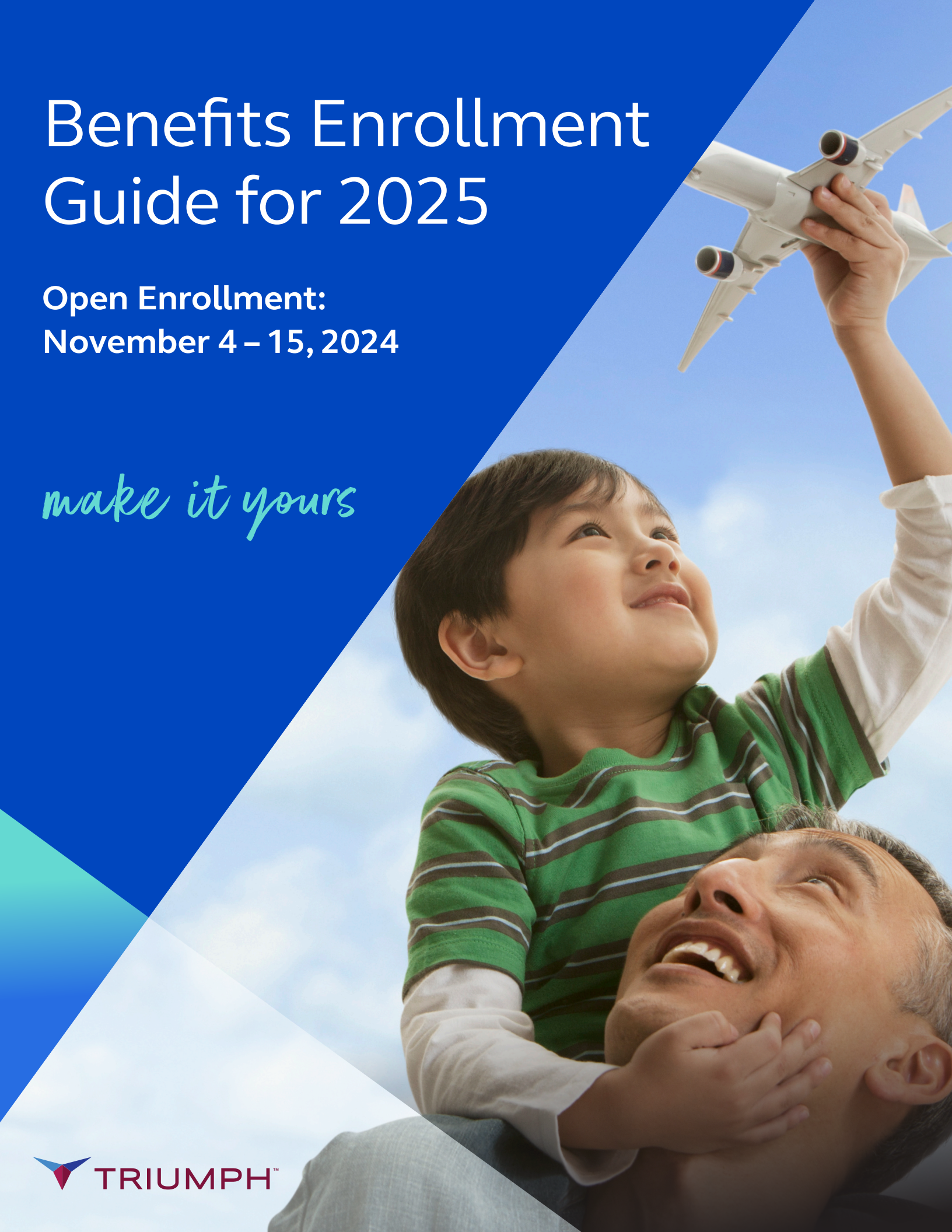


Benefits Enrollment Guide for 2025

Open Enrollment:
November 4 – 15, 2024

make it yours



Welcome to Benefits Enrollment for 2025

Open Enrollment is your annual chance to review your benefits and select the right options for you and your family. **Enrollment for 2025 benefits runs from November 4 through November 15, 2024.**

You have the opportunity to make new benefit elections for 2025.

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 2025, as well as the tools and resources TRIUMPH is providing to help you make smart choices. Benefit elections are effective from January 1, 2025 through December 31, 2025.

If you don't enroll by November 15, 2024, 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 15, 2024. Changes will not be allowed after this date.**



Your Benefit Information Hub

The **Make It Yours** website will continue to be your one stop shop for benefit information, tools, and resources before, during, and after enrollment.

