
YOUR GUIDE TO

Tropical Shipping 2023 Benefits

WHAT'S INSIDE

Welcome.....	3	Voluntary benefits	14
Eligibility	3	Buy-up life and AD&D insurance.....	14
Enrolling	3	Accident insurance.....	14
Benefit overview.....	4	Critical illness insurance.....	15
Medical	5	MetLife legal plans	15
Dental.....	8	Pet insurance.....	15
Vision	9	Identity fraud protection.....	15
Medical, dental and vision premiums.....	10	401(k) plan	16
Health Savings Account	11	Additional benefits	17
Flexible Spending Accounts.....	12	Free credit monitoring.....	17
Basic life and AD&D insurance.....	13	Employee Assistance Program	17
Disability coverage.....	13	Business Travel Assistance Program.....	17
		Contacts	18
		Notices.....	19

Important legal notices about your benefits can be found on the **Tropical SharePoint (outropical.com)** under Human Resources Library.



WELCOME

When you work for Tropical Shipping, you give us your time, your energy, your enthusiasm, and all your other talents. We have a responsibility toward you, and every reason to invest in you. One way we do that is through our benefits, which help you stay healthy, happy and financially secure. Benefits are a huge part of your compensation; get the most out of them with this guide.

Eligibility

All regular full-time and part-time employees scheduled to work 17.5 or more hours a week are eligible for benefits. If you are eligible, you can also cover your family, including your:

- Spouse
- Domestic partner
- Children up to age 26 (including adopted children, stepchildren, domestic partner's dependents and foster children) or a dependent child of any age who is incapable of self-support

Enrolling

Enroll when you first become eligible or during annual open enrollment. You can also enroll or change coverage if you have a qualified change in status, such as a marriage, birth, divorce or death. You must make your change within 60 days of the qualifying event.

If you enroll as a new hire, your benefits will go into effect the first of the month following your date of hire. If you are hired on the first of the month, your coverage is effective immediately.

- ✓ Review this guide and other benefit information on the **Tropical SharePoint (outropical.com)**. Benefits information is located in the Human Resources Library in the Benefits 2023 folder.
- ✓ Enroll within 30 days of becoming eligible.

Questions?

Your Benefit Advocate can help.

You have access to a team of Benefit Advocates to help you and your covered family members:

- Call **833-535-9274**, weekdays 9 a.m. to 9 p.m. Eastern time
- Email **bac.tropicalshipping@ajg.com**



BENEFIT OVERVIEW

Tropical Shipping offers a wide variety of benefits. For some benefits, you share the cost and you need to enroll to be covered. Other benefits are provided automatically at no cost to you.

Plan	Details	Enrolling
Medical	<ul style="list-style-type: none"> • Premera High Deductible Health Plan (HDHP) • Premera Base PPO • Premera Buy-up PPO (Closed to employees hired after January 1, 2018) 	<p>Enroll through Employee Self Service.</p> <p>Log in to ourtropical.com and select the Employee Self Service link under Corporate Links on the right side of the page. Enter your user ID and password, then go to <i>Self Service > Benefits > Benefits Enrollment > Select</i> to make your benefit elections.</p>
Dental	<ul style="list-style-type: none"> • Delta Dental Base Plan • Delta Dental Buy-up Plan 	
Vision	VSP Vision Plan	
Symetra basic life and AD&D insurance	Benefits in the event you are injured or die	
Symetra disability coverage	Short- and long-term disability coverage if you are unable to work	
Flexible Spending Accounts (FSAs)	Health Care and Dependent Care accounts, must re-enroll each year	Contact Human Resources for an FSA enrollment form
Health Savings Account (HSA)	If you choose the High Deductible Health Plan and open an HSA, Tropical Shipping will contribute to your HSA and you can contribute too	Open your account and name a beneficiary at 401k.com . You can also activate your HSA debit card to pay costs straight from your account.
Voluntary benefits	Additional life and accident insurance and other benefits to round out your coverage	<p>Go to GallaghervChoiceEnroll.com and log in using your PIN:</p> <ul style="list-style-type: none"> • Your PIN is the last four digits of your Social Security number followed by the two-digit year of your birth • Example: Someone with an SSN of xxx-xx-1234 and born in 1980 would have the PIN 123480
401(k) plan	You decide how much to contribute; receive company matching and discretionary contributions	You are automatically enrolled within 30-days after your hire date at the contribution rate of 2% of your pre-tax pay. Change your participation at 401k.com .
Employee Assistance Program	Free confidential support when you need it	You are automatically enrolled in these benefits, which are provided at no cost to you
Business travel assistance	Support when you travel for business	
AFLAC	Supplemental insurance, including: Accident Advantage, Cancer Assurance, Life Insurance, Hospital Choice, and Critical Care Protection	Contact Human Resources to enroll

MEDICAL

Tropical Shipping offers three medical plans. All are administered by Premera Blue Cross. Premera is part of the national Blue Cross Blue Shield network.

