

Peak Health's clinical evaluation considers the following outcomes and actions:

Outcome / risk factor	Criteria	Rating	Scoring range
Tobacco / nicotine use	<ul style="list-style-type: none"> • Not using (never, or not in the last 12 months) • Health care provider has certified you're medically unable to stop smoking • Enrolled in a stop-smoking program in last 12 months • Using a stop-smoking aide 	<ul style="list-style-type: none"> • Based on status of the criteria 	-40 to 8
Cardiovascular fitness	Results from modified version of YMCA Submaximal Cycle Ergometer Test (measures heart rate as exercise intensity increases)	For age and gender: <ul style="list-style-type: none"> • Above average • Average • Below average • Poor 	0 to 10
Body composition (body fat percentage or body mass index)	Guidelines from American College of Sports Medicine and National Institutes of Health	For age and gender: <ul style="list-style-type: none"> • Very low risk • Low risk • Moderate risk • High risk • Very high risk 	0 to 12
Metabolic syndrome risk	(See metabolic syndrome risk components.)		
Up to date on lab work	Required blood tests	<ul style="list-style-type: none"> • Up to date or not required • Less than six months overdue 	-60 to 0
Up to date on preventive health exams	Screenings per age and gender	<ul style="list-style-type: none"> • Up to date or not required • Less than six months overdue 	-60 to 0
Status of any follow-up with physician for health issues	n/a	<ul style="list-style-type: none"> • Complete or not required • Incomplete 	-80 to 0

Metabolic syndrome risk

Metabolic syndrome is defined as having any three of these five risk factors. It's associated with increased risk of heart disease, stroke, and type 2 diabetes. (Based on guidelines from the [American Heart Association](#).)

Outcome / risk factor	Criteria	Rating	Scoring range
Triglycerides	Ideal value: Less than 150 mg/dL	<ul style="list-style-type: none"> • Ideal • High but taking meds or under provider supervision • High 	0 to 14
HDL ("good cholesterol")	Ideal value: <ul style="list-style-type: none"> • Men - More than or equal to 40 mg/dL • Women - More than or equal to 50 mg/dL 	<ul style="list-style-type: none"> • Ideal • Low but taking meds or under provider supervision • Low 	0 to 14
Blood pressure	Ideal value: Less than 130/85 mm HG	<ul style="list-style-type: none"> • Within ideal range • High but taking meds or under provider supervision • High 	0 to 14
Fasting glucose	Ideal range: 65 - 99 mg/dL	<ul style="list-style-type: none"> • Within ideal range • Pre-diabetic • High but taking meds or under provider supervision • High 	0 to 14
Waist circumference	Ideal: <ul style="list-style-type: none"> • Men - Less than 40 inches • Women - Less than 35 inches 	<ul style="list-style-type: none"> • Ideal • 2 inches out of range • More than 2 inches out of range 	0 to 14

Help me save



Health Care Savings Account

How can I save for health care expenses?

One reason to consider enrolling in the \$2,500 HDHP Plan or \$4,000 HDHP is the HSA. It offers a number of advantages you don't get in a Health Care FSA and gives you more flexibility and control over how you manage and spend your health care dollars.

To be eligible for the HSA, you must enroll in a high-deductible health plan:

- \$2,500 HDHP
- \$4,000 HDHP
- The \$500 PPO plan, the \$1,500 PPO plan, \$250 ACO plan, and Kaiser EPO aren't eligible for the HSA

Who is eligible for the HSA?

To be eligible to make pretax contributions to your HSA, you must not be covered by another health plan, such as a health plan sponsored by your spouse/domestic partner's employer, a general purpose Health Care FSA or Medicare parts A, B, or D. In addition, if you've received VA benefits within the last three months, are enrolled in Tricare, or can be claimed as a dependent on another individual's federal tax return, you're not eligible to make pretax contributions.

How do I determine how much to contribute to the HSA?

When determining an HSA contribution amount, you should consider your anticipated health care expenses for the coming year, your budget, and estimated savings needed for health care during retirement. Your best bet is to contribute more than you'll need to meet your deductible and coinsurance (up to the IRS contribution limit). Additionally, consider that the company will contribute up to \$1,000 when you enroll in coverage other than teammate-only. This approach will help you start to build savings for the future. Your funds roll over from year to year, and they belong to you, so if you leave the company they go with you. You can change your contribution amount at any time.

