



WELCOME to 2024 Annual Enrollment

We recognize how important benefits are to you. That's why we're committed to helping you and your family enjoy the best possible physical, financial, and emotional well-being. It's also why we provide you with a comprehensive, highly competitive benefits package, with the flexibility to make the choices that best meet your needs.

Use this guide to better understand your 2024 benefits options. While most of your current benefit elections will carry over into 2024 for those currently enrolled, HSA and FSA will require an active election. Be sure to make your choices by the enrollment deadlines to make changes or enroll for the first time.

BE TRUGREEN 

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Virtual Benefits Fair

You now have access to a fun and interactive virtual benefits fair! Click the link below to explore virtual booths for each line of coverage where you will find benefit summaries, educational videos, and information on how to enroll!

<http://virtualfairhub.com/TruRewards>

Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on myTruGreen.com

Important reminders

- New employees: Enroll within 90 days from your date of hire. If you don't enroll within this time period, you will not have benefits coverage, except for plans and programs that are fully for paid by TruGreen, such as Basic Life and the Employee Assistance Program.
- Annual Enrollment: The enrollment will be passive. What this means is that all current coverages, with the exception of FSA and HSA, will roll over to the 2024 plan year. While no action is required, we still encourage you to review all of your current benefits to ensure you're getting the most out of your coverage!

Who can enroll?

- Full-time employees (30+ hrs./wk.) – Eligible upon hire; must choose benefits within 90 days of hire date.
- Eligible dependents – Includes your legal spouse (or domestic partner in the state of California) and children to age 26, plus disabled dependent children of any age who meet plan criteria.



Effective date of coverage

For new employees, the effective date of coverage for most plans is effective on the 90th day of employment. For existing employees enrolling during Annual Enrollment, the effective date of most plans is 1/1/2024.

HEALTH

Quality health coverage is one of the most valuable benefits you enjoy as a TruGreen employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical

You have a choice of medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget.

2024 medical plan options

- HSA Plan: The HSA Plan has lower premiums each pay period, but you must meet a higher deductible before the plan provides benefits. You can also contribute pre-tax dollars to a Health Savings Account to pay for out-of-pocket expenses. In addition, TruGreen will automatically contribute money to your HSA. Consider this plan if you are looking for flexibility and tax advantages from your medical plan.
- PPO Plan: The PPO Plan is a traditional PPO in which you pay higher premiums each pay period but pay copayments for office and emergency room visits without having to first meet your deductible. However, the deductible is lower than the HSA plan. Consider this plan if you're looking for cost predictability from your medical plan.

Key features

All of your medical plan options offer:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want, although you'll save money when you stay in-network.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well- woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Choice of two coverage levels: HSA Plan (lower premium), and PPO Plan (higher premium).



Which plan is right for you?

Consider which plan features are most important to you: Do you want to:	HSA Plan	PPO Plan
Open and contribute to a tax-free HSA, which has no “use it or lose it” rule and offers the opportunity to invest money for future medical costs?	✓	
Pay the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage?	✓	
Balance your out-of-pocket and paycheck costs with a moderate deductible and premium cost?		✓
Pay the highest premium cost in order to keep your out-of-pocket costs as low as possible when you need care?		✓

2024 paycheck deductions per pay period (before tax)

Plan	Covered Person(s)	Weekly	Semi-Monthly
HSA Plan	Associate Only	\$32.72	\$70.90
	Associate + Spouse	\$80.15	\$173.67
	Associate + Child(ren)	\$73.09	\$158.22
	Family (Associate + Child(ren) + Spouse)	\$112.26	\$243.24
PPO Plan	Associate Only	\$73.18	\$158.56
	Associate + Spouse	\$154.49	\$334.74
	Associate + Child(ren)	\$138.08	\$299.17
	Family (Associate + Child(ren) + Spouse)	\$228.37	\$494.81
<i>If you or a covered dependent uses tobacco, you will pay a total surcharge of \$75 per month.</i>			
All Plans	Tobacco User Surcharge	\$17.31	\$37.50

Medical plan costs You and TruGreen share the cost of your medical benefits. TruGreen pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted from your paycheck. Your specific cost is determined by the plan you choose and the coverage level you select.



