

BENEFITS GUIDE

Puerto Rico Associates | 2025



For comprehensive information on the many benefits available to you, important documents and carrier contact information, go to 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 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 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, 6:00 am - 6:00 pm 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 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.

2025 Coverage Options

This 2025 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.

- Fixed Indemnity Supplemental Medical Plan (Standard/Preferred plans)*
- Short-Term Disability (STD) Insurance: NEW for 2025 - High/Low plan options
- Critical Illness (High/Low plans)
- Accident (High/Low plans)
- Life and Accidental Death & Dismemberment (AD&D) Plans (High/Low plans)
- Hospital Indemnity Plan
- Cancer Detection Plan
- Identity Theft Protection Plan
- MeMD Telemedicine
- Employee Discount Programs
- Auto & Home Insurance
- Legal Plan

*Notes: Associates are not permitted to enroll in the Fixed Indemnity plans and the Hospital Indemnity plan simultaneously.





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

All Benefits

Puerto Rico Associates are eligible for the Fixed Indemnity Supplemental Medical Plans, as well as 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:

- 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, 2025 Open Enrollment will begin Monday, November 4, 2024, and will close on Friday, November 22, 2024. This is your time to review your current benefit coverage and elect what makes the most sense for you and your family for the 2025 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 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 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 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.

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, 6:00 am - 6:00 pm 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.

2025 ASSOCIATE CONTRIBUTIONS

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.

Short Term Disability (STD) Insurance (HighPlan)

RATES	WEEKLY	BIWEEKLY
Associates Only	\$11.72	\$23.45

Short Term Disability (STD) Insurance (Low Plan)

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



2025 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 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: flimp.live/TBAOptumPerks

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

In addition, for information around the corporate discounts available to you through MyLife, the Discount Marketplace, please visit trueblue.savings.workingadvantage.com

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: 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.

