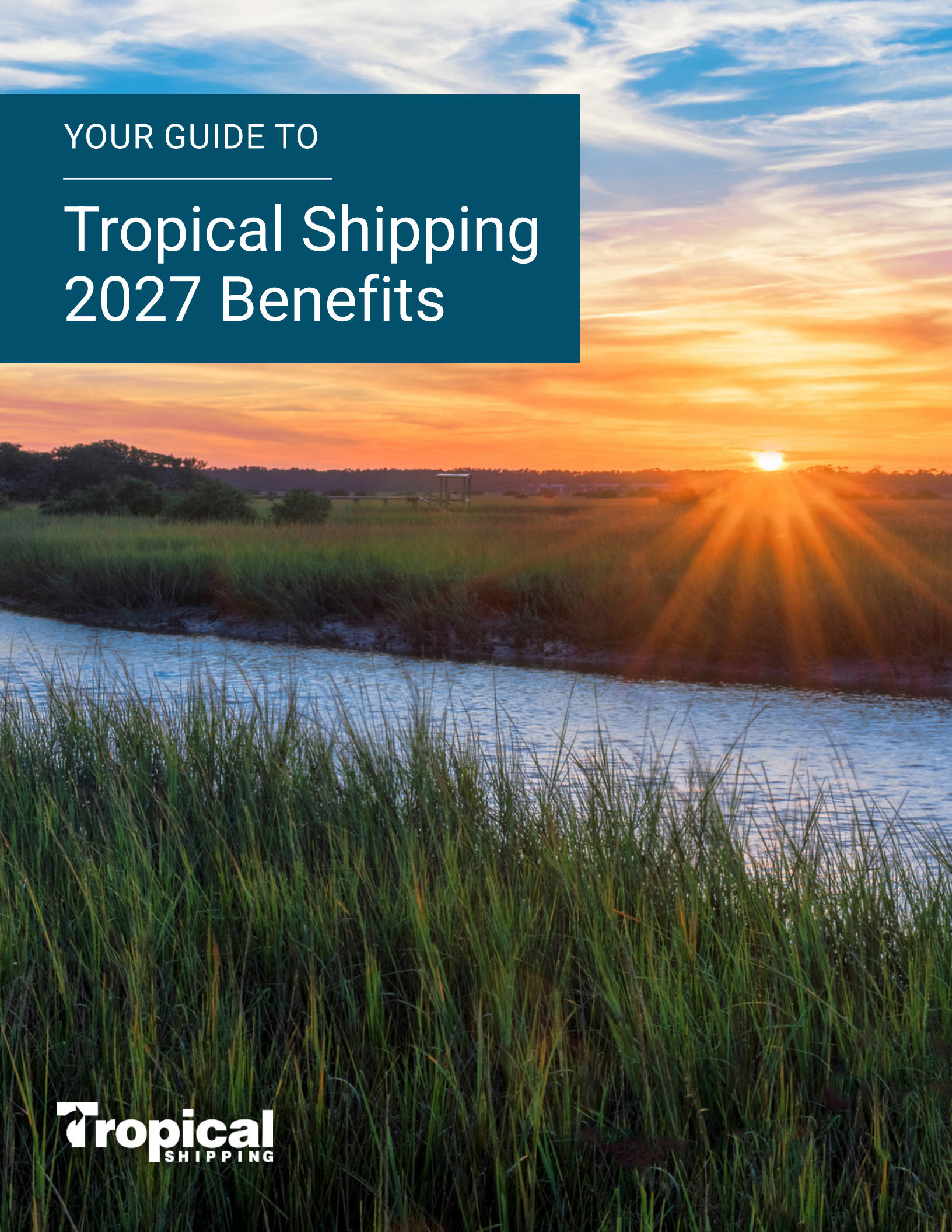

YOUR GUIDE TO

Tropical Shipping 2027 Benefits

Tropical SHIPPING

WHAT'S INSIDE

Welcome 1

Eligibility 1

Enrolling 1

Benefit overview 2

Medical 3

Dental 6

Vision 7

Medical, dental and vision premiums 8

Health Savings Account 9

Flexible Spending Accounts 10

Basic life and AD&D insurance 11

Disability coverage 11

Voluntary benefits 12

Voluntary life and AD&D insurance 12

Accident insurance 12

Critical illness insurance 13

Legal plan 13

Identity protection 13

401(k) plan 14

Additional benefits 15

Free credit monitoring 15

Business Travel Assistance Program 15

Pet insurance 15

Employee Assistance Program 15

Contacts 16

Notices 17

Important legal notices about your benefits can be found on Tropical Shipping's benefits portal at **tropicalshippingbenefits.com**.