With each plan, you can see any doctor you like, but you'll pay less when you see a doctor from a Premera network. All cover the same services, but differ in what you pay for coverage (premiums) and how much you pay when you get care (deductibles, copays and coinsurance).

The High Deductible Health Plan (HDHP) has the lowest premium, but the highest deductible. It also comes with a Health Savings Account (HSA), where you can save pre-tax money to pay for health care expenses. Tropical Shipping will also contribute to your HSA – \$875 for employee-only coverage, or \$1,750 if you cover one or more dependents. This plan is great for those who don't expect high medical expenses.

The Base PPO is a middle-ground plan. It has a lower deductible than the HDHP option, but a higher premium. However, it has a higher deductible and lower premium than the Buy-up PPO.

The Buy-up PPO has the lowest deductible, but the highest premium. This option might be right for you if you expect to have significant medical expenses, such as for an ongoing condition, or if you are expecting a child this year. **Closed to employees hired after January 1, 2018.**

Get the Premera app

Once enrolled in a medical plan, create a Premera account at premera.com (select "Create your account" on the home page) and download the Premera app:

- Log in as a "member" at premera.com.
- The login you create for your Premera account should also be used for the Premera app – the app will give you access to your electronic medical ID card.

Finding network providers

To find a network provider, go to premera.com > *Find Care* > *Find a Doctor*. For providers in Washington and Alaska, select the *Heritage* network. For providers elsewhere, select the *BlueCard PPO* network.

Healthcare terms you should know

Coinsurance: The percentage of a covered expense you pay after you meet the deductible. For example, the plan may pay 80%. The remaining 20% is your coinsurance.

Copay: A flat amount you may pay for certain healthcare services.

Deductible: The amount you pay each calendar year before the plan begins to cover a share of the cost for most services. The way the deductible works depends on your plan:

- **For the HDHP plan:** If you cover yourself only, you need to meet the employee-only deductible. If you cover any family members, you must meet the family deductible.
- **For the PPO plans:** Each covered individual needs to meet the per-person deductible. If three family members meet their per-person deductible, the family deductible will be satisfied and no additional family members would need to meet the deductible.

Out-of-pocket maximum: The maximum you will pay in a calendar year. Once you reach this amount, the plan pays 100% of covered expenses for the rest of the year.

In-network and out-of-network: In-network care is received from providers and facilities that are part of Premera's network. Care received elsewhere is considered out-of-network. You pay more of the cost for out-of-network services.

Generics: Prescription drugs that have the exact same active ingredients as brand name drugs but cost substantially less.

Preferred: A drug listed as a preferred medication by Premera. You typically pay less for preferred medications.

Non-preferred: A drug that is not listed as a preferred medication by Premera. You generally pay more for non-preferred medications.

Plan comparison

The table below shows how much you'll pay when receiving in-network care. You pay more if you receive out-of-network care.

Medical plan highlights	HDHP	Base PPO	Buy-up PPO (closed to employees hired after January 1, 2018)
Calendar year deductible	\$1,750 employee only \$3,500 family	\$350 per person \$1,050 family	\$100 per person \$300 family
Calendar year out-of-pocket maximum (includes deductible and coinsurance)	\$3,425 employee only \$6,850 family	\$2,500 per person \$7,500 family	\$1,000 per person \$2,000 family
Tropical Shipping HSA funding	\$875 employee only \$1,750 family	Not applicable	
Coinsurance	20%	10%	10%
Preventive care	No charge		
Doctor office visit (PCP or specialist)	20% after deductible	\$20 copay	\$25 copay
Virtual care		No charge for primary care visits (virtual mental health, chemical dependency and physical therapy visits covered as office visits)	
Emergency room		\$200 copay + 10% after deductible	\$200 copay
Urgent care (freestanding and not attached to a hospital)		\$20 copay, deductible waived	\$25 copay, deductible waived
Hospital (inpatient and outpatient)		10% after deductible	10% after deductible
Lab and X-ray			
Prescription drugs			
Retail (30-day supply)	20% after deductible	<ul style="list-style-type: none"> Preferred generic (tier 1): \$10 copay Preferred brand (tier 2): \$30 copay Non-preferred (tier 4): 30% 	
Mail order (90-day supply)		<ul style="list-style-type: none"> Preferred generic (tier 1): \$20 copay Preferred brand (tier 2): \$60 copay Non-preferred (tier 4): 30% 	
Specialty drugs via Accredo (30-day supply)		<ul style="list-style-type: none"> Preferred specialty (tier 3): \$50 copay 	

Please find the medical premiums on [page 10](#).

