

BENEFITS GUIDE

U.S. Associates | 2024



For comprehensive information on the many benefits available to you, important documents and carrier contact information, go to <https://flimp.live/TrueBlueAssociates>

Enrollment Tools

Online Scheduling Tool - Schedule an appointment for a benefit counselor to call you & assist with benefit options and enrollment, visit tbassoc.mybenefitsappointment.com

Call Center - If you're a new hire, set up an appointment with a benefit counselor by calling (888) 583-7575 Monday-Friday from 6:00 am - 6:00 pm PT.

Service Tools

Call Center - For answers about benefit coverage, call a benefit counselor at (888) 583-7575 Monday-Friday from 6:00 am - 6:00 pm PT

TrueBlue Leave Administration Voicemail - If you are going out on leave for a serious health condition for yourself or a family member, email leaveadmin@trueblue.com or leave a voicemail at (253) 573-5484.

Your Benefit Guide Is Online!

Your convenient and easy-to-navigate Web Guide puts all your benefit information right at your fingertips—anytime, anywhere. The Web Guide is your go-to, online resource for all of your benefit needs.

Find out what all the fuss is about! To access your Web Guide, go to <https://flimp.live/TrueBlueAssociates>

This document serves as an overview of your benefits and constitutes an offer of coverage. Participation in our benefit plans confirms that you have an understanding of our coverage options and how we administer the plans including eligibility, enrollment periods, premium payments, coverage effective dates, missed premium handling and cancellation of coverage (the listing here is an inclusive but not exhaustive list of requirements).

Enrollment in these plans establishes that you have knowledge of our Web Guide and its contents, located on <https://flimp.live/TrueBlueAssociates>. If you do not have insurance and do not enroll in coverage during your Initial Enrollment or Open Enrollment, we consider you to have waived coverage.

Questions?

Call (888) 583-7575 Monday - Friday, 6:00am - 6:00pm PT.

Si necesita información o ayuda en español llame al (888) 583-7575

For comprehensive information on your benefits and to access important documents, go to <https://flimp.live/TrueBlueAssociates>

For a paper copy of your Summary of Benefits Coverage (SBC) and/or annual notices, please contact the Associate Benefits Department at associatebenefits@trueblue.com.

Speak with a benefit counselor to learn more, select benefits that best meet your needs and complete enrollment. Schedule your one-on-one appointment using the online scheduling tool: tbassoc.mybenefitsappointment.com.

Please note, voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer.

2024 Coverage Options

This 2024 Associate Benefits Guide contains information on your benefit options. Associates, part-time employees, TAC Team employees, and flex and mobile drivers are eligible for these benefit plans.

This benefit guide does not apply to Puerto Rico Associates.

Minimum Essential Coverage (MEC) Medical Plan

Coverage for preventive services only

- Covers all preventive services required by the Affordable Care Act (ACA).
- Requires use of a United Healthcare in-network provider for services to be covered.

Note: Hawaii residents are not eligible to enroll in the Minimum Essential Coverage (MEC) plan.

Major Medical Plan

Comprehensive medical coverage

- Only offered to associates who meet certain eligibility requirements. Refer to the Web Guide for eligibility information.
- Provides 100% coverage for preventive services, not subject to the deductible.
- Provides 100% coverage for nonpreventive services after the deductible is met.
- Covered services include physician office visits, emergency room visits, diagnostic tests, hospital stays, surgical procedures and prescription drugs.
- Has an unlimited lifetime maximum.
- Monthly rates vary based on income.

Enhanced Major Medical Plan (HSA-qualified)

Comprehensive medical coverage

- Only offered to associates who meet certain eligibility requirements. Refer to the Web Guide for eligibility requirements.
- Provides 100% coverage for preventive services, not subject to the deductible.
- Lower Individual and Family deductibles, which reduces your first dollar costs.
- Provides 80% coverage for non-preventive services after the deductible is met.
- Covered services include physician office visits, emergency room visits, diagnostic tests, hospital stays, surgical procedures and prescription drugs.
- Has an unlimited lifetime maximum.
- Monthly rates vary based on income.

