

Benefits Enrollment Guide for 2023

Open Enrollment: November 7–18, 2022



Decision Tools
& Resources



Medical Plans



Dental Plans



Vision Plans



Wellness



Enroll





What's Inside

Welcome to Benefits Enrollment for 2023	2
Medical Plans	3
Dental Plans	5
Vision Plans	6
Triumph Credits and Surcharges	7
Savings and Spending Accounts	9
Life Insurance and Disability Benefits	10
Voluntary Benefits	11
Support with Personal Issues and Help with Medical Claims and Benefits	12
Benefits Eligibility and When You Can Enroll	13
Decision Tools and Resources	14
Contact Information	15
Getting Answers and Support	16

*Two easy ways to contact the
Triumph Group Benefits Center*

Online:

https://digital.alight.com/triumphgroup*

Phone:

(833) 885-5653

Monday – Friday, 7:00 a.m. to 7:00 p.m. Central Time (during Open Enrollment)

Monday – Friday, 8:00 a.m. to 5:00 p.m. Central Time (during the rest of the year)

* This website will be available beginning November 7, 2022.

For additional help deciding which coverage is right for you, you can schedule an appointment with a customer service representative through the Triumph Group Benefits Center website at **<https://digital.alight.com/triumphgroup>**.

Welcome to Benefits Enrollment for 2023*

Open Enrollment is your annual chance to review your benefits and select the right options for you and your family. **Enrollment for 2023 benefits runs from November 7 through November 18, 2022.**

You have the opportunity to make new benefit elections for 2023.

To take advantage of this opportunity, you must complete your enrollment during the enrollment window. Read this guide carefully to learn about your benefit options for 2023, as well as the tools and resources Triumph is providing to help you make smart choices.

If you don't enroll by November 18, 2022, during the enrollment window:

- You will not have medical, dental, or vision coverage through Triumph next year.
- Your spending and savings account (FSA and HSA) contribution elections will be reset to \$0, and you will not have the ability to change your FSA contribution election once the enrollment window has closed.

You must take action and enroll online by 11:59 p.m. Central Time or over the telephone by 6:59 p.m. Central Time on **November 18, 2022. Changes will not be allowed after this date.**

It's easy to enroll.

1. Beginning on **November 7, 2022**, log on to the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>.
2. If logging on for the first time, register as a new user and follow the prompts to provide requested information and set up your username and password.
3. Click on **Enroll Now** and follow the directions.
4. Click on the **How to Enroll** button for a video about the enrollment website and the tools you can use to help you make the best benefits choices for your personal situation. For additional help deciding which coverage is right for you, you can schedule an appointment with a customer service representative through the **Triumph Group Benefits Center** website.
5. Once you've enrolled, review the confirmation page to see the benefits you've chosen, as well as any follow-up actions you need to take.



If you were hired on or after November 7, 2022:

You have 30 days from your date of hire to enroll in Triumph benefits for both 2022 and 2023. You should complete your enrollment for 2022 first, and then work on your enrollment for 2023.

If you don't enroll within the 30-day time frame, you won't be able to enroll again until the next enrollment period for 2024 unless you have a qualifying change in employment or family status in 2023.

A note about the Aon Active Health Exchange™

In 2023, Triumph will continue to offer your medical, dental, vision, and some voluntary benefits through the Aon Active Health Exchange (the Aon Exchange). The Aon Exchange is a private exchange that employers like Triumph can join to provide more cost-effective health care choices to employees. It is **not** a government-run exchange under the Affordable Care Act ("Obamacare").

* The benefits described in this Enrollment Guide apply to non-union employees and union-represented employees employed at the West Hartford, CT; Forest, OH; and North Wales, PA, locations.

Medical Plans

We understand that when it comes to medical coverage, employees and their families have their own priorities and a variety of different needs.

When selecting your medical plan, you need to make two decisions:

1. Select a Coverage Level

In 2023, we will offer four coverage levels: Bronze, Bronze Plus, Silver, and Gold.

You should take the time needed to review and understand each option so you can select the one that is best for you and your family.

The table below provides a high-level overview of the in-network* benefits available under each coverage level.