Once your HSA balance reaches \$1,500, you can invest in mutual funds. Watch your account grow as you save for retirement!

Here's how the HSA works

Tax-free money goes in

- You receive a contribution of \$500 for individual coverage and \$1,000 for all other coverage levels twice per year (half in January/half in July).
- In addition, you can make personal pretax contributions up to the IRS limits:
 - \$3,650 for teammate only coverage
 - \$7,300 for all other coverage levels
 If you're age 55, you can make an additional \$1,000 catch up contribution. The contribution limit includes any personal contributions you make and contributions the company makes to the HSA.

Balance grows tax-free

- The balance in your account rolls over from year to year (regardless of which medical plan you enroll in for the future) and goes with you if you leave the company.
- Your balance earns interest and can be invested.

Tax-free money comes out

- Use your money for eligible health care expenses and for your eligible tax dependents' expenses.

Tax-free savings for the future

- Your money can be used to pay for eligible expenses in the future, including retirement.

When you enroll in one of the high deductible health plans via Workday, you'll be automatically prompted to enroll in the HSA. You'll need to enroll in the HSA to receive the company contribution, even if you're not making personal contributions to your account.

A physical home address (instead of a PO Box) is required to open a HSA account, so be sure one is entered in Workday.

Flexible Spending Accounts

There are two health care FSAs, a Dependent Care FSA and a Transportation Spending Account (TSA) you can enroll in to set aside tax-free money (through payroll deduction) to help pay for eligible out-of-pocket expenses, depending on your eligibility.

Health Care FSA

- Available if you enroll in the Kaiser EPO, \$1,500 PPO, \$500 PPO, \$250 ACO, or decline medical coverage. You can't enroll if you are in a HDHP.
- Contribution limits for 2024 will be announced by the IRS soon.
- Use for eligible medical, prescription drug, dental and vision expenses.
- You can carry over some unused balance at the end of the plan year. The carryover limit for 2024 will be announced by the IRS soon.

Dependent Care FSA

- Pay yourself back tax-free for eligible dependent care (day care) expenses so you (or your spouse/domestic partner) can work.
- Pay eligible day care expenses for children through age 12, disabled dependent children of any age and elder care.
- Contribution limits for 2024 will be announced by the IRS soon.
- This account cannot be used for health care expenses.
- You will forfeit any unused dollars as of Dec. 31.

Limited Purpose Health Care FSA

- Available if you enroll in a HDHP.
- Contribution limits for 2024 will be announced by the IRS soon.
- Use for eligible dental and vision expenses only. Medical expenses aren't eligible since the HSA lets you save tax-free for those expenses.

Transportation Spending Account (TSA)

You can enroll in a TSA to have pretax dollars deducted from your paycheck to assist with the cost of parking and transit cards/passes. You can elect an amount to be announced the IRS per month for parking and transit for the TSA card. (The mass transit FSA and parking FSA are separate elections in Workday.)

Here's what you need to know:

- You should consider the monthly price of parking and any fees for using the card when making your election.
- The pretax deductions are deducted every pay period instead of once a month.
- Elections can be changed monthly as needed in Workday.
- Post-tax deductions are not available.
- Your deductions go into a TSA.
- You'll receive a Benefit Access Visa Card to use to pay for monthly parking directly with the parking garage.
- Your garage provider may set up recurring payments.
- You're responsible for paying for your own parking and transit cards/passes.
- See information about parking at Truist facilities [here](#).
- If you're in the Atlanta, Chicago, San Francisco, or Washington DC area, [order mass transit cards](#) with Smart Commute.

If you enroll in the HSA, a Health Care FSA, or a TSA, look for your Benefits Access Visa Card in the mail. You can use your card to pay eligible out-of-pocket expenses at the point of service or sale.

Retirement

401(k) Plan

The Truist Financial Corporation 401(k) Savings Plan, managed by Fidelity, is the cornerstone of your retirement planning. You become eligible to enroll upon hire. Learn about the plan's benefits and how it works on Benefits.Truist.com.

