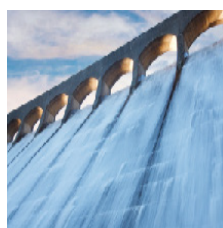




Summary of Employee Benefits



2025-2026 Plan Year

About This Guide

Trilliant provides comprehensive employee benefits as part of our total compensation program. Options in cost and plan design are intended to provide you with the opportunity to customize your benefit plan to meet your lifestyle and personal choices, while offering protection, flexibility and security to you and your family. The decisions you make regarding your enrollment in benefits deserves your careful consideration.

Your choices will be in effect for the plan year: 10/1/25 to 9/30/26. You will be able to make changes during the plan year only in the event of an IRS qualified Family Status Change. Be sure to review the plan's covered and non-covered services and any restrictions regarding your choice of providers.

Benefits Eligibility

Regular employees, actively working a minimum of 30 hours per week, are eligible to enroll in the Trilliant Employee Benefits Program on the first of the month following date of hire.

Benefits-eligible employees who do not enroll at the time of their initial eligibility period have the opportunity to enroll in our benefit plans during our annual open enrollment. You may make changes to your benefits, or add or drop your dependents during this time. Mid-plan year changes are not permitted unless you experience an IRS qualified Family Status Change. You must notify Human Resources within 30 days of a change in family status.

Employee Costs for the 2025 - 2026 Plan Year


Please contact the Human Resource department to determine your cost (*payroll deduction amounts*) for the Medical, Dental, Vision and Voluntary Life coverage.

All employee premium contributions are deducted per pay period on a pre-tax basis.



Medical Plans

PPO Plan: Individuals on the CIGNA PPO plans may receive care from any provider and/or facility; however, CIGNA has negotiated discounted fees with contracted CIGNA Network providers. This means that by using in-network providers you will reduce your out-of-pocket expenses. You are not required to designate a Primary Care Physician (PCP) on this plan.

In-Network Only Plan: Individuals enrolled on the CIGNA OAP In-Network plan must select a Primary Care Physician (PCP) within the Cigna OAP network. Your PCP will coordinate your care and will refer you to specialists within their medical group when necessary. There are no out-of-network benefits under this plan.

 Medical Plan Features	CIGNA Medical Plans		
	OAP \$250/90-70 PPO Plan		OAP In-Network Plan
	In-Network	Out-of-Network	In-Network Only
Calendar Year Deductible:			
Per Person	\$250	\$250	None
Per Family	\$750	\$750	None
Annual Out-of-Pocket Max:			
Per Person	\$2,500	\$6,500	\$3,000
Per Family	\$5,000	\$13,000	\$6,000
Preventive Care:			
Physical Exams	\$0	30% after ded.	\$0
Labs/X-rays/Screenings	\$0	30% after ded.	\$0
Office Visits (PCP Specialist):	\$20 \$20	30% after ded.	\$20 \$40
Outpatient Lab & X-ray:	\$0 10% after ded.	30% after ded.	\$0
Advanced Imaging:	10% after ded.	30% after ded.	\$0
Hospital Medical Services:			
Inpatient	10% after ded.	30% after ded.	\$250 per day up to 3 days
Outpatient	10% after ded.	30% after ded.	\$125 per procedure
Mental Health/Substance Abuse:			
Inpatient	10% after ded.	30% after ded.	\$250 per day up to 3 days
Outpatient	\$20	30% after ded.	\$40
Emergency Room Visit:	10% after plan deductible		\$150 (waived if admitted)
Retail Prescription Drugs (Rx):	(Up to 30 day supply)		(Up to 30 day supply)
Tier 1	\$10	Not covered	\$15
Tier 2	\$30		\$30
Tier 3	\$50		\$50