COVERAGE LEVEL	BRONZE	BRONZE PLUS	SILVER	GOLD
Type of Coverage	High-deductible option with HSA	High-deductible option with HSA	PPO	PPO
Annual Deductible (Individual/Family)	\$3,300/\$6,600	\$2,450/\$4,900**	\$1,000/\$2,000	\$800/\$1,600
Annual Out-of-Pocket Maximum (Individual/Family)	\$6,400/\$12,800	\$3,900/\$7,800**	\$5,300/\$10,600	\$3,600/\$7,200
Preventive Care	Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible
Doctor's Office Visit	25% coinsurance after deductible	25% coinsurance after deductible	30% coinsurance after deductible	\$25 copay for PCP; \$40 copay for specialist
Emergency Room Visit			\$150 copay, then 30% coinsurance after deductible	25% coinsurance after deductible
Hospital Visit			30% coinsurance after deductible	25% coinsurance after deductible
What You Pay for In-network Prescription Drugs	Tier 1, 2, and 3: 100% up to the deductible, then 25% coinsurance until you reach the out-of-pocket maximum	Tier 1, 2, and 3: 100% up to the deductible, then 25% coinsurance until you reach the out-of-pocket maximum	Tier 1: \$12 copay Tier 2: \$50 copay Tier 3: \$70 copay	Tier 1: \$10 copay Tier 2: \$40 copay Tier 3: \$60 copay
Available Spending/Savings Account	HSA	HSA	FSA	FSA

*Annual deductible and out-of-pocket maximums are higher for out-of-network care.

**The Bronze Plus plan has a true family deductible and a true family out-of-pocket maximum. This means that if your coverage includes anyone in addition to the employee, the entire family deductible must be met before your insurance will pay any benefits and the entire family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges. There is no "individual deductible" or "individual out-of-pocket maximum" in this plan when you cover any family members or dependents.

The medical benefit information provided in this guide is just a high-level summary of the options available to you. As of November 7, visit the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup> to see all the plan details, learn more about the carriers, and see what your share of the premium cost would be for each option.

What are prescription drug tiers?

The cost of your prescription depends on how your medication is classified by your insurance carrier—either Tier 1 (generic), Tier 2 (brand), or Tier 3 (brand/specialty). The higher the tier, the more you'll pay.

While generics typically cost less than brand name drugs, and are frequently classified as Tier 1 drugs, insurance carriers can classify higher-cost generics as Tier 2 or Tier 3 drugs, which means you'll pay the Tier 2 or Tier 3 price for certain generic drugs. You can find out how carriers classify any drugs by using the **Help Me Choose** tool on the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>.



2. Select an Insurance Carrier

All insurance carriers in the Aon Exchange offer the same benefit coverage levels, but the premiums they charge, the discount networks they offer (including the in-network doctors and hospitals), and their prescription drug classifications will differ.

Most employees will have access to four national insurance carriers—Aetna, Blue Cross, Cigna, and UnitedHealthcare. However, if a carrier doesn't have a sufficient discount network in your area, it may not be offered. On the other hand, in some areas, you will have access to additional regional insurance carriers with strong local discount networks. **NOTE:** If you live in California, you have additional medical benefit choices to make.

The medical benefit information provided in this guide is just a high-level summary of the options available to you. As of November 7, you can see all of the details for each plan option and your share of the premium cost for each option on the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>.

Things to consider when choosing your medical plan

- Do you and your family members require a lot of medical care?
- Do you and your family members take prescription drugs regularly?
- Which carrier offers the lowest cost per paycheck?
- Are your doctors and hospitals included in the carrier's network?
- How does each carrier cover the prescription drugs you and your family take?

Questions on the enrollment process?

Click on the **How to Enroll** button on the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup> to see step-by-step enrollment instructions. You will also see instructions on how to use some of the decision tools Triumph has provided to help you select the plan that best meets your needs. For additional help deciding which coverage is right for you, you can schedule an appointment with a customer service representative through the **Triumph Group Benefits Center** website.

ID cards

If your 2023 coverage level and carrier are the same as in 2022, you will continue to use your current ID card. However, if you enroll in a different coverage level or with a different insurance carrier, you'll receive a new ID card to use for your medical and prescription drug needs, before the new year begins. For questions about your ID cards, contact the insurance carrier. If you need an ID card immediately, go to your insurance carrier's website, register online, and print a temporary ID card. After enrolling, you can access your insurance carrier's website from the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>.