Pension Plan

Truist is among a small number of employers that still offer and fund a pension plan. Learn about its benefits and how you become a participant at Benefits.Truist.com.*

*Not all employees in Truist subsidiaries participate in the pension plan.



Financial well-being

Truist Momentum

At Truist, building better lives and communities starts with us. We care about our teammates and want to support you so you can do your best work as you move toward achieving financial confidence.

That's why we have a bold and engaging financial well-being program — Truist Momentum.

Truist Momentum is designed to inspire, educate, and equip teammates to achieve financial confidence.

Employee Stock Purchase Plan

The Truist [employee stock purchase program](#) is another tool within our compelling benefits program to help you achieve financial well-being. The ESPP gives teammates the opportunity to buy Truist stock at a discounted price through payroll deductions.

Student Debt Program

Student loan payments can leave teammates unable to contribute to other benefits, like a 401(k). To help our teammates succeed financially, eligible teammates [can convert up to seven vacation days](#) into a contribution toward their student debt.

Truist Scholarship Program

Truist is committed to building better lives, and education leads to success. [Two scholarship programs](#) are available for children of teammates to help support their postsecondary education.

Fidelity well-being point solutions

Available to all teammates, Fidelity Investments offers these savings benefits:

- College savings with a 529 account: Save for education expenses including tuition, rent and food, and books.
- Goal booster: Save more successfully for your short-term savings goals by using Fidelity's educational tools and taking advantage of Fidelity's most affordable and saving investment products such as the cash management account, brokered CDs, and money market mutual funds.

Learn more at [Fidelity NetBenefits®](#) or call the Fidelity Benefits Service Center at 800-835-5095.

Learn more about our financial well-being programs on Benefits.Truist.com.

Support my well-being



Paid time away from work

We know time away from work is necessary to relax and recharge. You may also need to take time off for sickness or to take care of personal family and health issues. The company offers:

- **Holidays** – The company generally observes 11 Federal Reserve holidays. Some subsidiaries observe a modified holiday calendar. Find a complete list of holidays on [Benefits.Truist.com](https://www.truist.com/benefits).
- **Community time** – Eligible teammates will receive 16 hours of community time to volunteer each year plus eight hours for Lighthouse Projects.
- **Well-being time** – Eligible teammates will receive up to eight hours of well-being time for their personal well-being.
- **Sick** – Eligible teammates will receive up to 10 sick days per calendar year. For non-benefits eligible teammates, sick time will accrue at a rate of one hour for every 30 hours worked.
- **Vacation** – Our industry-leading vacation plan offers eligible teammates up to 10 paid vacation days per calendar year. You can carry over up to 40 hours of vacation time to the next calendar year.
 - Once you reach your five-year anniversary or you achieve the title of officer, analyst, associate, or AVP, you'll receive five additional days of vacation for a total of 15 paid vacation days. Starting with your sixth year of service, one additional vacation day is added per calendar year.
 - At 10 years of service or an officer title of vice president or greater, you receive an additional five vacation days for a total of 20 days of paid vacation.
 - At 25 years of service, you receive 25 days of paid vacation.
 - Part-time teammates who work 20-39 hours per week will accrue vacation at the same schedule based on a proration of hours.
 - Teammates in California, Colorado, and Montana can find information about vacation in [Truist jurisdictional work/life benefits](#).
- **Leaves of absence** – You may be eligible for up to 30 days of paid sick leave for yourself or a family member. Teammates who exhaust sick leave for their own health condition may be eligible for disability leave through The Hartford, depending on medical eligibility.
 - Maternity and parental/adoption/foster leaves are up to 10 paid weeks. Birth mothers may combine maternity and parental leave for a total of 20 paid weeks.
- **LifeForce time off** – The time you spend traveling to and from your LifeForce appointment, as well as the appointment time itself, is considered paid time off.

Vacation purchase

During annual enrollment, you can purchase up to 12 additional days of paid vacation with pretax dollars. If you work part-time, the number of vacation days you can purchase may be limited based on your scheduled hours. For example, if you are scheduled for 25 hours per week, you could purchase only 48 hours (four eight-hour units) of vacation.

