



**TOYODA GOSEI**

# Your 2024 Benefits Guide



**Benefits  
for a Happy,  
Healthy  
You!**



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## Key Terms

<b>Copay</b>	A predetermined dollar amount you pay for visits to the doctor, prescriptions and other health care (as specified by your plan).
<b>Deductible</b>	The amount of money you pay out of pocket for covered health care services before your insurance plan starts to pay.
<b>Coinsurance</b>	The percentage you pay for the cost of covered health care services after you've met your deductible. For example, if the coinsurance under your plan is 20%, you would pay 20% of the cost of the service and your insurance would pay the remaining 80%.
<b>Out-of-Pocket Maximum</b>	The cap on your out-of-pocket costs for the plan year. Once you've reached this amount, your plan will cover 100% of your qualified medical expenses for the remainder of the plan year.
<b>Plan Year</b>	The period of time when your coverage is active (January 1 - December 31).
<b>Premium</b>	The amount of money that's paid for your health insurance every month. Toyoda Gosei pays a portion of this amount and you pay the rest through payroll deductions.
<b>Network</b>	A group of doctors, hospitals, labs and other providers that your health insurance contracts so you can make visits at a pre-negotiated (and often discounted) rate.

## Toyoda Gosei North America - Welfare Plan Enrollment Guide Disclaimer

Toyoda Gosei North America (Toyoda Gosei) has made every attempt to ensure the accuracy of the information described in this enrollment guide. However, this guide is not an official plan document and, as a guide, does not provide a complete description of your benefit plans. If there are any discrepancies between this guide and the plan documents (including any insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide), or if this enrollment guide is silent on an issue, the formal plan documents as interpreted by the plan administrators, designated claims administrators, or insurers will control. You may not rely on any oral statements, or representations by any person which conflict with the written provisions of the plans. Toyoda Gosei reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Toyoda Gosei share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with your employer.



# Welcome



Toyoda Gosei truly values the dedication and talent you bring to the team. That's why we strive to offer a comprehensive and competitive benefits package to you and your family each year. Please review this information carefully to choose the best coverage for your needs.

## For More Information

Visit [tggrouppenefits.com](https://tggrouppenefits.com) (password: TGNA), choose United States as your location, then review your options and enroll. If you have any questions, you may:

- Email [tggrouppenefits@toyodagosei.com](mailto:tggrouppenefits@toyodagosei.com)
- Call the Toyoda Gosei Benefits Center at 877-557-1132 (Monday – Friday, 7 a.m. – 7 p.m. CST)

## Eligibility

Full-time employees are eligible for Toyoda Gosei benefits the first of the month following 30 days of employment. Eligible dependents include your:

- Legal spouse
- Children up to age 26 (coverage ends on the last day of the month in which the child turns 26), including the following who live with you in a parent-child relationship for the entire year:
  - Biological children
  - Legally adopted children
  - Stepchildren
  - Foster children
  - Children for whom you are the sole legal guardian
  - Children age 26 or older who are incapable of earning a living because of a disability, subject to conditions defined in the SPD

## Proof of Dependent Eligibility

**You must provide proof of eligibility for your newly enrolled dependents by the deadline. If you do not provide documentation, they will not be covered under Toyoda Gosei benefits.**

Attempting to enroll an ineligible dependent could lead to disciplinary action, up to termination of employment. If your dependent becomes ineligible for coverage during the year, you must contact the Toyoda Gosei Benefits Center within 30 days.

Dependent	Required Documentation
Legal Spouse	Marriage Certificate
Biological Children or Stepchildren	Birth Certificate
Legally Adopted Children	Adoption Decree
Children for Whom You Are the Sole Legal Guardian and Foster Children	Both must be provided: <ul style="list-style-type: none"><li>• Sworn statement that includes the date of petition for legal guardianship and the date the child established residency</li><li>• A statement from the court verifying legal guardianship has been granted</li></ul>

**NOTE:** For all, you may also submit the first page of the previous year's tax return (with your dependents listed).



# Enrolling In Benefits



There are **three possible opportunities** to make changes to your benefits:

## 1. As a New Hire

Once eligible for benefits as a new hire, you have 30 days to enroll in benefits. Your benefits will be effective the first day of month following 30 days from your date of hire. If you miss this initial enrollment window:

- You will **NOT** be enrolled in medical, prescription drug, dental or vision benefits for 2024.
- You will **ONLY** be enrolled in company-paid basic life, accidental death and dismemberment (AD&D) as well as long-term and short-term disability coverage for 2024.

Your next opportunity to enroll will be the open enrollment period, which is usually in October.

Benefits are effective 1st of the month following 30 days. To enroll, please call the Toyoda Gosei Benefits Center at 877-557-1132 (Monday - Friday, 7 a.m. - 7 p.m. CST) or email [tggroupbenefits@toyodagosei.com](mailto:tggroupbenefits@toyodagosei.com).

## How to Enroll

Follow the steps below to enroll:

- Visit [tggroupbenefits.com](https://tggroupbenefits.com) (password: TGNA) and choose United States as your location
- Click on the link below **ENROLL/VIEW/CHANGE YOUR BENEFITS** (this will take you to the bswift enrollment site)
- Login using your employee ID and the last 4 digits of your social security number, follow the prompts to enroll

For help with enrollment, call the Toyoda Gosei Benefits Center at 877-557-1132 (Monday - Friday, 7 a.m. - 7 p.m. CST).