See if your doctors are in a carrier's network and how a carrier covers a prescription drug

Provider and facility networks can change from time to time, so don't assume that your in-network doctor for 2022 will be in the carrier's network in 2023. The same is true for prescription drugs, as carriers' classification and coverage for certain drugs can also change. Click on the **How to Enroll** button on the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup> to learn how to find out if your doctors are in a carrier's network and how a carrier covers a prescription drug.

Dental Plans

When selecting your dental plan, you need to make two decisions:

1. Select a Coverage Level

In 2023, we will offer three dental coverage levels: Bronze, Silver, and Gold.

As with medical coverage, you should take the time needed to review and understand each dental plan option so you can select the best fit for your needs.

The table below provides a high-level overview of the benefits available under each coverage level.

COVERAGE LEVEL	BRONZE	SILVER	GOLD
Type of Coverage	PPO Covers in- or out-of-network care		
Deductible (Individual/Family)	\$100/\$300	\$100/\$300	\$50/\$150
Annual Maximums (Excludes Orthodontia)	\$1,000 per person	\$1,500 per person	\$2,500 per person
Orthodontia Coverage and Lifetime Maximum	Not covered	\$1,500 per child, up to age 19 only	\$2,000 per person
Preventive Care	Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible
Minor Restorative Care	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Major Restorative Care	Not covered	40% coinsurance after deductible	20% coinsurance after deductible

2. Select an Insurance Carrier

All insurance carriers in the Aon Exchange offer the same benefit coverage levels, but the premiums they charge and the discount networks they offer (including the in-network dentists) will differ. The carriers that will be available in 2023 are Aetna, Cigna, Delta Dental, MetLife, and UnitedHealthcare.

The dental benefit information provided in this guide is just a high-level summary of the options available to you. As of November 7, visit the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup> to see all the plan details, learn more about the carriers, and see what your share of the premium cost would be for each option.

Things to consider when choosing your dental plan

- Will you need a lot of dental care?
- Do you or someone in your family need orthodontic care?
- Do you want to keep your current dentist? Make sure they are in your carrier's network. You pay more for out-of-network care.

Vision Plans

When selecting your vision plan, you need to make two decisions:

1. Select a Coverage Level

In 2023, we will offer three vision coverage levels: Bronze, Silver, and Gold.

You should take the time needed to review and understand each option so you can select the one that suits you best.

The table below provides a high-level overview of the benefits available under each coverage level.

COVERAGE LEVEL	BRONZE	SILVER	GOLD
Type of Coverage	Exam-only	PPO Covers in-or out-of-network care	
Copays In-network	Free exam – discounts on materials may apply	\$20 copay	\$10 copay
Allowances on Frames and Contacts		\$130 allowance on frames or elective contact lenses, once per year	\$200 allowance on frames or elective contact lenses, once per year
Coverage for Frames, Lenses, and Contacts Lenses	In-network discounts apply for frames and lenses, contact lenses are not covered	Yes	Yes



Things to consider when choosing your vision plan

- Will you need more than an eye exam this year?
- Do you wear glasses or contact lenses?

2. Select an Insurance Carrier

All insurance carriers in the Aon Exchange offer the same benefit coverage levels, but the premiums they charge and the discount networks they offer (including in-network eye care professionals) will differ. The carriers available in 2023 are EyeMed, MetLife, UnitedHealthcare, and VSP.

The vision benefit information provided in this guide is just a high-level summary of the options available to you. As of November 7, visit the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup> to see all the plan details, learn more about the carriers, and see what your premium cost would be for each option.

Triumph Credits and Surcharges

Sort By: **Score** | Level | Cost | Filter Plans | Pay Period: Annual

SCORE 99 | **Kaiser Medical Bronze** | HSA | Health Savings Account

Carrier Rating: ***** (7) | Compare Up to 3

Coverage	Providers (0 of 2 In-Network)	Prescriptions (3 of 3 in Formulary)
Annual Deductible \$4,900 Family ²	Coinsurance 75%	Out-of-Pocket Maximum \$7,800 Family ³
Out-of-Network Benefits Available Yes		
Estimated Annual RealCost™ ⁶		\$6,742.50 +

Price Breakdown:
 Your Pay Period Price: **\$50.77⁷**
 PLAN COST: \$576.54
 CREDIT: -\$525.75
EXCESS CREDIT EARNED \$68.31

[All Coverage Details](#) | [Learn More about Kaiser](#) | **Keep**

Triumph Credits

Triumph provides a credit toward the cost of all medical and dental plans.