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, foster children and domestic partner's dependents) or dependent children of any age who are incapable of self-support

If your enrolled dependent becomes ineligible (due to divorce, a child reaching age 26, etc.), you must remove them from your coverage within 60 days of the date they are no longer eligible.

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 explore Tropical Shipping's benefits portal at tropicalshippingbenefits.com to learn about your benefits.**
- **Enroll within 30 days of becoming eligible.**

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 PLAN:** 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.

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	• Premera High Deductible Health Plan (HDHP) • Premera PPO	Enroll through UKG by scanning the QR code or going to **https://secure6.saashr.com/ta/6183863.login**. Click *Menu* > *My Info* > *My Benefits* > *Enrollment*. From the *Enrollment* page select *Get Started* and follow the prompts to enroll.
Dental	• 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	
Health Savings Account (HSA)	If you choose the HDHP and open an HSA, Tropical Shipping will contribute to your HSA. You can contribute too through convenient payroll deduction.	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 AD&D insurance, accident and critical illness coverage, legal service plan and identity theft protection to round out your coverage	Go to **saltchukhub.bswift.com**. Click "Register Now" to set-up your account. You will need your social security number and date of birth to register. Once registered, you can log in and make your elections. If you have already registered, log in with your username and password and make your elections.
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 the Benefits Team to enroll.

MEDICAL

Tropical Shipping offers two medical plans, 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 in the Premera network. Both plans 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 PPO has the lowest deductible, but a higher 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.

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*.

CATCH PROBLEMS BEFORE THEY START

Preventive care is 100% covered on all Premera medical plans. This means **you pay nothing** for preventive tests, screenings and services such as:

- **Annual health check-ups** (including well-woman and well-baby exams)
- **Lab tests** for diabetes, cholesterol, hypertension and more
- **Cancer screenings**, such as mammograms and colonoscopies
- **Vaccinations**
- **Wellness services** for smoking cessation, weight loss, depression screening and more

For a complete listing of preventive care services, go to **premera.com/visitor/care-essentials/preventive-care**.

Additionally, many **preventive medications** are also covered at 100%, including medications to treat:

- High cholesterol
- Asthma
- Diabetes
- And more

To see the full list of preventive medications, sign in to **premera.com** > *Benefits & Coverage* > *Benefit Details* > *Benefit Booklets* and download the *Prescription Preventive PDF*.

Prevention is easy with Catapult Health

Premera medical plan members can get preventive care from home with Catapult Health. 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**.

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	PPO
Calendar year deductible	$1,750 employee only $3,500 if covering dependents	$350 per person $1,050 family
Calendar year out-of-pocket maximum (includes deductible and coinsurance)	$3,425 employee only $6,850 if covering dependents	$2,500 per person $7,500 family
Tropical Shipping HSA funding	$875 employee only $1,750 if covering dependents	Not applicable
Coinsurance	20%	10%
Preventive care	No charge	
Virtual primary care	No charge	
Virtual mental health or chemical dependency care	No charge	$20 copay
Doctor office visit (PCP or specialist)	20% after deductible	$20 copay
Emergency room		$200 copay + 10% after deductible
Urgent care (freestanding and not attached to a hospital)		$20 copay, deductible waived
Hospital (inpatient and outpatient)		10% after deductible
Lab and X-ray		
Prescription drugs		
Retail (30-day supply)	20% after deductible	• Preferred generic (tier 1): $10 copay • Preferred brand (tier 2): $30 copay • Non-preferred (tier 4): 30%
Mail order via Express Scripts (90-day supply)		• Preferred generic (tier 1): $20 copay • Preferred brand (tier 2): $60 copay • Non-preferred (tier 4): 30%
Specialty drugs via Accredo (30-day supply)		• Preferred specialty (tier 3): $50 copay

Please find the medical premiums on **page 8**.

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.

Mail order prescriptions must be filled through Express Scripts. Go to **premera.com**, click *Manage Prescriptions* and follow the *Change current prescription to mail order* instructions. You can also call Express Scripts directly at **800-391-9701**.