Dental & Vision Plans

 GUARDIAN [®] Guardian Dental PPO			 VSP (Vision Service Plan)	
Services	In-Network	Out-of-Network	Services	In-Network*
Calendar Year Deductible	\$0 / Individual \$0 / Family	\$50 / Individual \$150 / Family	Copays	\$10 for Exam \$10 Materials
Preventative Cleanings, Exams, X-Rays	100% No deductible	100% of UCR No deductible	Exam (every 12 months)	Covered at 100% after copay
Basic Services Simple Extractions, Diagnostics	100% No deductible	80% of UCR After deductible	Lenses (every 12 months) (per pair)	Covered at 100% (Single, Bifocal, Trifocal, Lenticular)
Major Services Crowns, Bridges, Dentures	60% No deductible	50% of UCR After deductible	Frames (every 12 months)	\$150 Allowance
Annual Maximum	\$1,500 per Individual*		Contact Lenses	
Ortho Services (Child Only)	50%	50% of R&C	Elective (in lieu of glasses)	\$130 Allowance
Ortho Lifetime Maximum	\$1,500 per Child		* VSP Provider Network: Choice - call VSP Member Services at (800) 877-7195 for detailed Out-of-Network coverage and benefits.	
Non-participating dentists can bill you for charges above the UCR (Usual, Customary & Reasonable) amount covered by the dental plan (balance billing). To maximize your benefits, we encourage you to visit a participating provider. *Maximum Rollover feature is available-see plan document.				

Employer-Paid Benefits

Trilliant is pleased to offer the following Life/AD&D and Disability benefits to eligible employees. *The premiums for these benefits are paid 100% by Trilliant.*

Life/AD&D	Short Term Disability	Long Term Disability
1 x Annual Salary up to a \$250,000 Maximum (Guarantee Issue Amount: \$250,000)	60% of weekly earnings up to \$2,309 maximum / week (7 day elimination period)	60% of monthly earnings up to \$9,000 maximum / month (180 day elimination period)



Employee-Paid Benefits

Trilliant is pleased to offer the following Voluntary Life/AD&D benefits to eligible employees and dependents. *The premiums for these benefits are paid for 100% by the employee.*

Voluntary Employee Life	Voluntary Spouse Life	Voluntary Child(ren) Life
Increments of \$10,000 up to a Maximum of \$300,000 or 5 x's your annual salary (Guarantee Issue Amount: \$70,000)	Increments of \$5,000 up to a Maximum of \$50,000 or 50% of employee's Vol. Life amount (Guarantee Issue Amount: \$25,000)	Increments of \$5,000 up to a Maximum of \$10,000 (Guarantee Issue Amount: \$10,000)



Employee Assistance Program (EAP) & Travel Assistance

All eligible employees enrolled in the New York Life group Life/Disability benefits have access to a confidential EAP and Travel Assistance program.

- EAP: Provides covered employees and family members with consultations, information and referrals to community resources for a variety of concerns, including stress, financial advice, depression, relationship issues, legal problems. child/elder care and more!
- Travel Assistance: Get help with pre-trip assistance, emergency transportation services, 24-hour health information, medical and legal assistance, missing luggage assistance and much more.

Get Help Anytime 24/7! EAP: (800) 344-9752 | Travel: U.S. (888) 226-4567/
Other: (202) 331-7635 (call collect)

Wellness Allowance Program

Trilliant is pleased to provide eligible employees a Wellness Allowance program, give employees the Power of Choice for health & wellness! This program is intended to help employees with the expenses that support your overall well-being, physical, emotional and mental health. This program allowance can be used for eligible expenses, such as:

- Memberships: Annual/Monthly/Seasonal- Gym membership, initiation fees, registration fees, health center fees, bike share, tennis, swim clubs, rock climbing, ski lift tickets, skate park, tournament fees.
- Fitness trackers*: Apple Watch, Fitbit, Jawbone, Garmin, or similar wearable; health apps.
- Equipment*: In-home gym equipment, snowboards, skis, bicycle, tennis racket, golf clubs, yoga mat, skates, fitness hula hoop; equipment for any physical sport.
- Lessons or personal training: Pilates, golf, swimming, tennis, dance, personal training fees, music, art, and age appropriate educational/self help books.
- Classes: Yoga, aerobics, Zumba, Pilates, spin, martial arts, meditation, kickboxing, dance, nutritional or dietitian classes from wellness experts, weight management, karate, tae kwon do, music, archery, boxing, cricket, CrossFit, horseback riding, ice skating, skating passes, mental wellness classes (art of living, etc.), and other similar fitness classes.
- Exercise technology*: Videos, subscriptions, games, and apps: Wii Fit, Peloton, mental health apps, or similar.
- Personal services: Massage, nutrition counseling, meal planning services (but not food purchases).
- Purifiers and humidifiers*: Water or air purifiers, and humidifiers.