Compare medical plans

The chart below provides a comparison of key coverage features and costs of TruGreen's 2024 medical plan options. Medical coverage includes drug coverage.

	HSA Plan		PPO Plan	
	In-network	Out-of-network	In-Network	Out-of-network
Annual Deductible				
Per person/per family	\$4,000/\$8,000	\$9,000/\$18,000	\$2,500/\$5,000	\$6,600/\$13,200
Out-of-pocket maximum				
Per person/per family	\$6,600/\$13,200	\$12,100/\$26,200	\$5,000/\$10,000	\$12,500/\$25,000
Medical coverage				
Doctor's office visits	80% after deductible	60% after deductible	\$30 copayment	60% after deductible
Preventive care	Covered at 100% when you use in-network providers			
Specialist visits	80% after deductible	60% after deductible	\$50 copayment	60% after deductible
Telemedicine	80% after deductible		\$30 per visit	
Outpatient hospital	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Inpatient hospital (per stay)	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Emergency room	80% after deductible		\$200 copayment/80% after deductible	
Urgent Care	80% after deductible	60% after deductible	\$55 copayment	60% after deductible
In-Network Retail prescription drugs (30-day supply)				
Generic	80% after medical deductible		\$10 Copay	
Brand Formulary			\$30 Copay	
Non-formulary			\$60 Copay	
In-Network Mail-order prescription drugs (90-day supply)				
Generic	80% after medical deductible		\$30 Copay	
Brand Formulary			\$90 Copay	
Non-formulary			\$180 Copay	

Money-saving tips

To stretch your health care dollars, remember to:

- See in-network providers – They've agreed to the plan's negotiated rates. Visit your plan website to search for in-network providers near you.
- Use the mail-order pharmacy – It will save you time and money when refilling long-term prescriptions.

1 Free preventive care	You pay nothing for in-network preventive care.
2 Deductible	You pay your medical expenses up to the annual deductible amount. Use your HSA to plan ahead for these costs and save money by paying with tax-free dollars.
3 Coinsurance	After meeting your deductible, the plan starts to pay coinsurance. You'll only pay a percentage of each bill.
4 Out-of-pocket Maximum	You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year.



Health Savings Account (HSA)

If you enroll in the HSA Plan, you may be eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.

How does an HSA work?

- Build tax-free savings for health care. You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. Up to \$4,150 for employee-only coverage.
 - Up to \$8,300 if you cover dependents.
 - Add \$1,000 to the employee-only coverage limit if you're age 55 or older.
 - Add \$1,000 to the employee + dependent coverage limit if you're age 55 or older.
- Receive company contributions. TruGreen may make the following contributions to your account:
 - \$500 for employee-only coverage.
 - \$1,000 if you cover dependents.

HSA Eligibility

- Must be enrolled in a high deductible health plan, like TruGreen's HSA Plan.
- Cannot be covered by any other medical plan that is not an HSA Plan. This includes a spouse's medical coverage unless it's an HSA Plan.
- Cannot be enrolled in a traditional health care FSA in 2024.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid or TRICARE.
- Cannot be claimed as a dependent on another person's tax return.

Important: During Annual Enrollment, you must actively select an HSA contribution amount for 2024 in order to receive any company contributions.

Use it like a bank account. Pay for eligible medical, prescription and over-the-counter drugs, dental, and vision expenses for you and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). You may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts.

- Keep your money. Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave TruGreen.
- Earn interest and invest for the future. Once your interest-bearing HSA reaches a minimum balance, you can start an investment account, which offers a variety of no-load mutual funds similar to 401(k) investments. You can learn more at myTruGreen.com or call 844-313-8447, option 1.
- Never pay taxes. Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance **build tax-free.** *

* Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 10%-20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are not penalized. Please review your state regulations as you may have to pay state taxes depending on your residency.

Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

TIP: Look for the calculator at the top of the myTGBenefits webpage for help estimating amounts to deduct.

TruGreen offers you the following FSAs:

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copayments, and coinsurance, but not insurance premiums.
- Contribute up to \$3,050* in 2024.

Limited Purpose FSA

Note: If you enroll in the HSA Plan and have an HSA, you are not eligible to open a Health Care FSA, but you can open a Limited Purpose FSA.

