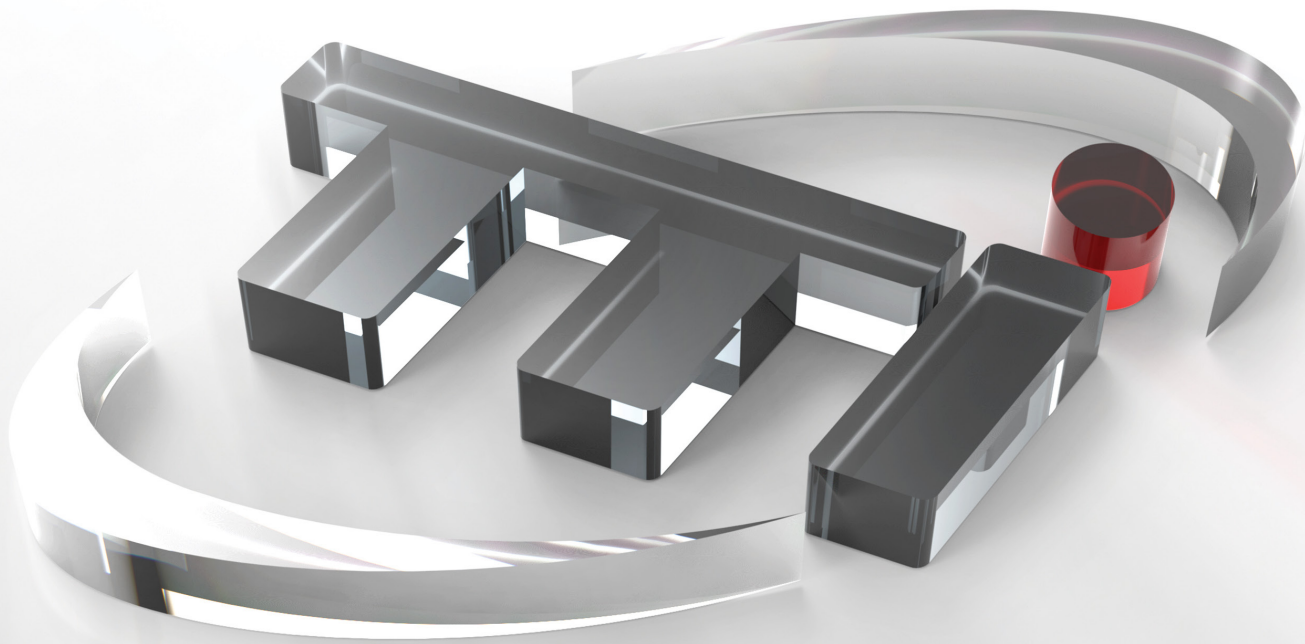




HealthWorks



2026 BENEFITS SUMMARY

Equipment for your health, wealth, and life

Equipment for your health, wealth, and life

Three thick, white, curved lines that sweep across the middle of the page, starting from the left edge and curving towards the right, creating a sense of movement and design.

If you are married to another TTI employee,
you cannot be covered both as a dependent and
employee under any TTI benefit plans.

At TTI, we are dedicated to providing opportunities to manage or improve the health of our employees. TTI provides benefits that can help you thrive in all areas your life – physically, emotionally, and financially.

Be sure to read this guide to learn about all of the programs available to you. Then, consider and choose what will best meet your unique needs for the year ahead. **That's benefits... for your health, wealth, and life!**

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Watch for “Good to know!” tips throughout this guide. They point out some important benefits information that’s, well, *good to know!*

Every effort has been made for this summary to accurately represent the content of TTI’s benefit programs. If differences exist, then the formal plan documents will govern. Nothing in this document or any written or verbal statements by a company representative may alter the content of the formal plan documents.

Benefits Basics

Eligibility

Employees

- All regular full-time employees are eligible for TTI benefits upon hire. Part-time employees become eligible after completing 12 consecutive months of service.
- Temporary employees on TTI's payroll are eligible to participate in the TTI 401(k) Plan, regardless of the number of hours worked.