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

Premera health resources

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

Many of these resources are free, but some may charge a fee (such as Transcarent, Boulder, Spring Health, Talkspace and Workit Health). Your cost (deductible, copay and coinsurance) will depend on the services you receive and the medical plan you are enrolled in. See the plan comparison chart on **page 4** and the benefit summaries on **tropicalshippingbenefits.com** for more information.

START WITH THE APP

Once you're enrolled in a medical plan, create an account at **premera.com** (select *Create account now* on the home page) and download the Premera app. Then sign in as a member at **premera.com**. The login you create is also used for the Premera app.

You can view your electronic medical ID card and access virtual care in the app. Under the Find Care section, you can connect directly to primary care, urgent care, mental health and substance use disorder providers through Transcarent, Spring Health, Talkspace, Boulder and Workit Health.

Support for complex care

Premera Centers of Excellence give you access to the highest quality care at a lower cost to you. The best specialists and facilities in the country are available for:

- Bariatric surgery
- Cancer care
- Cardiac care
- Cellular immunotherapy (CAR-T)
- Spine surgery
- Substance use treatment
- Transplant
- Knee and hip replacement

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

Teladoc offers personalized support programs for diabetes, hypertension and weight management. Enroll at **teladochealth.com/smile/premera-wa** and use the registration code **PREMERA-WA**.

If you have questions or need help, call **800-835-2362**.

Matchmaker for Behavioral Health gives you a custom list of mental health or substance use disorder providers based on your unique preferences. You'll get detailed profiles of in-network providers accepting new patients. Call **800-722-1471** or go to **premera.com/care-essentials/mental-health**.

Health care from home

Premera's 24/7 nurseline offers medical advice day or night. Call **800-841-8343**.

Transcarent (formerly 98point6) offers on-demand video- or text-based primary care through your mobile device, for you and your covered dependents age 1 and older.

Virtual care for mental health

Spring Health offers therapy by phone or video chat for you and your dependents age 6 and older. Medication management is available for individuals age 18 and older.

Talkspace offers mental health support from licensed therapists through text or video, for non-urgent mental health care needs.

Boulder is a digital clinic offering long-term support and telehealth treatment for substance abuse disorders, including alcohol and opioid use.

Workit Health offers online counseling to help you quit alcohol, drugs, smoking or other addictions. You can join online recovery groups and receive medication as needed.

Premera Health Hub

Personalized health programs offering expert care, tools and support for digestive health, mental health, musculoskeletal care, weight management and women's health. Answer a few questions, and, if you qualify, get matched with a program tailored to your lifestyle. Visit **gosolera.com/premera** to get started.

Blue365

Premera members can get discounts on gym memberships, fitness apparel, hearing aids and more. Go to **Blue365deals.com/premera** to sign up.

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, but differ in what you pay for coverage (premiums).

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 two 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 8**.

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.

Vision plan highlights		
	VSP providers	**Other providers**
Basic examination (once every calendar year)	$10 copay	Reimbursed up to $50 after a $10 copay
Hardware (excluding elective contact lenses)	$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 (once every calendar year)	Up to a $60 copay	Reimbursement included in contact lens allowance
Contact lens allowance (in lieu of glasses) (once every calendar year)	Covered in full (up to $130)	Reimbursed up to $105
Frame allowance (once every two calendar years)	Covered in full, up to: • $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 8**.

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 and additional savings at **vsp.com**, or call **800-877-7195**.

MEDICAL, DENTAL AND VISION PREMIUMS

The tables below show 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			PPO		
	MONTHLY	BI-WEEKLY*	WEEKLY*	MONTHLY	BI-WEEKLY*	WEEKLY*
Employee only	$0	$0	$0	$126.26	$63.13	$31.57
Employee + spouse/ domestic partner**	$0	$0	$0	$284.09	$142.05	$71.02
Employee + child(ren)	$0	$0	$0	$246.21	$123.10	$61.55
Employee + family**	$0	$0	$0	$404.04	$202.20	$101.01

	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 PPO medical plan premiums shown above include Tropical Shipping's wellness discount, which saves you $100 every month on your premiums. New hires automatically receive the wellness discount in the year they are hired. If you enroll in the HDHP medical plan, you are not eligible for a premium discount, however, you can earn a $600 HDHP wellness credit, see **page 9** for more information.

