

# Total Rewards

2020-2021



An  
Entrepreneurial  
Approach To  
Wellness And  
Wellbeing

## Introduction

T-ROC is built on the passion and big ideas of entrepreneurs so, it only makes sense to approach the health and happiness of T-ROCs and their families the same way.

T-ROC Total Rewards is a holistic approach that ensures our employees have access to benefits and technology that allows them to live life on their terms. We are committed to providing you with mind, body and spirit resources to help you live your best lives every day.

Total rewards at T-ROC is not just a paycheck. We challenge ourselves every day to be your employer of choice by providing benefits that are competitive, easy to use and suited to meet your health and wellness needs.

T-ROC Total Rewards is designed to support five core areas:

- **Compensation**
- **Work Life**
- **Career Development**
- **Professional Recognition**
- **Employee And Family Benefits**

*This guide is intended to help you understand and take advantage of all T-ROC has to offer.*

## Compensation

T-ROCs are a diverse group with different job needs. We have three categories to fit those needs, including full-time, part-time, and seasonal/temporary opportunities.

As a company of entrepreneurs, we believe in pay for performance. We offer employees a base compensation, along with incentive programs to increase pay by driving results.

### Fixed Pay/Base Earnings

This is your base salary or hourly rate. It includes your regular pay, plus overtime (if applicable to your position) and other paid time off, such as holidays, training, paid time off (if applicable) and other special compliance compensation.

### Variable Pay/Additional Earnings

These are ways to augment your income, including sales commissions, incentive bonus pay, annual bonuses, and any other earnings that are not part of your fixed/base income.

These different pay-for-performance programs are rewards for employees who successfully meet the defined performance expectations of their program. The more products and services sold, the more an employee can earn. Bonuses are awarded based on company and individual performance. Further details can be found in your specific compensation plan description.

### Viewing Your Pay Statements and Benefits

Through the ADP self-service portal, you have access to view your pay statements along with your Total Rewards Package. To view your Total Rewards package, log into the portal via the web (<https://workforcenow.adp.com>) and go to **Myself » Pay » Total Rewards**.

## Work Life

At T-ROC, we understand that a great employment experience happens when employees enjoy a healthy work life and personal life balance.

To help foster this, we've created resources and programs to help T-ROCer's meet their needs.

- Paid Time Off Plans
- Flexible Work Schedules
- Full-Time and Part-Time positions
- Mutual of Omaha EAP
- Rightway Healthcare Medical Advocates
- Leaves of Absence
- Early Access to earned wages through DailyPay App

***We are committed to exploring resources and creating programs that help our employees live their happiest lives.***

## Career Development

How far do you want to go? Because at T-ROC, the possibilities for growing your career are limitless. We hired you because we believe your future is bright! We will invest in you by providing opportunities, training and moments to shine. Our favorite high-five is when we promote an employee and watch that employee grow. We want you to be that entrepreneur who capitalizes on opportunity. To help get you there, we offer:

- On-the-job training to get you from a day-one rookie to a seasoned expert
- In-person and virtual professional seminars
- Online training for both technical and personal skill advancement
- Programs with defined career paths
- Internal Job Postings
- Shadow programs

***There are always new opportunities to explore at T-ROC!***

## Recognition

No one likes to celebrate success like us. We get jazzed when a T-ROCer makes a big sale, finds a better way to do something, or provides extraordinary service. We call these “Amazing Moments”. Amazing Moments happen every day and celebrating and shouting, “*Woo Hoo*,” is part of our DNA. Recognition doesn’t always have to be a fancy reward. A simple congratulation goes far, too. Ever see someone’s face light up when you say, “*Wow! You nailed it!*”

Below are a few of our Recognition Programs.

### **FOUNDER and WOW AWARDS**

An elite annual award given to individuals who have gone far above and beyond the call of duty. These award recipients delivered extraordinary results that made T-ROC better.

### **MONTHLY SALES AWARDS**

Our sales team sponsors monthly programs that recognizes top performers in sales across the T-ROC family.

### **WORKPLACE BY FACEBOOK**

Since we’re not all under one roof, Workplace is a great social media tool that allows T-ROCs to post photos, do a little friendly bragging, and celebrate each other’s successes. Shoutouts for a job well done are strongly encouraged!

### **CRUSH IT: RECOGNIZE**

Our newest recognition tool, Recognize, allows you to give formal awards to fellow T-ROCs up, down and across the organization for their great performance. T-ROCs who are recognized will receive custom T-ROC badges that can be redeemed for prizes, gift certificates, or T-ROC swag.

## Benefits

T-ROC has created a benefit platform that gives you access to plans and services to help you live a healthy and financially secure life.

