



Welcome to
Open Enrollment

Plan Year: 2026



Pick the best benefits for you and your family.

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Triple Shift Entertainment strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits, which is why we've put together this Open Enrollment Guide.

Open enrollment is a period each year when you can update your benefits. This guide will outline all the different benefit offerings, so you can identify which options are best for you and your family.

Elections you make during open enrollment will become effective on **January 01, 2026**. If you have questions about any of the benefits mentioned in this guide, please do not hesitate to reach out to HR and/or the team at Bryson Financial.



Who Is Eligible?

If you are a full-time employee at Triple Shift Entertainment, you are eligible to enroll in the benefits **first of the month following 30-days from your date of hire**. Full-time employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

- Your spouse – Eligible to be enrolled on your plans.
- Your children up to age 26, including natural and adopted children, stepchildren who you support and who live with you in a parent-child relationship, and any other children you support for whom you are the legal guardian or for whom you are required to provide coverage as the result of a qualified medical child support order.
- Your child(ren) of any age who are incapable of self-sustaining employment by reason of mental or physical disability and are supported primarily by you.

How to Enroll

Are you ready to enroll? The first step is to review your current benefits by logging into www.ukg.com. Did you move recently or get married? Verify all your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

How to Make Changes

The choices you make during enrollment will remain in effect for the entire year and cannot be changed unless you experience a qualifying life event. These include:

- Change in legal marital status, includes marriage, divorce, legal separation, annulment, and death of a spouse
- Change in number of dependents, including birth, adoption, placement for adoption, or death of a dependent child
- Change in employment status that affects benefit eligibility, including the start or termination of employment by you, your spouse, or your dependent child
- Change in work schedule, including a switch between part-time and full-time employment that affects eligibility for benefits
- Change in child's dependent status, either newly satisfying the requirements for dependent child status or ceasing to satisfy them
- Change in place of residence or worksite, including a change that affects the accessibility of network providers
- Change in your health coverage or your spouse's coverage attributable to your spouse's employment
- Change in an individual's eligibility for Medicare or Medicaid
- A court order resulting from a divorce, legal separation, annulment, or change in legal custody (including a Qualified Medical Child Support Order) requiring coverage for your child
- An event that is a "special enrollment" under the Health Insurance Portability and Accountability Act (HIPAA) including acquisition of a new dependent by marriage, birth or adoption, or loss of coverage under another health insurance plan
- An event that is allowed under the Children's Health Insurance Program (CHIP) Reauthorization Act. Under provisions of the Act, employees have 60 days after the following events to request enrollment:
 - Employee or dependent loses eligibility after Medicaid
 - Employee or dependent becomes eligible to participate in a premium assistance program under Medicaid or CHIP

To make changes during the plan year, notify Human Resources and complete changes within **30** days of the qualifying life event. Otherwise, you must wait until the next open enrollment period.

It is your responsibility to notify Human Resources within 30 days of any qualifying event. For more information about making changes during the year, contact Human Resources.

2026 Benefits

Health Insurance

You will have three United Healthcare (UHC) medical plans to choose from.

You can receive care from any contracted UHC Choice Plus network doctor you choose. To find a provider who is contracted with your medical plan, visit: www.uhc.com and select “**Choice Plus**” to find a UHC provider near you or call (800)318-2023, and reference **group number: 0940104**.

The following chart compares your in-network benefits that will take effect January 1st. For full plan details refer to your plans SBC’s.

	Base HDHP \$5,000	Buy-up 1 PPO \$2,000	Buy-up 2 EPO \$1,000
Services	In-Network	In-Network	In-Network
Primary Care Visit	20% after ded.	\$0 copay	\$0 copay
Specialist Visit	20% after ded.	\$70 copay	\$100 copay
Virtual Visits	No Charge	No Charge	No Charge
Deductible (Individual/Family)	\$5,000 / \$10,000	\$2,000 / \$4,000	\$1,000 / \$2,000
Hospitalization	20% after ded.	30% after ded.	20% after ded.
Preventive Care	No Charge	No Charge	No Charge
Emergency Room Copay	20% after ded.	\$250, plus 30% after ded.	\$250 copay, plus 20% after ded.
Out-of-pocket Maximum (Individual/Family)	\$6,350 / \$12,700	\$7,950 / \$15,900	\$6,500 / \$13,000
Generic Rx	\$10 after ded.	\$10	\$10
Preferred Rx	\$35 after ded.	\$35	\$35
Non-preferred Rx	\$60 after ded.	\$60	\$60
Specialty Rx	\$60 after ded.	\$60	\$60
Out of Network Coverage	Available	Available	N/A

Health Savings Accounts

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high-deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

What Are the Benefits of an HSA?