Dependents

- Your legal spouse and children up to age 26 may be enrolled in TTI benefits.

Core Benefits

TTI provides a basic level of benefits coverage, called Core Benefits, provided to you at no cost. Core Benefits include:

- **Basic Life Insurance** – equal to two times your annual base pay
- **Basic Accidental Death and Dismemberment (AD&D) Insurance** – equal to two times your annual base pay
- **Business Travel Accident Insurance** – equal to a minimum of \$250,000
- **Long-Term Disability Insurance**

You also have the opportunity to enroll in additional coverage, such as medical, dental, vision, and much more.

Enrolling for Benefits

For those newly hired

If you are hired during the year, you must elect benefits within 30 days of your hire date. Your coverage will be effective as of your date of hire.

Making changes during the year (Qualified Life Event)

If you experience a Qualifying Life Event, you may make changes during the year – as long as you do so within 30 days of that event. Qualifying Life Events include, but are not limited to:

- Marriage
- Divorce or legal separation
- Birth of your child or adoption
- Death of your spouse or dependent child
- Change in employment status

To make changes, please log into your Workday account or call the TTI Benefits Center.

TTI Benefits Center

The TTI Benefits Center can help you with any enrollment or benefit related question. You can contact them Monday – Friday, 7:00 am – 7:00 pm (CST) at **844-884-2363** or **TTIBenefits@OneSourceVirtual.com**.

**Good
to
know!**

It's up to you to ensure your dependents meet eligibility requirements for the benefits plans you elect for them. TTI regularly conducts eligibility audits to make sure only eligible people are enrolled in our plans. If you add a spouse or dependent, The TTI benefits center will contact you directly. It is important you provide the requested information by the deadline.

You may only change coverage within 30 days of a Qualified Life Event.

For Your Health

Medical Plans

You can choose from three comprehensive Preferred Provider Organization (PPO) Medical Plans through Anthem/Blue Cross Blue Shield (Anthem):

- **Plan 1 - \$500 individual deductible** – This plan has the lowest deductible, meaning you’ll pay less out-of-pocket when you need care. In exchange, your monthly cost is slightly higher, making this plan a great choice if you prefer predictable expenses.
- **Plan 2 - \$1,000 individual deductible** –This plan offers a balance between paycheck costs and out-of-pocket expenses. It’s ideal if you want to save on premiums while managing moderate healthcare costs when you need care.
- **Plan 3 - \$1,800 individual deductible** – This plan is a high-deductible health plan with the lowest monthly cost. It’s good if you rarely need medical care or medications and mainly visit the doctor for routine check-ups. Additionally, you can contribute pre-tax funds into a Health Savings Account.

All three of these medical plans offer access to the Anthem network of doctors, hospitals, and other providers.



When you enroll in any of these medical plans, you automatically receive prescription drug coverage through CarelonRx. **See Prescription drug coverage section for details.**

	PLAN 1		PLAN 2		PLAN 3 (HDHP)	
	IN-NETWORK	NON-NETWORK	IN-NETWORK	NON-NETWORK	IN-NETWORK	NON-NETWORK
DEDUCTIBLE						
Individual	\$500	\$1,250	\$1,000	\$2,500	\$1,800	\$4,500
Family	\$1,000	\$2,500	\$2,000	\$5,000	\$3,600	\$9,000
OUT-OF-POCKET MAXIMUM						
Individual	\$2,500	\$6,250	\$3,500	\$8,750	\$4,500	\$11,250
Family	\$5,000	\$12,500	\$7,000	\$17,500	\$9,000	\$22,500
COINSURANCE PERCENTAGE						
Plan Pays	80%	50%	80%	50%	80%	50%
Member Pays	20%	50%	20%	50%	20%	50%

Important Note: Plan 3 is a High Deductible Health Plan (HDHP) that allows you to enroll in a tax-free savings account known as a Health Savings Account (HSA) – **see the Health Savings Account section for more details.** Except for a limited list of preventive services, **all services under Plan 3, including prescription drugs, will not be paid until you have satisfied your annual deductible.** However, you can use your HSA funds to pay these expenses.