Below is a description of all the benefits offered by T-ROC. Should you have any questions after reviewing this document, the People Experience Team, available via the T-ROC Assist Help Desk, will be happy to provide answers.

## Medical And Prescription Coverage

### Am I Eligible?

Every T-ROCer who is a full-time employee working at least 30 hours per week in a rolling calendar year is eligible for all medical and prescription insurance plans. Spouses and dependents are also welcomed to enjoy T-ROC's medical and prescription benefits.

Part-time employees are eligible to enroll in a limited Benefit plan details are below.

### When Can I Start?

Benefit elections should be completed 45 days from your date of hire. Your benefit elections will take effect the first of the month after 60 days. Explore your options and make your selections using the ADP self-service portal (<https://workforcenow.adp.com>). Changes to your elections can be made up to 30 days after your effective date.

## Medical & Prescription Insurance Options Provided By Cigna

T-ROC offers you a choice of three Cigna Medical Plans, so that you can elect the one that is best suited to your individual needs. The primary differences between these plans are the deductibles, and the cost of in-network vs. out-of-network services. The cost of medical coverage is shared between T-ROC and you the employee.

Cigna Open Access Plus Plan Provisions	HDHP		INO	POS	
	In-Network	Out-of-Network	In-Network Only	In-Network Only	Out-of-Network
<b>Plan Year Deductible</b> Individual / Family	\$2,500 / \$5,000	\$5,000 / \$10,000	\$2,000 / \$6,000	\$500 / \$1,500	\$1,000 / \$3,000
<b>Out-of-Pocket Maximum</b> Individual / Family	\$6,350 / \$12,700	\$12,700 / \$25,400	\$5,000 / \$10,000	\$3,500 / \$7,000	\$7,000 / \$14,000
<b>Coinsurance</b>	80%	60%	80%	80%	50%
<b>Office Visits</b> Primary Care Physician Specialist Telemedicine	20% after deductible 20% after deductible \$55 copay	40% after deductible 40% after deductible 40% after deductible	\$40 copay \$60 copay \$40 copay	\$20 copay \$40 copay \$20 copay	50% after deductible 50% after deductible 50% after deductible
<b>Emergency Services</b> Emergency Room Urgent Care Inpatient Hospital	20% after deductible 20% after deductible 20% after deductible	20% after deductible 20% after deductible 40% after deductible	\$200 copay \$75 copay 20% after deductible	\$200 copay \$50 copay 20% after deductible + \$500 per admit	\$200 copay \$50 copay 50% after deductible + \$1,000 per admit
<b>Outpatient Services</b> Outpatient Surgery Diagnostic Testing, X-Ray Advanced Imaging: CT Scan, MRI	20% after deductible 20% after deductible 20% after deductible	40% after deductible 40% after deductible 40% after deductible	20% after deductible 0% \$500 copay	20% after deductible 0% \$250 copay	\$500 per occurrence + 50% after deductible 50% after deductible \$500 per occurrence + 50% after deductible
<b>Prescription Drug Coverage</b>					
<b>Retail</b> (Up to 30-day supply)	\$15 / \$40 / \$70 After deductible	40% after deductible	\$15 / \$40 / \$60	\$15 / \$40 / \$60	50% after deductible
<b>Mail Order</b> (up to 90-day supply)	\$38 / \$100 / \$175 After deductible	40% after deductible	\$38 / \$100 / \$150	\$38 / \$100 / \$150	50% after deductible

HDHP & INO: If a brand name drug is requested where there is a generic equivalent, member must purchase the generic drug or pay 100% of the difference between the brand name price and the generic price

plus appropriate brand name copay (Unless physician indicates "Dispense as Written" (DAW))

### Employee Contribution By Plan

	Medical – Bi-weekly Rates		
	HDHP	INO	POS
<b>Employee Only</b>	\$56.28	\$146.56	\$196.82
<b>Employee and Child(ren)</b>	\$312.89	\$410.36	\$459.24
<b>Employee and Spouse/DP</b>	\$362.94	\$476.03	\$532.72
<b>Employee and Family</b>	\$475.58	\$623.85	\$698.05

## Optional Dental And Vision Coverage

T-ROC also provides affordable options for dental and vision coverage through Cigna.

