



## **BENEFITS TO ENRICH YOUR WELLBEING TRELLIS 2026 BENEFITS OVERVIEW**

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**Trellis provides a comprehensive benefits program designed to assist in meeting your needs and those of your loved ones - both now and in the future**

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## Overview

Trellis cares about your total wellbeing. That is why we provide you with benefits that empower you to take control of your health, wealth, and embrace wellbeing every day. This includes plans, programs, and providers to help you save money today and in the future and look after yourself - at work and at home - also those who matter most to you. Our benefits are comprehensive, flexible, and designed to meet the diverse needs of our workforce.

Trellis offers medical, dental, and vision care coverage to all benefit-eligible employees and their eligible dependents. You are generally eligible for coverage the first of the month following 30 days of full-time employment.

## Total Rewards

At Trellis, we use our expertise to help our customers succeed, and that includes you. The total rewards we offer are designed to ease the worries of everyday life, support you and your family, and encourage personal and professional wellbeing.

Our commitment is to empower you with resources and be aware of your overall wellbeing by embracing and maintaining habits that achieve a balanced and healthy state of wellbeing for you and your loved ones. Your wellbeing journey is enriched by taking advantage of rewards, such as medical coverage, 401(k) plan, Employee Assistance Program (EAP), and much more.

## Achieve Wellbeing

Trellis offers opportunities as a way to support you in accomplishing your health and wellbeing goals. We encourage you to participate in the UHC Simply Engaged reward program which helps you learn how to make more informed health care decisions, complete specific health actions — all while getting rewarded along the way.

## Paid Time Off (PTO)

Trellis recognizes the importance of balancing your work and your personal life. Full-time regular employees will accrue PTO based on length of service and hours worked; and PTO accrual begins at hire. PTO for part-time regular employees is pro-rated and accrued based on hours worked.

## Holidays

Trellis recognizes 12 paid holidays per year for full-time regular employees.

## Employee Assistance Program (EAP)

Personal issues, planning for life events or simply managing daily life may impact your work, health and family. ComPsych Guidance Resources provides support, resources, and information for personal and work-life issues. This service is company-sponsored, confidential, and provided at no charge to you and your dependents.

## Medical

Trellis offers two medical plan options, a PPO plan and an HDHP/HSA plan through United Healthcare's Choice Plus network. Both plans provide you with national network coverage and access to medical facilities, providers, and services. All options offer flexibility in your choice of physicians.

Additionally, the medical plan options provide prescription drugs and comprehensive medical coverage, including 100% coverage for preventive care. This means your routine annual physical, well-child visits, certain immunizations, and other preventive tests may be provided at no cost to you.

Benefit	HDHP / HSA Plan (In-Network)	PPO Plan (In-Network)
Individual Deductible	\$4,000	\$3,000
Family Deductible	\$8,000	\$6,000
Individual Out-of-Pocket Max	\$4,000	\$6,000
Family Out-of-Pocket Max	\$8,000	\$12,000
Coinsurance – Member Cost Share	0%	20%
Preventive Care	100% Covered	100% Covered
Office Visit – Primary Care	\$0 Co-Pay (after deductible)	\$30 Copay
Office Visit – Specialist		\$60 Copay
Diagnostics – Lab / X-Rays		100% Covered
Inpatient Hospitalization		20% After Deductible
Urgent Care Facility		\$50 Copay
Emergency Room Visit		\$500 Copay + 20% After Deductible
Retail Rx (30-Day) – Generic / Preferred / Non-Preferred		\$10 / \$35 / \$60
Mail Order Rx (90-Day)		2.5 × Retail Copay

\* Once a covered member reaches the OOP Max, eligible expenses for that person will be covered at 100% for the remainder of the calendar year, even if the family OOP has not been met.

\*\* HSA funding occurs on a per paycheck basis. Trellis will contribute \$31.25/paycheck for Employee only coverage and \$62.50/ paycheck for Employee + Dependent coverage.

## Dental

Trellis offers a comprehensive dental plan through United Healthcare. The dental plan offers you flexibility to choose any licensed provider you wish; however, your benefits are greater if you see a provider who is in the United Healthcare dental network.

Your plan features:

- Preventive (exams and cleanings) - 100%
- Basic (fillings, periodontics, endodontics) - 90%
- Major (bridges, crowns) - 50%
- Orthodontia is paid at 50% up to the \$1,500 orthodontia lifetime max for children, up to age 19
- Deductible (applies to Basic and Major services only) Individual \$50/Family \$150
- Annual Max \$1,750

## Vision

Trellis' vision care plan is also provided through United Healthcare and offers access to a nationwide network of retail and private practice providers. The vision benefit includes an annual comprehensive eye exam as well as reimbursement towards a pair of eyeglasses or contact lens.

## Flexible Spending Accounts (FSAs)

The Flexible Spending Accounts are administered by Optum and are a way to pay for eligible expenses on a pre-tax basis, reducing your taxable income and saving you money. In addition to pre-tax medical, dental, and vision premiums, this plan offers two FSA options - one for eligible healthcare expenses and one for dependent care expenses. FSA account holders must use the entirety of their tax-free funds before the end of each plan year or **forfeit any remaining FSA funds**.

