



2021 BENEFIT OPTIONS

At Truck Hero, we are pleased to offer a comprehensive suite of benefits to our eligible employees. Below is an overview of the available coverages.

Medical—Blue Cross Blue Shield of Michigan

- ◆ Three plans offered, varying deductibles, coinsurance, out-of-pocket maximums, and premium contributions
 - ◆ Premium, Base, and HSA plan
- ◆ Rx coverage included with medical coverage
- ◆ Provider networks are the same in all the plans
- ◆ Online visits are available
- ◆ HSA plan enrollees:
 - ◆ May contribute pre-tax dollars to a health savings account (HSA) to pay for future healthcare costs
 - ◆ May not participate in the Healthcare FSA plan
- ◆ Diabetes management—Livongo provides health management support, including FREE supplies, interactive communication, and education

Dental—Delta Dental of Michigan

- ◆ Two plans offered varying in coverage and price
- ◆ Base and Preferred plans
- ◆ Preferred plan has higher coverage level, but also is higher cost per month in payroll deductions

Vision—Superior Vision and VSP

- ◆ Two carriers offer different plan designs and networks, providing increased selection

Flexible Spending Account—Optum

- ◆ Both Healthcare and Dependent Care FSAs are available
- ◆ Allows employees to pay for Healthcare and Dependent Care expenses using pre-tax contributions from their paycheck

Disability—Lincoln Financial

- ◆ Truck Hero provides both Short-Term Disability and Long-Term Disability coverage to all benefits-eligible employees, at no cost to employees
- ◆ Short-Term Disability has a 7 day elimination period with a benefit amount of 50% of base earnings, up to a maximum of \$1,000 per week
- ◆ Long-Term Disability has a 90 day elimination period with a benefit amount of 50% of base earnings, up to a maximum of \$8,000 per month

Life and Accidental Death and Dismemberment (AD&D)—Lincoln Financial

- ◆ Truck Hero provides Basic Life and AD&D coverage to all benefits-eligible employees in the amount of 1× their annual base earnings, up to \$100,000; this is cost-free to employees
- ◆ Additional Life and/or AD&D insurance is available to purchase for the employee, their spouse, and their dependents

Voluntary Benefits—Guardian

- ◆ Truck Hero offers employees the option for Accident, Critical Illness, and Hospital Indemnity plan coverage

Legal Insurance—ARAG

- ◆ Truck Hero offers legal insurance that helps makes legal advice affordable
- ◆ Two plans are offered: Ultimate Advisor and the enhanced Ultimate Advisor Plus

Employee Assistance Program (EAP)—Health Management Systems of America (HMSA)

- ◆ EAP services are provided to employees and their immediate family members to help deal with a variety of issues and concerns
- ◆ The EAP is free, voluntary, and strictly confidential

Charity—Building Homes for Heroes

- ◆ Truck Hero supports Building Homes for Heroes, a charitable organization that builds or modifies homes, and gifts them, mortgage-free, to Iraq or Afghanistan war veterans and their families
- ◆ Truck Hero has donated over a half a million dollars to Building Homes for Heroes since 2017
- ◆ Employees may donate by payroll deduction and Truck Hero will MATCH their donations, DOLLAR for DOLLAR!

401(k) Retirement Plan—Empower Retirement

- ◆ Employees may participate in Truck Hero's 401(k) plan the first of the month following 30 days of employment
- ◆ The company matches the employee's contribution on up to 6% of their annual compensation (100% match on the first 1% of compensation contributed and 50% match on the next 5%)
- ◆ The value of the company match is vested 50% after 1 year of employment and 100% after 2 years
 - ◆ New employees are automatically enrolled in the plan with a 3% contribution, which can be increased or decreased at any time