## 2. During Open Enrollment

To have Toyoda Gosei benefits, you must enroll each year during open enrollment. You can make changes to your benefits each year during this time period (normally starting in October) for benefits effective January 1 - December 31 of the following year.

## 3. Qualified Change in Status

Your 2024 elections will remain in effect throughout the plan year unless you experience a change in status that affects eligibility for benefits or another qualified status change event (in accordance with Internal Revenue Code rules). You must request an election change within 30 days and will need to provide supporting documentation (such as a marriage or birth certificate).

Examples of qualified status change events include (but are not limited to) a change in:

- Marital status, including marriage, death of a spouse, divorce, annulment or legal separation
- Number of your eligible children, including by birth, adoption, placement for adoption, or death
- Eligibility status of your children (e.g., due to age)
- Gain or loss of other coverage





# How-to Guide



- ◆ Visit [tgroupbenefits.com](https://tgroupbenefits.com) (password: TGNA)
- ◆ Click on the link below ENROLL/VIEW/ CHANGE YOUR BENEFITS
- ◆ Enter your employee ID and the last 4 digits of your social security number

The screenshot shows the Toyoda Gosei Employee Benefits Site interface. At the top, a navigation bar includes 'My Benefits', 'My Profile', 'Library', 'Role', and 'Toyoda Gosei Employee Benefits Site' (highlighted with a red box and callout 1). A 'Help' icon is on the right. The main content area is divided into several sections:

- Welcome, Joe Smith:** A personalized greeting.
- Change HSA Contribution:** A button highlighted with a red box and callout 2.
- My Profile:** A dropdown menu with options: 'Edit my profile' (callout 3), 'Edit dependent profiles', and 'View My Personal Information'.
- My Family:** A dropdown menu listing family members: JOHN SMITH, MARY SMITH, and DAVE SMITH.
- Life Events:** A dropdown menu with options: Birth (callout 4), Marriage, Adoption/Legal Guardianship, and All other Life Events.
- Our Benefits:** A section with a '401(k)' image and a 'LEARN MORE' button. It includes text about Toyoda Gosei's commitment to quality and a 'TG Care Program' link.
- Dependent Verification Documentation:** A section with a red box and callout 5, containing text about uploading documents for new dependents or life events.
- Need Help?:** A section with a phone icon and callout 6, providing contact information for the Toyoda Gosei Benefits Center (877-557-1132) and a link to the 'Toyoda Gosei 2024 Benefits Guide'.
- My Carrier Accounts:** A section with callout 7, listing accounts for EyeMed, UHC, and Delta Dental SSO.
- 401(k) Benefits:** A section with a 'Toyoda Gosei 401(k) Program' image and text explaining the qualified requirement savings plan.

- 1 Click here to go to the TG benefits site for information about our benefits and wellness programs.
- 2 If you have an HSA and want to make changes to your contribution at any time during the year, click here.
- 3 If you need to edit your dependent information or change your beneficiaries, click Edit my profile.
- 4 If you have a marriage, divorce, birth of a child or any other qualifying life event that you need to change your benefits.
- 5 If you need to upload Dependent Verification documents for a newly added dependent or life event
- 6 Information on how to contact the benefits center and a link to the Benefits Guide
- 7 Click on any of these links to go directly to your account with our vendors – no additional password needed!



# Medical Coverage



You have access to two high-quality medical plans through UnitedHealthcare (UHC) that include prescription drug coverage through OptumRx. When choosing your plan, consider your budget, preferences and the health of you and your covered dependents. If you're currently enrolled in a UHC medical plan, visit [myuhc.com](https://myuhc.com) to find a doctor within the **Choice Plus Network**. If you're considering enrolling in a UHC medical plan for 2024, visit [welcometouhc.com](https://welcometouhc.com) to find a doctor within the **Choice Plus Network**.

## Medical Plan Summary

	OPTIMAL PLAN \$1,600/\$3,200 Deductible		PRIME PLAN \$750/\$1,500 Deductible	
<b>Health Savings Account (HSA)</b>				
<b>Is the plan HSA eligible?</b>	Yes		No	
<b>How much does Toyoda Gosei contribute each year?</b>	Up to \$650/Employee-Only Up to \$1,300/Other Coverage Levels		N/A	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>				
<b>Individual/Family</b>	\$1,600/\$3,200	\$3,000/\$6,000	\$750/\$1,500	\$1,000/\$2,000
<b>Out-of-Pocket Maximum</b>				
<b>Individual/Family</b>	\$3,000/\$6,000	\$7,500/\$15,000	\$3,500/\$7,000	\$7,500/\$15,000
<b>Medical Coverage</b>				
<b>Your Coinsurance</b>	20%**	40%**	20%**	40%**
<b>Preventive Care</b>	100% Covered	40%**	100% Covered	40%**
<b>Primary Care Visit</b>	20%**	40%**	\$20 Copay*	40%**
<b>Specialist Visit</b>	20%**	40%**	\$40 Copay*	40%**
<b>Virtual Office Visit</b>	\$49 before deductible, \$0 after deductible	N/A	100% Covered	N/A
<b>Urgent Care</b>	20%**	40%**	\$25 Copay*	40%**
<b>Inpatient Hospital</b>	20%**	40%**	20%**	40%**
<b>Outpatient Hospital</b>	20%**	40%**	20%**	40%**
<b>Emergency Room</b>	20%**	20%**	\$300*** (waived if admitted)	\$300*** (waived if admitted)

\*Deductible does not apply.

