

# TRIUMPH Group Benefits: 2026 Benefits FAQs



## Are the benefit plans changing in 2026?

All of the metallic level options (Bronze, Bronze Plus, Silver, Gold) that were offered for 2025 will continue to be offered for 2026. However, there are some carrier changes to consider when reviewing your options for 2026. You can review the changes by logging on to the **Make It Yours** website at [triumphgroup.makeityoursource.com](https://triumphgroup.makeityoursource.com) and clicking on the **What's Changing** tile on the home page.

## Are there any insurance carrier changes for 2026?

Independence Blue Cross and Geisinger will not be participating carriers in 2026. If you are enrolled in either, you will need to select a new carrier. Highmark Blue Cross Blue Shield will be a new carrier option. Starting October 14, visit the **Make It Yours** website to get a preview of the new carrier on the **Your Carrier Connection** page (accessible from a link on the home page). You'll be able to access the carrier preview site to learn more about provider networks, prescription drug information, and other carrier resources. Then, beginning November 3, log on to the **TRIUMPH Group Benefits Center** website at [digital.alight.com/triumphgroup](https://digital.alight.com/triumphgroup) to review your options, rates, and use the **Help Me Choose** tool to get a personalized suggestion based on your preferences, doctors, and any prescriptions you may take.

## Are my medical premiums changing for 2026?

Continued rising health care costs may result in premium increases in 2026. There are many factors that impact pricing including inflation, our demographics, and the cost of our claims. The amount of the increase varies depending on the medical coverage level, insurance carrier, and your geographic region. Also, employees who cover dependents are more likely to see a higher increase. That's why you should carefully review your options and prices to find the right fit for you and your family. Be sure to make any changes to your benefit elections (and select contribution amounts for any tax-advantaged spending or savings account) during the enrollment window.

## Will medical plans cost the same in all parts of the country?

No. There are differences in the price of medical plans in different parts of the country—even if you choose the same coverage level and insurance carrier. Insurance carriers charge different premiums in different parts of the country to reflect the cost of medical services by region. It's important to compare the prices available from the different carriers in your area to find the best option for you.

## Is TRIUMPH subsidizing the cost of the health care benefit plans?

Yes. TRIUMPH will continue to provide credits that apply toward the cost of medical and dental coverage.

## What are Excess Credits?

Sometimes the medical 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 contributes the extra amount into your Health Savings Account (HSA) as Excess Credits (up to an annual maximum of \$500 for EE Only Coverage and \$1,000 for EE + Dependent Coverage).

You can use your Excess Credits to pay for eligible out-of-pocket health care costs on a tax-free basis. Under government rules, HSAs are only available with the Bronze or Bronze Plus plans, however, not every Bronze or Bronze Plus plan comes with Excess Credits. Excess Credits are not available if you select the Silver or Gold plan. You can see which plan and carrier options come with Excess Credits when you enroll using the **TRIUMPH Group Benefits Center** website at [digital.alight.com/triumphgroup](https://digital.alight.com/triumphgroup).

## Is my share of the medical premium cost \$0 if the TRIUMPH medical credit is larger than the full premium for the medical benefit I choose?

No. There is a significant administration cost for the company to be able to provide health care benefits. Those employees whose medical credit covers the full cost of their chosen medical plan will still be required to pay a minimum premium amount to help offset these costs.

## When will I find out how much my health care benefit premium will cost?

During the Open Enrollment period between **November 3** and **November 14, 2025**, the **TRIUMPH Group Benefits Center** website at [digital.alight.com/triumphgroup](https://digital.alight.com/triumphgroup) will display your premium costs for every health care option available to you.

## How do I decide which medical coverage level/plan is the right choice for me?

For a complete picture of your medical plan options, you should read the Benefits Enrollment Guide for a high-level overview of your plan options. Starting October 14, you can find the [Benefits Enrollment Guide](#) on the home page of the **Make It Yours** website. You can also review more detailed information across the site to learn more about your plan options and specially designed programs that many carriers are offering to help you [feel your best](#).

If you need additional help, customer service representatives at the **TRIUMPH Group Benefits Center** will also be available **Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time** during enrollment, to answer questions you may have. Just call **(833) 885-5653**. For additional support, you can schedule an appointment with a customer service representative through the **TRIUMPH Group Benefits Center** website at [digital.alight.com/triumphgroup](https://digital.alight.com/triumphgroup).

## How many insurance carriers will be available to me?

The vast majority of employees will be able to pick from four national medical insurance carriers: Aetna, Cigna, Blue Cross Blue Shield, and UnitedHealthcare. In some geographies, employees will also have access to regional insurance carriers with strong local networks. In other geographies, one of the national carriers may not have a sufficiently strong discount network to offer coverage in that area. In some cases, more than one of the national carriers will not be able to offer coverage in a particular geographical area.

In addition, some insurance carriers have a narrow network, which means they are more limited and smaller in their provider network. While these may present a more affordable option, they should be considered carefully based on your needs and whether you can use providers that are in network.

## How can I learn more about what programs insurance carriers will offer?

Many insurance carriers are investing in specially designed programs to help you feel your best and may offer new or enhanced benefits for 2026. You can take the next step on your health journey by learning about programs that cover:

- Virtual care,
- Lifestyle coaching & fitness discounts, and
- Mental health support, and more.

