



# Benefits Summary

From health and wellness to financial security, the TMX Finance Family of Companies is dedicated to enhancing the well-being of our Team Members and their families through a range of benefits so they can live their best lives!

## HEALTH BENEFITS



<b>Medical Coverage</b>	The Company offers 5 plan options through Anthem with a range of coverage levels and costs, so that Team Members can choose the plan that is right for them
<b>Teladoc</b>	24/7/365 access to U.S. board-certified doctors through the convenience of the phone or video consults
<b>Dental Coverage</b>	Choice of three dental plans offered through Aetna
<b>Vision Coverage</b>	Choice of two vision plans through Anthem
<b>Basic Life and AD&amp;D Insurance</b>	The Company provides Basic Life and AD&D Insurance to all Team Members at no cost through Hartford
<b>Supplemental Life Insurance</b>	May purchase additional life insurance at a discounted group rate through Hartford for Team Members and their dependents
<b>Short Term and Long Term Disability Coverage</b>	May purchase STD and LTD insurance at a discounted group rate through Hartford
<b>Additional Health Benefits</b>	The Company also offers additional ancillary benefits such as Accident Insurance, Critical Illness Insurance, Hospital Confinement Insurance, Identity Theft Protection and Pet Insurance

## FINANCIAL BENEFITS



<b>Traditional 401(K) and Roth 401(k) Retirement Plan</b>	The Company contributes an employer match of 50% of deferral contributions up to a max of 6% of eligible compensation
<b>Non-qualified Deferred Compensation (NQDC)</b>	Different from a 401K, 403(b) or an IRA, a nonqualified plan is a type of retirement plan that lets select, highly compensated employees enjoy tax advantages by deferring a greater percentage of their compensation (and current income tax) than is allowed by the IRS in a qualified retirement plan. NQDC is generally more flexible and able to be more tailored to each individual's goals
<b>Health Savings Account</b>	Set aside pre-tax funds to use for qualified health care expenses when paired with a high deductible health plan
<b>Flexible Spending Account</b>	Plan ahead and reserve pre-tax funds to use for qualified health care expenses
<b>Dependent Care Flexible Spending Accounts</b>	Save pre-tax dollars for qualified dependent care expenses such as daycare or elder care

## ADDITIONAL BENEFITS



<b>Paid Time Off (PTO)</b>	Gives Team Members flexibility to take off for vacation, school activities, illnesses, personal business or emergencies
<b>Paid Holidays</b>	The Company generally observes six (6) paid holidays per year. Holiday pay offerings may vary by position and location
<b>Employee Assistance Program (EAP)</b>	Access to support, counseling, and resources for personal matters such as finances, grief and loss, and relationships
<b>Perks</b>	Special savings on retail items, travel, entertainment, dining and much more
<b>TMXWellness</b>	The Company's wellness program, which provides tools and resources related to various aspects of health and wellness
<b>myWellness</b>	Incentive program that rewards Team Members with a \$50 gift card if they visit their Primary Care Physician for an annual Wellness Exam
<b>Floating Holiday</b>	Store employees at the Store Manager level or below are eligible for 2 paid floating holidays per calendar year in addition to the applicable Company paid holiday offerings