Additional Coverage Options

- Dental Plan
- Vision Plan
- Fixed Indemnity Supplemental Medical Plan (Standard/Preferred plans)*
- Life and Accidental Death & Dismemberment (AD&D) Plans (High/Low plans)
- Short-Term Disability (STD) Insurance
- Critical Illness (High/Low plans)
- Accident (High/Low plans)
- Hospital Indemnity Plan
- Identity Theft Protection Plan
- Auto & Home Insurance
- Legal Plan
- Employee Discount Program
- Cancer Detection Plan
- MeMD Telemedicine

*Notes: Minnesota residents enrolled in an Indemnity plan are required to also have coverage through the Minimum Essential Coverage (MEC) plan. Any employee enrolled in or electing Indemnity coverage, will automatically be enrolled in the MEC plan. Hawaii residents are not eligible to enroll in the Fixed Indemnity plans. Associates are not permitted to enroll in the Fixed Indemnity plans and the Hospital Indemnity plan simultaneously.



Health Savings Accounts

Health Savings Account (HSA) works like an individual retirement account (IRA) that you own. It belongs to you and the money is yours to keep, even if you change jobs or retire. You do not pay any taxes on the money you put in or take out, as long as you use it for medical expenses as defined by the IRS.

You are qualified to enroll in an HSA if:

- You are enrolled in an HSA-qualified health plan.*
- You cannot be claimed as a dependent on someone else’s taxes.
- You have no other health coverage.
- You are not enrolled in Medicare.
- If your spouse is enrolled in a traditional Flexible Spending Account (FSA), you are not eligible to open a Health Savings Account. The exception to this rule is if your spouse is enrolled in a Limited Purpose FSA (LPFSA), which covers dental and vision costs only.

Ways an HSA can help you save:

- Money is not taxed. Money goes into your HSA without paying state or federal taxes. That lowers your taxable income and can save you as much as 28 to 40 percent on medical expenses, depending on your tax bracket.
- No “use it or lose it” rule. Money in your HSA belongs to you, even if you change jobs or health plans, or retire.
- Invest and grow your money. Depending on the banking institution that you use, once your account reaches a certain balance, you can invest your funds and not pay any taxes on interest earned.

Use your HSA for the following:

- Medical expenses that your plan may not cover: Out-of-pocket expenses until you reach your deductible.
- Copayments, coinsurance and prescription drugs.
- Dental and vision care expenses not covered by your health plan.
- Long term care premiums.

Note: Save all your receipts to validate expenses in the event of an IRS audit.

Next Steps:

- Once you are enrolled in TrueBlue’s Enhanced Major Medical plan, it is up to you to open your Health Savings Account! Visit your local financial institution of choice and talk with them about what you need to do to open your own Health Savings Account.
- To learn more about Health Savings Accounts, please visit <https://www.irs.gov/publications/p969>.

The IRS HSA Contribution Limits are listed below. This is the annual maximum amount you can put in your HSA tax free in 2024:

HSA CONTRIBUTION LIMITS	
Single	\$4,150
Family	\$8,300

*The TrueBlue Enhanced Major Medical Plan is a HSA qualified plan.

Associate Eligibility

Understanding the rules of benefits eligibility is important. Please read the below information carefully and ensure that you understand when you can enroll yourself and/or your eligible dependents for coverage.

No changes can be made to elected coverage during the year unless there is a qualifying event such as marriage, divorce, birth of a child, adoption of a child, or death. Open Enrollment is held once a year at which time any changes can be made to benefits.

When can I enroll and make changes?

BENEFIT EVENT	ENROLLMENT WINDOW	EFFECTIVE DATE
New Hire	Within 30 days from effective date	For Major Medical plans, first of the month following 60 days from date of eligibility. For all other benefits, first of the month following 30 days from date of first paycheck.
Qualifying Event	Within 30 days from date of qualifying event	Effective date of approved qualified event

Covering your family members is important. Who can I cover?