The amount of the medical credit varies according to your income (those employees who earn more will get a smaller credit), which coverage tier you select (employee only, employee plus family, etc.), and where in the country you live (larger credits are provided for employees who live in areas with higher health care costs). The Triumph credit for medical benefits does not vary based on the plan you select or based on the carrier you select. Therefore, if you select a lower cost plan from a carrier with a lower premium, the Triumph credit will cover a bigger percentage of the premium than if you select a higher cost plan from a carrier with a larger premium.

In some cases, the Triumph medical credit may be larger than the full premium for the chosen plan.

This is most likely to be the case for employees who choose one of the higher deductible plans (Bronze or Bronze Plus). In these cases, Triumph will contribute any excess medical credits that are not used to pay for the insurance premium (Excess Credits) into your HSA account, which comes with the Bronze or Bronze Plus coverage levels. You can use these Excess Credits to pay for eligible out-of-pocket health care costs incurred by you or your family members. An added benefit is that when used in this way, your Excess Credits are tax-free. Excess Credits are only available if you select the Bronze Plan or the Bronze Plus Plan, but they are not available with every Bronze or Bronze Plus option. You can see which options come with Excess Credits when you enroll using the **Triumph Group Benefits Center** website (see above for example).

Triumph provides a credit toward the cost of all dental plans.

The amount of the dental credit varies according to the coverage tier you select, but does not vary with the plan or carrier that you select. Therefore, if you select a lower cost dental plan from a carrier with a lower premium, the Triumph credit will cover a bigger percentage of premium than if you select a higher cost dental plan from a carrier with a larger premium.

Preparing for enrollment

You can see your Triumph medical and dental credits and which medical plan options include Excess Credits when you enroll. It's a good idea to watch the **How to Enroll** video before you enroll so you can be sure to recognize the medical options that include Excess Credits. You can view the video after clicking on the **Enroll Now** button when you access the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>.

Wellness Credits*†

During this past summer, Triumph gave you and your spouse (if applicable) the opportunity to each earn a \$50 monthly wellness credit that would reduce your share of the medical plan premium costs during 2023. If you and your spouse completed the wellness activities and earned these credits, they will appear on the **Triumph Group Benefits Center** website when you enroll and will be netted out of your share of the medical premium.

† Wellness credits for 2023 are automatically provided to employees (and if applicable, to their spouses) hired on or after May 1, 2022.

Tobacco Surcharge*†

Research has shown that tobacco use can cause serious health problems and that tobacco users have substantially higher healthcare costs than non-users. To discourage tobacco use and to appropriately allocate additional costs to those using tobacco, we will apply a \$50 per month surcharge to the cost of the medical plan for employees and spouses who use tobacco. If an employee and their spouse are both tobacco users, the total surcharge will be \$100 per month.

Screenings for the tobacco surcharge were completed this past summer. If the tobacco surcharge applies to you and/or your spouse, it will appear on the **Triumph Group Benefits Center** website when you enroll and added to your share of the medical premium.

† The tobacco surcharge for 2023 does not apply to employees (and if applicable, to their spouses) hired on or after May 1, 2022.

Spousal Surcharge*†

If your spouse is eligible for coverage under another employer's medical plan and you choose to cover your spouse under a Triumph medical plan, you will pay a \$150 per month spousal surcharge for their Triumph medical coverage. This surcharge will apply regardless of whether or not your spouse enrolls in the other available coverage.

† The spousal surcharge does not apply if both you and your spouse work at Triumph.



* The credits and surcharges described on this page do not apply to union-represented employees at Triumph Controls in North Wales, PA.

Savings and Spending Accounts

The medical plan you select each year determines your eligibility for specific types of before-tax account(s) to which you can contribute and use to pay for covered expenses. It's important to understand the differences between these accounts, so you can maximize your savings.

The table below provides high-level information about the types of accounts which may be available to you. More detailed information regarding your account options can be found on the **Make It Yours** website at <https://triumphgroup.makeityoursource.com>.

	HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)	HEALTH SAVINGS ACCOUNT (HSA)
Medical Plans for which it is available	Silver or Gold Plan	Bronze or Bronze Plus Plan
What it can be used for	Eligible out-of-pocket medical, prescription drug, dental, and vision expenses such as deductibles and copays	
2023 annual contribution limit	\$2,850	Single: \$3,850 Family: \$7,750 \$1,000 catch up if you're age 55 or older in 2023
Does my balance roll over at the end of the year?	No, expenses must be incurred by December 31 to be eligible for reimbursement	Yes, funds never expire and you can keep them when you leave or retire
When you can access the contributions	You have access to the entire amount you elected to contribute for the year on your first day of coverage	You only have access to the current balance including any contributions from previous years, if applicable
Money goes with you if you leave Triumph, including at retirement	No	Yes

In 2023, Alight Smart-Choice Accounts will continue to administer the Health Care Flexible Spending Account (FSA) and Health Savings Account (HSA). Both accounts come with a debit card to make it easy to access the money in your account.



Invest in your future

See the insert in the front pocket of this guide for more information on the benefits of HSAs and on the Excess Credits Triumph contributes to HSAs on behalf of employees.

Do you pay for child care or elder care?

If so, consider participating in the Dependent Care FSA. It's another great way to lower the amount you pay in taxes and budget for expected costs. You can contribute up to \$5,000 (or \$2,500 if you're married and filing separately). Budget carefully, because expenses must be incurred by December 31 or you will forfeit money remaining in the account. You cannot take the money with you if you leave Triumph.

Life Insurance and Disability Benefits*

The Hartford will be the Life and Disability carrier for 2023.

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

Triumph provides you with Basic Life and AD&D insurance coverage equal to one-times your base pay with a minimum of \$50,000. The company pays the full cost of this benefit.

Voluntary Life Insurance

If you want to supplement your Basic Life Insurance benefit, you may buy additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You can buy coverage for yourself, your spouse, and your child(ren), and you can buy coverage for your spouse or child(ren) without buying voluntary coverage for yourself.

	EMPLOYEE LIFE	SPOUSE LIFE	CHILD LIFE
Benefit Amount	1 to 8 times base pay	\$10,000 \$25,000 \$50,000	\$5,000 \$10,000
Evidence of Insurability (EOI) If EOI is required, you will be able to access and submit the form from the Triumph Group Benefits Center website.	Required when increasing 2 levels or more or 1 level over 4 times base pay	Not required	Not required
Age Reduction	35% benefit reduction at age 65 and an additional 15% reduction at age 70	35% benefit reduction at age 65 and an additional 15% reduction at age 70	Not applicable

Cost of Coverage

- The amount and cost of your coverage is based on your base pay in effect during Open Enrollment and your age as of January 1, 2023.
- The cost of coverage for your spouse is based on their age as of January 1, 2023.
- The exact cost of coverage for you, your spouse, and your children will be shown during the enrollment process.

Disability Insurance

To protect your income in the event of an illness or medical event, Triumph provides disability insurance. There is no cost to you for these benefits, and no enrollment is required.

Short-Term Disability (STD)

If you become disabled, you will be eligible for an STD benefit on your first day of absence due to an accident or on your eighth day of absence due to sickness. The STD benefit equals 100% of your base pay for up to 26 weeks of absence due to disability.

Long-Term Disability (LTD)

If you are absent from work longer than 26 weeks due to a disability, you will be eligible for an LTD benefit equal to 60% of your base pay.

* The life insurance and disability insurance benefits described above apply to non-union employees and to union-represented employees at West Hartford, CT; Forest, OH; and North Wales, PA, locations.

Voluntary Benefits

Voluntary benefits can provide added protection for you and your family. Employees pay 100% of the cost for voluntary benefits. You can see the costs of these benefits when you enroll online at the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>. The voluntary benefits offered in 2023 are summarized below.

Health Supplement Insurance

Even with medical coverage, out-of-pocket costs from a serious health condition, hospital stay, or accident can be significant. There are obvious costs like copays, your deductible, and hospital charges—but that's not all. You may also find yourself with unexpected travel costs and lodging expenses, either because you need to travel for care or because a family member or friend must travel to serve as a caregiver for you or your dependent.

Health supplement insurance provides coverage for a variety of unexpected health situations. It gives you extra cash when you need it most. The benefits are paid directly to you, so you decide how to spend the money.

Triumph offers two coverage levels. Both provide a benefit for the same circumstances—the “high” option simply pays a higher benefit for certain health situations.

