

Employee Benefits Newsletter



Your Q3 Benefits Update

Access your Employee Benefits Website at: www.trinidadbenefits.com

This edition of your Employee Benefits Newsletter contains:

- What's New for Your 2025 Benefits
- Open Enrollment Timeframe & How to Enroll
- Benefit Reminders
- Contact Information



IT'S TIME TO ENROLL!

2025 OPEN ENROLLMENT DATES

OCTOBER 21— NOVEMBER 8, 2024

Open Enrollment for the 2025 benefit plan year (January 1, 2025 - December 31, 2025) is almost here!

Open Enrollment Reminders

This is your annual opportunity to make changes to your benefits. This includes:

- Add, cancel, or change your coverage
- Add or remove eligible family members
- Enroll or re-enroll in the Health Care Flexible Spending Account (FSA) and/or Dependent Care Flexible Spending Accounts (DCFSA) - **You must re-elect contributions annually; current elections will not rollover into 2025**
- *Once the Open Enrollment window closes, you will be unable to make changes to your 2025 elections without a Qualifying Life Event (QLE)*

Visit our benefits website, www.trinidadbenefits.com for additional information about your benefits

How to Enroll:

1. Access the Paylocity login page - <https://access.paylocity.com/> (Chrome browser recommended)
2. Once logged in, select the *3 line icon* located in the top left corner of the screen
3. Scroll down and select *Bswift Benefits*
4. Hit the **orange** *Start Your Enrollment* button and make your benefit elections
5. **Or, you can call the Benefits Enrollment Center 7AM - 5PM CST, Monday - Friday at:**
1-888-598-2040 and a Benefit Specialist will assist you with making your elections

Dependent Verification Audit:

Starting in 2025, we will be conducting a dependent verification audit. This audit will ensure only eligible dependents are covered under our benefits plan(s). Eligible dependents include:

- Your spouse (wife or husband by a legally valid marriage)
- You or your spouse's biological or adopted child(ren), or
- A child for who you have legal guardianship or a similar arrangement that confers authority to care for the person and property of the child under applicable law

If you currently have any dependent(s) covered under one or more of our plans that do not meet the definitions outlined above, please drop them from coverage during Open Enrollment

Failure to drop coverage for an ineligible dependent(s) will result in immediate termination of benefits and require you to pay back premiums for the month(s) you had an ineligible dependent(s) covered under our plan(s).

Trinidad Benham Employee Benefits Newsletter

WHAT'S NEW IN 2025

Disability Contributions Pre or Post Tax Options:

Trinidad Benham is offering employees the choice to have their LTD benefit paid on a pre or post tax basis. If you do not make a selection, the default option will be a taxable LTD benefit. **Please make sure to update your preference during Open Enrollment.**

Here are your options:

- **Post-tax benefit payment (default):** Trinidad pays 100% of the LTD premium on your behalf and you are not taxed on the premium paid. Benefit paid at time of claim would be 100% taxable to you
- **Pre-tax benefit payment:** Trinidad pays 100% of the LTD premium on your behalf and you pay the tax on the LTD premium. Benefit paid at time of claim would be tax-free to you

Spot Pet Insurance:

Trinidad Benham is pleased to offer discount pet insurance through Spot. Customize your annual limit, deductible, and reimbursement rate on care your pet receives to treat accidents, illnesses, or routine care through any licensed vet.

Save With Your Discount! <https://spotpet.link/trinidad>

When Calling 800.905.1595, Use Priority Code: EB_TRINIDADBENHAM

DON'T FORGET...

Trinidad Benham offers benefits to fit the needs of you and your family. We offer:

- 2 Medical Plans through Anthem
- FSA through Anthem
- 2 Dental Plans through Delta Dental
- Vision through VSP
- Life/AD&D through The Hartford
- Fertility & Adoption Assistance through Carrot

Voluntary Benefits

- Allstate Whole Life Insurance
- Legal Plan through ARAG
- Identity Protection
- Aflac Accident Insurance*
- Aflac Critical Illness Insurance*
- Aflac Hospital Indemnity Plan*
- Spot Pet Insurance (NEW)

*Don't forget to submit your \$50 wellness benefit on [Aflac.com/login](https://aflac.com/login)

What makes Trinidad Benham great? YOU DO!