DEPENDENTS ELIGIBLE FOR COVERAGE	
Spouse	Legally married spouse or domestic partner
Dependent Children	Dependent children (includes: step-children, adopted children, foster children) up to age 26 regardless of student status

Additional Eligibility Requirements

Major Medical Plan

Variable Hour Associates

The majority of our associates will be classified as variable hour associates at the time of assignment. To be eligible for the Major Medical Plan, you must meet the ACA full-time eligibility requirements:

- To become full-time eligible under the ACA, you must work 1,560 hours in a 12-month look back period. Meaning, you must have been employed by TrueBlue for at least 12 months AND have worked 1,560 hours within the last 12 months.
- When you meet the eligibility requirements, you may qualify for a TrueBlue contribution toward your medical premium payments if you choose to enroll in the Major Medical Plan. A postcard will be mailed to your home address notifying you of your eligibility. The postcard will notify you of the date by which you must enroll in coverage.

- If you have worked for us for at least 12 months and are unsure of whether you have met the 1,560 hour requirement, you can access this information by reviewing your work history at www.theworknumber.com. You will need to register for this free site. Your user ID will be your Social Security number and your password will be your eight-digit date of birth (MMDDYYYY). Our employer code is 10657 or “TrueBlue”.

Non-Variable Hour Associates

You are eligible after receiving your first paycheck. If you are a non-variable associate and eligible to enroll in the Major Medical Plan, it will be a plan enrollment option when you go to enroll.

Additional Notes

- You cannot be enrolled in both the Major Medical Plan and the MEC Plan at the same time.
- If you are enrolled in the MEC Plan and elect the Major Medical Plan, your MEC Plan coverage will terminate at the end of the month prior to when your Major Medical plan becomes effective.
- You are eligible to enroll in additional a la carte insurance for Fixed Indemnity, Dental, Vision, Critical Illness, Accident, Hospital Indemnity, Life/AD&D, and STD even if you enroll in the Major Medical Plan.

All Other Benefits

Associates are eligible for the Minimum Essential Coverage (MEC) and Fixed Indemnity Supplemental Medical Plans, as well as the Dental Plan, Vision Plan, the Critical Illness, Accident, Hospital Indemnity, Life and Accidental Death and Dismemberment (AD&D) Plans, Short Term Disability (STD) Insurance, Cancer Detection Plan, ID Theft Protection Plan, Farmers Auto & Home, MetLife Legal Plan and the LifeMart Associate Discount Program with some exceptions/important notes:

- Hawaii residents are not eligible to enroll in the Fixed Indemnity plans or Minimum Essential Coverage (MEC).
- Minnesota residents enrolled in an indemnity plan are required to also have coverage through the Minimum Essential Coverage (MEC) plan. Any employee enrolled in or electing Indemnity coverage, will automatically be enrolled in the MEC plan.
- Associates are not permitted to enroll in the Fixed Indemnity plans and the Hospital Indemnity plan simultaneously.

Documentation for Qualifying Events and Dependents

TrueBlue reserves the right to require documentation of dependent eligibility including but not limited to, birth and marriage certificates, adoption papers and guardianship documents. Associates will be required to reimburse the Plan for any benefits paid by the Plan for a dependent at a time when the dependent did not satisfy these conditions. It is the Associate's responsibility to notify TrueBlue if a dependent no longer qualifies, so that appropriate COBRA notices may be sent.



Enrollment Periods

1. If you are a current associate, 2024 Open Enrollment will begin Monday, October 30th, and will close on Friday, November 17th. This is your time to review your current benefit coverage and elect what makes the most sense for you and your family for the 2024 calendar year. You can also add or remove dependents as necessary. Depending on your opt-out preferences, you may receive a phone call and email notification.

2. If you are a newly hired associate: You are eligible to enroll in our benefit plan options, except for the Major Medical plan, which has eligibility requirements. You must enroll within 30 days of receiving your first paycheck. Please wait to enroll until the week after receiving your first paycheck so your eligibility can be processed. These benefits are paid weekly. Call (888) 583-7575 to schedule an appointment with a benefit counselor.

3. If you are an associate who has met the eligibility requirements or a newly hired associate who is eligible for the Major Medical plan:

- Newly hired associates who are eligible for the Major Medical plan (this includes any of the other benefit plans open to all new hires) can enroll the week following their first paycheck. Call (888) 583-7575 to schedule an appointment with a benefit counselor.
- Associates who have met the Affordable Care Act (ACA) full-time eligibility requirements will be notified by a postcard mailer once they meet eligibility. You will be required to enroll by the deadline shown on the postcard.