Prescription drug coverage

To see the list of covered drugs, go to premera.com. Scroll to the bottom of the page and select *Covered Drugs*, then the *E1/E4* drug list.

Specialty medications: All specialty medications must be filled via Premera's specialty pharmacy partner, Accredo: **800-689-6592**.

Preventive medications: Many preventive medications are free to you. To see the list, sign in to premera.com > *Benefits & Coverage* > *Benefit Details* > *Benefit booklets* and download the *Prescription Preventive* PDF.

Resources to help you stay well

If you enroll in a Premera medical plan, you have many resources to help you stay well.

24/7 nurseline

Get medical advice, day or night. Call **800-841-8343**.

98point6

Access on-demand primary care through your mobile device, for you and your covered dependents age 1 and older. Download the **98point6** app.

If you are in the HDHP medical plan, services are subject to the deductible and coinsurance. If you are in one of the PPO plans, there is no cost to you for primary care visits; mental health and chemical dependency visits are covered as office visits.

Additional costs, such as prescriptions and lab tests, are covered at your medical plan's regular level of benefits.

Alcohol and opioid dependency help

Get virtual care for alcohol or opioid dependency:

- **Boulder Care:** Go to boulder.care/getstarted or call **888-608-0836**
- **Workit Health:** Go to workithealth.com/premera

If you are in the HDHP medical plan, services are subject to the deductible and coinsurance. If you are in one of the PPO plans, you'll pay a copay for services.

Catapult Health

Access next-generation preventive care. Order a free check-up kit, follow the instructions and receive a comprehensive health report and virtual consultation with a nurse practitioner. Go to virtualcheckup.com/saltchuk.

Centers of Excellence

Premera plan members receive enhanced benefits at Designated Centers of Excellence for these services:

- Cardiac care
- Cancer
- Spine surgery
- Knee or hip replacement
- CAR-T and gene therapy
- Organ transplants
- Substance abuse treatment
- Bariatric surgery

Go to premera.com/specialty-care or call **800-722-1471**.

Doctor on Demand

Get immediate and convenient care, over the phone or online. Go to doctorondemand.com/premera.

If you are in the HDHP medical plan, services are subject to the deductible and coinsurance. If you are in one of the PPO plans, there is no cost to you for primary care visits; mental health and chemical dependency visits are covered as office visits.

Livongo diabetes support

Access free personalized coaching and digital tools to manage diabetes and hypertension, as well as a diabetes prevention program for those at risk.

Go to join.livongo.com/premerawa/register or call **800-945-4355**. Use the registration code **PremeraWA**. You'll need your Premera member ID and group ID to register. You can find these on your medical ID card.

Omada for Joint and Muscle Health

Connect to a licensed physical therapist for virtual physical therapy. Go to omadahealth.com/premera.

Your cost for services depends on the medical plan you're enrolled in (deductible, coinsurance and copays apply).

Premera MyCare

Connect with virtual care providers, from primary care to physical therapy. Download the **Premera MyCare** app.

Talkspace

Connect to a therapist or psychiatrist by video or secure text. Go to talkspace.com/premera.

If you are in the HDHP medical plan, services are subject to the deductible and coinsurance. If you are in one of the PPO plans, you'll pay a copay for services.

DENTAL

Tropical Shipping offers two dental plans through Delta Dental of Washington. Both plans cover the same services and are part of the same network.

Whenever you need dental care, you have a choice of providers:

- **Delta Dental PPO dentist:** Highest coverage, most discounted – you pay the least.
- **Delta Dental Premier dentist:** Like seeing a PPO dentist, but with slightly lower coverage – you pay a bit more of the cost.
- **Out-of-network dentists:** Same coverage as a Premier dentist but without cost protection. If charges are higher than the maximum allowed, you're responsible for the additional cost.

The table below compares the plans and shows what you'll pay for services under each.

Dental plan highlights	Base Plan	Buy-up Plan
Calendar year maximum benefit (per person)	\$1,500	\$2,000
Calendar year deductible		\$0
Preventive care (up to 2 exams per year, does not count against the plan's calendar year maximum)		\$0
Restorative services (fillings, root canal, periodontics and oral surgery)		Delta Dental PPO dentist: 10% Delta Dental Premier or Out-of-network: 20%
Major services (dentures, implants, bridges, crowns and anesthesia)		Delta Dental PPO dentist: 40% Delta Dental Premier or Out-of-network: 50%
Orthodontia for children and adults		Covered in full up to a \$1,500 lifetime maximum benefit

Please find the dental premiums on [page 10](#).

Finding a Delta Dental dentist

Search for Delta Dental dentists at deltadentalwa.com. Go to *Online Tools > Find a Dentist* and select either the *Delta Dental PPO* or *Delta Dental Premier* network from the drop-down menu. You can also call **800-554-1907** for assistance.