Keep in mind, days must be purchased in eight-hour increments. When considering vacation purchase, consider all your time-off options. Unused purchased vacation remaining at the end of the year, will be forfeited.

Vacation is used in the following prioritized order: Carried-over vacation from 2023, 2024 vacation per the vacation schedule, additional vacation purchased through annual enrollment.

Learn more about your time away from work benefits at Benefits.Truist.com.



Other benefits and programs

- **GuidanceResources**, our employee assistance program (EAP), offers confidential resources and support in person, online, and by phone to you and your household members. Take advantage of your five complimentary behavioral health visits for support and guidance on many topics related to emotional well-being, legal and financial support, child and elder care referrals, and relationships. Access the Guidance Resources EAP anytime, 24/7. Call 877-369-1785 or log in to GuidanceResources.com using the organization web ID: TruistCares.
- **Back-up dependent care** – Care.com is there for you if your regular dependent care arrangements fall through. The backup care program offers affordable, vetted, and qualified care for family members of all ages.
- **Health and fitness centers** – Take advantage of on-site health and fitness centers you can also visit virtually.
- **Discounted gym membership** – Gym discounts with [Active&Fit Direct](https://Active&FitDirect.com) are available for \$28 a month for standard gyms.
- **Virta** - Virta is a medically supervised, research-backed treatment that can reverse type 2 diabetes and prediabetes. People with type 2 diabetes and prediabetes can lower their blood sugar and A1c with Virta, while reducing diabetes medications and losing weight. For people without diabetes, Virta also offers a safe way to lose weight and keep it off.
- **Hinge Health** - Whether you're looking to build strength and flexibility or treat existing pain and injuries, Hinge Health can help. Discover how easy and convenient physical therapy is with Hinge Health, a no-cost, virtual program to help you prevent or recover from muscle and joint pain.
- **CarePlus Mobile Health** - CarePlus Mobile Health makes it easy for benefits-eligible teammates and your medically enrolled spouse or domestic partner to access Truist's well-being programs—including LifeForce, podcasts and videos, incentive rewards, and healthy activities.
- **myStrength** - myStrength is a flexible and comprehensive digital program with proven tools and dedicated support for stress, depression, sleep and more—all tailored to your unique needs. With myStrength, you get a personalized plan, one on one coaching and in-the-moment tools. To enroll, visit teladoc.com/mystrength and use registration code TRUIST.

Learn how to take advantage of these programs on Benefits.Truist.com.

Protect my family



Life and accident insurance plans

What benefits offer protection for me and my family?

Life and Accidental Death & Dismemberment (AD&D) insurance help provide financial security to you and your loved ones in the case of unforeseen events.

You automatically receive Basic Life and Business Travel Accident (BTA) Insurance at no cost to you through The Hartford.

Company-paid benefit plan	Coverage for you
Basic life insurance	1x your Benefits Annual Rate (BAR) up to \$1 million (rounded to the next highest \$1,000).
Business travel accident	4x BAR (rounded to the next highest \$1,000)

You can purchase additional coverage for yourself, your spouse/domestic partner, and child(ren).

Teammate-paid benefit plan	Coverage for you and your dependents
Supplemental teammate Life insurance	<ul style="list-style-type: none"> • 1x – 8x BAR, up to a maximum of \$4 million (basic and supplemental combined) • Guaranteed issue* for up to \$750,000
Supplemental spouse/domestic partner life insurance	<ul style="list-style-type: none"> • Increments of \$10,000 up to \$300,000 or 50% of Basic Teammate Life plus Supplemental Teammate Life • Guaranteed issue of \$100,000
Supplemental child(ren) life insurance	\$7,500, \$10,000, or \$15,000
AD&D insurance	1x-10x BAR, up to a maximum of \$1 million

*This is the amount of coverage you're guaranteed to receive regardless of your health and without EOI required. You can't be declined or turned down for this coverage amount.

** EOI is an application process in which you provide information on your health to be considered for certain types of insurance coverage. EOI is required for certain amounts of life insurance or if you didn't enroll yourself or your dependents when first eligible. If required, you'll be prompted to provide EOI when you enroll. Submitting this information is not a guarantee of coverage, and coverage won't become effective until the EOI is approved.