\*\* After deductible.

\*\*\* Only waived if admitted on the same day to the same hospital where the emergency room visit occurred.



# Medical Coverage



## Your Medical Coverage Costs

The amounts below indicate the amount of money taken out of your paycheck each pay period depending on the level of coverage you choose.

	OPTIMAL PLAN \$1,600/\$3,200 Deductible		PRIME PLAN \$750/\$1,500 Deductible	
	Non Tobacco User	Tobacco User	Non Tobacco User	Tobacco User
Team Member Only	\$0	\$10	\$31	\$41
Team Member + Spouse	\$3	\$13	\$113	\$123
Team Member + Child(ren)	\$2	\$12	\$59	\$69
Team Member + Family	\$5	\$15	\$142	\$152

## Lower Your Costs with a Tobacco Cessation Program

To encourage a healthy lifestyle, if you use tobacco, your share of medical costs are \$10 more per paycheck. If you complete a tobacco cessation program and provide a completion certificate, your rates will decrease by \$10. Call 866-QUIT4LIFE or visit [quitnow.net](https://quitnow.net) to start this free program.

## Deductibles and Out-of-Pocket Maximums

Consider how each plan's deductibles and out-of-pocket maximums work to choose the best coverage for your needs.

	OPTIMAL PLAN \$1,600/\$3,200 Deductible	PRIME PLAN \$750/\$1,500 Deductible
<b>Deductible</b>	For those electing dependent coverage, you must first meet the entire family deductible (\$3,200) before benefits begin to pay for any covered family member at 80%.	Once one covered family member meets the individual deductible (\$750), benefits begin to pay for that specific family member at 80%.
<b>Out-of-Pocket Maximum</b>	The entire family out-of-pocket maximum (\$6,000) must be paid before the plan pays for any covered family member in full.	Once one covered family member meets the individual out-of-pocket maximum (\$3,500), the plan pays for covered benefits for that specific family member in full.





## Spotlight on the Optimal Medical Plan

# 1

### ENROLL

Enroll yourself and any dependents in the Optimal medical plan during open enrollment or as a new hire.



As you think about the best medical coverage for you and your family, here are a few ways to decide if the Optimal medical plan is right for you.

◆ **You're generally healthy.** If you rarely visit the doctor outside of preventive visits (such as your annual checkup), you'll benefit from no (or very low) monthly coverages costs.

◆ **You want less money taken out of your paycheck.** If you don't use tobacco, the Optimal medical plan is no cost for employee only coverage and just a few dollars per paycheck to cover dependents.

◆ **You want to save more for health care expenses.** A health savings account (HSA) – which can only be used with a high-deductible health plan (HDHP), like the Optimal medical plan – is a great way to save for out-of-pocket costs. See page 15 for more information.

◆ **You're ready to shop for health care.** It's important to understand the cost of health care and to ask questions about the services you need. You'll quickly learn about lower-cost options that can provide you the same level of quality care.

◆ **You're prepared for the unexpected.** With the Optimal medical plan, it's important to ensure you have the means (including HSA funds) to pay your deductible if unexpected medical expenses arise.

# 2



### SET UP YOUR HSA

Determine how much to contribute to your HSA. The amount you choose will automatically be taken out of each paycheck.

Remember – Toyoda Gosei contributes as well, so factor in that amount when making your contribution decision.

# 3

### GET THE CARE YOU NEED

Care is covered differently depending on what you need – preventive care or non-preventive care.



### PREVENTIVE CARE

In-network preventive care is always covered 100% by the plan – you don't pay for these services. Preventive care includes common annual exam services, such as:

- Preventive physical exam
- Vaccinations
- Annual lab work
- Well-baby exams
- Certain cancer screenings



### NON-PREVENTIVE CARE

You pay for any care outside of your annual preventive exam until you meet the annual deductible.





# Medical Coverage



## Wellness Program

PROGRAM	DESCRIPTION
<b>Livongo Hypertension Management Program - FREE medical equipment and real-time hypertension coaching</b>	If you suffer from hypertension, you have access to services that can help you manage your conditions.
<b>Virta Health Diabetes Program - Diabetes Management and Diabetes Reversal Programs</b>	Virta helps with support and prevention for those with prediabetes and Type 2 diabetes. Diabetes management and reversal programs include free testing and supplies.
<b>Real Appeal Weight Loss Program - FREE tools and coaching</b>	Real Appeal offers effective weight management tools, such as a food scale, weight scale, portion plate and a personal coach.
<b>Quit for Life - FREE tobacco cessation program</b>	Get the support you need to lead a tobacco-free lifestyle.
<b>SWORD Health - FREE digital physical therapy</b>	This program can help you treat preventive, chronic and post-surgical pain in your lower back, shoulder, neck, hip, knee, elbow, ankle, and wrist.
<b>Sanvello - FREE mindfulness app</b>	Learn coping skills for dealing with anxiety and depression.
<b>Talkspace - virtual emotional health therapy</b>	Speak or text with a therapist for emotional health support. Associated costs are run through insurance.

For more information on our wellness programs, visit [tggroupprofits.com](https://tggroupprofits.com) (password: TGNA), choose United States as your location and click on Wellness.