VISION

Tropical Shipping offers vision coverage through VSP. You can see any provider you'd like, but you pay less when you receive coverage from a VSP provider. The table below shows what you pay for vision services.

No ID card required

At your appointment, tell your provider you have VSP and provide the employee's Social Security number. ID cards are not required.

Vision plan highlights		
	VSP providers	Other providers
Basic examination <i>Once every calendar year</i>	\$10 copay	Reimbursed up to \$50 after a \$10 copay
Hardware <i>Excluding elective contact lenses</i>	\$25 copay	
Lens allowance every calendar year		
• Single vision	Covered in full	Reimbursed up to \$50 per pair
• Lined bifocals	Covered in full	Reimbursed up to \$75 per pair
• Lined trifocals	Covered in full	Reimbursed up to \$100 per pair
Contact lens fitting and evaluation <i>Once every calendar year</i>	15% discount, then no greater than \$60 copay	Reimbursement included in contact lens allowance
Contact lens allowance (in lieu of glasses) <i>Once every calendar year</i>	Covered in full (up to \$130)	Reimbursed up to \$105
Frame allowance <i>Once every two calendar years</i>	Covered in full, up to: <ul style="list-style-type: none"> \$130 for a wide selection of frames \$150 for featured frame brands \$70 for Costco/Walmart/Sam's Club frames 20% discount for any amount over the maximum	Reimbursed up to \$70

Please find the vision premiums on [page 10](#).

Discounts

- Get up to 40% off non-covered lens options when you use a VSP network provider.
- Lasik – get up to 15% off on laser correction. Go to vsp.com to register and learn more.

Finding a VSP provider

Search for VSP providers at vsp.com, or call **800-877-7195**. You can set up an account at vsp.com and search for providers and additional savings.

MEDICAL, DENTAL AND VISION PREMIUMS

The table below shows your **monthly** costs for medical, dental and vision coverage. Your costs depend on the plans you choose, who you cover and your pay frequency. Tropical Shipping pays the majority of the cost of your coverage.

	HDHP			Base PPO			Buy-up PPO (closed to employees hired after January 1, 2018)		
	Monthly	Bi-weekly*	Weekly*	Monthly	Bi-weekly*	Weekly*	Monthly	Bi-weekly*	Weekly*
Employee only	\$0	\$0	\$0	\$126.26	\$63.13	\$31.57	\$272.09	\$136.04	\$68.02
Employee + spouse/ domestic partner**	\$0	\$0	\$0	\$284.09	\$142.05	\$71.02	\$612.21	\$306.11	\$153.05
Employee + child(ren)	\$0	\$0	\$0	\$246.21	\$123.11	\$61.55	\$530.56	\$265.28	\$132.64
Employee + family**	\$0	\$0	\$0	\$404.04	\$202.02	\$101.01	\$870.68	\$435.34	\$217.67

	Dental						Vision		
	Base Plan			Buy-up Plan			VSP Vision Plan		
	Monthly	Bi-weekly*	Weekly*	Monthly	Bi-weekly*	Weekly*	Monthly	Bi-weekly*	Weekly*
Employee only	\$6	\$3	\$1.50	\$26	\$13	\$6.50	\$1	\$0.50	\$0.25
Employee + spouse/ domestic partner**	\$13	\$6.50	\$3.25	\$53	\$26.50	\$13.25	\$2	\$1	\$0.50
Employee + child(ren)	\$13	\$6.50	\$3.25	\$52	\$26	\$13	\$2	\$1	\$0.50
Employee + family**	\$21	\$10.50	\$5.25	\$81	\$40.50	\$20.25	\$3	\$1.50	\$0.75

* Bi-weekly rates are calculated based on 24 pay periods per year and weekly rates are calculated based on 48 pay periods per year.

** You may be taxed on the value of your domestic partner's coverage.

Wellness discount

The medical premiums shown above include Tropical Shipping's wellness discount, which saves you \$50 every month on your medical premiums. New hires automatically receive the wellness discount in the year they are hired.

To earn the wellness discount each year, both you and your covered spouse or domestic partner need to get your annual preventive exam. Vivacity, our wellness partner, will automatically be notified when you complete your exam with Catapult or under the Premera plan.

Results are kept strictly confidential and not shared with Tropical Shipping.



Get your annual preventive exam by November 30. You can get an exam with your own provider or virtually through **Catapult Health**. Order your free check-up kit at virtualcheckup.com/saltchuk.

Whether you get an exam with your provider or through Catapult, Premera will notify Vivacity when you complete the requirements.

Your exam results are never shared with Tropical Shipping.