For more information on virtual care, lifestyle coaching and fitness discounts, and mental health support, review what each [insurance carrier can offer you](#). You can also learn more about what each medical insurance carrier offers on the [Your Carrier Connection](#) page on the **Make It Yours** website.

## How do I decide which medical insurance carrier is right for me?

The benefit plans are the same across the carriers. For example, the coverage provisions (deductible, out-of-pocket maximum, etc.) are the same for the Bronze Plus plan offered by Aetna and for the Bronze Plus plan offered by Cigna. The fact that one insurance carrier has lower premiums than the other carriers does not mean that it is offering a lesser policy than the other carriers. However, premiums, networks, and prescription drug formularies (which drugs are covered and how much) do vary from carrier to carrier. These are the factors you should consider when choosing an insurance carrier. You can easily view all three of these factors across all of the carriers and plans by using the **Help Me Choose** tool, which you can find on the **TRIUMPH Group Benefits Center** website at [digital.alight.com/triumphgroup](https://digital.alight.com/triumphgroup). You can also take advantage of the tools, resources, and information offered through your insurance carrier on the [Your Carrier Connection](#) page on the **Make It Yours** website.

## If the plans are the same across the insurance carriers, why are some carriers less expensive than others?

A lower premium from one carrier could mean that it has more insured customers in your region and can receive better doctor and hospital discounts and, therefore, charge lower premiums. Alternatively, the low-cost carrier may be trying to increase its volume of business in your region and is willing to make less profit to win your business.

## How should I choose a medical insurance carrier if my dependents and I live in different areas?

Because you and your dependents must enroll in the same option, you may want to consider one of the national insurance carriers that offers national provider networks so that your dependents have access to in-network providers in most locations. Carrier options and costs will be determined based on the employee's home address.

## If I am keeping my current insurance carrier for 2026, and my doctor is in the carrier's network today, can I assume that she will be in the network in 2026?

No. It is essential that you check the networks of all insurance carriers carefully, using the **Help Me Choose** tool, before making a decision. Insurance carriers frequently make changes to their provider networks. When you enroll, you can access this information by clicking **Find Doctors** when you are selecting your medical plan. You can also check out the insurance carrier preview sites on the **Make It Yours** website.

### **If I am keeping my current insurance carrier for 2026, and a prescription drug I take is on the carrier's formulary today, can I assume it will be on the formulary in 2026?**

No. It is essential that you check the formularies (covered prescription drugs) of all insurance carriers carefully before making a decision. Insurance carriers frequently make changes to their formulary lists.

### **If I am changing medical insurance carriers for 2026, how do I transition care I am currently receiving for a health care issue covered under the 2025 TRIUMPH medical plan?**

Following Open Enrollment, review the information and use the [Transition of Care Worksheet](#) found on the [Actions After You Enroll](#) page on the **Make It Yours** website. The worksheet will walk you through the steps you should take to ensure a seamless transition of your health care services.

### **Will I receive new ID cards?**

It depends. If your 2026 coverage level and carrier are the same as in 2025, you will continue to use your current ID card. However, if you enroll in a different coverage level with the same or a different insurance carrier for 2026, a new ID card for your medical and prescription drug needs will be mailed to your home, except if you enroll with Cigna. In 2026, Cigna will issue digital ID cards which you can view and print from Cigna's website. You can also print ID cards for your medical, prescription drug, dental, and vision coverages on the websites of the insurance carriers you have selected.

### **Will there be a surcharge for tobacco/nicotine use in 2026?**

TRIUMPH is eliminating the tobacco/nicotine surcharge for 2026. While we are eliminating the surcharge, we still encourage employees and their family members who continue to use tobacco/nicotine to take advantage of the tools and resources offered through Health Advocate to reduce or eliminate usage.

### **Why is there a spousal surcharge?**

Subsidized health care plans are a valuable and expensive employee benefit. TRIUMPH is willing to extend this valuable benefit to the families of our employees where no other coverage is available.

However, we will charge a moderate surcharge to employees who have working spouses with access to other coverage, as this coverage is a significant additional cost to the company.

### **If I don't enroll during the Open Enrollment period, will my 2025 elections carry over?**

If you don't take action to enroll by the close of Open Enrollment (by November 14), 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 tax-advantaged spending or savings account (FSA or HSA), you must make an active election.

### **How do I reset my password for the TRIUMPH Group Benefits Center website?**

To reset your password, go to the **TRIUMPH Group Benefits Center** website, click **Forgot User ID or Password**, and follow the prompts to reset your password. You will need your user ID and password to access your account on the Alight Mobile app (available through the Apple App Store or Google Play).

### **How do I create my user ID and password for the TRIUMPH Group Benefits Center website?**

If you are a new user, you will need to set up your user ID and password, which are needed to access your account through the Alight Mobile app (available through the Apple App Store or Google Play). Go to the **TRIUMPH Group Benefits Center** website and select **New User**;

- Enter the last four digits of your Social Security number and your date of birth to authenticate your account;
- Create your user ID and password; and
- Create answers to security questions to verify your identity if you forget your user ID or password in the future.