## Employee Assistance Program (EAP)

When you need a hand, Optum's EAP can help. Experienced clinicians, counselors, mediators, lawyers and financial advisors are available to help with matters such as:

- Stress, anxiety and depression
- Relationship and parenting issues
- Workplace conflicts
- Financial or legal questions
- Substance abuse and addictions
- And much more

Referral services, initial consults and seeing in-network clinicians are available to you **at no cost**. If you retain a lawyer through the EAP, you'll receive a 25% discount.

Visit [liveandworkwell.com](https://liveandworkwell.com) (password: TGNA) or call **800-622-7276** to get started.



# Medical Coverage



## Waiving Medical Coverage

Toyoda Gosei encourages you to choose the best benefits for your family – whether that’s through our plan or other coverage (such as through your spouse’s employer).

Should you opt out of our medical benefits, you’ll receive a \$50 per paycheck opt-out credit.

### If Your Spouse/Parent Works at Toyoda Gosei:

- If you’re covered under your spouse/parent’s Toyoda Gosei medical plan, you are not eligible for the opt-out credit.
- If you’re married to a Toyoda Gosei team member, the team member with the longest tenure must enroll as the primary insurance member and the spouse must decline medical coverage. If you’re enrolled in the Prime medical plan, there will be a \$50 per paycheck credit applied to the primary insurance member.



## UHC Complex Care Concierge

Navigating care can be challenging if you or a family member have complex health needs and use the health care system more frequently. For those who need it, UHC’s Complex Care Concierge offers a more in-depth, coordinated system of support, to help improve quality of life through a better health care experience and a single point of contact that can save you time and money. UHC will reach out to you if you or your dependents qualify for this program.

# Medical Coverage



## Physical Health

When you or your dependents have a non-emergency medical issue, virtual visits can be great for concerns such as:

- Pink eye
- Rash
- Sore throat
- Allergies
- Cold/flu
- Urinary tract infections

With virtual visits, you and your covered family members can visit with providers 24/7 from the comfort of your home – or wherever you are! You can video chat with licensed doctors by web, phone or mobile app.

Doctors can even issue prescriptions when necessary.

## Emotional Health

You can meet with a psychiatrist or therapist online through private and secure video chat.

Schedule an online visit with a psychiatrist or therapist using TeleMental Health (TMH). TMH uses secure technology to connect you with behavioral health providers.

TMH clinicians can evaluate and treat general mental health conditions, such as depression, stress and anxiety. They can also provide talk therapy and, when appropriate, prescribe medications.

Visit [myuhc.com](https://myuhc.com) to learn more.

## You can access virtual health services through:

- **Dr. on Demand:** 800-997-6196 / [doctorondemand.com](https://doctorondemand.com)
- **Teladoc:** 855-615-8335 / [teladoc.com](https://teladoc.com)
- **Amwell:** 855-635-1393 / [amwell.com](https://amwell.com)

## UHC NurseLine

This free service connects you with registered nurses 24/7 who can help with a variety of needs, including:

- Getting medication questions answered
- Finding an in-network doctor or hospital
- Choosing the care right for you
- Understanding treatment options
- Learning how to lead a healthier lifestyle

Call **877-440-0547** anytime for assistance.

# Prescription Drug Coverage



Your prescription drug coverage is included as part of the medical plan option you select. You should always use a participating pharmacy and review the plan's formulary (list of covered medications) to save the most money. Find participating pharmacies at [optumrx.com](https://www.optumrx.com).

## Prescription Drug Coverage

	OPTIMAL PLAN \$1,600/\$3,200 Deductible	PRIME PLAN \$750/\$1,500 Deductible
	In-Network Only	In-Network Only
<b>Out-Of-Pocket Maximum</b>		
<b>Individual/Family</b>	\$3,000/\$6,000 combined medical and pharmacy	\$3,500/\$7,000 pharmacy only
<b>Retail Prescriptions (30-Day Supply)</b>		
<b>Tier 1 Generic</b>	20%** (\$10 min/\$20 max)	\$10 Copay*
<b>Tier 2 Preferred Brand</b>	20%** (\$25 min/\$50 max)	\$30 Copay*
<b>Tier 3 Non-Preferred Brand</b>	20%** (\$50 min/\$100 max)	\$50 Copay*
<b>Mail-Order or Retail 90 Prescriptions (Up to 90-Day Supply)**</b>		
<b>Tier 1 Generic</b>	20%** (\$20 min/\$40 max)	\$20 Copay*
<b>Tier 2 Preferred Brand</b>	20%** (\$50 min/\$100 max)	\$60 Copay*
<b>Tier 3 Non-Preferred Brand</b>	20%** (\$100 min/\$200 max)	\$100 Copay*
<b>Specialty (30-Day Supply)</b>		
<b>All Specialty Medications</b>	20%** (\$100 min/\$200 max)	\$100 Copay*

\* Deductible does not apply.

\*\* After deductible.

\*\*\* **The Retail 90 network allows you to pick up a 90-day supply of your medications at major chains such as Walgreens, CVS, Walmart, Costco and more! Visit [optumrx.com](https://www.optumrx.com) for details.**

### OptumRx (ORx) Specialty Pharmacy

Specialty medications must be filled through the ORx Specialty Pharmacy for a 30-day supply. After three to six months, certain medications may be approved for a 90-day supply. Call 855-427-4682 for more details, to fill your specialty prescription or set up delivery.