4. If you experienced a qualifying event midyear (e.g., the birth of a child, marriage): You can enroll in benefits or make changes to your current coverage within 30 days of the event. Qualifying event changes will be effective on the next available effective date after receipt of all required documentation. Please call (888) 583-7575 or go to <https://flimp.live/TrueBlueAssociates> for more details.

5. If you have been rehired: You will have the opportunity to enroll again after a consecutive 13+ week break if all eligibility requirements are met. Please email associatebenefits@trueblue.com for more information.

6. If we receive a qualified medical child support order (QMCSO) stating that you must provide coverage for your child(ren) and you meet the income threshold for enforcement of the QMCSO: You and your qualified child(ren) will be automatically enrolled in associate and child(ren) coverage. We will enroll you in the lowest cost medical coverage and any optional coverage plans as stated in the support order (e.g., dental, vision, etc.).

Ready to Enroll?

You are eligible to enroll in coverage the week following your first paycheck. You have 30 days from receiving your first paycheck to enroll.

- **By phone:** Call (888) 583-7575 Monday - Friday, 6:00am - 6:00pm PT.
- **Benefit Counselor Support:** Speak with a professional benefit counselor to learn more, select the benefits that best meet your needs, and complete the enrollment process. Schedule your one-on-one benefit appointment using the new, online scheduling tool at tbassoc.mybenefitsappointment.com.

Be sure to have full names, Social Security numbers, dates of birth, home addresses and phone numbers handy for all individuals you are enrolling.

2024 ASSOCIATE CONTRIBUTIONS

Minimum Essential Coverage (MEC) Medical Plan*

RATES	WEEKLY	BIWEEKLY
Associates Only	\$10.50	\$21.00
Associates + Spouse	\$13.42	\$26.84
Associates + Child(ren)	\$16.93	\$33.86
Family	\$23.93	\$47.86

Major Medical Plan*

RATES	RATE CLASS 1		RATE CLASS 2		RATE CLASS 3		RATE CLASS 4	
	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly
Associates Only	\$18.25	\$36.51	\$35.08	\$70.15	\$50.31	\$100.63	\$75.46	\$150.92
ASSOCIATE + DEPENDENT RATES	WEEKLY				BIWEEKLY			
Associates + Spouse	\$300.67				\$601.34			
Associates + Child(ren)	\$265.32				\$530.64			
Family	\$387.27				\$774.54			

According to the 2024 ACA affordability guidelines, a plan is considered affordable if you pay no more than 8.39% of your income for associate-only coverage.

Enhanced Major Medical Plan (HSA Qualified)*

RATES	RATE CLASS 1		RATE CLASS 2		RATE CLASS 3		RATE CLASS 4	
	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly
Associates Only	\$32.38	\$64.76	\$45.28	\$90.56	\$64.18	\$128.36	\$93.42	\$186.84
ASSOCIATE + DEPENDENT RATES	WEEKLY				BIWEEKLY			
Associates + Spouse	\$315.64				\$631.28			
Associates + Child(ren)	\$278.71				\$557.42			
Family	\$407.78				\$815.56			

Dental Plan*

RATES	WEEKLY	BIWEEKLY
Associates Only	\$4.65	\$9.30
Associates + Spouse	\$11.64	\$23.27
Associates + Child(ren)	\$8.37	\$16.74
Family	\$12.57	\$25.13

Vision Plan*

RATES	WEEKLY	BIWEEKLY
Associates Only	\$2.03	\$4.06
Associates + Spouse	\$4.02	\$8.05
Associates + Child(ren)	\$3.75	\$7.50
Family	\$5.73	\$11.47

Fixed Indemnity Supplemental Medical Plans*

RATES	STANDARD PLAN		PREFERRED PLAN	
	Weekly	Biweekly	Weekly	Biweekly
Associates Only	\$13.50	\$27.00	\$17.84	\$35.68
Associates + Spouse	\$27.85	\$55.71	\$38.16	\$76.32
Associates + Child(ren)	\$22.83	\$45.67	\$30.78	\$61.56
Family	\$37.19	\$74.38	\$51.10	\$102.20

*Deductions for these benefits will be made pre-tax.