HEALTH SAVINGS ACCOUNT

If you enroll in the High Deductible Health Plan (HDHP), you may be eligible for a Health Savings Account (HSA). An HSA lets you save for health care expenses while reducing your taxes. An HSA has triple tax benefits:

1. **Contributions go in tax-free.**
2. **Money grows tax-free.**
3. **Withdrawals for qualified health care expenses are tax-free.**

Use your HSA to cover your and your tax dependents' out-of-pocket health care expenses. At the end of the year, if there's money left in the account, it's yours. Your HSA can be a long-term savings account for your future health care costs.

Tropical Shipping HSA contributions

If you open a Fidelity HSA, Tropical Shipping will contribute to your account:

- \$875 if you cover just yourself
- \$1,750 if you cover one or more dependents

If you enroll mid-year, Tropical Shipping's contributions will be prorated.

Your contributions

You can also contribute to your HSA from your paycheck, up to IRS maximums. In 2023 the total of what you and Tropical Shipping can put into your HSA is \$3,850 for individual coverage or \$7,750 if you cover dependents.

If you are age 55 or older, you can contribute an additional catch-up contribution of \$1,000 per year.

Eligibility

Only those enrolled in the HDHP can contribute to an HSA or receive Tropical Shipping's HSA contributions. You and Tropical Shipping cannot contribute to an HSA if you're enrolled in certain government medical plans, such as Medicare or Tricare, or if you're covered by any other non-high-deductible health plan, including a health care FSA.

You can have a limited purpose health care FSA. If you are unsure if you are eligible to contribute to an HSA, consult a tax professional.



You'll need to open your account with Fidelity to receive Tropical Shipping's contributions and to make your own contributions. Go to [401k.com](https://www.fidelity.com) to set up your account and name a beneficiary. You can also activate your HSA debit card, which you can use to pay your share of costs straight from your account.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) are a way to save tax-free dollars for health care expenses and for child- or elder-care costs. Tropical Shipping offers three different accounts.

Health Care FSA

You can enroll in a Health Care FSA unless you are contributing to an HSA. Contribute up to \$2,850 (this limit may increase in 2023). Use your FSA to pay for your and your tax dependents' out-of-pocket medical, dental and vision expenses, including deductibles, copays and coinsurance amounts.

Limited-Purpose Health Care FSA

If you enroll in the High Deductible Health Plan, and open a Health Savings Account (HSA), you can only contribute to a Limited-Purpose Health Care FSA. You can use this account to pay for out-of-pocket dental and vision expenses. Contribute up to \$2,850 (this limit may increase in 2023). Consider contributing to your HSA before electing this plan as an HSA is more flexible.

Dependent Care FSA

Use a Dependent Care FSA to pay for your eligible child- or elder-care expenses. Contribute up to \$5,000 per year (\$2,500 if married but filing taxes separately).



As of January 1, 2023, Tropical Shipping's FSAs are administered by

Navia. To file a claim or manage your account, go to naviabenefits.com. Or download the **MyNavia Benefits** app.

Plan carefully

Be careful when figuring how much to contribute. You can't change your contribution during the year unless you have a qualified change in status, such as a marriage, birth, divorce, etc. You cannot transfer funds between the accounts. And the funds you don't use during the year are forfeited.



BASIC LIFE AND AD&D INSURANCE



Tropical Shipping offers basic life and accidental death and dismemberment (AD&D) insurance through Symetra.

Tropical Shipping pays the majority of the cost and employees pay approximately 30% of the cost.

In the event of your death, your basic life insurance coverage pays your beneficiary a benefit equal to your annual base salary, up to a maximum of \$50,000.

If you die as a result of an accident, your beneficiary will also receive benefits from basic AD&D insurance, equal to your basic life insurance amount. If you are seriously injured in an accident, you'll receive a portion of the coverage depending on the injury.

Basic life and AD&D insurance age reduction begins at age 65. For additional details visit the **Tropical SharePoint** (ourtropical.com).



Choose a beneficiary when you sign up for coverage. Benefits are paid to your designated beneficiary if you die (exclusions apply to certain causes of death). If you haven't named a beneficiary, benefits may not be paid out as you'd like.

DISABILITY COVERAGE

Tropical Shipping provides you with short- and long-term disability coverage. Tropical Shipping pays the majority of the cost and employees pay approximately 30% of the cost. If you suffer an illness or injury that keeps you away from work, disability coverage will replace a portion of your income while you are away.

Short-term disability begins on the first day you become unable to work due to an injury or on the eighth day due to an illness. Short-term disability provides 60% of your base weekly earnings, up to \$1,385 per week, for a maximum of 26-weeks.

If your disability is planned, please contact Symetra in advance. If unplanned, begin the process as quickly as possible, or your first payment could be delayed.

Long-term disability begins if you are unable to work for more than 180 days. Long-term disability provides 60% of your usual monthly earnings (up to \$6,000 a month).