### Specialty Coupons/Assistance Programs

When using copay assistance (such as a manufacturer coupon) for a specialty medication, you will only receive credit towards your accumulations for the amount you paid out of pocket. The portion the copay assistance covered will not count towards your accumulations.

## Ways to Save

**Generics** – You pay a different set amount based on the class/group your medication falls under. Generic drugs generally have the lowest copays, and brand name drugs generally have the highest copays. If you choose a brand drug when a generic equivalent is available, you may pay a higher cost.

**Variable Copay Program (Prime plan participants only)** – This program lets you use a coupon to cover specialty pharmacy costs, **in some cases** bringing your copay down to \$0!



# Dental Coverage



## Dental

We provide a quality dental preferred provider organization (PPO) plan through Delta Dental. When you see an in-network dentist, you'll typically save the most. Visit [deltadentalmi.com](https://deltadentalmi.com) to find an in-network dentist near you.

	PREMIER WITH ORTHODONTIA
<b>Annual Deductible</b>	
<b>Individual/Family</b>	\$0/\$0
<b>Annual Benefit Maximum</b>	
<b>Maximum Dental Benefit - total amount the plan pays in a plan year</b>	\$1,200
<b>Benefit Coverage</b>	
<b>Preventive Services</b>	Plan pays 100%
<b>Basic Services</b>	Plan pays 80%
<b>Major Services</b>	Plan pays 50%
<b>Orthodontia</b>	
<b>Benefit Coverage</b>	Plan pays 50%
<b>Lifetime Maximum</b>	\$1,200
<b>Eligibility</b>	Children up to age 19

## Your Dental Coverage Costs

The amounts below indicate the amount of money taken out of your paycheck each pay period depending on the level of coverage you choose.

	YOUR COST
<b>Team Member Only</b>	\$1
<b>Team Member + Spouse</b>	\$3
<b>Team Member + Child(ren)</b>	\$3
<b>Team Member + Family</b>	\$4



# Vision Coverage



## Vision

You and your dependents have access to vision coverage through EyeMed's Insight Network. Receiving vision care from an in-network provider will cost you the least on out-of-pocket costs. To find a participating provider near you, visit [eyemed.com](https://www.eyemed.com).

	STANDARD VISION PLAN	
	COPAY	FREQUENCY
<b>Exam</b>	\$10 Copay	Once per calendar year
<b>Lenses</b>	\$25 Copay	Once per calendar year
<b>Contact Lens Fitting</b>	Up to \$60	Once per calendar year
	RETAIL ALLOWANCE	FREQUENCY
<b>Frame Allowance</b>	Up to \$150**	Once per calendar year
<b>Contact Lenses*</b>	Up to \$150**	Once per calendar year

\* Contact lens coverage provided in lieu of frames and lenses  
\*\* 20% off any amount over the retail allowance

## Your Vision Coverage Costs

The amounts below indicate the amount of money taken out of your paycheck each pay period depending on the level of coverage you choose.

	YOUR COST
<b>Team Member Only</b>	\$0
<b>Team Member + Spouse</b>	\$2
<b>Team Member + Child(ren)</b>	\$2
<b>Team Member + Family</b>	\$3



# Health Savings Account (HSA)



If you're enrolling in the Optimal medical plan, you may open a health savings account (HSA) to pay for expenses on a pre-tax basis, such as eligible medical, dental and/or vision expenses.

**NOTE:** You can pair an HSA with a limited purpose flexible spending account (FSA). See the following page for more details.

## Eligibility Requirements

To enroll in the HSA, you:

- Must be enrolled in the Optimal medical plan.
- Must not be enrolled in Medicare, Tricare or VA Benefits (in the past three months).
- Must not be enrolled in other non-qualified medical coverage through another carrier or another family member.
- You and your spouse must not be contributing to or participating in a general-purpose FSA through an employer.

## HSA Advantages

- **Get free money from Toyoda Gosei:** The company will contribute up to **\$650 per year** for employee-only coverage and up to **\$1,300 per year** for all other coverage levels. You can use these dollars to pay your eligible out-of-pocket expenses. The company makes its HSA contributions on a per-pay-period basis: either \$25 or \$50, depending on your coverage level.
- **It's flexible:** Use your HSA funds now or in the future – you can even save for health care expenses after you retire.

- **No use it or lose it rule:** The money in your HSA belongs to you. It rolls over each year and you can take funds with you if you switch jobs or retire.
- **Triple tax-advantaged\*:**
  - Pay no taxes on money you contribute.
  - Pay no taxes on interest you earn.
  - Pay no taxes when you withdraw money to pay for qualified expenses.
- **Invest your account:** Once your account balance reaches a certain amount, you can choose to invest it in a variety of investments.

Each year, the IRS sets limits on how much you can contribute to an HSA. Maximum employee contributions for 2024 are:

- **Employee-only coverage** \$4,150
- **All other coverage levels:** \$8,300
- **Catch-up contribution (if you're over age 55):** \$1,000

**Important:** HSAs have rules that include limitations on eligibility, contributions and expense reimbursement. Federal and state tax penalties may be assessed upon you if these requirements are not met. You should talk to a tax advisor about your personal circumstances with respect to the HSA rules. Another helpful resource is IRS Publication 969 (<https://www.irs.gov/publications/p969/ar02.html>).