You pay your premiums for this benefit through payroll deductions. This benefit can only be dropped or added during Open Enrollment or if you have a qualified change in status.

Important: Health supplement insurance is not a medical plan. It is used to supplement your medical plan, not replace it.

Identity Theft Protection—New Carrier!

You can rest easier when you purchase Identity Theft Protection. This voluntary benefit administered by Norton LifeLock™ monitors your personal and financial information and alerts you of suspicious activity. By catching fraud in its early stages, it saves you time and money. Your family members do not need to be covered by a Triumph medical plan in order to enroll in this coverage.

You pay your premiums for this benefit through payroll deductions. This benefit can only be dropped or added during Open Enrollment or if you have a qualified change in status.

Legal Services

Whether it's expected (buying or selling a home) or unexpected (tax audit), you don't want to pay a fortune for legal advice. When you purchase this voluntary benefit administered by MetLife Legal Plans, you get access to a network of attorneys to help with:

- Creating or updating a will
- Real estate transactions
- Tax audits
- Document preparation
- And more!

When you use a network attorney, you don't pay any fees, deductibles, or copays. If you use an out-of-network attorney, you are reimbursed according to an out-of-network fee reimbursement schedule.

You pay your premiums for this benefit through payroll deductions. This benefit can only be dropped or added during Open Enrollment or if you have a qualified change in status.

Pet Insurance

Consider insurance for the furry members of your family, too. Pet insurance helps pay veterinary expenses for your sick or injured dog or cat. It covers a wide range of veterinary services—with no annual or lifetime limits. There is no network of providers—you just need to visit a licensed veterinarian.

You pay your premiums by credit or debit card. Coverage may be dropped or added at any time during the year.

Support with Personal Issues and Help with Medical Claims and Benefits

Confidential Support with Personal Issues...at No Cost to You

The Triumph Employee Assistance Program (EAP) offers unlimited access to Licensed Professional Counselors for short-term assistance with a wide range of personal, family, and work-related issues. You also have access to Work/Life Specialists who can help you achieve a better work/life balance. Simply call the toll-free number below at any time, 24/7 for prompt support.

- Address stress, anxiety, depression, relationship/family problems, substance abuse, grief and loss, and more
- Obtain referrals to more long-term help, if needed
- Locate childcare, eldercare, and other resources
- Receive legal/financial consultation and services

The EAP is available to the whole family (employees, spouses, dependents, parents and parents-in-law). Call: **(877) 650-9027** or Email: **answers@HealthAdvocate.com** or Web: **HealthAdvocate.com/triumph**



Help with Medical Claims and Benefits

If you are having trouble with a medical bill that your carrier has denied, if your carrier is paying less than you think they should, or if you just don't understand a bill or how your plan's coverages work—then **reliable, no-cost help is just a phone call away**. The experts at the Triumph Healthcare Advocacy Service will research and track down the details of any problem bills you may receive, to ensure that you never overpay for your healthcare services. They can also help you to better understand your benefits and coverages, and even help with scheduling and coordination of care. To access these services, call the **Triumph Group Benefits Center at (833) 885-5653** and ask to speak with the Advocacy Team.

Retiree Healthcare Assistance

If you are approaching retirement, healthcare is probably one of your biggest concerns and areas of uncertainty. That's why Triumph has partnered with an expert on retiree healthcare, Via Benefits, who can help you understand all of your options so you can make the best decision for you and your family. Medicare offers a lot of plans, and doing your own research to try and understand all of the differences can be very time-consuming and difficult. Also, if you are thinking about retiring before you are Medicare-eligible, or if your spouse won't be eligible for Medicare when you plan to retire, finding affordable coverage to bridge you or your spouse to Medicare eligibility can be a real challenge.

That's where Via Benefits can help. Via Benefits is an expert in both Medicare and pre-Medicare coverage. When you work with them you get access to a comprehensive website, knowledgeable benefit advisors, and a selection of quality plan options. Their mission is to help you understand the options available and provide guidance when you need it. As a Triumph employee you can access Via Benefits services and expertise at **no cost to you**.

If you are thinking about retirement, we urge you to take advantage of this no-cost benefit and contact the experts at Via Benefits. We recommend that you reach out to Via Benefits at least six months before you plan to retire. If you are already within six months of your planned retirement date, then reach out to Via Benefits as soon as possible. It's never too late to connect with an expert. You can reach Via Benefits online at **my.viabenefits.com/discover** or over the phone at **(855) 803-2540**.

