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## TTC's Benefits Summary

We take care of our people, they take care of our customers, and, in doing so, we meet mission objectives. TTC's employee-focused approach is the foundation of our success and has helped us hire, develop, and retain a dedicated, high-caliber team of professionals. We provide our employees with a total compensation package including not only competitive salaries, but comprehensive benefits offerings and incentives/bonuses meeting the needs of our diverse team and their families. All health benefits begin on the first day of the month following the employee's start date. Below is a summary of *TTC's Benefits*:

- **Health Insurance:** We offer a choice of two health plans differentiated by their deductibles. What sets TTC's plans apart from many other employers is both include a Health Reimbursement Account (HRA) *funded by TTC* up to the amount of the individual deductible. As employees incur and pay for medical expenses, they are *reimbursed by the company* for items under the deductible and within the amount of the annual deductible, thereby, reducing their out-of-pocket expenses. Both plans cover preventative care at 100%, offer a vast national network of providers, and include prescription drug coverage.
- **Dental Insurance:** Don't forget your teeth! TTC's dental insurance covers preventative services at 100%; it has low deductibles and co-pays for basic and major services, to include orthodontia for children and adults.
- **Vision Insurance:** Vision is important too and the cost for glasses can add up. Our vision plan includes low premiums and low co-pays for routine eye exams. It provides allowances and reimbursements for frames, lenses and contacts. Vision Insurance offers a wide national network of providers.
- **Employee Assistance Program (EAP):** Available to TTC employees and members of their household, this benefit provides *confidential* access to professional counseling and other services. The program is designed to strictly safeguard an employee's privacy and rights. Examples of EAP services include professional assistance for marriage, relationship and family problems; legal and financial issues; stress and anxiety; substance abuse and dependency; childcare and eldercare assistance; and health and wellness concerns.
- **Voluntary Supplemental Health Plans:** We offer supplemental insurance coverage for employees to purchase which provides additional benefits for accidents, hospital stays, cancer and critical illness. It supplements employees' health insurance by providing additional benefits and financial assistance.
- **Life Insurance & Accidental Death & Dismemberment (AD&D):** TTC provides life insurance (up to \$50,000.00) and some AD&D coverage to full-time employees. This benefit is 100% company paid. We offer additional employee-paid life and AD&D options for employees, spouses and children.
- **Short-Term & Long-Term Disability Insurance:** 100% company paid, our employees are covered under short-and long-term disability policies. Whether due to an accident, a planned surgery or maternity leave, when unable to work, employees will receive a portion of their income from this plan.
- **401(k) Retirement Plan:** Our regular full-time employees are offered two types of 401(k) plans: Traditional and Roth. TTC offers a 100% match on all employee contributions each year, up to a maximum of 3% of your annual income; then, we match 50% up to 5% of the employee's contribution. Both types provide a safe harbor match with employer contributions immediately vested at 100%. We provide free financial consultation through our plan advisor, as well as periodic educational sessions on various financial, savings and retirement topics throughout the year.

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- **Flexible Spending Accounts (FSA):** This benefit allows employees to set money aside on a pre-tax basis for anticipated expenses during the year. TTC offers three different types of FSAs: Medical, dependent care and transit.
  - **Pet Benefits Veterinary Discount Plan:** Pets are family too and their medical expenses can be significant. TTC offers two plans covering a variety of animals and offer discounts for medical expenses and prescriptions.
  - **LifeLock Identity Theft Protection Plans:** Let LifeLock help protect your identity. These plans monitor for identity theft, the use of personal information, and credit score changes. TTC offers two different levels of protection for employees and their families.
  - **Employee Discounts:** TTC employees have access to several discount, rewards and perks programs, including reduced rates on well-known brands providing travel, electronics, restaurants, health and wellness, education services, and so much more. In addition to these regular discount programs, from time to time, Human Resources (HR) will send out emails notifying personnel of promotions and discounts exclusively offered for TTC employees from our vendor partners.
  - **Federal Holidays:** TTC employees enjoy paid time off on all federal holidays.
  - **Paid Time Off (PTO):** We know our employees work hard, so we encourage everyone to take time off to recharge and regroup. Employees begin accruing PTO on their first day of work and can use the time for vacations, illness or personal time away from the office. Each employee is required to take at least one full week of PTO each year to help rejuvenate and enjoy non-work activities. At the end of the year, employees can “roll over” up to 80 hours of PTO to the next year.
  - **Flextime Off (FTO):** In addition to PTO, with supervisor approval, an exempt regular full-time employees can bank or save works hours beyond their required number of hours, typically 40 hours a week, they may accrue Flex-Time Off (FTO) to use at a later date. FTO provides personal time off for any reason, be it vacation, doctor’s appointments or just an afternoon off.
  - **Professional Development & Continuing Education:** TTC encourages our employees to grow and take advantage of new learning opportunities. Whether in the form of acquiring a new certification, completing continuing education (CE) credits, or working toward a college degree, TTC provides \$2,000.00 each year towards job-related educational and professional development pursuits.
  - **Incentive Compensation:** Extra effort on the job is appreciated and helps TTC be successful. To show our appreciation, TTC rewards employees who contribute directly to the company’s goals and objectives outside of their normal job responsibilities. Specifically, bonuses are awarded for exceptional performance in any of the following areas: Adding work to an existing contract; contributing directly to successful growth activities; employee referrals for open positions; and, demonstrating exceptional work performance on a project or task.
  - **TTC Lands’ End Store:** TTC is partnered with Lands’ End! In our online store, employees can shop and enjoy significant discounts on clothing, accessories and other quality merchandise. All items come with the pre-approved TTC logo to wear on the job, out and about, or to give as gifts.

*This summary is provided for illustrative purposes only.  
For more information, including full details and rates,  
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