

# Triumph Group Benefits: What's Changing for 2023

Open Enrollment for your 2023 benefits is **November 7** through **November 18, 2022**. As you prepare to make your elections, please review the summary of benefit changes for 2023 below.

## At-a-Glance: What's changing for 2023

WHAT'S NEW OR CHANGING	WHY IT MATTERS
<b>Medical, Dental, and Vision</b>	
You must enroll in your benefits to have coverage for 2023.	If you don't enroll, you will not have medical, dental, or vision coverage through Triumph next year. Keep in mind if you don't elect medical coverage, you won't have prescription drug coverage, either. And, to contribute to a Health Savings Account (HSA) (if eligible) or flexible spending account, you must make an active election.
Your benefits and cost of coverage may have changed.	Medical insurance carriers may offer new or enhanced benefits for 2023. Additional coverage and cost details will be available when you enroll, so be sure to review your options carefully to find the right fit for you and your family.
Cigna Gold coverage will change in California.	If you live in California and are considering Cigna under the Gold coverage level, coverage will be significantly different from the current option. Also, out-of-network benefits will be available at a reduced level of coverage.
In California only, Health Net and Kaiser Permanente will make changes to the Bronze Plus medical option.*	Employees living in California need to be aware of minor Health Net and Kaiser Permanente changes to the Bronze Plus annual deductibles and out-of-pocket maximums.
*To comply with California AB-1305 legislation.	
<b>Health Savings Account (HSA)</b>	
The IRS has updated the HSA contribution limits.	If eligible, for 2023, you can contribute up to \$3,850 if you cover just yourself or \$7,750 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.
<b>Other</b>	
You will have a new Identity Theft Protection provider.	Identity theft protection is a service that monitors your personal and financial activity and alerts you to suspicious activity. Triumph will continue to offer this voluntary benefit and is changing administrators from Allstate to Norton LifeLock™. If you don't enroll, you will not have Identity Theft Protection.
A new Alight Mobile app: Access your health benefits on the go.	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.
The Triumph Group Benefits Center will offer appointments during Open Enrollment.	For additional help deciding which coverage is right for you, you can schedule an appointment with a customer service representative through the <b>Triumph Group Benefits Center</b> website at <a href="https://digital.alight.com/triumphgroup">https://digital.alight.com/triumphgroup</a> .

This overview of 2023 changes serves as a Summary of Material Modifications (SMM), providing information on various Triumph Group benefit plan changes that take effect January 1, 2023. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Triumph Group. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.