There are many benefits of using an HSA, including the following:

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver.** HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2026 is **\$4,400 for individual coverage and \$8,750 for family coverage.**

Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of **\$1,000**. You may change your contribution at any time throughout the year if you don't exceed the annual maximum.

When enrolling in the Health Savings Account, you will need to register and accept the Terms & Conditions before your account and debit card are activated.

Access Fidelity website at: www.fidelity.com

HSA Case Study

Justin is a healthy 28-year-old single man who contributes \$1,000 each year to his HSA. His plan's annual deductible is \$1,500 for individual coverage. Here is a look at the first two years of Justin's HSA plan, assuming the use of in-network providers. (This example only includes HSA contribution amounts and does not reflect any investment earnings.)

Year 1	
HSA Balance	\$1,000
Total Expenses: - Prescription drugs: \$150	(-\$150)
HSA Rollover to Year 2	\$850

Since Justin did not spend all his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.



Year 2	
HSA Balance	\$1,850
Total Expenses: - Office visits: \$100 - Prescription drugs: \$200 - Preventive care services: \$0 (covered by insurance)	(-\$300)
HSA Rollover to Year 3	\$1,550

Once again, since Justin did not spend all his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.

Dental Insurance

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body, including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The following charts outline the two dental options we offer through SunLife.

Note only in-network benefits are illustrated. Refer to your detailed plan summaries for full benefits.

Type of service	DPPO \$1,500
Preventive Services	Covered at 100%
Deductible	\$50 Individual / \$150 Family
Basic Services	80% after deductible
Major Services	50% after deductible
Annual Maximum	\$1,500
Orthodontia	50% after deductible Lifetime Maximum Benefit—\$1,500 Age Limitation – Dependent children up to age 26

Type of service	DPPO \$2,000
Preventive Services	Covered at 100%
Deductible	\$25 Individual / \$75 Family
Basic Services	80% after deductible
Major Services	50% after deductible
Annual Maximum	\$2,000
Orthodontia	50% after deductible Lifetime Maximum Benefit—\$2,000 Age Limitation – Dependent children up to age 26

