



# SUMMARY OF BENEFITS

BENEFITS EFFECTIVE JANUARY 1, 2025

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This overview will answer some of the basic questions you may have about Trans-System benefits.

DRIVER BENEFITS OVERVIEW	
<b>MEDICAL</b> <i>Lucent Health</i>	<b>Option 1</b> VBP PPO Base Plan <ul style="list-style-type: none"> <li>Compatible with a Health Savings Account</li> </ul> <b>Option 2</b> VBP PPO Buy-Up Plan <b>Option 3</b> Cigna Network PPO Plan
<b>DENTAL</b>	Lucent Health through the Cigna PPO Network
<b>VISION</b>	VSP
<b>LIFE &amp; DISABILITY</b> <i>Mutual of Omaha &amp; Trustmark</i>	<b>Mutual of Omaha:</b> <ul style="list-style-type: none"> <li>Employer-Paid Life and AD&amp;D Benefit: \$10,000</li> <li>Optional Life and AD&amp;D up to 5x your annual salary (max \$100,000)               <ul style="list-style-type: none"> <li>Dependent coverage options available</li> </ul> </li> <li>Optional Short-Term &amp; Long-Term Disability available</li> </ul> <b>Trustmark:</b> <ul style="list-style-type: none"> <li>Optional Whole Life with Long-Term Care</li> </ul>
<b>ADDITIONAL COVERAGE</b> <i>Guardian</i>	<ul style="list-style-type: none"> <li>Optional <b>Accident, Critical Illness, and Hospital Indemnity</b></li> </ul>
<b>401(K) Retirement Savings Plan</b>	<ul style="list-style-type: none"> <li>Eligible after 6 months of employment</li> <li>100% Company Match up to 3% of your contribution</li> </ul>
<b>PTO/Holidays</b>	<ul style="list-style-type: none"> <li>Sick time accrual, 1 hour for every 30 hours worked for the first year of employment. After one year, 80 hours of PTO will be available.</li> </ul>

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.