

Trans-System 2024 Benefit Summary

MEDICAL

- HDHP (Base Plan – VBP)
- PPO (Buy-up Plan – VBP) – PHCS/Multiplan Network
- PPO (Traditional Plan) – Cigna Network

HEALTH SAVINGS ACCOUNT CONTRIBUTION

- For those employees enrolling in the HDHP, Trans-System will contribute \$500 for individuals or \$750 for families (\$14.42 per pay period) per year into your Health Savings Account.

DENTAL

VISION

BASIC LIFE/AD&D INSURANCE

- Trans-System automatically provides you with Basic Life and Accidental Death & Dismemberment (AD&D) at no cost to you in the amount of \$10,000

DISABILITY- MUTUAL OF OMAHA

- Long term Disability
- Short term Disability

VOLUNTARY LIFE/AD&D INSURANCE

GUARDIAN

- Critical Illness
- Hospital Indemnity
- Accident

401K- AMERICAN FUNDS

- Eligible after 6 months of employment
- 100% Company Match up to 3% of your contribution

PTO/Sick

- Sick time is accrued based on hours worked for the first year of employment. After one year, 80 hours PTO will be available. Will reset on anniversary date based on PTO accrual policy.

The below table shows how much of the premiums are the employees responsibility.

| Employee Rates | | | | | | |
|-----------------------|---------------------------------|-----------------|-------------------------------|----------------------|----------------|---------------|
| | Pay Period Cost | HDHP | PPO PHCS/Multiplan | PPO Cigna | Dental | Vision |
| Employee Only | Your per pay period cost | \$18.50 | \$28.50 | \$69.23 | \$1.91 | \$0.66 |
| Employee + Spouse | Your per pay period cost | \$117.00 | \$138.00 | \$221.32 | \$7.85 | \$1.79 |
| Employee + Child(ren) | Your per pay period cost | \$57.00 | \$76.00 | \$145.83 | \$4.10 | \$1.20 |
| Employee + Family | Your per pay period cost | \$160.00 | \$195.00 | \$308.60 | \$10.52 | \$2.67 |

Note: Deductions are based on 52 pay periods

Benefits are available to full time employees working 30+ hours per week. Employees become eligible for benefits the 1st day of the month following the 60 days waiting period.