Imputed income

The value of employer-provided group life insurance coverage in excess of \$50,000 is called "imputed income." It's noncash compensation and although you don't receive cash, you're taxed as if you received cash in an amount equal to the value of this coverage.

For more comprehensive information about how taxes are applied to group life insurance, please consult the [IRS website](#).

Designating a beneficiary

While you are automatically enrolled in Basic Life Insurance, you'll be required to designate a beneficiary to receive your benefit in the event of your death. The beneficiary election also applies to any elected supplemental life insurance coverage. You should review your beneficiaries each year during annual enrollment in Workday.

*Depending on the level of coverage selected, you may be required to complete and submit evidence of insurability (EOI)**.*

Disability insurance

What benefits provide financial support during a disability?

You receive core disability coverage at no cost to you to help when a non-work-related injury or illness keeps you away from work for an extended period.

Company-paid benefit plan	Coverage for you
Short-term disability core	Replaces 50% of your Benefits Annual Rate (BAR) , up to a weekly benefit maximum of \$8,077
Long-term disability core	Replaces 50% of your BAR, up to a maximum monthly benefit of \$35,000

You can purchase additional coverage for yourself to replace a greater portion of your income.

Teammate-paid benefit plan*	Coverage for you
Short-term disability buy up	Replaces 60% of your BAR, up to a weekly benefit maximum of \$8,077
Long-term disability buy up	Replaces 60% of your BAR, up to a maximum monthly benefit of \$35,000

Subject to pre-existing conditions.



Tools and resources



Enrollment

How do I enroll for benefits?

Whether you are a new teammate or a current teammate, you'll elect or change your benefit elections using Workday. You can access Workday on Benefits.Truist.com. Follow [these instructions](#) to enroll.

When can I make changes to my benefits?

Unless you have a [qualified life event](#), such as a marriage, divorce, or addition of a child to your family, you can't make changes to your benefit elections until next year's annual enrollment period. If you have a qualified life event, you have 31 days following the event to make changes to your benefits.

What tools and resources are available to help me make good choices?

There are a variety of education and tools available to help you choose and use your benefits well. Explore these tools during annual enrollment or at any time during the year.

ALEX®

Access ALEX, our interactive decision support tool, at MyAlex.com/Truist. Using ALEX is fun and easy. Just tell ALEX some basic information about you and your family's health care needs. Then ALEX will recommend the right coverage based on your preferences to help you decide what benefits are best fit your needs and budget.

Due to limited staff, Teammate Care wait times can be long.
Please review the enrollment information carefully before contacting HR.

Save time by knowing these Workday tips:

- Scroll to the bottom of the main benefits screen in Workday to see all benefits and plans available to you.
- During the enrollment process in Workday, you can Save For Later. However, you must go back and Review and Sign, then Submit by the end of annual enrollment to be enrolled.

Where can I go for answers to my benefit plan questions?

CarePlus Mobile Health

The CarePlus Mobile Health app gives you access to health and well-being information at work, home, or on-the go. Benefits-eligible teammates and their medically enrolled spouse/domestic partners can learn about their benefits information and earn rewards. From your desktop, smart phone, or tablet you can access the:

- Health assessment
- Benefit plan summaries
- Digital insurance cards
- Provider and benefit partner contact information
- LifeForce dashboard
- Well-being and fitness challenges and activity tracking
- Resources for you and your medically enrolled spouse/domestic partner
- And more!

Download the CarePlus Mobile Health app now from the [Apple App Store](#) or [Google Play](#).

CarePlus Support Center

CarePlus Mobile Health support is available Monday-Friday, 9 am - 8 pm ET, at 888-575-4588, or email truistcareplus@mcgriffinsurance.com.

Benefits website

On the benefits website at Benefits.Truist.com, you'll find overviews of your benefit options, links to carrier sites, and tools.

Teammate Care

If you have questions during the enrollment process, call 800-716-2455, option 1, Monday through Friday, from 9 am to 5 pm ET.

Due to limited staff, HR Central wait times can be long. Please review the enrollment information carefully before contacting HR Central.