You are eligible for payment up to your Social Security normal retirement age. The maximum duration of payments varies depending on your age when the disability begins. For additional details visit the **Tropical SharePoint** (ourtropical.com).

To file a claim for disability benefits, contact our disability administrator Symetra by going to symetra.com/myGO or by calling **877-377-6773**. You'll need contact information for yourself and your doctor, your Social Security number, and the group policy number: **01-016857-03**.

VOLUNTARY BENEFITS

Buy-up life and AD&D insurance

You can buy additional life and AD&D insurance coverage to supplement the basic coverage provided by Tropical Shipping, as shown in the table below. You can purchase coverage for yourself, your spouse or domestic partner, and your children.

Plan	Coverage levels
Buy-up life	You: 1 - 5x annual salary, up to \$750,000 Spouse/domestic partner: 0.5 - 5x your annual salary, up to \$750,000 or 100% of your coverage Child(ren): \$10,000 (\$1,000 until 6 months old)
Buy-up AD&D	You: Increments of \$100,000, up to \$500,000 or 10x annual salary Spouse/domestic partner: Increments of \$50,000, up to \$250,000 or 50% of your coverage Child(ren): \$10,000

Enroll at GallaghervChoiceEnroll.com. Depending on the level of coverage you elect, you and/or your spouse may need to provide proof of good health.

Accident insurance

Nobody plans to have an accident – and most people don't budget for one, either. Accident insurance helps you pay for out-of-pocket expenses that medical insurance won't cover.

If you or a covered family member is injured in a covered accident, you'll receive benefits based on the accident and treatment. For more information on cost and coverage or to enroll, visit GallaghervChoiceEnroll.com.



Critical illness insurance

Medical insurance alone can't stop a major diagnosis from draining your finances. Copays, deductibles, alternative treatments – these unexpected expenses can add up quickly. Critical illness insurance provides an affordable option for easing the financial burden that can come with a serious illness. This coverage is offered through Standard Insurance Company.

Critical illness insurance will pay a lump sum upon diagnosis of a covered critical illness. You may elect \$15,000 worth of coverage for yourself, and you may cover your spouse or domestic partner for the same amount. Children are automatically covered at \$3,750 at no extra cost. Certain additional illnesses are covered at 25% of the total coverage level, and the plan covers certain preventive screenings, up to \$50 per year. Learn more at [GallagherChoiceEnroll.com](https://www.gallagherchoiceenroll.com).

MetLife legal plans

Most of us will need legal assistance at some point. Whether it is help with drafting a will or purchasing a home, a legal plan can give you the support you need. The legal service plan is offered through MetLife.

MetLife offers telephone and office consultations for a variety of legal matters. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action. This benefit can be used to assist you and your immediate family with many issues, including:

- Family and personal law
- Money matters
- Home and real estate
- Vehicle and driving issues
- Civil lawsuits

For more information, contact MetLife at **800-423-0300** or go to [legalplans.com](https://www.legalplans.com).

Pet insurance

Recent advances in veterinary medicine mean pets can live longer, healthier lives. Pet insurance can help ensure your pets get care when they need it. Pet insurance is offered through Pets Best Insurance, and the plans cover a wide variety of routine and emergency care.