Be sure to understand how Plan 3 works before you enroll. For more details, please refer to the TTI Medical Plan section in the TTI Health and Welfare Benefit Plan SPD.



Anthem Extras

When you elect one of our medical plans, you also have access to these benefits.

Receive virtual care and support 24/7 with Anthem's Sydney Health app

Now you can connect more easily to the care you need through Anthem's Sydney Health app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7.

Visit with a doctor for common health concerns

Doctors are available anytime, with no appointments or long wait times. They can help you with these types of conditions:

- COVID-19
- Flu
- Cold and fever
- Minor rashes
- Sore throat
- Headaches

During your video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.

How to download our Sydney Health app:

Scan the QR code with your phone's camera or visit the App Store® or Google Play™.



Talk to a nurse 24/7

With this 24-hour NurseLine, you can call seven days a week, 365 days a year, to ask basic health questions and address concerns such as:

- Your symptoms
- Medications and side effects
- Reliable self-care home treatments
- Self-help and support groups
- When to go to your doctor
- When to go to the emergency room
- Local physician and hospital resources
- Wellness information

Please note that the 24/7 NurseLine is not meant for emergencies; in an emergency, call 911 or your local emergency service as soon as possible.

Good to know!

You can use the Sydney Health app to find in-network providers, view claims and view your electronic ID card.

Prescription Drugs

The amount you pay for prescription drugs through CarelonRx depends on two things:

- 1 Where you purchase the medications (retail or mail order)
- 2 What type of prescription drugs are purchased, according to the plan's formulary (Tier 1, Tier 2, Tier 3, Specialty)

Prescription Drug

	RETAIL (UP TO 30-DAY SUPPLY)	MAIL ORDER (UP TO 90-DAY SUPPLY)*
	YOU PAY	YOU PAY
Tier 1	\$10 Copay	\$25 Copay
Tier 2	25% Coinsurance \$20 Minimum \$60 Maximum	25% Coinsurance \$40 Minimum \$120 Maximum
Tier 3	40% Coinsurance \$30 Minimum \$100 Maximum	40% Coinsurance \$60 Minimum \$200 Maximum
Specialty	20% Copay 1 - 31 Days – \$100 Max; 32 - 60 days – \$200 Max; 61 - 90 Days – \$250 Max	20% Copay 1 - 31 Days – \$100 Max; 32 - 60 days – \$200 Max; 61 - 90 Days – \$250 Max

***Mandatory Mail Order Program:** You are allowed three 30-day fills at the retail pharmacy before you must use the Mail Order Program or get your 90-day supply at any CVS pharmacy.

You must use the Mail Order Program or CVS for any 90-day supply of maintenance/long-term medications.

After three retail fills, you will pay the full cost of the medication if you continue to fill a 30-day supply or are out-of-network.

Out-of-Pocket Maximum

Plan 1 and Plan 2 have a \$3,000 single and \$6,000 family out-of-pocket maximum.



Important Reminder:

Medical Plan 3 is a High Deductible Health Plan (HDHP). All costs for prescription drugs, will be your responsibility to pay until you have satisfied your annual deductible.

Mail order can save you money if you take medication for chronic conditions, such as high blood pressure or high cholesterol. You can get a 90-day supply delivered right to your home or filled at any CVS pharmacy!



Dental Plan

Your oral health is an important part of your overall health. Our Delta Dental plan can help with the cost of routine preventive care (such as exams and cleanings – which are covered at 100% with no deductible to pay) as well as Basic, Major, and Orthodontic services.