### Dental Insurance Plans

Plan Provisions	DHMO <sup>1</sup>	DPPO	
	In-Network Only	In-Network Only	Out-of-Network*
<b>Deductible (Individual / Family)</b> Waived for	N/A	\$50 / \$150 Preventive & Orthodontia	\$50 / \$150 Preventive & Orthodontia
<b>Maximum Annual Benefit</b>	N/A	\$1,500 Per Member	
<b>Preventive Services</b> Cleanings, Oral Exams, X-rays	Fee Schedule See plan summary for full coverage details	100%	100%
<b>Basic Services</b> Fillings (One Surface), Simple Extractions		80%	80%
<b>Major Services</b> Root Canal, Bridges, Dentures, Crowns		50%	50%

\*Reasonable and customary charge; balance billing may apply

<sup>1</sup>Not available in Alaska, Idaho, Maine, Montana, New Hampshire, New Mexico, North Dakota, Puerto Rico, South Dakota, Vermont, West Virginia, Wyoming and US Virgin Island

Dental- Bi-weekly Rates		
Cigna	HMO	PPO
<b>Employee</b>	\$6.29	\$13.36
<b>Employee + Spouse/DP</b>	\$11.19	\$27.71
<b>Employee + Child(ren)</b>	\$14.34	\$37.16
<b>Family</b>	\$20.63	\$56.45



## Vision Insurance Plans

	In-Network	Out-of-Network
<b>Eye Examination</b>	<b>12 Months*</b>	
	\$10 copay	Reimbursed up to \$45
<b>Lenses</b>	<b>12 Months*</b>	
Single Bifocal Trifocal Lenticular	Covered in full after \$20 copay	Reimbursed up to \$32 Reimbursed up to \$55 Reimbursed up to \$65 Reimbursed up to \$80
<b>Contact Lenses**</b>	<b>12 Months*</b>	
Elective & Conventional Medically Necessary	\$110 allowance Covered in full	Reimbursed up to \$98 Reimbursed up to \$210
<b>Frames</b>	<b>24 Months*</b>	
	\$130 allowance	Reimbursed up to \$66

Frequency period based on calendar year basis

\*\*In lieu of lenses and frame benefit

Vision- Bi-weekly Rates	
	XXX
<b>Employee Only</b>	\$3.00
<b>Employee + Spouse</b>	\$6.00
<b>Employee + Child(ren)</b>	\$6.06
<b>Family</b>	\$9.54

## T-ROC Fully Funded Benefits

As a full-time employee, you're eligible for the following benefits and T-ROC pays 100% of the cost.

	What is it?	Who is eligible?
<b>Short Term Disability</b>	An insurance benefit that provides a percentage of compensation or income replacement for non-job-related injuries or illnesses that render the employee unable to work for a limited time period.	All Full Time Employees. Eligibility based on position and tenure.
<b>Long Term Disability</b>	An insurance benefit that provides a percentage of compensation or income replacement for non-job-related injuries or illnesses that render the employee unable to work for an extended period of time. This policy takes over once STD ends for qualified medical conditions.	Corporate, Field Management and Executives
<b>Basic Life Insurance</b>	Life Insurance- Employee Only Class I: Executive/Sr. Leadership Class II: Field Management and Corporate support Class III: Field Employees	All Full Time Employees following 60 days of employment.
<b>AD&amp;D</b>	Covers the unintentional death or dismemberment of the employee due to an accident.	All Full time Employees following 60 days of employment.
<b>EAP</b>	Provides professional assistance to assess employees needs with personal or job-related concerns including: <ul style="list-style-type: none"> <li>• Emotional Wellbeing</li> <li>• Healthy Lifestyles</li> <li>• Family and Relationships</li> <li>• Work and Life Transitions</li> <li>• Legal and financial</li> </ul>	All Full Time Employees following 60 days of employment.
<b>Rightway</b>	Provides employees with the support, advocacy and technology such as: <ul style="list-style-type: none"> <li>• Help find the most cost- efficient doctors and facilities</li> <li>• Make appointments</li> <li>• Help manage claims</li> <li>• Provide guidance with regar</li> </ul>	All Employees enrolled in our benefit plans.

**MyCigna.com** – Use it to find doctors/dentists, hospitals and medical services in your network, as well as to view and manage claims, benefit summaries and more.

**Rightway Healthcare app** – This advocacy platform provides the personal support and transparency needed to simplify decisions regarding the cost and quality of your healthcare.

T-ROC pays 100% of the cost for this service, allowing you to benefit free of charge. Rightway is your “doctor in the family” ready to help you navigate all things healthcare, including where to go for specific medical care, the cost of specific procedures, claim management and much more!

## Options For Your Physical and Financial Wellbeing

### 401(k) Retirement Plan

Every full-time employee is invited and encouraged to participate in our tax-deferred retirement savings plan sponsored by Principal Financial. It's a great way to prepare for the future and you can start building your retirement fund after 90 days as a T-ROC employee.