\*Certain states do not treat HSA contributions or distribution as tax free (e.g., California and New Jersey). Consult your tax advisor to understand how HSA participation may impact you and your family members from a tax perspective.

# Flexible Spending Accounts (FSAs)



Flexible spending accounts (FSAs) allow you to set aside money from your paycheck to pay for health care and dependent care expenses with tax-free dollars. When you contribute to an FSA, your pretax contributions reduce your taxable income.

## How FSAs Work

- A pretax payroll deduction amount of your choice is deposited into your FSA.
- The amount you contribute to an FSA is deducted from your paycheck before federal, state, local and Social Security taxes are withheld.
- When you have an eligible expense, you're reimbursed from your account(s) and the money is not taxed. For a complete list of eligible FSA expenses, visit [joinforma.com](https://www.joinforma.com).

	WHAT IT CAN BE USED FOR	CURRENT ANNUAL CONTRIBUTION LIMIT	HOW YOU USE IT
<b>Health Care FSA</b>	To pay for medical, dental, vision, and hearing expenses not covered by your health care plans, such as deductibles, coinsurance, copays or over-the-counter (OTC) medications. <b>NOTE:</b> If you contribute to an HSA, you cannot participate in the Health Care FSA.	\$3,200	You'll receive a debit card to pay for eligible health care expenses at the time of service. Otherwise, you can pay for services yourself first and then submit a claim for reimbursement.
<b>Limited Purpose FSA</b>	<ul style="list-style-type: none"><li>• Dental and vision expenses.</li><li>• Medical expenses only once you meet your deductible.</li></ul>	\$3,200	
<b>Dependent Care FSA</b>	Expenses such as day care and after school programs for children under age 13, or elder care expenses that allow you to work or attend school full time.	\$5,000 (or \$2,500 if married and filing separate tax returns)	You'll pay for services and submit a claim for reimbursement.

## USE IT OR LOSE IT RULE

Any unused funds left in your FSA at the end of the year will be forfeited, so be sure to estimate your anticipated expenses carefully when deciding how much to save from your paycheck deductions.



# Lifestyle Spending Account (LSA)



A Lifestyle Spending Account (LSA) is a flexible and inclusive wellness program that is available to all Toyoda Gosei team members, regardless of whether you're enrolled in our medical plans. Visit [joinforma.com](https://joinforma.com) for more information.

## What is an LSA?

An LSA is a company-funded account designed to support employee health by providing money to spend toward personal, everyday wellness needs.

## How the LSA is funded

Toyoda Gosei will contribute \$10.84 per month to your LSA.

## What the LSA can be used for

Use your LSA to pay for things like:

- ◆ Gym memberships & Fitness Classes
- ◆ Fitness Accessories
- ◆ Digital Health Apps
- ◆ Financial Wellbeing Services
- ◆ and More!



## Ways to Spend

FORMA STORE	FORMA VIRTUAL CARD	REIMBURSEMENT CLAIMS
<p>Forma Store offers a list of curated and verified products. Simply log into your Forma account to browse 100+ products and services.</p> <ul style="list-style-type: none"><li>• Enjoy up to 30% off of retail price.</li><li>• No reimbursement claims are required!</li><li>• Orders are fulfilled and serviced by Forma.</li></ul>	<p>Forma Virtual Card offers a convenient way to spend on purchases outside of the Forma Store. All benefits accounts are programmed into one card. Activate your card in the account with just a few clicks. You can also request a physical card.</p> <ul style="list-style-type: none"><li>• Transactions automatically verified at POS</li><li>• Available for use anywhere Visa is accepted</li><li>• No reimbursement claims required</li></ul>	<p>Reimbursement Claims are available in the app for any out-of-pocket eligible expenses. Make sure to keep the receipt for verification!</p> <ul style="list-style-type: none"><li>• A simple claims form is available in-app and on mobile.</li><li>• Get approved in 1-2 days.</li><li>• Approved funds are paid out periodically.</li></ul>

# Supplemental Medical Coverage



You may purchase the coverage below through Prudential to help supplement your medical insurance. Visit [prudential.com/mybenefits](https://prudential.com/mybenefits) for more information.

## Critical Illness Insurance

This coverage pays a lump sum benefit if you're diagnosed with a serious illness covered by the plan. The benefit is paid to you and can be used to pay medical costs or living expenses, such as child care or mortgage payments. Covered illnesses may include:

- Cancer
- Heart attack
- Stroke
- Major organ transplant
- End stage renal failure

You may enroll yourself, your spouse and/or your child(ren) up to age 26. The cost to participate is based on your age and changes accordingly.



## Accident Insurance

This coverage helps cover the cost of unexpected expenses that result from an accidental injury. Covered injuries and expenses may include:

- Broken bones, burns and torn ligaments
- Cuts requiring stitches
- Concussions
- Emergency room treatment and hospitalization
- Outpatient surgery
- Physical therapy

The cost to participate isn't based on age, but is a flat premium based on who you're enrolling.

## Hospital Indemnity Insurance

This coverage provides \$100 per day (up to 30 days) if you or a covered family member are admitted to the hospital. The benefit is paid to you and you can use it to pay medical costs or to cover your living expenses.

In addition, this plan provides a benefit for stays in the critical care unit and for rehab services.