Dental Benefits	NETWORK	NON-NETWORK
Annual Maximum Per Person	\$2,000	
Annual Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Diagnostic & Preventive*— Exams, Cleanings, X-Rays, Sealants, Fluoride	100% No Deductible, Limit 2 Exams Per Year	100% No Deductible, Limit 2 Exams Per Year
Basic Restorative Procedures	80% After Deductible	80% After Deductible
Major Restorative Procedures	50% After Deductible	50% After Deductible
Major Services—Crowns, Bridges, Implants	50% After Deductible	50% After Deductible
Adult & Child Orthodontia	\$2,000 Lifetime Maximum, 100% After Deductible	

*Preventive Services do not count towards the annual maximum.



You may visit any dental provider you like. But you'll always save money when you use one that's in the Delta Dental network, because they have agreed to a negotiated rate. **See the TTI Health and Welfare Benefit Plan SPD for more information.**

Vision Plan



The vision plan through VSP covers routine eye exams and pays for all or a portion of exams and the cost of glasses or contact lenses, if needed.

Vision Benefits	NETWORK COVERAGE	NON-NETWORK COVERAGE
Copay	\$10 Per Exam	N/A
Annual Maximum	None	
Exam Coverage	100% Less Copay	Up to \$45 Reimbursed
Frame Coverage—every two years	\$300	Up to \$70 Reimbursed
Featured brand frame*	\$350	Up to \$70 Reimbursed
Lens (Pair)—annually	Glass or Plastic	
• Single Vision	100%	Up to \$30 Reimbursed
• Bifocal	100%	Up to \$50 Reimbursed
• Trifocal	100%	Up to \$65 Reimbursed
• Polycarbonate	100%	\$0
Contact Lenses—annually	\$300 Allowance	\$105 Allowance
• Elective • Diagnostic, Fitting & Evaluation	Contact lens allowance applies \$60 contact lens fitting fee	

ADDITIONAL OPTIONS/COSTS

• Standard Progressive Lenses • Anti-Reflective Lenses (first pair glasses only) • Lasik/Laser Surgery Discount	100% \$30 Copay Up to 15% discount	
Provider Network	Most independent vision care providers	N/A

FREQUENCY OF BENEFITS

• Vision Exam • Frame • Lenses and Contacts	Every 12 Months Every 24 Months Every 12 Months
Eyeconic® VSP's Online Store	Seamlessly connects your eyewear, your insurance coverage, and the VSP® doctor network. Plus, you get the convenience of online shopping along with the personal touch from a VSP network doctor. Create an account on VSP.com to get started!

*\$350 allowance on a wide selection of Featured Frame Brands at network locations or ANY frame at a Visionworks location.

See the TTI Health and Welfare Benefit Plan SPD for more information.



Mental Health & Work-life Services

Mental Health/Employee Assistance Program—Lyra Health

Lyra provides you with confidential access to care for your emotional and mental health how, when and where you need it. Whether you're feeling stressed, anxious or depressed, support from Lyra's therapists can get you back in the swing of things. Members can choose where or how to meet, either one-on-one at the provider's office or via live video. Or you can use Lyra's self-care apps for an emotional boost on the go.

Eight sessions per year are covered at no cost to each benefit eligible employee, their spouse, or their dependents. For those enrolled in TTI's medical plans, access to continued therapy sessions past the initial 8 sessions is covered at in-network costs.

A Lyra care navigator is available 24/7 so you can always access the best care. Learn more at **TTI.Lyrahealth.com** or **877-849-1176**.

Work-life services—Lyra Health

Sometimes life throws a wrench in the works. Experts beyond mental health are available to resolve emergencies, guide you through challenges, and help you stay on top of your busy life.

Services and available support

Legal Consultations

- 30-minute free consultation per issue with an attorney or mediator and a 25% discount on ongoing services
- 24/7 emergency services
- Easy-to-use legal forms, documentation preparation and online legal library

Child, Elder, Pet Care

- Child, elder and pet care consultations, resources, and referrals
- 24/7 access to services online or by phone
- Online library of educational resources

Learn more at **TTI.Lyrahealth.com**

Identity Theft Support

- 60-minute free consultation with a Fraud Resolution Specialist
- Assists members with restoring their identity and good credit
- Free ID theft emergency response kit

Financial Consultations

- 30-minute free consultation with experienced financial counselor per issue
- 30-minute free consultation on income tax planning, and a 25% discount on the CPA's normal fee for document preparation Online financial library

**Good
to
know!**

Lyra is completely confidential. In other words, no information is given by Lyra to anyone, including your manager and your family, unless you give written permission.