To earn the wellness discount each year, both you and your covered spouse or domestic partner need to get your annual preventive exam. Premera will be notified when you complete your exam with Catapult or with your own provider through 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 be notified 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 balance can be used for health care costs you incur over your lifetime, and unused amounts can be passed on to your beneficiaries.

Tropical Shipping's 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 2027 the total of what you and Tropical Shipping can put into your HSA is $4,500 for individual coverage or $9,000 if you cover dependents.

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 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.

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.

WELLNESS CREDIT FOR HDHP PARTICIPANTS

Tropical will contribute a $600 wellness credit to eligible HDHP participants' HSA accounts. Participants will need to earn the wellness credit by obtaining a wellness exam no later than November 30.

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 $3,400 (this limit may increase in 2027). 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.

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.

You may be eligible to carry over up to $680 (this limit may increase in 2027) of unused Health Care FSA funds from one year to the next, provided you remain enrolled in the plan. Unused Dependent Care FSA funds cannot be carried over and are forfeited.

Limited-Purpose Health Care FSA

If you enroll in the HDHP and open an 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 $3,400 (this limit may increase in 2027). 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 $7,500 per year ($3,750 if married but filing taxes separately).

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.

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 may 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 Tropical Shipping's benefits portal at **tropicalshippingbenefits.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 as long as you are disabled, 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 benefits portal at **tropicalshippingbenefits.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**.

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**

VOLUNTARY BENEFITS

You have the opportunity to enroll in voluntary benefits at discounted group rates. You pay the full cost of coverage for these programs.

Log in to **saltchukhub.bswift.com** to see all your options and the cost for coverage, and to enroll.

Voluntary life and AD&D insurance

You can purchase additional life and AD&D insurance to supplement your basic coverage provided by Tropical Shipping. Coverage is available for yourself and your eligible dependents through Symetra, as outlined below.

- Employee coverage: Life and AD&D coverage is offered in $10,000 increments, up to a maximum of 5 times your annual earnings or $750,000, whichever is less.
- Spouse/partner coverage: Life and AD&D coverage is offered in $5,000 increments. Coverage cannot exceed the employee coverage amount (or $750,000 for AD&D coverage, whichever is less).
- Child coverage: Life and AD&D coverage of $10,000 each is available for your dependent children up to age 26.

For employee life insurance, evidence of insurability (EOI) is required for coverage greater than $300,000. For spousal life insurance, EOI is required for coverage greater than $150,000. If coverage is not elected when first eligible, EOI is required for any coverage amount.

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, such as rent, utilities and groceries.

The Symetra Accident Plan pays a lump sum if you or a family member is injured in a covered accident, as outlined below.

Condition or care needed	Benefit payable
Ambulance (ground)	$400
Ambulance (air)	$3,000
Emergency room	$400
Hospital admission	$2,000
Hospital confinement	$400 per day
Rehabilitation/skilled nursing	$200 per day
Surgery	$500 - $3,000
Burns	$200 - $20,000
Dislocations	$200 - $5,000
Fractures	$400 - $5,000

Critical illness insurance

Critical illness insurance helps ease the financial burden that can come with a serious illness.

The Symetra Critical Illness Plan pays a lump sum benefit if you or a family member is diagnosed with a covered illness.

You can choose coverage in increments of $5,000, up to a maximum benefit of $30,000, for yourself and your spouse or domestic partner (spouse/domestic partner coverage matches employee coverage). Eligible children under 26 are covered at 50% of the benefit you elect for yourself. The percentage of the full benefit you receive depends on the illness, as outlined below.

Condition	Percent of benefit payable
Heart attack (myocardial infarction)	100%
Sudden cardiac arrest	100%
Coronary artery bypass surgery	100%
Major organ failure	100%
Kidney failure (end-stage renal failure)	100%
Stroke (ischemic only)	100%
Cancer (invasive only)	100%
Minor cancer	25%
Skin cancer	$500

There is no pre-existing condition limitation or lifetime maximum for critical illness insurance.

If you enroll in critical illness insurance and complete an annual health screening, you may be eligible for a $50 benefit. Your enrolled spouse or domestic partner can also earn the health screening benefit.