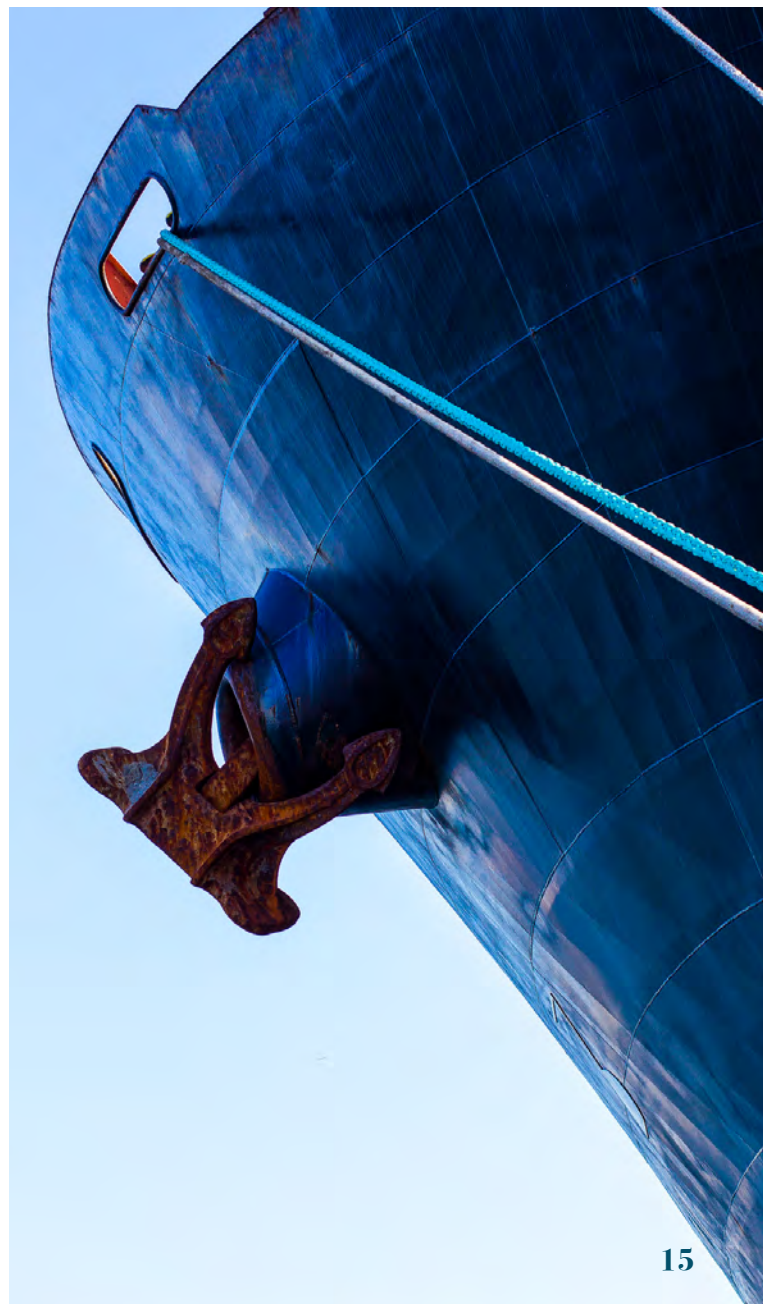
To see full plan details, get a quote and enroll in coverage, go to [petsbest.com/saltchuk](https://www.petsbest.com/saltchuk). Or you can call **888-984-8700** and use the discount code: SALTCHUK.

Identity fraud protection

Identity fraud is one of the fastest growing crimes in the world and can strike anyone at any time. Identity fraud protection can help to proactively and effectively protect you and your family's personal information. Identity fraud protection is offered through Allstate Identity Protection. Features include:

- Identity monitoring
- Credit monitoring
- Identity reports
- Identity theft insurance
- Solicitation reduction

Learn more at [infoarmor.com](https://www.infoarmor.com) or call **800-789-2720**. Exclusions and limitations apply.





401(k) PLAN

Our 401(k) plan helps you save for your future – and get company contributions! All full-time employees are eligible, as well as seasonal and casual employees who work at least 1,000 hours a year.

When you enroll, you decide how much you'd like to contribute to your account, as well as how you'd like to invest your contributions. You can make pre-tax, after-tax or Roth contributions.

If you don't enroll, you'll be automatically signed up for a 2% of pay pre-tax contribution rate with an automatic increase of 1% each year up to a maximum of 15%. You can change your contribution rate at any time.

Company contributions!

The company will match what you contribute dollar for dollar, up to **the first 4% of pay** you contribute. So if you want the most free money, contribute at least 4% each payday – and your total savings will equal 8% of pay. You own the matching contributions immediately – there is no vesting.

After 10 years of service, the company contributes a discretionary 3% of eligible pay into your retirement plan. You are immediately vested in this discretionary contribution.

IRS limits

Total annual contributions are limited by the IRS to \$20,500. If you turn 50 or older in 2023, you can make up to an additional \$6,500 in catch-up contributions. These limits may change in 2023.



To access your account, register with Fidelity Investments at

401k.com or call **800-835-5095** (tell Fidelity you work for a Saltchuk company).



Designate your beneficiary at **401k.com**. If you haven't named a beneficiary, benefits may not be paid out as you'd like in the event of your death.

ADDITIONAL BENEFITS

Free credit monitoring



If you're enrolled in a medical plan, you're eligible for access to free credit report monitoring, as well as ID theft and fraud resolution services through Experian. To enroll, log in to premera.com:

- Click on "My Account"
- Select "Account Settings" from the drop-down menu
- Scroll down to "Free Credit Monitoring Services" and select "Sign up today"

Employee Assistance Program

SupportLinc
888-881-LINC (5462)



Everyone needs help at some point, and an Employee Assistance Program (EAP) is one easy way to get it. Our EAP is a free and confidential resource for you and your family to talk through problems or find resources. Use the EAP to:

- Arrange counseling sessions: Receive up to six face-to-face meetings with a counselor
- Get parenting resources and referrals
- Talk with a financial counselor or lawyer
- Find elder care
- Search for housing, pet care, activities and more

Through SupportLinc, there's a variety of ways to reach your EAP. Use the number above, visit supportlinc.com (username: **tropical**) or download the eConnect mobile app.