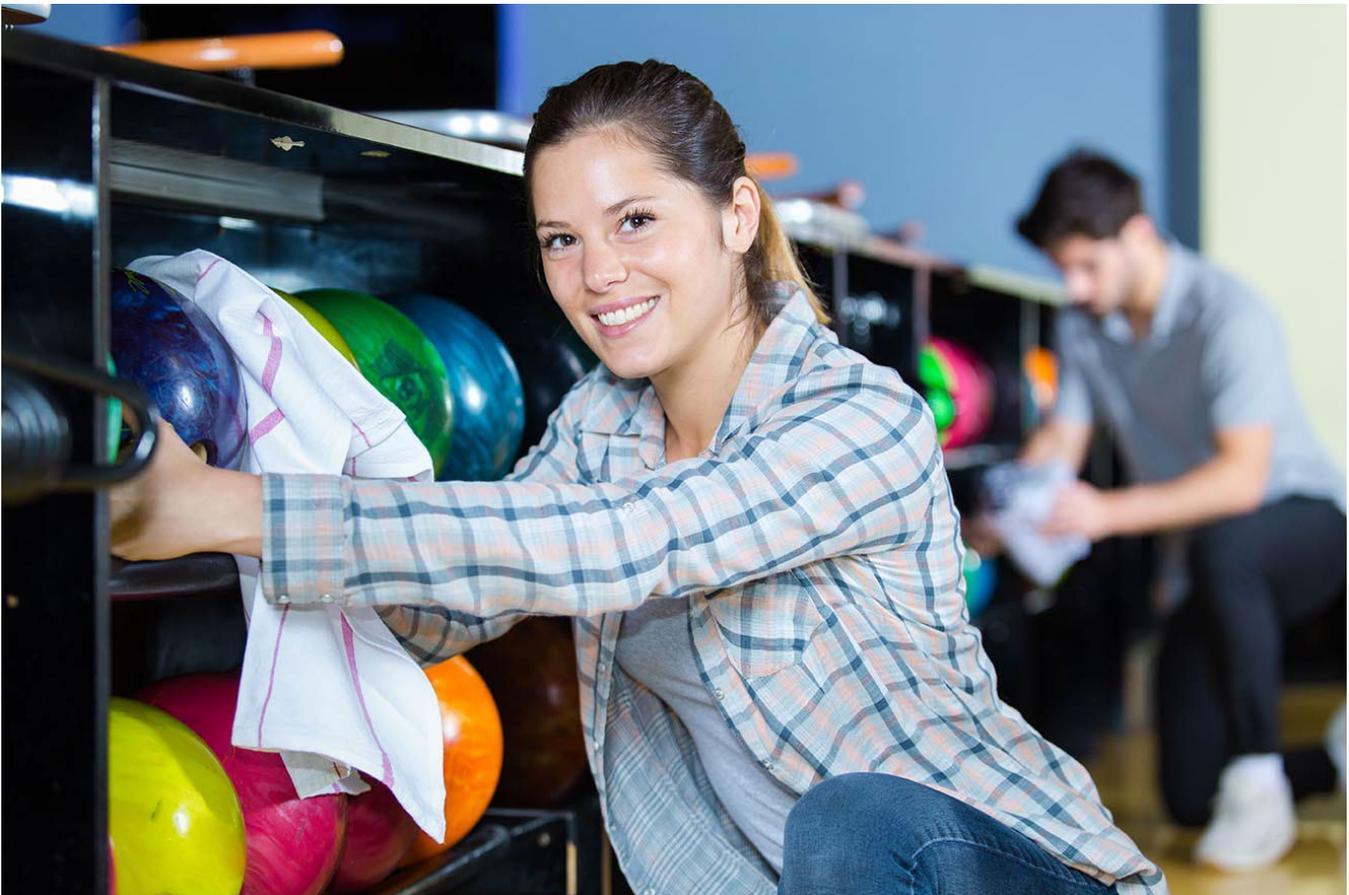
Vision Insurance

Triple Shift Entertainment vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services from a provider listed in SunLife directory, your benefits include the following:

- Network: VSP Choice
- Routine vision exams for a \$10 copay.
- Frequency of Services
 - Exam – Once every 12-months
 - Lenses – Once every 12-months
 - Frames – Once every 24-months
- \$130 Eyeglass Frame Allowance with 20% discount off balance
- \$130 Contact Lenses Allowance with 15% discount off balance

Refer to your vision plan summary for full benefit details.



Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Triple Shift Entertainment provides full-time employees with **2 time's your annual salary up to a maximum of \$350,000 in group life and accidental death and dismemberment (AD&D) insurance.**

Additionally, Triple Shift provides basic life insurance coverage to your:

- **Spouse:** benefit amount \$5,000
- **Children:** benefit amount \$2,000

Triple Shift Entertainment pays the full cost of this benefit, meaning you are not responsible for paying any monthly premiums.

Remember to update your beneficiary information.

Voluntary Life Insurance

While Triple Shift Entertainment offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through payroll deductions. You can purchase coverage for yourself or for your spouse in \$5,000 increments.

- **Employee** - Minimum coverage is \$10,000 and maximum is 3 x annual salary up to \$300,000.
 - Guarantee Issue: \$150,000
- **Spouse** – minimum benefit amount in increments of \$5,000 up to \$150,000. Not to exceed 100% of employee's approved benefit amount
 - Guarantee Issue: \$5,000
- **Children** – minimum benefit amount in increments of \$1,000 up to \$10,000
 - Guarantee Issue: \$10,000

Guaranteed Issue Amount is the level of benefit you can elect without medical underwriting. If you apply for coverage while hospitalized, in hospice care, in a facility, or confined to home under the care of a physician, your effective date of coverage will be after you, your spouse, or dependents are no longer hospitalized, in hospice care, in a facility, or confined to home.