Additional Health Programs

Musculoskeletal (muscle and joint)—Hinge Health

Hinge Health is an exercise therapy program specifically for back and joint pain. Hinge Health can assist you with a recent or past injury, preparing for an upcoming surgery, recovering from a surgery, and building health habits. This benefit is free to eligible employees and dependents 18+ who are enrolled in one of TTI's medical plans. When you sign up, Hinge Health experts will assess your condition and match you to a care team who will personalize your treatment to you. Depending on your needs, your care team could include a physical therapist and a health coach who will work with you to help relieve your pain.

Get started by taking a short online questionnaire at hinge.health/ttihealthworks. No referral or diagnosis is needed from a doctor.

Fertility and Family Building—Progyny

Because the journey to become a parent can be physically, emotionally and financially challenging, Progyny, a leading fertility benefits solution, provides an inclusive family building benefit for every unique path to parenthood. This benefit includes:

- Comprehensive treatment coverage leveraging the latest technologies and treatments
- Access to high-quality care through a premier network of fertility specialists
- Pregnancy & Postpartum support and guidance
- Personalized emotional support and guidance from dedicated Patient Care Advocates (PCAs)

Progyny is available to employees and spouses enrolled in one of TTI's medical plans.

To learn more and activate your benefit, contact your dedicated Progyny PCA at **866-960-3783**.

Health Advocacy Services—Health Navigator

All employees enrolled in one of TTI's medical plans have access to Health Navigator, powered by PinnacleCare to help navigate through the complicated healthcare system.

Contact a Health Navigator Care Advisor to:

- Facilitate in-person or virtual appointments
- Answer questions about a diagnosis, health condition, or treatment recommendation
- Coordinate expert second medical opinion
- Collect and organize your important medical records
- Connect you with top specialists and medical institutions

Health Navigator is available at no cost to you.

Reach out to Health Navigator for any health-related need. Visit sunlife.com/healthnav or call **888-352-4969**.

Representatives are available Monday – Friday, 8:00 am – 6:00 pm (ET).

For Your Wealth

HSA

Health Savings Accounts (HSAs) are tax-advantaged individual accounts that let you save pre-tax dollars for future qualified medical expenses. You can invest your account—and funds never expire. You can set up a Health Savings Account (HSA) when you enroll in Medical Plan 3, which is a High Deductible Health Plan (HDHP). You contribute to the HSA through pre-tax payroll deductions up to the annual limit set by the IRS.

For 2026, you can contribute up to \$4,400 single/\$8,750 family. An additional \$1,000 may be contributed if you are 55 or older. Employees can change their contributions at any time through Workday.

HSAs offer a triple tax advantage!

1

Tax-free contributions—You can contribute pre-tax dollars via payroll deductions.

2

Tax-free growth—Any interest or earnings from your account grow tax-free.

3

Tax-free withdrawals—You can pay for qualified health expenses on a tax-free basis.



There is no “use it or lose it” rule. If you don’t use all of the money in your account during the year, the full amount rolls over to the next year. You OWN the account. It’s yours, even if you change jobs.

For a full list of eligible HSA expenses, please visit learn.healthequity.com/tti/hsa.

FSAs



There are two Flexible Spending Accounts offered through HealthEquity:

- 1 Health Care FSA
- 2 Dependent Care FSA

You may contribute to one or both FSAs for added tax savings on out-of-pocket health care or dependent care expenses. Why not save on things you're going to buy anyway?