Business Travel Assistance Program

AIG

If you travel on business, you are automatically covered by our Business Travel Assistance Program and business travel accident insurance.

The Business Travel Assistance Program is provided through AIG, and offers a broad range of customer service and account support solutions worldwide, including:

- Travel medical assistance
- Security assistance services
- Worldwide travel assistance
- Identity theft assistance
- VIP concierge services

Contact AIG at assistance@AIG.com or call:

- Within the US: **877-244-6871**
- Outside the US: **715-346-0859**

Connecting to the EAP

PHONE: Call **888-881-LINC (5462)** – available 24/7.

VIDEO AND LIVE CHAT: eConnect® is a confidential resource for video counseling and web chat access. Sign in to supportlinc.com (username: **tropical**) and click the camera icon in the top banner.

TEXT: Textcoach™ is a message-based service. Sign in to supportlinc.com (username: **tropical**) and click the text icon in the top banner to register to use this service, or access it via the eConnect mobile app.

SHORT CODE: Text SUPPORT to 51230 to have a licensed counselor call you back at your convenience.

CONTACTS

Benefit plan	Administrator	Group no.	Phone	Website or email
Benefit Advocates	Gallagher		833-535-9274	bae.tropicalshipping@ajg.com
Medical	Premera Blue Cross	4002978	Customer Service: 800-722-1471	premera.com
			Blue Card: 800-810-2583	bcbs.com
			Nurseline: 800-841-8343	
			Designated Centers of Excellence: 844-722-1471	premera.com/specialty-care
			Pharmacy/mail order: 800-391-9701	
			Boulder Care: 888-608-0836 Workit Health: n/a	boulder.care/getstarted workithealth.com/premera
			Doctor on Demand	doctorondemand.com/premera
			Livongo: 800-945-4355	join.livongo.com/premerawa/register
			Omada	omadahealth.com/premera
			98point6	98point6.com/premera
Talkspace	talkspace.com/premera			
Wellness	Vivacity		Fax: 877-657-4183	saltchuk@vivacity.net
HSA	Fidelity Investments		800-835-5095	401k.com
Dental	Delta Dental of Washington	00036	800-554-1907	deltadentalwa.com
Vision	VSP	30006353	800-877-7195	vsp.com
Basic life, AD&D and disability	Symetra	01-016857-03	877-377-6773	symetra.com
FSAs	Navia		800-669-3539	naviabenefits.com
401(k) plan	Fidelity Investments	93610	800-835-5095*	401k.com
EAP	SupportLinc		888-881-5462	supportlinc.com Username: tropical
Travel Assistance	AIG	913 33 49-N	US: 877-244-6871* Outside the US: 715-346-0859*	assistance@aig.com
Voluntary benefits	Gallagher		833-535-9274	GallaghervChoiceEnroll.com (Buy-up life and AD&D, accident and critical illness insurance, prepaid legal, ID theft, pet insurance)
Supplemental insurance	AFLAC		800-992-3522	aflac.com

*When calling Fidelity or AIG reference Saltchuk.

NOTICES

Summary of Benefits and Coverage

The Summary of Benefits and Coverage, or SBC, is available for each of your medical plans on the **Tropical SharePoint (ourtropical.com)** under Human Resources Library. SBCs provide a different format than provided in this guide as to what your medical plans cover and what it will cost you for different medical services, plus other information about the plans, including coverage examples. You can view the SBCs on the **Tropical SharePoint (ourtropical.com)** under Human Resources Library or contact your HR department to order a printed copy. You also have a right to view the Summary Plan Description for your benefit plans, which provides an easy-to-understand overview of how the plans work.

Notices

As a plan participant, you have rights to know the plan rules, financial information and documents that govern and report out on the operation and management of the plan. Available to you on the **Tropical SharePoint (ourtropical.com)** under Human Resources Library are:

- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Medicare Part D Creditable Coverage Notice
- Notice of Rights Under the Health Insurance Portability and Accountability Act (HIPAA)
- Wellness Program Notice
- Women's Health and Cancer Rights Act Notice

You have the right to receive a paper copy of these notices by contacting your HR department.

Non-Discrimination Notice

Section 1557 is the non-discrimination provision of the Affordable Care Act. The law prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs or activities. The Non-Discrimination Notice is available on the **Tropical SharePoint (ourtropical.com)** under Human Resources Library or by contacting your HR department.

This overview has been prepared to briefly highlight key features of your plan and is not to replace your insurance contract or booklet. We have compiled information into summary form to answer common questions. Please refer to the insurance carriers' contracts and booklets for more detailed information and plan limitations. Actual claims paid are subject to the terms and conditions of the individual carriers' contracts.

