SUMMARY OF BENEFITS

BENEFITS EFFECTIVE JANUARY 1, 2026

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

DRIVER **BENEFITS OVERVIEW**	
MEDICAL *Lucent Health*	**Option 1** VBP PPO Base Plan • Compatible with a Health Savings Account **Option 2** VBP PPO Buy—Up Plan **Option 3** Cigna Network PPO Plan
DENTAL	Lucent Health through the Cigna PPO Network
VISION	VSP
LIFE & DISABILITY *Mutual of Omaha & Trustmark*	**Mutual of Omaha:** • *Employer-Paid* Life and AD&D Benefit: $10,000 • *Optional* Life and AD&D up to 5x your annual salary (max $100,000) • Dependent coverage options available • *Optional* Short-Term & Long-Term Disability available **Trustmark:** • *Optional* Whole Life with Long-Term Care
ADDITIONAL COVERAGE *Guardian*	• *Optional* **Accident, Critical Illness, and Hospital Indemnity**
401(K) Retirement Savings Plan	• Eligible after 6 months of employment • 100% Company Match up to 3% of your contribution
PTO/Holidays	All regular drivers will accrue paid time off (PTO) at 30 hours per hour worked or at the rate legally required by their state of employment, whichever is higher

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.