PLAN FEATURES	HEALTH CARE FSA	DEPENDENT CARE FSA
Eligibility	- Plan 1 and Plan 2 – Eligible medical, prescription drug, dental and vision expenses can be reimbursed. - Plan 3 members are not eligible for the FSA since they have the HSA	All employees are eligible to contribute to this account. The IRS requires both parents to be working to contribute.
Who contributes?	You do	You do
2026 Contribution Limit	\$3,400	\$7,500 (\$3,750 if married and filing income taxes separately)
Do I lose unspent money at the end of the year?	Up to \$680 of unused funds can carry over into the next plan year. Unused funds over \$680 are forfeited per IRS rules.	Yes
Eligible Expenses	Qualified out-of-pocket health care expenses such as medical, prescriptions, dental and vision expenses that aren't covered by any plans for you and your eligible dependents.	Eligible dependent care expenses (such as daycare for children or elder care) that are necessary so you and your spouse can work or go to school full time.
Debit Card Access	You will receive a debit card to use at the doctor's office, dentist's office, pharmacy counter and more.	No



You have until March 31st 2027 to use any left over 2026 FSA funds.

For a full list of eligible FSA expenses please visit learn.healthequity.com/tti/hsa.



401(k) Plan

Building a healthy financial future is just as important as taking care of your physical health. Putting money aside for your future is easy with the 401(k) Plan, administered by Fidelity. TTI matches your contributions—that's like getting free money! And with contributions deducted before federal taxes are calculated, it's less painful to your take-home pay than you might think.

The TTI 401(k) plan allows you to contribute any combination of pre-tax, Roth or after-tax dollars.

Here are some key advantages to participating in the 401(k) Plan:

Convenience	Automatic payroll deductions make it easy.
Tax Savings	Your pre-tax contributions to the plan are deducted from your pay before taxes are taken out. You may also elect Roth or after-tax contributions, as well.
Tax Deferral	You don't pay taxes on your earnings until you withdraw them from your account.
Free Money	TTI matches a portion of your combined, pre-tax, Roth, or after-tax contributions when you participate in the plan. TTI matches 50 cents for every dollar you contribute up to 8%.
Vesting	You own – or are vested in – the Company match immediately.
Investment Choice	You can select from a range of investment options ranging from conservative to more aggressive.
Portability	If you leave TTI, you can take your account balance with you.

For 2026, you may defer up to \$24,500 into the plan (combined pre-tax or Roth). If you are 50 or older, you may also make catch-up contributions of up to \$8,000 in 2026.

For individuals who turn 60 to 63 in 2026, you automatically have an expanded catch-up contribution limit of up to \$11,250. You may want to reassess your contributions based on these new limits; otherwise, no action is necessary on your part.



The company matches 50 cents for every dollar you contribute up to 8%. This is essentially FREE money. Be sure to contribute to your account so you can receive that company match.

Disability



Consider what would happen financially if you became disabled and could no longer work due to a non-occupational injury or illness. It would likely be a financial challenge to replace enough income to meet your monthly expenses. That's why TTI offers Short-Term Disability (STD) and Long-Term Disability (LTD) offered through Sun Life.

Short-Term Disability

For an approved disability, you can receive STD benefits for up to 180 days. STD benefits may vary depending on your employment status and years of service.

Contact your Human Resources Representative to confirm which STD schedule applies to you.

Long-Term Disability

If you continue to be unable to work after 180 calendar days of continuous disability, you may be eligible for LTD coverage if you are enrolled in this coverage. If your LTD claim is approved, you may receive monthly LTD benefits equal to 60% of your annual base pay (subject to plan maximums).

Auto and Home Insurance

The Farmers Group Select Auto and Home Insurance Program allows you to secure auto and/or home insurance at discounted group rates. You can pay for this coverage through convenient payroll deductions. Discounts may apply. You must contact Farmers directly to enroll.

See For More Information section.



Business Travel Accident Insurance

This coverage pays Business Travel Accident Insurance benefits if you are killed or seriously injured while traveling on company business. You automatically receive business travel accident insurance coverage with a minimum coverage of \$250,000.

