

Benefits At A Glance



BENEFIT CHOICES

The TranSystems Benefits Plan is designed to provide a variety of options for our full time employees. Our program's flexibility encourages each of you to design your own benefits plan based on your individual needs.

Medical / Prescription Coverage

- Three PPO Plans (\$1,500, \$1,000 and \$500 Deductibles)
- BlueSaver Plan- High Deductible plan with \$2,600 Deductible that can be paired with a Health Savings Account

Dental Coverage

- Delta Dental of Missouri
- Wide range of providers

Vision Coverage

- Vision Service Plan (VSP)

FSA and HSA

- Flexible Spending Account (FSA) and Health Savings Account (HSA)
- Two ways to put back pre-tax \$\$ in an account for medical expenses
- Dependent Care Spending Account with \$5,000 annual maximum. Receive pre-tax reimbursement for child and adult daycare expenses.

Accident Insurance

- Two plans with various coverage amounts
- Coverage available for you, your spouse and your dependent child(ren)

Critical Illness Insurance

- Provides a lump sum benefit upon diagnosis
- Coverage available for you, your spouse and your dependent child(ren)

Supplemental Life Insurance

- Coverage available for you, your spouse, and your dependent child(ren)
- Employees eligible up to \$500,000

Long Term Care Insurance

- A type of help or care you may need when you are no longer able to do daily tasks on your own.

Tuition Reimbursement

- TranSystems may reimburse all or a portion of tuition for approved and completed graduate and undergraduate coursework, dependent on the final grade.

Qualified Retirement Plan

- Stock ownership, 401(k) & Roth 401K plans
- Auto enrollment in 401(k)
- Variety of investment plans
- Employer contributions in the form of ESOP

Employee Wellness Incentive

- Participation in Wellness Program can earn a Wellness rebate towards Medical premiums for the next plan year.

CORE BENEFITS

Core Benefits are provided by TranSystems to all eligible employees. You are automatically enrolled in these benefits.

Life and Accidental Death & Dismemberment (AD&D) Insurance

- Provides 1 time salary up to a maximum benefit of \$300,000
- Additional Spouse and Dependent Life also available

Short-Term Disability Coverage

- Benefit begins on the 15th day of an approved leave.
- Pays up to 80%-100% of pay for up to 90 days.

Long Term Disability Coverage

- After 90 days of illness or injury, 60% of pay until recovery due to inability to work. \$10,000 maximum monthly benefit.

Emergency Travel Assistance

- Provides coverage and assistance if you have a medical emergency while you are more than 100 miles away from home on business or personal travel

Identity Theft Protection

- 24/7 telephone support and step by step guidance by anti-fraud experts
- Help canceling stolen cards and reissuing new cards

Employee Assistance Program

- Professional diagnostic and referral services
- 24 hour phone counseling services.

Questions?

TranSystems Benefit Call Center

855-664-2162, ext. 28858

Your first call for questions