Medical coverage, claims, and to find network providers	<ul style="list-style-type: none"> • Aetna 888-402-1229 • Kaiser Permanente 877-224-0101
Pharmacy benefits, claims, mail-order service, and to find network pharmacies (except Kaiser)	Aetna 888-402-1229
Dental coverage, claims, and to find a network dentist	Aetna 888-402-1229
Vision coverage, claims, and to find a network eye-care provider	VSP 800-877-7195
Telehealth services	Teladoc 800-Teladoc
Qualifying life events	Teammate Care Benefits.Truist.com 800-716-2455, option 1

Terms to know

Aggregate – There's one family deductible that applies to all covered family members. Once expenses for one person or any combination of family members meet the family deductible, the plan begins paying coinsurance for all covered family members, up to the family out-of-pocket maximum.

Brand name drugs – A group of brand name drugs Blue Rx has found to be effective in terms of cost, quality, and outcomes. These drugs are included in the Blue Rx formulary or preferred drug list, and your costs are usually lower.

Coinsurance – Percentage of cost of a covered expense that you pay once you meet your deductible.

Copay – Fixed cost you pay at the time you receive care for certain covered services, such as office visits and prescription drugs.

Deductible – Amount you must pay first before your plan pays for covered services. There are separate deductibles for in-network and out-of-network services.

Domestic partner – A covered domestic partner must meet eligibility requirements. You can find more information on the criteria for domestic partner coverage on the benefit website at benefits.truist.com.

Embedded – The expenses for each covered family member are capped at the individual amount. When one person meets the individual deductible, the plan begins paying coinsurance for just that family member, up to the out-of-pocket maximum. If deductible expenses for a combination of two or more family members reach the family amount, all covered family members are considered to have met the deductible, and the plan begins paying coinsurance for all covered family members, up to the out-of-pocket maximum.

Evidence of Insurability – Depending upon the level of coverage selected, you may be required to complete and submit evidence of insurability (EOI). EOI is an application process in which you provide information on your health to be considered for certain types of insurance coverage. EOI is required for certain amounts of life insurance or if you did not enroll yourself or your dependents when first eligible. If required, you will be prompted to provide EOI when you enroll. Submitting this information is not a guarantee of coverage, and coverage will not become effective until the EOI is approved.

Generic drugs – An FDA-approved drug that meets the same standards for purity, strength, and safety as its brand name counterpart. A generic drug is usually a lower-cost alternative to a brand-name drug.

Guaranteed issue – This is the amount of coverage you are guaranteed to receive regardless of your health and without EOI required. You cannot be declined or turned down for this coverage amount.

Nonpreferred brand drugs – These are brand-name drugs that aren't on the formulary or preferred drug list and, therefore, typically cost more.

Out-of-pocket maximum – The most you'll pay for care during the year. If your expenses reach the limit, your plan will pay 100% of eligible costs for the rest of the plan year.

Premium – The amount deducted from each paycheck to pay your portion of the cost of benefit coverage.

Preventive medications – Certain preventive medications are available at no charge when purchased with a prescription, due to Health Care Reform. The current list includes: Female contraceptives, folic acid, fluoride and tobacco cessation. You can find a list on the Blue Rx website.

Specialty drugs – Specialty drugs are medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis, and multiple sclerosis. They sometimes require special handling and administration, such as injection or infusion.

Required notices

View, download, and print legal notices and information about your benefits under the Employee Benefits Plan (the Plan) on Benefits.Truist.com. Federal laws require the company provide you with certain notices that inform you about your rights regarding eligibility, enrollment, and coverage of health care plans. The following section explains these rules. You're not required to take any action. These notices are for your information only. We ask that you read these notices carefully and keep them where you can find them. If you have any questions regarding the benefits contained within this packet, please contact HR Central at 800 716 2455.

- Newborns' and Mothers' Health Protection Act
- Consolidated Omnibus Budget Reconciliation Act (COBRA) Continuation Coverage Rights
- Women's Health and Cancer Rights Act Notice
- Notice Regarding Wellness Program
- HIPAA Special Enrollment Rights for Medical Plan Coverage
- Important Notice from Your Employer about Your Prescription Drug Coverage and Medicare
- Notice of Privacy Practices
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Illinois Consumer Disclosure Act (820 ILCS 46/1) Essential Health Benefits Comparison
- No Surprises Act