Life and Accidental Death and Dismemberment (AD&D)

TTI's Life Insurance Plan offers several types of financial protection for you and your family if you should die or be injured in an accident.

Basic Life and AD&D Insurance

You are automatically enrolled in Basic Life and AD&D Insurance at no cost to you.

PLAN	COVERAGE
Basic Life Insurance	Coverage is equal to two times your Basic Annual Earnings (minimum \$50,000; maximum \$400,000)
AD&D Insurance	Coverage is equal to two times your Basic Annual Earnings (minimum \$50,000; maximum \$400,000)

Supplemental Life and AD&D Insurance

You may purchase supplemental Life and AD&D for you and your dependents.

If you are married to another TTI employee, you cannot be covered both as a dependent and employee for any life and AD&D coverages. Only one employee can cover dependent children.

PLAN	COVERAGE
Employee Supplemental Life Insurance	Choose from one to four times your Basic Annual Earnings (\$1,000,000 maximum).
Employee Supplemental AD&D Insurance	Choose from \$25,000 to \$300,000 in \$5,000 increments
Spouse Life Insurance	Choose from \$10,000, \$25,000, \$50,000, \$100,000, \$150,000 or \$200,000
Dependent Child Life Insurance	Dependent Child Life Insurance: \$10,000 per child
Supplemental Spouse and Child AD&D Insurance	• Spouse only – Equals 100% of Employee Supplemental Life Insurance amount (\$300,000 maximum) • Children Only – Equals 15% of Employee Supplemental Life Insurance amount (\$45,000 maximum) • Spouse and Children – Equals 60% of Employee Supplemental Life Insurance amount (\$180,000 maximum)

Good to know!

Guarantee issue means you may purchase up to a specific amount without providing proof of good health (also called Evidence of Insurability). The guarantee issue amount for our plans is as follows:

Supplemental Employee Life Insurance: \$550,000

Supplemental Spouse Life Insurance: \$50,000

Any amount over the Guaranteed Issue, you will be required to provide proof of good health or Evidence of Insurability (EOI).

2026 Benefits Costs



Medical Plan

	BI-WEEKLY					
Plan Option	PLAN 1		PLAN 2		PLAN 3	
	NS/NT	Std	NS/NT	Std	NS/NT	Std
EE	49.00	60.54	30.00	41.54	25.00	36.54
EE+S	130.00	141.54	82.00	93.54	68.00	79.54
EE+C	93.00	104.54	57.00	68.54	47.00	58.54
Family	172.00	183.54	113.00	124.54	95.00	106.54

EE = Employee Only; EE+S = Employee + Spouse; EE+C = Employee + Children;

Family = Employee + Spouse + Children; NS/NT = Non-Smoking/Non-Tobacco; Std = Standard

IMPORTANT REMINDER: Requirements for electing Tobacco-Free/Smoke-Free contributions

To be eligible for the lower-cost Non-Smoking/Non-Tobacco (NS/NT) contributions, you and all family members covered under the Medical Plan must have been smoke-free and tobacco-free for six full calendar months before your elections. If only one covered family member smokes, uses tobacco of any type, vaping of any kind or method or uses e-cigarettes in any manner, you must pay the Standard (STD) contribution rate. See the Benefits Summary Plan Description for more information on this requirement.

Your health plan is committed to helping you achieve your best health. Rewards for participating in the tobacco wellness program are available to all employees. If you are unable to meet the standard to qualify for the NS/NT user employee contribution, you might qualify for an opportunity to earn the same reward by different means. For example, tobacco users can receive the applicable NS/NT user employee contribution by completing the tobacco cessation program available through Anthem at no cost to you. You may also contact the benefits department at Benefits@ttihq.com to discuss other opportunities to earn the same reward by different means. We will work with you (and, if you wish, with your doctor) to find an opportunity to earn the same reward in light of your or your family member's health status. You can learn more about the tobacco cessation program available through Anthem by calling 757-275-0444.