# Life and Disability Coverage



## Basic Life and AD&D

Toyoda Gosei provides basic life and accidental death and dismemberment (AD&D) insurance through Prudential at no cost to you. This benefit is equal to 1.5 times your basic annual earnings, rounded to the next higher \$1,000.

## Voluntary Life and AD&D

You may purchase additional life and AD&D insurance for yourself, your spouse and child(ren) under age 26.

- ◆ **Team Member Life and/or AD&D\*:** up to \$500,000 in increments of \$10,000
- ◆ **Spouse Life:** up to \$250,000 in increments of \$10,000
- ◆ **Child(ren) Life:** up to \$20,000 in increments of \$5,000

As a new hire during your first 30 days of employment, you'll have access to guaranteed issue (no health questions required) limits:

- ◆ **Team Member Life:** up to \$250,000
- ◆ **Spouse Life:** up to \$30,000
- ◆ **Child(ren) Life:** up to \$20,000

Your monthly cost for team member and spouse coverage will be based on individual age.

**NOTE: If your Spouse or Child works for Toyoda Gosei, you cannot enroll them in Voluntary Life Insurance under your account. They may take additional Life Insurance coverage under their own employee account.**

\*If you purchase family AD&D coverage, dependent benefits are a portion of your benefits.

If you terminate employment with Toyoda Gosei, you may be able to continue your life insurance benefits by converting or porting your coverage to an individual policy. You must contact Prudential at 877-889-2070 (conversion) or 800-778-3827 (portability) using policy number 70367. You'll then receive a policy kit to complete and return to Prudential within 31 days of your termination date.

## Disability

Disability insurance replaces a portion of your income if you have an accident or illness that prevents you from working. The benefits coordinate with any other income benefits you receive. Toyoda Gosei offers these benefits through Prudential at no cost to you.

	SHORT-TERM DISABILITY (STD)	LONG-TERM DISABILITY (LTD)
<b>Your Benefit</b>	66.7% of earnings, up to a certain weekly amount	66.7% of earnings, up to a certain monthly amount
<b>When Benefits Begin</b>	7 days after disability begins	90 days after disability begins
<b>When Benefits End</b>	After 13 weeks	Until you are no longer considered disabled or reach age 65 (or Social Security normal retirement age)

## WHAT'S A BENEFICIARY?

A beneficiary is the person who receives the benefit when an insured member passes away while covered under an insurance plan. Be sure to designate your beneficiaries at [tggrouppenefits.com](https://tggrouppenefits.com) (password: TGNA, location: United States).

# Other Valuable Benefits



Please consider these other valuable benefits available to you as a Toyoda Gosei team member.

## Legal Plan

You may purchase legal coverage through MetLife Legal Plans, which provides you and your dependents access to affordable, convenient legal services from in-network attorneys. There are no deductibles, copays, waiting periods, claim forms or limits on usage for services such as:

- ◆ Document review and preparation
- ◆ Will creation
- ◆ Family matters
- ◆ Real estate matters
- ◆ Court appearances
- ◆ Debt collection defense

Please note that this coverage does not include divorce support. Visit [legalplans.com](https://www.legalplans.com) (access code: **GETLAW**) to learn more.



## Identity Theft Protection

When you purchase identity theft protection through Allstate Identity Protection, your identity and credit is monitored for any fraudulent or suspicious activity. Benefits include:

- ◆ An annual credit report and monthly score
- ◆ Protection against cyberbullying and reputational damage within social media sites
- ◆ Secure storage of documents and credit cards with a lost wallet replacement service
- ◆ Monitoring of all your financial transactions in one summary
- ◆ An identity theft policy worth \$1,000,000 to help should your identity be stolen

Visit [myaip.com](https://www.myaip.com) to learn more.

## Online Discount Mall

Take advantage of countless discounts from brands you love! This PerkSpot program is free and offers deals from restaurants, stores, gyms and more. Visit [toyodagosei.perkspot.com](https://www.toyodagosei.perkspot.com) to learn more and opt in to the weekly email to hear about new offerings.



# Important Contacts All in One Place



## MY SMART CONTACTS

**My Smart Contacts** provides contact information for all the benefit carriers. You have convenient access to:

- Carrier contact information
- Link to Benefits Guide
- Link to bswift
- Visit <https://mysmartcontacts.com/tggrouppenefits/>.

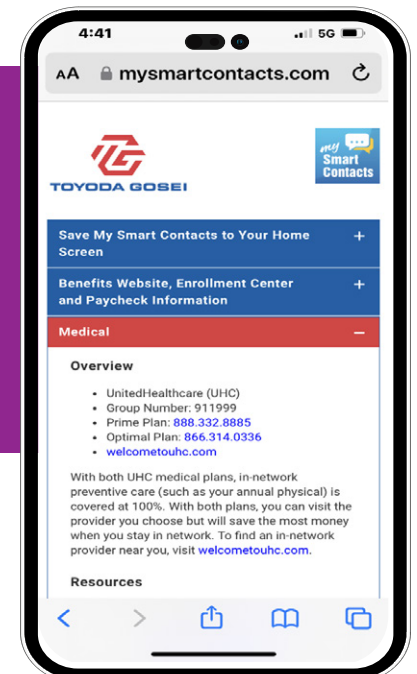
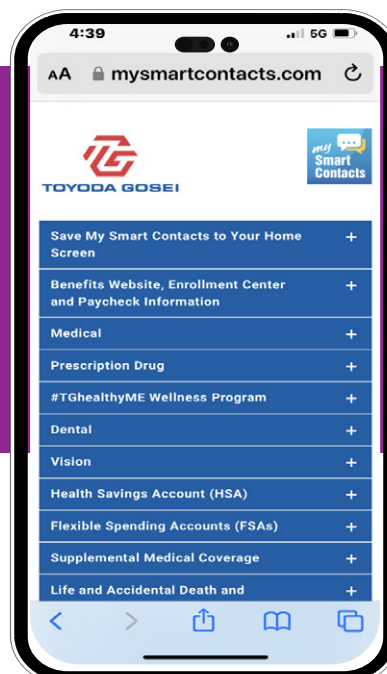
**Be sure to share with dependents on your plan.**