Benefits Eligibility and When You Can Enroll

Who is eligible for these benefits?

If you're a full-time or part-time non-union employee working 30 or more hours per week, or a full-time or part-time union-represented employee working 30 or more hours per week and employed in West Hartford, CT; Forest, OH; and North Wales, PA, you're eligible to enroll in the benefits described in this guide. You can also enroll the following family members for medical, dental, vision, and voluntary benefits coverage:

- Your legal spouse (domestic partners are NOT covered)
- Your dependent children up to age 26:
 - Biological children;
 - Stepchildren;
 - Legally adopted children;
 - Any children for whom you are responsible under court order.

If you add new dependents to your coverage in any of the Triumph plans, you will be provided instructions after Open Enrollment about what documentation is required, how to provide it, and when it is due. Examples of documentation include a marriage license or birth certificate. If you don't provide the information requested, your dependents will not be covered.

When can you enroll?

You are eligible to participate in these benefit plans on your date of hire, and you must enroll in the benefit plans within 30 days of your hire date.

After your enrollment period ends, you won't be able to enroll or change your benefit elections until the next open enrollment period unless you have a "qualified change in status."

Qualified changes in status include:

- Marriage, divorce, legal separation, death;
- Birth or adoption of a child;
- Change in residence that moves you to a new geographic region that results in a change in premiums charged by your medical insurance carrier, or a change in the network of providers made available by your insurance carrier;
- Commencement or termination of adoption proceedings;
- Change in spouse's benefits or employment status.

If you have one of these life events, you have 30 days from the date of the event to record the change and elect new benefits on the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>. If you don't record the change and make new benefit elections within 30 days, you will not be able to make the change until the next enrollment period.



Decision Tools and Resources

With all of the benefit choices available to you, it's important that you take the time to review your options and choose the plans that best fit your needs. To help you, we're offering great online tools and resources. Access the websites described below via any computer, tablet, or smartphone.

Triumph Group Benefits Center website: <https://digital.alight.com/triumphgroup>

Enrollment tools and features available on November 7, 2022.

- See your cost for each benefit option.
- See what's covered and who you're covering.
- Get answers to your questions with the online chat feature or by calling the **Triumph Group Benefits Center** during service center hours.
- Make benefits changes when your life changes (e.g. marriage, birth of a child).

The new Alight mobile app

Enroll from anywhere and get access to your benefits on the go using the new Alight Mobile app. To download the new app, go to the Apple App Store or Google Play from your mobile device. You'll be able to enroll in benefits, check your current coverage, and much more.

How do I know which medical plan is best for me?

Click on the **Let Us Do the Math** button to watch a recorded session that is designed to help employees understand which medical plans are most cost effective. You can access the recorded session after clicking on the **Enroll Now** button on the site's home page.

Make It Yours website: <https://triumphgroup.makeityoursource.com>

Get additional information to help you make smart choices about your benefits for you and your family.

- Learn more about the insurance carriers and get a closer look at what each one offers you.
- Download transition worksheets (prescription drug and continuation of care) to ensure you're ready to start using your new medical plan in 2023.
- Learn how to maximize your prescription drug benefits.
- Learn about the many benefits of a Health Savings Account (HSA) and how to use one.
- Learn about deductibles and out-of-pocket maximums and how they work.

Confused about how to enroll and how to use the decision tools?

Click on the **How to Enroll** button to view a video with step-by-step instructions on how to enroll and how to access tools you can use to help you make the best benefits choices for your personal situation. You can view the video after clicking on the **Enroll Now** button on the site's home page.

Questions? Want to talk to a live person?

Call the **Triumph Group Benefits Center** at (833) 885-5653

Monday – Friday

7:00 a.m. to 7:00 p.m. Central Time (during Open Enrollment)

8:00 a.m. to 5:00 p.m. Central Time (during the rest of the year)

For additional help deciding which coverage is right for you, you can schedule an appointment with a customer service representative through the **Triumph Group Benefits Center** website at <https://digital.alight.com/triumphgroup>.

