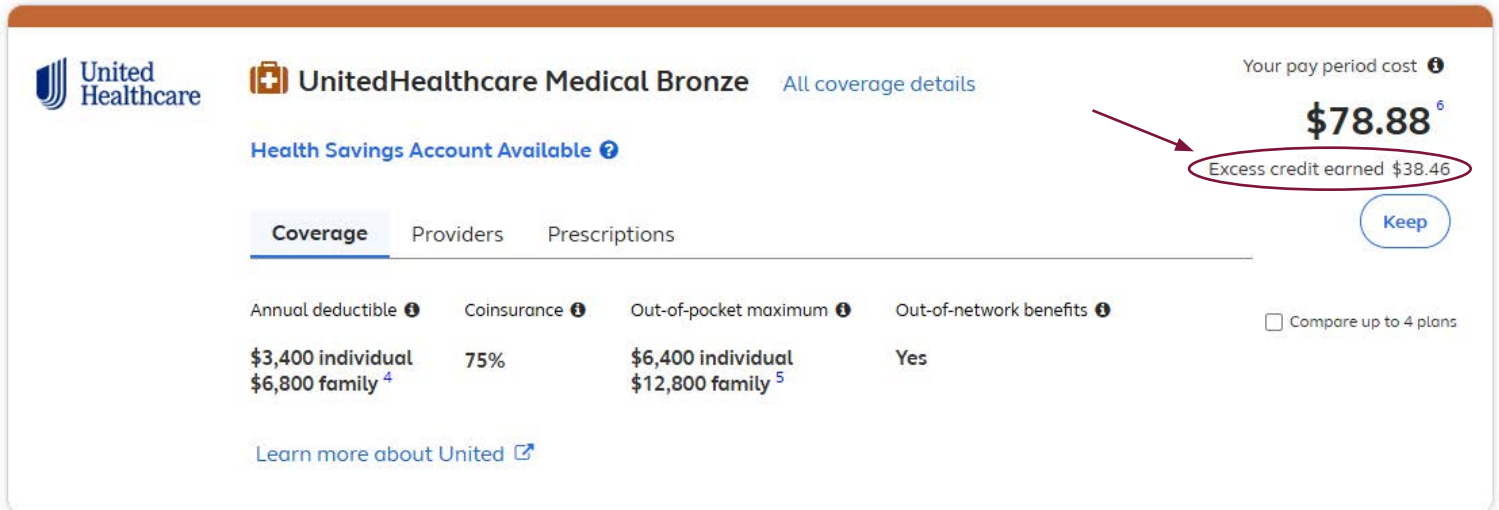


Medical and Dental Credits



The screenshot displays the UnitedHealthcare Medical Bronze plan details. At the top, the UnitedHealthcare logo is on the left, followed by the plan name "UnitedHealthcare Medical Bronze" and a link for "All coverage details". Below this, it states "Health Savings Account Available" with a question mark icon. On the right, the "Your pay period cost" is shown as \$78.88, with a red arrow pointing to a circled note below it: "Excess credit earned \$38.46". A "Keep" button is also visible. Below the header, there are tabs for "Coverage", "Providers", and "Prescriptions". The "Coverage" tab is active, showing a table of plan details:

Annual deductible ⓘ	Coinsurance ⓘ	Out-of-pocket maximum ⓘ	Out-of-network benefits ⓘ
\$3,400 individual \$6,800 family ⁴	75%	\$6,400 individual \$12,800 family ⁵	Yes

At the bottom right of the table area, there is a checkbox labeled "Compare up to 4 plans". A link "Learn more about United" with an external link icon is at the bottom left.

TRIUMPH Credits

TRIUMPH provides a credit toward the cost of all medical and dental plans.

The amount of the medical credit varies according to your income (those employees who earn more will get a smaller credit), which coverage tier you select (employee only, employee plus family, etc.), and where in the country you live (larger credits are provided for employees who live in areas with higher health care costs). The TRIUMPH credit for medical benefits does not vary based on the plan you select or based on the carrier you select. Therefore, if you select a lower cost plan from a carrier with a lower premium, the TRIUMPH credit will cover a bigger percentage of the premium than if you select a higher cost plan from a carrier with a larger premium.

In some cases, the TRIUMPH medical credit may be larger than the full premium for the chosen plan.

This is most likely to be the case for employees who choose one of the higher deductible plans (Bronze or Bronze Plus). 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. Excess Credits are subject to an annual maximum of \$500 for EE Only coverage and \$1,000 for EE + Dependent coverage. You can use these Excess Credits to pay for eligible out-of-pocket health care costs incurred by you or your family members. An added benefit is that, when used in this way, your Excess Credits are tax-free. Excess Credits are only available if you select the Bronze Plan or the Bronze Plus Plan, but they are not available with every Bronze or Bronze Plus option. You can see which options come

with Excess Credits when you enroll using the **TRIUMPH Group Benefits Center** website (see above for example).

TRIUMPH provides a credit toward the cost of all dental plans.

The amount of the dental credit varies according to the coverage tier you select, but does not vary with the plan or carrier you select. Therefore, if you select a lower cost dental plan from a carrier with a lower premium, the TRIUMPH credit will cover a bigger percentage of premium than if you select a higher cost dental plan from a carrier with a larger premium.

Preparing for enrollment

You can see your TRIUMPH medical and dental credits and which medical plan options include Excess Credits when you enroll through the **TRIUMPH Group Benefits Center** website at digital.alight.com/triumphgroup.