2024 ASSOCIATE CONTRIBUTIONS CONTINUED

Short Term Disability (STD) Insurance

RATES	WEEKLY	BIWEEKLY
Associates Only	\$6.36	\$12.72

Critical Illness High Plan

RATES	WEEKLY	BIWEEKLY
Associates Only	\$4.92	\$9.84
Associates + Spouse	\$7.38	\$14.76
Associates + Child(ren)	\$4.92	\$9.84
Family	\$7.38	\$14.76

Critical Illness Low Plan

RATES	WEEKLY	BIWEEKLY
Associates Only	\$2.46	\$4.92
Associates + Spouse	\$3.69	\$7.38
Associates + Child(ren)	\$2.46	\$4.92
Family	\$3.69	\$7.38

Accident High Plan

RATES	WEEKLY	BIWEEKLY
Associates Only	\$2.23	\$4.46
Associates + Spouse	\$4.86	\$9.72
Associates + Child	\$4.86	\$9.72
Family	\$7.49	\$14.98

Accident Low Plan

RATES	WEEKLY	BIWEEKLY
Associates Only	\$0.98	\$1.96
Associates + Spouse	\$2.21	\$4.42
Associates + Child	\$2.21	\$4.42
Family	\$3.44	\$6.88

Life and AD&D High Plan

RATES	WEEKLY	BIWEEKLY
Associates Only	\$3.95	\$7.90
Associates + Spouse	\$4.31	\$8.62
Associates + Child(ren)	\$4.31	\$8.62
Family	\$4.31	\$8.62

Life and AD&D Low Plan

RATES	WEEKLY	BIWEEKLY
Associates Only	\$2.63	\$5.26
Associates + Spouse	\$2.99	\$5.98
Associates + Child(ren)	\$2.99	\$5.98
Family	\$2.99	\$5.98

Hospital Indemnity Plan

RATES	WEEKLY	BIWEEKLY
Associates Only	\$2.08	\$4.16
Associates + Spouse	\$4.16	\$8.32
Associates + Child(ren)	\$3.34	\$6.67
Family	\$5.41	\$10.83



2024 ASSOCIATE CONTRIBUTIONS CONTINUED

Cancer Detection Plan

RATES	WEEKLY	BIWEEKLY
EE Only: Under 50	\$4.15	\$8.30
EE + SP: Under 50	\$8.30	\$16.60
EE Only: 50-64	\$5.08	\$10.16
EE + SP: 50-64	\$10.16	\$20.32
EE Only: 65+	\$6.00	\$12.00
EE + SP: 65+	\$12.00	\$24.00

Identity Theft Protection

RATES	WEEKLY	BIWEEKLY
Associates Only	\$2.07	\$4.14
Associates + Spouse	\$3.45	\$6.90
Associates + Child(ren)	\$3.45	\$6.90
Family	\$3.45	\$6.90

To find out more regarding all of the value added services and additional resources available to you, please review below vendor partner links. Please note below value added services are not payroll deducted benefits.

MeMD Telemedicine: To access medical and behavioral health telemedicine Virtual Visits, please visit <http://patient.memd.me> to register and set up an appointment with a physician.

Optum Perks Drug Card: If you are enrolled in the Fixed Indemnity plans, please visit the following link to find out more about Rx discounts that may be available to you in your area: <https://flimp.live/TBAOptumPerks>

LifeMart Employee Discounts: For information around the corporate discounts available to you through the Discount Mall, please visit: <https://discountmember.lifecare.com> (Registration code: trueblue).

Farmers Auto & Home Insurance: To learn about bundled discounts on your home and auto coverage, please visit: <myautohome.farmers.com>

MetLaw Legal Plan: For affordable access to a network of attorneys that can assist with an array of legal needs, please visit: legalplans.com. There is an abbreviated timeframe to enroll in MetLaw. For more details, please visit: <https://flimp.live/TBALegalSummary>

Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. Speak with a professional benefit counselor to learn more about plan options that best meet your needs.