If your requested coverage amount is above the Guaranteed Issue Amount, or if you are a late entrant (enroll more than 31 days after your eligibility), you must complete and submit an Evidence of Insurability (EOI) form.

Value Added Services

- Employee Assistance Program (EAP)
- Travel Assistance Program
- Funeral Concierge Services
- Well Fee
- ID Theft Protection
- Beneficiary Assistance Counseling

Voluntary Disability Income Benefits

Triple Shift Entertainment offer full-time employees with **voluntary** short-term and long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

If you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income.

	Short-term Disability (STD)	Long-term Disability (LTD)
Benefits Begin	After 8-days	After 90-days
Benefits Payable	Weekly	Monthly
Benefit Duration	12-weeks	SSNRA
Percentage of Income Replaced	60% of your gross weekly earnings	60% of your gross monthly earnings
Maximum Benefit	Up to \$1,000	Up to \$5,000
Pre-existing Condition	3-months prior, 12-month after exclusion, continuity of coverage	



Additional Voluntary Benefit Offerings

• SunLife:

- **Accident Insurance** –provides benefits when injuries, medical treatment and/or services occur because of a covered accident. You will receive payment(s) associated with a covered injury and related services. You can use the payment any way you choose, from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or utility bills.
- **Critical Illness Insurance** – Facing a serious illness at any age can be challenging; physically, emotionally, and financially. Primary health insurance may pick up some or most of the tab but can still leave medical and other recovery expenses that ass up quickly. Critical Illness insurance provides a lump sum cash benefit upon diagnosis of a covered illness that can be used however you choose.
- **Hospital Indemnity Insurance** – pays a cash benefit if you or an insured dependent (spouse or child) is confined in a hospital for a covered illness or injury. It also provides additional daily benefits for related services. Eben with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up. The benefits are paid in lump sum amounts and can help offset expenses that primary health insurance doesn't cover or can be used for any non-medical expenses.

• Pet Benefit Solutions

- **Total Pet Plan** - is a voluntary pet-benefit bundle (not traditional insurance) designed to provide discounts and services for pet care. To confirm if your veterinarian is participating call Pet Benefit Solutions: (888) 913--7387
- **WishBone** – is traditional pet insurance that covers accidents and illnesses (and offers optional routine/wellness add-ons). For a quote visit or call Pet Benefit Solutions: www.petbenefitsolutions.com; or (888) 913--7387

Questions & Answers

How Do I Enroll and/or Make Changes to My Benefit Elections?

- Log into UKG: www.UKG.com
- Review your current benefit elections.
- Verify your personal information and make changes, if necessary.
- Make your benefit elections. (Once you make benefit elections, you will **not** be able to change them until the next open enrollment period, unless you have a qualified life event).

Where Can I Locate Premiums, Notices and Detailed Benefit Summaries?

- Log into UKG: www.UKG.com
 - Myself > My Company > Company Info > Electronic Forms

If I Have Questions, Who Can I Contact?

- **Human Resources Team Contacts:**
 - Allison Williams – Allison.Williams@tripleshift.com ; (651) 504-5682
- **Bryson Financial Employee Benefits:**
 - Amy Conger – amy@brysonfinancial.com; (562) 661-4718
 - Maria Robles - mariaro@brysonfinancial.com; (562) 388-7725
- **Insurer Contacts:**
 - United Healthcare (HDHP PLAN) – www.myuhc.com; (866) 314-0335
 - United Healthcare (Non-HDP PLAN) – www.myuhc.com; (866) 633-2446
 - SunLife – www.sunlife.com; (800) 786-5433
 - Fidelity Investments – www.fidelity.com; (800) 544-3716
 - Pet Benefit Solutions – www.petbenefitsolutions.com; (888) 913--7387