## Benefits at Your Fingertips

My Smart Contacts provides all-in-one anytime access to your benefits contacts!

Save My Smart Contacts to your mobile device's home screen so you can easily find benefits contacts when you need them!



# Contacts

Coverage	Administrator	Phone Number	Website/Email
<b>Toyoda Gosei Benefits Center</b>	-	877-557-1132 (Monday – Friday, 7 a.m. – 7 p.m. CST)	<a href="http://tggrouppenefits.com">tggrouppenefits.com</a> (password: TGNA), location United States
<b>Toyoda Gosei Human Resources</b>	-	-	<a href="mailto:tggrouppenefits@toyodagosei.com">tggrouppenefits@toyodagosei.com</a>
<b>Medical</b>	UHC - Prime Plan	888-332-8885	<a href="http://welcometouhc.com">welcometouhc.com</a> (Choice Plus Network)
	UHC - Optimal Plan	866-314-0336	
<b>Virtual Visits</b>	AmWell	855-635-1393	<a href="http://amwell.com">amwell.com</a>
	Dr. on Demand	800-997-6196	<a href="http://doctorondemand.com">doctorondemand.com</a>
	Teladoc	855-615-8335	<a href="http://teladoc.com">teladoc.com</a>
	NurseLine	877-440-0547	-
<b>Prescription Drug</b>	OptumRx	844-590-6819 855-427-4682 (specialty)	<a href="http://optumrx.com">optumrx.com</a>
<b>Dental</b>	Delta Dental	800-524-0149	<a href="http://deltadentalmi.com">deltadentalmi.com</a> member portal: <a href="http://memberportal.com">memberportal.com</a>
<b>Vision</b>	EyeMed	866-800-5457	<a href="http://eyemed.com">eyemed.com</a>
<b>Health Savings Account (HSA)</b>	Forma	844-902-2902	<a href="http://joinforma.com">joinforma.com</a>
<b>Flexible Spending Account (FSA)</b>	Forma	844-902-2902	<a href="http://joinforma.com">joinforma.com</a>
<b>Lifestyle Spending Account (LSA)</b>	Forma	844-902-2902	<a href="http://joinforma.com">joinforma.com</a>
<b>Supplemental Medical (Critical Illness, Accident and Hospital Indemnity)</b>	Prudential	844-455-1002	<a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a>
<b>Life and Accidental Death and Dismemberment (AD&amp;D)</b>	Prudential	800-524-0542 (life claims and waivers) 877-889-2070 (life conversion) 800-778-3827 (life portability)	<a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a> (policy number: 70367)
<b>Disability</b>	Prudential	800-842-1718 (claims)	<a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a> (policy number: 70367)
<b>Legal</b>	MetLife Legal Plans	800-821-6400	<a href="http://legalplans.com">legalplans.com</a> (access code: GETLAW)
<b>Identity Theft Protection</b>	Allstate Identity Protection	800-789-2720	<a href="http://myaip.com">myaip.com</a>
<b>Online Discount Mall</b>	PerkSpot	866-606-6057	<a href="http://toyodagosei.perkspot.com">toyodagosei.perkspot.com</a>
<b>Paychecks and Employee Information</b>	ADP	-	<a href="http://myadp.com">myadp.com</a>
<b>401(k)</b>	ADP	800-695-7526	<a href="http://mykplan.com">mykplan.com</a>
<b>#TGhealthyME Wellness Program</b>	SWORD Health	888-492-1860	<a href="http://swordhealth.com/members">swordhealth.com/members</a> <a href="mailto:help@swordhealth.com">help@swordhealth.com</a>
	Virta Health	844-847-8216	<a href="http://virtahealth.com/join/toyodagosei">virtahealth.com/join/ toyodagosei</a>
	Optum Employee Assistance Program (EAP)	800-622-7276	<a href="http://liveandworkwell.com">liveandworkwell.com</a> (password: TGNA)
	Livongo	800-945-4355	<a href="http://get.livongo.com/TOYODAGOSEI/register">get.livongo.com/ TOYODAGOSEI/register</a>
	Real Appeal	-	<a href="http://enroll.realappeal.com">enroll.realappeal.com</a>
	Quit for Life	866-QUIT4LIFE	<a href="http://quitnow.net">quitnow.net</a>
	Talkspace	-	<a href="http://talkspace.com/connect">talkspace.com/connect</a>
	Sanvello	-	<a href="http://sanvello.com">sanvello.com</a>







**TOYODA GOSEI**