- Defer the percentage of income that works best for you - up to \$19,500 with a \$6,500 catch up for those over 50.
- Take a loan against your savings should you ever need it. Minimum loan amount \$1,000

### Prepaid Legal Services

Enjoy prepaid legal benefits for you and your eligible family through Legal Club of America. Pay a low bi-weekly rate of just \$6.46 to enjoy discounted legal representation, tax advice and preparation, traffic ticket defense, simple divorce, real estate closings, incorporation, simple wills, identity theft prevention, restoration and continued monitoring.

### DailyPay

As a T-ROCer, you're eligible to participate in an application called DailyPay. Integrated with our payroll system, DailyPay allows employees to access their earned yet unpaid wages prior to payday.

It's free to sign up for this benefit! You only pay a fee when you make a transfer.

Sign up today: [dailypay.tm/welcome20](https://dailypay.tm/welcome20)

### Voluntary Life Insurance/AD&D

Through Mutual of Omaha, T-ROC offers voluntary supplemental life and accidental insurance for you and your family.

- Adult rates are dependent upon age
- Children: \$1.06 biweekly

## AFLAC Insurance

Full-time employees are also eligible to enroll in the following coverage plans after 60 days of employment

### Accident Coverage

Receive direct cash benefits on top of existing insurance coverage for a variety of care and treatment situations. Common claims and the corresponding cash benefits include:

- ✓ ER or Urgent Care - \$200
- ✓ Follow up with Primary Physician following an accident - \$35 per treatment, \$6 per accident.
- ✓ X-Rays up to \$50
- ✓ Dislocations/fractures - up to \$8000
- ✓ Hospital admission due to accidental injury - \$1000
- ✓ Ambulance - \$400
- ✓ Concussion - \$350
- ✓ Physical Therapy - \$30 per treatment, 10 per accident

#### Cost Biweekly:

Employee .....	\$5.32
Employee + Spouse/Partner...	\$9.15
Employee + Children .....	\$12.97
Family .....	\$16.80

### Critical Illness

Enjoy extra peace-of-mind by guaranteeing added security in the event of a critical illness, such as Cancer, Heart Attack or Stroke.

- ✓ Up to \$30,000 of guaranteed coverage (no medical questions)
- ✓ No pre-existing condition exclusions
- ✓ Collect 100% of your elected benefit amount for different diagnosed illnesses and the recurrence of the same condition
- ✓ Pays a lump-sum, tax-free benefit regardless of any other insurance coverage

#### Cost:

All family members are eligible. Prices vary depending on coverage amount, age, and number of participants.

### Voluntary Hospital Indemnity

Provides direct, lump-sum benefit to meet out-of-pocket expenses not covered by insurance in the event of hospitalization. Benefit amount depends on the type of facility and the number days spend in treatment.

- ✓ Guaranteed coverage (no medical questions)
- ✓ No pre-existing condition exclusions
- ✓ \$1000 hospital admission benefit
- ✓ \$200/day for hospital confinement up to 31 days per year
- ✓ Additional \$200/day for ICU confinement up to 10 days per year

#### Cost Biweekly:

Employee .....	\$6.36
Employee + Spouse/Partner	\$12.76
Employee + Children .....	\$10.07
Family .....	\$16.47

## Getting Enrolled

We've made it easy to take advantage of your T-ROC Total Rewards options.

### New hires

New employees are invited to enroll in any of our benefits by going online to your ADP Employee Self-Service Portal (<https://workforcenow.adp.com>). You should find all the information you need on the homepage under the **Benefits** section.

### Domestic Partners

**If you'd like to enroll your Domestic Partner into our plans**, be sure to complete a Domestic Partner Affidavit if necessary with proof of relationship, such as joint mortgage or lease, joint vehicle ownership, joint checking account or creditcard, beneficiary designation in will, retirement account or life insurance. This form can be found in your ADP portal's homepage (<https://workforcenow.adp.com>) under **Benefits**.

### Changing Your Plan

- Employees who need to make changes due to a qualifying event such as marriage, birth, adoption, death, change in spouse or child eligibility, will also find all the necessary details on our ADP Employee Self-Service Portal (<https://workforcenow.adp.com>).
- Beyond Qualifying Conditions, employees must wait until the next Open Enrollment period to make changes to their existing medical and prescription coverage.

# Total Rewards 2020-2021

Total Rewards was created to help you get the most out of being a T-ROCer both personally and professionally. We hope you find this guide helpful. Should you need further clarification or have any specific questions, please reach out to our People Experience Wellness Team by using the T-ROC Assist Help Desk.

**Thanks For Being A T-ROCer.**



[troconnect.com](https://troconnect.com)