit Resource Center at 888-350-0532 for additional information about your Long-Term Disability benefit.***

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.

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 Trilogyhs.ukg.net

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

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

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 purchase Critical Illness Insurance for yourself, your child(ren) will automatically have coverage as well.

	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

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

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 will automatically be enrolled in the 401(k) plan at a 3% contribution rate 90 days after date of hire or change to an eligible position.

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 wish to enroll before your 90 days, contact Bank of America.

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.

If you wish to begin contributing before 90 days, please contact Bank of America.

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*
<p>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 (\$24,500 for 2026) on the first of the month following date of hire.</p>	<p>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.</p>	<p>Employees hired January 1, 2026 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%.</p>	
<p>If you are age 50 or older, you may be eligible to contribute an additional \$8,000 for 2026.</p>	<p>You are eligible for the employer match as soon as you become eligible to contribute to the plan.</p>	<p>Your deferred contribution is withheld from your paycheck before taxes.</p>	<p>You can elect to defer either pre-tax or after-tax Roth contributions. Simply contact Bank of America at (800) 228-4015.</p> <p>Your deferred contribution is withheld from your paycheck after taxes.</p>
<p>You can change the amount you contribute at any time and all employee contributions are immediately 100% vested.</p>	<p><u>Vesting schedule:</u> Company contributions vest 20% each year over five years. After 5 years of employment, you are fully vested.</p>	<p>Funds withdrawn from your account during retirement are subject to income tax.</p>	<p>Funds withdrawn from your account during retirement are not subject to income tax, provided you are at least 59½.</p>

Employees earning \$160,000 or above may be limited on the amount they can contribute. Contact Bank of America for additional information.

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.

Student Loan Optimization (SLO): Get access to tools and personalized coaching to help you manage and reduce your student loan debt. Whether it's rounding up daily spending to pay off loans faster or exploring refinancing options, SLO makes the process faster.

Student Loan Repayment (SLR): For eligible employees, Trilogy contributes directly to your loan payments — \$100 monthly for full-time employees and \$50 for part-time employees. SLR makes progress on your loans a little easier.

Who's eligible?

Full- and part-time employees employed six months or longer can take advantage of these benefits.

Ready to Get Started?

1. Visit the Guild website:
trilogyhs.guilededucation.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.

KNOW YOUR OPTIONS!



	FULL TUITION ASSISTANCE*	CAPPED TUITION ASSISTANCE	TUITION REIMBURSEMENT
What is the Benefit?	100% of tuition expenses are paid upfront 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.

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 and must be requested.

- **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

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

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.

Bank of America

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.

ID Shield

Includes privacy and security monitoring, consultation, and 24/7 covered emergencies with a free mobile app. Complete identity recovery services are provided by ID Shield 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.

Legal Shield

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 Insurance

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

MetLife

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

IMPORTANT CONTACTS

VENDOR	BENEFIT	PHONE NUMBER	WEBSITE
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
CarelonRx	Pharmacy	888-240-5057	www.carelonrx.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
Guild	Education Benefit	800-985-4027	trilogyhs.guildeeducation.com
HealthEquity WageWorks	COBRA	866-747-0039	mybenefits.wageworks.com
Hinge Health	Digital Musculoskeletal	—	https://hinge.health/trilogyhealth
IDShield	Identity Protection	800-654-7757	shieldbenefits.com/tmservices
LegalShield	Legal Services		
Lucent	Member Services – Lucent Health	877-789-8488	mylucenthealth.com
Marketplace Chaplains	Emotional and Mental Support	800-775-7657	mchapusa.com
MetLife	Pet Insurance	800-438-6388	metlife.com/getpetquote
Personify Health	Well-being Partner	888-671-9395	Enroll.personifyhealth.com
	Nicotine Cessation		

IMPORTANT CONTACTS

VENDOR	BENEFIT	PHONE NUMBER	WEBSITE
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.employee discounts.co/support
UKG			Trilogyhs.ukg.net
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](#)



At Trilogy we're committed to supporting
Your Health, Your Well-Being, Your Way!

We hope this guide has helped you better understand the benefits available to you and how to make the most of them. If you have any questions or need additional support, please don't hesitate to reach out to the

The Benefit Resource Center
(888) 350-0532
email: benefits@trilogyhs.com

Thank you for being a valued part of the
Trilogy Team.