Dental

	BI-WEEKLY
Employee Only	4.00
Employee + Spouse	8.00
Employee + Children	8.50
Family	12.00

Vision

	BI-WEEKLY
Employee Only	4.83
Employee + Spouse	7.71
Employee + Children	7.87
Family	12.68



2026 Benefits Costs (Continued)

Supplemental Life Insurance

	MONTHLY RATE/\$1,000	COVERAGE OPTIONS
Less Than 25	0.05	1X, 2X, 3X or 4X Annual Earnings— \$1,000,000 Maximum
Age 25 to 29	0.06	
Age 30 to 34	0.06	
Age 35 to 39	0.07	
Age 40 to 44	0.10	
Age 45 to 49	0.15	
Age 50 to 54	0.23	
Age 55 to 59	0.43	
Age 60 to 64	0.66	
Age 65 to 69	1.27	
Age 70 & Older	1.989	
Spouse Coverage	0.18	\$10,000; \$25,000; \$50,000; \$100,000; \$150,000; \$200,000
Dependent Child Coverage	0.08	\$10,000 Per Child

Supplemental AD&D Insurance

	MONTHLY RATE/\$1,000	COVERAGE OPTIONS
Employee Only	0.025	\$5,000 increments (\$300,000 maximum/ \$25,000 minimum)
Employee + Spouse	0.025	
Employee + Children	0.025	
Family	0.025	

2026 IRS Plan Limits

401(k) Plan Limits for Plan Year

	2026
401(k) Elective Deferrals (Combined Pre-Tax or Roth)	\$24,500
401(k) After-Tax Only (after 401k elective limits)	\$35,250
Catch-Up Contribution Limit (age 50 or older)	\$8,000
Maximum Company Match (50% of first 8% Contributed)	\$12,250

Health Plans

	2026
Max FSA Health Care Contributions	\$3,400
Max FSA Dependent Day Care Contributions	\$7,500
Max Annual HSA Plan 3 Contribution (Single)	\$4,400
Max Annual HSA Plan 3 Contributions (Family)	\$8,750
Annual HSA Plan 3 Catch-Up (age 55 or older)	\$1,000

For more information

Contacts

Feel free to reach out directly to one of our plan administrators with questions or for more information.

PLAN	PROVIDER	PHONE	WEBSITE
Medical	Anthem	866-862-4862	www.anthem.com
Health Navigator	Sun Life	888-352-4969	www.sunlife.com/healthnav
24/7 NurseLine	Anthem	800-700-9184	www.anthem.com
LiveHealth Online	Anthem	888-548-3432	www.livehealthonline.com
Prescription Drugs	CarelonRx	833-267-2137	www.anthem.com
Dental	Delta Dental	800-236-3712	www.deltadentalwi.com
Vision	VSP	800-877-7195	www.vsp.com
Mental Health	Lyra Health	877-849-1176	www.tti.lyrahealth.com
Fertility	Progyny	866-960-3783	www.progyny.com
Musculoskeletal (Muscle and Joint)	Hinge Health	855-902-2777	www.hinge.health/ttihealthworks
HSA	HealthEquity	877-713-7712	www.healthequity.com/TTI
FSAs	HealthEquity	877-713-7712	www.healthequity.com/TTI
Life and AD&D	Sun Life	866-806-3619	www.sunlife.com/us
Disability	Sun Life	866-806-3619	www.sunlife.com/us
401(k)	Fidelity	800-835-5095	www.TTIretire.com
Auto & Home Insurance	Farmers GroupSelect	800-438-6381	www.myautohome.farmers.com
TTI Benefits Center	OSV	844-884-2363	Email: ttibenefits@onesourcevirtual.com



Questions?

This guide covers the highlights of TTI's benefits. For more details, please refer to the TTI Health and Welfare Benefit Plan SPD.

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ABOUT THIS GUIDE: Every effort has been made for this summary to represent the content of TTI's benefit programs accurately. If differences exist, then the formal plan documents will govern. Nothing in this document or any written or verbal statements by a company representative may alter the content of the formal plan documents.