Legal plan

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 FamilyADVISOR with LegalGuard plan, offered through LegalEASE, provides access to a large national network of attorneys and other professional advisors that can provide telephone and office consultations, and document review and preparation. You also have access to an online self-service documentation center.

LegalEASE will match you with an attorney or advisor based on your legal needs and preferences. They can assist you and your immediate family with a number of legal matters, including:

- Estate planning
- Real estate law
- Elder law
- Family law
- Financial law and tax matters
- Civil and criminal law

Identity protection

Identity fraud can strike anyone at any time. Identity protection can help protect your personal information and digital footprint.

Allstate Identity Protection provides identity theft insurance for you and your family of up to $5 million. Coverage includes $1 million for stolen funds reimbursement, $100,000 for cyberbullying, and $50,000 for digital crimes, data recovery, system restoration, and ransomware payment. The plan also provides:

- Identity and credit monitoring
- Cyber protection
- Identity reports
- Solicitation reduction
- Data removal and device protection

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.

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 to your pre-tax or Roth 401(k) account. So if you want the most free money, contribute at least 4% each payday, and your total savings will equal 8% of pay. After-tax contributions are not eligible for company match.

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 $24,500. If you turn 50 or older in 2027, you can make up to an additional $8,000 in catch-up contributions ($11,250 if you turn 60 through 63). These limits may change in 2027.

Fidelity INVESTMENTS

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"

Business Travel Assistance Program

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**

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**. Or you can call **888-984-8700** and use the discount code: SALTCHUK.

Employee Assistance Program

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** or download the **eConnect** app. First-time users accessing **supportlinc.com** should click on *Create account* and use the code **tropical** to set up a personal account.

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** and click *Access Care*, then select *Schedule Care*.

TEXT: Textcoach is a message-based service. Sign in to **supportlinc.com** and click *Access Care*, then select *Text with a Coach*, or access it via the **eConnect** app.

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

CONTACTS

Benefit plan	Administrator	Phone	Website or email
Benefit Advocates	Gallagher	**833-535-9274**	**bac.tropicalshipping@ajg.com**
Medical	Premera Blue Cross Group number: 1006087	Customer Service: **800-722-1471**	**premera.com**
		Blue Card: **800-810-2583**	**bcbs.com**
		Nurseline: **800-841-8343**	
		Designated Centers of Excellence: **800-722-1471**	**premera.com/specialty-care**
		Pharmacy/mail order: **800-391-9701**	
		Teladoc: **800-835-2362**	**teladochealth.com/smile/premera-wa** Registration code: PREMERA-WA
		Matchmaker for Behavioral Health: **800-772-1471**	**premera.com/care-essentials/mental-health**
		Transcarent (formerly 98point6)	**transcarent.com**
		Spring Health	**springhealth.com/connect**
		Talkspace	**talkspace.com/premera**
		Boulder Care	**boulder.care/getstarted**
		Workit Health	**workithealth.com/premera**
HSA	Fidelity Investments	**800-835-5095**	**401k.com**
Dental	Delta Dental of Washington Group number: 00036	**800-554-1907**	**deltadentalwa.com**
Vision	VSP Group number: 30006353	**800-877-7195**	**vsp.com**
Basic life, AD&D and disability	Symetra Group number: 01-016857-03	**877-377-6773**	**symetra.com**
FSAs	Navia Group: TOX	**800-669-3539**	**naviabenefits.com**
401(k) plan	Fidelity Investments Group number: 93610	**800-835-5095***	**401k.com**
EAP	SupportLinc	**888-881-5462**	**supportlinc.com**
Business Travel Assistance	AIG Group number: 913 33 49-N	US: **877-244-6871*** Outside the US: **715-346-0859***	**assistance@aig.com**
Voluntary life and AD&D	Symetra	**877-377-6773**	**symetra.com**
Accident and critical Illness	Symetra	**800-497-3699**	**symetra.com**
Identity protection	Allstate	**800-789-2720**	**myaip.com**
Legal plan	LegalEase	**800-248-9000**	**legaleaseplan.com**
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 benefits portal at **tropicalshippingbenefits.com**. 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 benefits portal 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 benefits portal at **tropicalshippingbenefits.com** 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 benefits portal at **tropicalshippingbenefits.com** 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.

Tropical SHIPPING

SALTCHUK FAMILY OF COMPANIES