* May be subject to reimbursement quantity limits.

Refer to the Wellness Allowance Program document for details on eligibility, allowance amounts, ineligible expenses, reimbursement process and more!

Questions? Contact HR! HR@trilliant.com

Flexible Spending Accounts (FSA)

Eligible employees may enroll in the company-sponsored FSA plan administered through The Advantage Group (TAG). You may make pre-tax contributions to your FSA account and use the funds for eligible health and family care expenses approved by the IRS. **Please note that the FSA plans run on a calendar year 1/1 - 12/31. Open enrollment for the FSA benefits are held each year in the month of December.**

- **Health Care FSA** - for calendar year 2025, you may set aside up to \$3,300 annually to use on eligible expenses, including physician fees, deductibles, copayments, dental and vision expenses.
- **Dependent Care FSA** - for calendar year 2025, you may set aside up to \$5,000 per household annually to use on eligible dependent care expenses. If you are married and filing separately, you may set aside up to \$2,500 annually.

Each pay period, a dollar amount specified by you will be deducted from your pay (pre-tax) and contributed to your FSA account. Any unclaimed balances remaining in your FSA will be forfeited and do not roll over into the following year. Budget wisely!

Commuter Benefit

Eligible employees may enroll in the company-sponsored Commuter Benefit administered by The Advantage Group (TAG). The TAG Commuter Benefit allows you to pay for eligible *transit and parking* expenses using pre-tax dollars. **Save up to 20%-40% in your commuter expenses!** 2025 IRS Maximum Allowed Monthly Contributions: \$325 Parking & Transit

Eligible commuter expenses include:

- | | | | |
|----------------|--|----------------|--|
| Transit | <ul style="list-style-type: none">• BART, Subway, Commuter Train• Ferry• Bus & Van pooling | Parking | <ul style="list-style-type: none">• Parking at or near your work-place• Transit Station Parking |
|----------------|--|----------------|--|

401(k) Retirement Plan

Trilliant offers a 401(k) Retirement Plan to eligible employees and it is administered through Ascensus. Human Resources will provide the plan information and required paperwork for getting setup with the 401(k).

Access your account 24/7! www.ascensus.com

Trilliant's Benefit Website

A personalized benefits website has been created for Trilliant employees:

<https://mybenefits.cc/trilliant/>

This website houses direct links to all the carriers' websites, group numbers, detailed plan descriptions, and contact information. You can search for in-network doctors and dentists by following the links to directories for each carrier. You can also review plan details and benefit coverage information, or download forms to enroll/make changes to your benefits coverage. All documents relating to the Trilliant Employee Insurance Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, General COBRA Notice and any other relevant Plan Documents or Notices, are available to you and dependents, electronically through Trilliant's website. You may receive a paper copy of any of the above documents free of charge by contacting the Human Resources department.

Important Benefit Contact Information

Carrier / Administrator	Group Number	Phone	Website
CIGNA Medical	616683	866.494.2111	www.mycigna.com
Guardian Dental	0553500	800.541.7846	www.guardiananytime.com
VSP Vision Service Plan (Vision)	30085469	800.877.7195	www.vsp.com
New York Life Life/Disability & VTL	1-31180958	888.842.4462	www.mynylgbs.com
NYL Assistance (EAP) NYL Secure Travel Assistance	Web ID: NYLGBS SOK0605460	800.344.9752 U.S. 888.226.4567 Non U.S. 202.331.7635	https://www.guidanceresources.com/ ops@us.generaliglobalassistance.com/
TAG FSA & Commuter Benefit Ascensus 401(k) Retirement	N/A N/A	877.506.1660 888.652.8086	www.enrollwithtag.com www.ascensus.com

Acrisure West Client Services Manager:
Sara Packard

925.299.7213

spackard@acrisure.com

If you have ... eligibility questions or unresolved claim issues and need assistance, please contact your Human Resources department, or your Acrisure Client Services Manager noted above.

This summary is intended for reference only. Please refer to your official plan documents for more information.