401(K) THROUGH



Saving for retirement takes time and careful planning. There is no better time to start saving for the future than today. In addition to the ESOP Plan, Trinidad Benham sponsors a 401(k) plan administered through Fidelity Investments. Trinidad Benham will match 50% of the first 4% of compensation you contribute to the plan. If you contribute at 4% or higher you will ensure that you receive the maximum Company match.

Trinidad Benham offers the option to contribute to your 401(k) on a pre-tax and/or post-tax basis. Learn more about these options on the benefits website or by contacting Fidelity directly at 1-800-835-5097.

Traditional 401(k)	Roth 401(k)
• Contributions are made pretax , reducing your current taxable income	• Contributions are made after tax , with no effect on current taxable income
• Distributions in retirement are taxed as ordinary income	• Qualified Distributions in retirement are not taxed
• Withdrawals of contributions and earnings are taxed	• Withdrawals of contributions and earnings are not taxed under certain circumstances
•May be rolled over to a traditional IRA with no tax payments	•May be rolled over directly to a Roth IRA with no tax payments

CONTACT INFORMATION

Coverage	Carrier	Phone #	Email or Website
Medical Behavioral Health	Anthem Group # L06556	844-995-1743 844-451-1576	www.anthem.com (download the Sydney app)
Telehealth	LiveHealth Online	855-603-7985	Request through Anthem's Sydney app or online at livehealthonline.com
Dental	Delta Dental Group # 11906	800-610-0201	www.deltadental.com
Vision	VSP Group # 30043513	800-877-7195	www.vsp.com
Flexible Spending Accounts (FSAs)	Anthem FSA	844-995-1743	www.anthem.com
401(k) & Roth 401(k)	Fidelity Investments Group # 48438	800-835-5097	www.401k.com
Life/AD&D	The Hartford	888-563-1124	www.thehartford.com
Integrated Leave Management (FMLA) & Disability Claims	The Hartford	888-301-5615	www.thehartford.com
Accident, Critical Illness & Hospital Indemnity	Aflac Jennifer Foss HUB International	-	www.aflacgroupinsurance.com Escalations: voluntaryclaims@hubinternational.com
Whole Life	Allstate	800-521-3535	www.allstatebenefits.com
Identity Theft	Allstate Identity Protection	855-821-2331	www.allstateidentityprotection.com
Fertility & Adoption Assistance	Carrot	855-459-0059	New users – get-carrot.com/signup Existing users - app.get-carrot.com
Legal Insurance	ARAG	800-247-4184	ARAGlegal.com/myinfo Access code: 19113tb
Discount Pet Insurance	Spot	800-905-1595	https://spotpet.link/trinidad Use Priority Code: EB_TRINIDADBENHAM (when calling in)
Employee Assistance Program (EAP)	The Hartford	800-964-3577	www.guidanceresources.com Organization Web ID: HLF902 Company Code: ABILI
Discount Marketplace	BenefitHub	866-664-4621	trinidadbenham.benefithub.com Referral code: YVPZ49
Medicare Questions / Medicare Supplemental Plans	HUB	720-768-8233	dan.jones@hubinternational.com
Trinidad Benham Corporation Benefit Questions	TBC Benefits	303-773-4969	benefits@trinidadbenham.com
Benefits Enrollment Center (for enrollment only)	Enrollment Center	888-598-2040	www.trinidadbenham.com

AS A REMINDER!

All compliance and legal documents can be found on our benefits website, www.trinidadbenefits.com, under the Legal Documents & Required Notices tab. To view the website in other languages, update the language settings in your browser.