Log on today at triumphgroup.makeityoursource.com to learn about what's changing this year and to compare insurance carriers. You can also read helpful FAQs, watch short videos, and more.

TRIUMPH subsidizes the cost of your medical and dental plans

TRIUMPH will continue to provide credits that you can apply toward the cost of premiums, which helps reduce the impact of rising health care costs on you. Sometimes the credit that TRIUMPH provides to help pay for your medical benefits is actually larger than the full premium an insurance carrier is charging for the plan chosen. 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. To learn more about Excess Credits, visit the [Helpful Documents](#) page on the **Make It Yours** website at triumphgroup.makeityoursource.com.

In addition to these credits, TRIUMPH provides you and your spouse (if applicable) the opportunity to complete activities to earn a \$50 wellness credit* that will further reduce your share of the medical plan premium costs.

Note: TRIUMPH will apply a \$50 per month tobacco surcharge** to the cost of the medical plan for employees and spouses who use any form of nicotine (\$100 total per month if both use). In addition, 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.

* Wellness credits for 2025 are automatically provided to employees (and if applicable, to their spouses) hired on or after May 1, 2024.

** The tobacco surcharge for 2025 does not apply to employees (and if applicable, to their spouses) hired on or after May 1, 2024.

† Surcharge applies regardless of whether or not your spouse enrolls in other available coverage. It does not apply if both you and your spouse work at TRIUMPH.

Benefits Eligibility

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 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.



If you were hired on or after November 4, 2024:

You have 30 days from your date of hire to enroll in TRIUMPH benefits for both 2024 and 2025. You should complete your enrollment for 2024 first, and then work on your enrollment for 2025.

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 2026 unless you have a qualifying change in employment or family status in 2025.

Medical Plans

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

1. Select a Coverage Level

In 2025, we will offer four coverage levels: **Bronze, Bronze Plus, Silver, and Gold.**

The table below provides a high-level overview of the in-network benefits available under each coverage level. Starting **October 15**, you can also access the **Make It Yours** website at triumphgroup.makeityoursource.com for more information.

Medical insurance carriers are making an investment to offer specially designed programs, including virtual care, lifestyle coaching and fitness discounts, and mental health support. Discover how your carrier can help you reach your goals. Take the next step to **feel your best.**

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	\$2,500/\$5,000**	\$1,000/\$2,000	\$1,000/\$2,000
Annual Out-of-Pocket Maximum* (Individual/Family)	\$6,400/\$12,800	\$4,500/\$9,000**	\$5,300/\$10,600	\$4,250/\$8,500
Preventive Care	Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible
Doctor's Office Visit				\$30 copay for PCP; \$50 copay for specialist, no deductible
Emergency Room Visit	25% coinsurance after deductible	25% coinsurance after deductible	30% coinsurance after deductible	\$150 copay, then 30% coinsurance after deductible
Urgent Care				\$50 copay
What You Pay for In-network Prescription Drugs (30-day retail supply)	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: \$12 copay Tier 2: \$50 copay Tier 3: \$70 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.

2. Select an Insurance Carrier

All insurance carriers 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. Visit the Your Carrier Connection page on the **Make It Yours** website at triumphgroup.makeityoursource.com to research your options.

Things to consider when choosing your medical plan

- Do you and your family members require a lot of medical care or 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?

Dental Plans

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

1. Select a Dental Coverage Level

In 2025, we will offer three dental coverage levels: Bronze, Silver, and Gold.

The table below provides a high-level overview of the in-network benefits available under each coverage level. Starting **October 15**, you can also access the **Make It Yours** website at triumphgroup.makeityoursource.com for more information.



Coverage Level	Bronze	Silver	Gold
Type of Coverage	PPO Covers in- or out-of-network care; benefits shown are for in-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 Lifetime Maximum and Coverage	Not covered	\$1,500 per child, covered 50%, no deductible; children up to age 19 only	\$2,000 per person, covered 50%, no deductible; for children and adults
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 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 2025 are Aetna, Cigna, Delta Dental, MetLife, and UnitedHealthcare.

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 Vision Coverage Level

In 2025, we will offer three vision coverage levels: Bronze, Silver, and Gold.

The table below provides a high-level overview of the in-network benefits available under each coverage level. Starting **October 15**, you can also access the **Make It Yours** website at triumphgroup.makeityoursource.com for more information.

