

Your SMARTSUMMARY Guide

TriSMART offers a full and comprehensive health care benefit package designed to help support the physical and financial wellbeing of its employees and their dependents. Employees who work at least 30 hours per week are eligible for coverage, which starts on the first of the month following 60 days of employment. Eligible participants can choose from a variety of affordable benefits, including supplemental insurance and other benefits.

MEDICAL

TriSMART offers two medical plans through **Cigna**: a High Deductible Health Plan (HDHP) and a copay plan. Both offer in-network and out-of-network options, including 100% Prescription Drug and Preventative Care coverage for in-network coverage. A Health Savings Account is available for HDHP participants.

Telehealth

Cigna provides virtual care through **MDLIVE**, where employees have access to board-certified doctors online or over the phone at a time of their choice. The Cigna Health Information Line is a free resource available year-round where employees can connect with expert clinicians for assistance with making informed decisions on health issues and treatment options.

Health Savings Account (HSA)

Eligible employees can open a personal HSA with matching funds from TriSMART. Accounts can be used to help cover extra medical expenses or save for retirement. Plans never expire, are tax-exempt, change over when switching health plans or jobs, and can be used for dependents not covered under the same health plan.

DENTAL

Cigna offers two DPPO plan options. Both offer in-network and out-of-network coverage for providing preventative and diagnostic dental care, checkups, and other dental work. Orthodontia coverage is available on one of the plan options.

VISION

TriSMART employees have access to vision coverage through **Aetna**, with partial coverage and allowances for in-network plans and reimbursement availability for out-of-network services.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Life and AD&D insurance (or) coverage through **Mutual of Omaha** include automatic basic coverage with \$25,000 for each benefit. Employees can purchase additional voluntary coverage with higher benefit amounts and eligibility for spouses or children.

SHORT-TERM DISABILITY (STD) INSURANCE

STD coverage through **Mutual of Omaha** includes a payment based on a percentage of an employee's income if they become incapacitated due to illness, pregnancy, or a non-work-related injury.

WORKSITE BENEFITS

Employees have access to various worksite benefits through **Aflac**. These include Voluntary Accident insurance to offset unforeseen expenses not covered by an employee's traditional plan, Voluntary Hospital Indemnity coverage that pays you directly for specific care or treatment during inpatient hospital stays, and Voluntary Critical Illness coverage to help with non-medical expenses for cancer or other illnesses.

ADDITIONAL BENEFITS

There are additional benefits TriSMART offers through **Mutual of Omaha** at no additional cost.

- Employee Assistance Program (EAP)
- Worldwide Travel Assistance
- Identity Theft Services
- Will Preparation





Employee Per Paycheck Costs

Medical	HDHP \$3,500	Base \$1,500
Employee	\$8.32	\$9.62
Employee + Spouse	\$128.64	\$168.71
Employee + Child(ren)	\$84.88	\$121.13
Employee + Family	\$195.27	\$252.52
Dental	Dental Low	Dental High
Employee	\$5.40	\$6.72
Employee + Spouse	\$11.79	\$14.40
Employee + Child(ren)	\$16.88	\$20.52
Employee + Family	\$25.83	\$31.28
Vision		
Employee		\$1.49
Employee + Spouse		\$2.83
Employee + Child(ren)		\$2.98
Employee + Family		\$4.38
Other Benefits		
Basic Life and AD&D	Paid by TriSMART Solar, LLC	
Voluntary Life and AD&D	See Page 15 for rates on Benefits Guide	
Short Term Disability	See Page 16 for rates on Benefits Guide	
Accident	See page 17 for rates on Benefits Guide	
Hospital Indemnity	See page 17 for rates on Benefits Guide	
Critical Illness	See page 18 for rates on Benefits Guide	