TTC's Benefits Summary & Rates

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 also comprehensive benefits and incentives/bonuses to meet 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 brief summary of ***TTC's Benefits***:

- **Health Insurance:** We offer our employees a high deductible health plan, but what sets TTC's plan apart from many other employers is our Health Reimbursement Account (HRA). This account reimburses employees up to $3,000 of deductible-related expenses. As employees incur and pay for medical expenses, they can submit them for reimbursement, thereby reducing their out-of-pocket expenses. The plan also covers preventative care at 100%, offers a vast network of providers, and includes 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; allowances and reimbursements for frames, lenses and contacts; and offers a wide national network of providers.
- **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 up to a maximum of 3%; then, we match 50% on the next 2%. Both plans provide a safe harbor match, making 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.
- **Short–Term & Long–Term Disability Insurance:** 100% company paid, our regular full-time 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.
- **Life Insurance & Accidental Death & Dismemberment (AD&D):** TTC provides 100% company paid life insurance (up to $50,000.00) and AD&D coverage to regular full-time employees. We also offer voluntary employee-paid plans to augment this basic coverage, all provided at lower group rates.
- **Tricare Supplement:** If you're covered under Tricare for your health insurance, TTC offers a supplement to help with some of the uncovered costs. If you already have a supplement, consider switching to our group plan; TTC pays a portion of the premium. It's our way of saying, "*Thank you for your service!"*
- **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.
- **Flexible Spending Accounts (FSA):** This benefit allows employees to set money aside on a pre-tax basis for anticipated covered expenses during the year. TTC offers three different types of FSAs: Medical, dependent care and transit.
- **Voluntary Supplemental Health Plans:** We offer several employee-paid supplemental insurance plans which provide additional benefits for accidents, hospital stays, cancer and critical illness. These plans supplement employees' health insurance by providing additional benefits and financial assistance.

- **Pet Benefits & Veterinary Discount Plan:** Pets are family too and their medical expenses can be significant. To help with these types of expenses, TTC offers two plans that provide discounts for medical and prescription costs for a variety of animals.
- **Legal Resources:** Protect yourself and your family from the high cost of legal expenses. This plan provides 100% coverage on a broad range of legal services. Whether it's a standard legal need or unexpected life event, you can relax… you're covered.
- **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.
- **Federal Holidays:** TTC employees enjoy paid time off on all eleven (11) 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, our direct-charge, regular full-time exempt employees can bank or save hours worked beyond their regular contract-required 40-hour workweek. FTO can be used at a later date for any personal 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 contributes to TTC's success. 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, please contact TTC's Human Resources Team
at 571-319-7516 or HR@ttcin.com.

TTC's Benefits Details & Rates

Sentara Medical: HDHP Open Access Includes Company Paid Health Reimbursement Account (HRA) up to $3,000		
Plan Features		
Plan Info	**In-Network**	**Out-of-Network**
Annual Deductible/Individual	$4,000	$5,500
Annual Deductible/Family	$8,000	$11,000
Annual Out-of-Pocket Limit/Individual	$6,750	$14,000
Annual Out-of-Pocket Limit/Family	$13,500	$28,000
General Services		
Office Visit	Ded., then 20%	Ded., then 40%
Specialist Visit	Ded., then 20%	Ded., then 40%
Preventive Services	No Charge	Ded., then 40%
Lab/X-Ray	Ded., then 20%	Ded., then 40%
High-Cost Imaging	Ded., then 20%	Ded., then 40%
Urgent Care	Ded., then 20%	Ded., then 40%
Hospital Services		
Inpatient Hospitalization	Ded., then 20%	Ded., then 40%
Outpatient Services	Ded., then 20%	Ded., then 40%
Emergency Room	Ded., then 30%	
Prescription Drug Benefits	**Medical Deductible Applies**	
Generic	After deductible, you pay $10	
Brand (Preferred)	After deductible, you pay $40	
Brand (Non-preferred)	After ded., you pay 25% to maximum of $250	
Number of Days Supply	30	

Sentara Medical Rates Employee Cost per Pay Period (26 per year)	
Employee	$66.87
Emp + Spouse	$220.43
Emp + Child(ren)	$144.31
Family	$271.02

Humana Dental Details	
Deductible	$50 IND | $150 FAM
Annual Maximum	$2,000 per person
Ortho Lifetime Max	$1,000 per person
Service	In-Network | Out-of-Network*
Preventive Diagnostic	100% | 100%
Basic Dental Service	90% | 80%
Major Dental Services	60% | 50%
Ortho (up to age 26)	50% | 50%
*Out-of-network is based on the PPO fee schedule and balance billing will apply.	

Humana Dental Rates Employee Cost per Pay Period (26 per year)	
Employee	$8.66
Emp + Spouse (DP)	$17.17
Emp + Child(ren)	$17.50
Family	$27.92

Humana Vision Details	
Eye Exam	$10 Copay ǀ 12 Month Benefit
Basic Frames	$10 copay, then $150 Allowance, then 20% discount off balance; 12 Month Benefit
Lenses	$10 Copay ǀ 12 Month Benefit
Contacts	$150 Allowance, then 20% off $40 copay for contact lens fitting 12 Month Benefit

Humana Vision Rates Employee Cost per pay period (26 per year)	
Employee	$1.40
Emp + Spouse	$2.79
Emp + Child(ren)	$2.65
Family	$4.17

Tricare Supplement Rates Provided by Selman Co Employee Cost per pay period (26 per year)	
Employee Only	$15.58
Emp + Spouse	$30.58
Emp + Child(ren)	$30.58
Family	$41.19

*New York Residents – see HR for special rates.

For full details on all the benefits and rates listed above, please contact HR@ttcin.com.