Contact Information

IF YOU ARE LOOKING FOR INFORMATION ABOUT ...	CONTACT ...	ONLINE OR BY PHONE AT ...
How to enroll	Triumph Group Benefits Center	https://digital.alight.com/triumphgroup* (833) 885-5653
Resetting your password	Triumph Group Benefits Center	https://digital.alight.com/triumphgroup* and follow these steps: <ul style="list-style-type: none"> • Click the “Forgot User ID or Password?” link under the log on button • Enter the last 4 digits of your SSN and your date of birth, then click Continue • Your User ID will display on the next screen, and you will be asked if you remember your password • Click “Forgot Password” • Choose your password reset delivery option on the next screen • You may be offered a choice of email, phone call, text message, or postal mail to receive your reset, based on your information on file
Medical	Multiple carriers	https://triumphgroup.makeityoursource.com and click on Contacts
Dental		
Vision		
Help with medical claims and coverages	Triumph Group Benefits Center Advocacy Services	https://digital.alight.com/triumphgroup (833) 885-5653
Life Insurance/Disability/FMLA	The Hartford	https://abilityadvantage.thehartford.com (888) 301-5615
Spending and Savings Accounts	Alight Smart-Choice Accounts	https://digital.alight.com/triumphgroup (833) 885-5653
EAP	Health Advocate	www.HealthAdvocate.com/members (877) 650-9027
Wellness	Triumph Wellbeing Program	
Voluntary Benefits	Triumph Group Benefits Center	https://digital.alight.com/triumphgroup (833) 885-5653
Retiree Healthcare Assistance	Via Benefits	my.viabenefits.com/discover (855) 803-2540

* This feature of the website will be available on November 7, 2022.

The descriptions of these benefits are not a guarantee of future employment or benefits. If there is any conflict between this Guide and the official Plan Documents, the official Plan Documents will govern. Triumph reserves the right to change, discontinue or otherwise amend and terminate all benefit plans at any time as allowed by law and the terms of any collective bargaining agreements, if applicable.

Aon Active Health Exchange is a trademark of Aon Corporation.

Getting Answers and Support

QUESTION/CONCERN	RESOURCE/ CONTACT INFORMATION	DETAILS
ACCESS QUESTIONS/ISSUES		
Cannot access Triumph Group Benefit Center (TGBC) website from TGI computer	Submit ticket to Global Service Desk – use Catalog item Benefits and then click on Open Enrollment	Also alert local HR Team
Cannot access TGBC website from home computer	Call TGBC Hotline at (833) 885-5653	Available 7:00 a.m. to 7:00 p.m. (Central Time)
Problem accessing Hotline or lack of responsiveness from Hotline	Report any problems with Hotline to local HR Team	
WEBSITE FUNCTIONALITY QUESTIONS/ISSUES		
Functionality problem with TGBC or Make it Yours website	Call TGBC Hotline at (833) 885-5653 and notify local HR Team if hotline cannot resolve	
INCORRECT DATA/PERSONAL INFORMATION IN TGBC WEBSITE		
Incorrect personal data in TGBC website	Update with self service tool in Success Factors, if no access to Success Factors, report issue to local HR Team	Complete enrollment by deadline even if data not yet fixed
PLAN PROVISION INFORMATION		
Question on details of any medical, dental, vision or voluntary benefit plan	Call TGBC Hotline at (833) 885-5653 or use the on-line chat feature in the TGBC website	Both available 7:00 a.m. to 7:00 p.m. (Central Time)
Side-by-side comparison of coverage levels	TGBC website (Help Me Choose)	Use Compare function
Questions on where to find something on the TGBC website or general website navigation	Call TGBC Hotline at (833) 885-5653 or use the on-line chat feature in the TGBC website	Both available 7:00 a.m. to 7:00 p.m. (Central Time)
Questions about HSAs/FSAs for 2023	Call TGBC Hotline at (833) 885-5653 or use the on-line chat feature in the TGBC website	Both available 7:00 a.m. to 7:00 p.m. (Central Time)
General information about HSAs and FSAs	Make it Yours website at https://triumphgroup.makeityoursource.com	Available 24/7
HOW TO ENROLL – HOW TO USE ENROLLMENT TOOLS		
How to use enrollment website and tools such as Help Me Choose and Let Us Do the Math video	Click on the How to Enroll button to view a video with step-by-step enrollment instructions and information about how to access online tools	Available 24/7 on the TGBC website. You can access the video after clicking on the Enroll Now button from the site's home page.