Coverage Level	Bronze	Silver	Gold
Type of Coverage	Exam-only	PPO Covers in- or out-of-network care; benefits shown are for in-network care	
Copays	Free exam – discounts on materials may apply	\$20 copay	\$10 copay
Allowances on Frames and Contacts	Free exam – discounts on materials may apply	\$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 may apply for frames and lenses, contact lenses are not covered	Yes	Yes

2. Select an Insurance Carrier

All insurance carriers 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 2025 are EyeMed, MetLife, UnitedHealthcare, and VSP.



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?

The medical, dental, and vision benefits information provided in this guide is just a high-level summary of the options available to you. As of **November 4**, visit the **TRIUMPH Group Benefits Center** website at 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.

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 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	
2025 annual contribution limit	\$3,200*	Single: \$4,300 Family: \$8,550 \$1,000 catch up if you're age 55 or older in 2025
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

* This amount represents the current IRS annual contribution limit. TRIUMPH will honor any increase to the 2025 IRS contribution limit after release. Once the new limit is released, employees can update their election.

In 2025, 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

More information on the benefits of HSAs and on the Excess Credits TRIUMPH contributes to HSAs on behalf of employees can be found on the [Helpful Documents](https://triumphgroup.makeityoursource.com/helpful-documents) page of the **Make It Yours** website at triumphgroup.makeityoursource.com.



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 2025.

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. The Guaranteed Issue (GI) is 4 times your base pay, subject to a maximum of \$500,000.	You may elect 1 level up to the GI without EOI, all additional amounts will require EOI	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, 2025.
- The cost of coverage for your spouse is based on their age as of January 1, 2025.
- 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.

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 digital.alight.com/triumphgroup. You pay your premiums for these benefits (with the exception of pet insurance) through payroll deductions. These benefits, other than pet insurance, can only be dropped or added during Open Enrollment or if you have a qualified change in status (see Benefits Eligibility on page 2). The voluntary benefits offered in 2025 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.

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

Identity Theft Protection

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.

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.

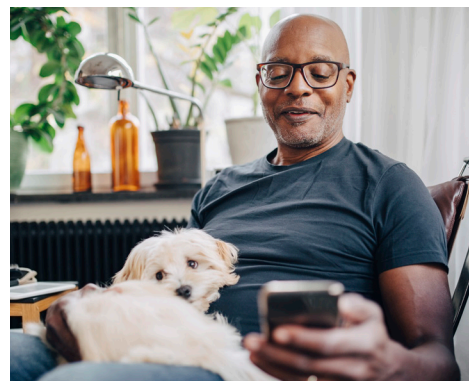
Pet Insurance

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 pet insurance premiums by credit or debit card. Coverage may be dropped or added at any time during the year.

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.



Prepare to Enroll

Beginning **October 15**, visit the **Make It Yours** website: triumphgroup.makeityoursource.com

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

1. Learn about what's changing with 2025 benefits

- Check out the What's Changing tile on the **Make It Yours** website home page.

2. Compare your health care insurance carrier choices

- Visit the Your Carrier Connection page on the **Make It Yours** website to research your options
- Click on Feel Your Best on the **Make It Yours** website home page to learn about and compare the valuable programs offered by the insurance carriers.

3. Understand your costs

- Check out the Understand Costs tile on the **Make It Yours** website home page

4. Consider a Health Saving Account (HSA)

- Learn about the many benefits of an HSA and how to use one on the **Make It Yours** website

Ready to Enroll?

Beginning **November 4, 2024**, you will have access to enroll in 2025 benefits on the **TRIUMPH Group Benefits Center** website at digital.alight.com/triumphgroup. You can also access the enrollment website by visiting the **Make It Yours** website and clicking on the **Enroll Now** button on the home page.

Through the **TRIUMPH Group Benefits Center** website you can:

- See your cost for each benefit option.
- See what's covered and who you're covering.
- See if your doctors and prescription drugs are still in-network.
- View the **2025 Benefits Enrollment video** with step-by-step instructions on how to enroll.

It's easy to enroll — here's how to get started

- Beginning on **November 4, 2024**, log on to the **TRIUMPH Group Benefits Center** website at digital.alight.com/triumphgroup.
- 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. Forgot your password? Click the **Forgot User ID or Password** link under the log on button and follow the prompts to reset.
- Click on **Enroll Now** and follow the directions.
- 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.
- 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.



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 digital.alight.com/triumph.

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.