## Healthcare FSA

In 2026, you may contribute up to \$3,400 of your pre-tax income to pay for eligible out-of-pocket medical, dental, and vision care expenses such as deductible and co-payments. These expenses can be incurred by you or any of your taxable dependents. This would not be an option for employees enrolling in the HDHP/HSA Plan who want to open a Health Savings Account (HSA)

## Dependent Care FSA

In 2026, you may contribute up to \$7,500 of your pre-tax income to pay for eligible day care and elder care expenses.

## Health Savings Account (HSA)

In 2026, contributions made to the HSA are limited to \$4,400 for Employee only coverage and \$8,750 for Employee + Dependent coverage. This includes both your contributions and the contributions made by Trellis. Those age 55+ can contribute an additional \$1,000 annual catch-up contribution.

The HSA is available to employees who enroll in the HDHP/ HSA medical plan. The HSA is administered by Optum HSA. The HDHP/HSA plan offers lower payroll costs in return for a higher deductible. The money saved with lower payroll costs may be deposited into your HSA to offset your eligible out-of-pocket expenses towards

your deductible. You are also able to use the HSA for your taxable dependents' eligible expenses.

In addition to the money Trellis contributes each paycheck, you may also contribute on a pre-tax basis. The contributions made by you and by Trellis are yours to keep in the HSA. There are no Use-It or Lose-It provisions or vesting requirements.

## Group Life/AD&D Insurance

Trellis' Group Life and Voluntary Life plans are provided through The Hartford. Trellis provides you with the following company-paid Life/AD&D insurance plans:

- For employees, you are covered for 2 times your annual salary, up to \$400,000 for both Life and AD&D.
- For dependents, spouses are covered for \$2,000 and dependents are covered for \$1,000 for Life only.

## Voluntary Life

You are also able to purchase additional Life insurance for yourself and your dependents. Employees are able to elect up to the lesser of 5 times your salary or \$500,000. If you elect coverage for yourself, you are also able to elect the lesser of 50% of your benefit, up to \$250,000 for your spouse and a flat \$10,000 for each of your dependent children.

## Disability Insurance

Trellis' disability plans are provided through The Hartford. Trellis offers both a Voluntary Short-Term Disability plan and a company-paid Long Term Disability plan.

- Voluntary Short-Term Disability provides weekly income based on 60% of your weekly earnings (up to \$2,000 per week) for a disability lasting up to 11 weeks.
- Long-Term Disability provides monthly income based on 60% of your monthly earnings (up to \$10,833 per month) for a disability lasting longer than 90 days.

## Voluntary Group Accident Coverage

This coverage is offered through Allstate. Group Accident Coverage assists with paying medical and living expenses if you or a family member has an injury resulting from an off-the-job accident. You will receive cash benefits paid directly to you for expenses that may/may not be fully covered by your medical plan.

## Voluntary Critical Illness Coverage

This coverage is offered through Allstate. Critical Illness Coverage helps protect you financially if you or a family member is diagnosed with a qualifying critical illness such as a heart attack, cancer, or stroke. In this event, you would be paid a lump sum of cash (policy coverage amount). This cash payment may help with the treatment costs of a serious health event, so employees may focus on more important things in life - like getting better.

## Voluntary Pet Insurance

Nationwide offers a Total Pet Plan which includes everyday savings on veterinary care and pet products, and access to other pet care services.

## The Trellis 401(k) Plan

Trellis' 401(k) Plan provides you with the opportunity and resources necessary to assist you in achieving your financial goals for yourself and your family.

Employees are eligible to participate immediately upon hire. Trellis encourages saving for retirement and as a result our plan automatically enrolls all new hires in the plan at 6% of their pay. Employees are in control of their contributions and changes are allowed at any time.

- Employee contributions are deducted from each paycheck on a pre-tax basis unless the ROTH option is elected. Contributions are subject to the annual IRS limit. If you are age 50 or older you are eligible to make additional catch-up contributions.
- Employee contributions are always 100% vested and company contributions are vested after 2 years of employment.
- Additional information is posted on *ADP* under Retirement Plans.

## Other Valuable Benefits

- Upskilling / Reskilling
- Student Loan Repayment Assistance
- Paid Parental Leave
- Paid Bereavement Leave
- Employee Discounts Program
- Tobacco Cessation
- Wellbeing Incentives
- Free Biometric Screenings
- Will Services and Estate Guidance
- Travel Assistance and ID Theft Protection Services

This brochure highlights certain information concerning benefits for Trellis employees. It does not provide complete details of Trellis' benefit plans and constitutes neither a Summary Plan Description, nor a legal commitment to provide benefits. If there are any discrepancies between the information given in this brochure and an official plan document, the plan document will govern. The provisions of this notice do not constitute a contract of employment, nor are they a covenant for continued employment. Consistent with applicable law, Trellis reserves the right to change its benefits programs, plans, and rates at any time without notice.