- Use it to pay for dental and vision expenses.
- Contribute up to \$3,050* in 2024.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as daycare for a child so you can work, look for work, or attend school full time.
- Contribute up to \$5,000* in 2024, or \$2,500 per person* if you are married and filing separate tax returns.

**Current IRS limits may not have been available when this guide was printed.*



Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount above \$550 left in the account at the end of the plan year.

TruGreen offers a “grace period” of up to 2 ½ extra months to use the money in your FSA. At the end of the year or grace period, you lose any money left over in your FSA.

HSA vs. Health Care FSA: What’s the difference?

	HSA Plan	Health Care FSA Plan
Available if you enroll in a...	HSA Plan	PPO plan
Eligible for company contributions	Yes	No
Change your contribution amount anytime	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use it or lose it” at year-end	No	Yes*
Money is always yours to keep	Yes	No

**Except for allowed rollover amount.*

Managing your FSA(s)

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to MyChoice.

What’s an eligible expense?

- Health Care FSA – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.
- Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

Dental plans

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	DMO	Base PPO	Buy-Up PPO
Annual deductible (employee only/family)	None	\$50 per individual \$150 per family	\$50 per individual \$150 per family
Calendar-year maximum	None	\$1,500 max. per covered person per calendar year	\$2,000 max. per covered person per calendar year
Preventive/diagnostic services	Covered at 100%		
Basic services	Set fee for covered services	85%	85%
Major services		50%	50%
Orthodontia*		Not Covered	50% (No Deductible) \$2,000 lifetime maximum

*Orthodontia is only covered for children up to age 19.

Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.

Dental 2024 paycheck deductions per pay period (before tax)

Plan	Covered Person(s)	Weekly	Semi-Monthly
DMO	Associate Only	\$5.25	\$11.39
	Associate + Spouse	\$9.75	\$21.13
	Associate + Child(ren)	\$13.23	\$28.68
	Family (Associate + Child(ren) + Spouse)	\$15.04	\$32.60
Base PPO	Associate Only	\$5.80	\$12.57
	Associate + Spouse	\$13.34	\$28.91
	Associate + Child(ren)	\$15.78	\$34.18
	Family (Associate + Child(ren) + Spouse)	\$22.62	\$49.01
Buy-Up PPO	Associate Only	\$7.60	\$16.48
	Associate + Spouse	\$17.87	\$38.72
	Associate + Child(ren)	\$22.05	\$47.77
	Family (Associate + Child(ren) + Spouse)	\$33.30	\$72.15

Vision plans

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

For a complete list of in-network providers near you, visit www.eyemedvisioncare.com.

	Basic Plan	Premium Plan
Exam (once per calendar year)	Covered at 100%	
Materials copay	\$130 allowance; 20% discount thereafter	\$170 allowance; 20% discount thereafter
Eyeglass Lenses (once per 12 months) Single, Bifocal or Trifocal Standard Progressive	\$10 copayment (single, bifocal, trifocal) \$75 copayment (standard progressive)	Covered in full
Contact Lenses (once per 12 months in lieu of glasses) If medically necessary	\$130 allowance; 15% discount thereafter \$0 copayment	\$170 allowance; 15% discount thereafter \$0 copayment

Vision 2024 paycheck deductions per pay period (before tax)

Plan	Covered Person(s)	Weekly	Semi-Monthly
Basic Plan	Associate Only	\$1.36	\$2.94
	Associate + Spouse	\$2.71	\$5.88
	Associate + Child(ren)	\$3.39	\$7.36
	Family (Associate + Child(ren) + Spouse)	\$3.74	\$8.10
Premium Plan	Associate Only	\$3.38	\$7.32
	Associate + Spouse	\$6.76	\$14.65
	Associate + Child(ren)	\$8.45	\$18.31
	Family (Associate + Child(ren) + Spouse)	\$9.30	\$20.15

Money-saving tip

Remember, you can use your HSA or FSA for qualified out-of-pocket dental and vision expenses.

Wellness

Our wellness program is designed to help you maintain or move toward a healthy lifestyle through preventive care and other assistance when you need it. You also have access to tools and resources you can use to learn more about your personal health and monitor your progress toward your health goals.

Employee assistance program

The TruGreen Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs, at no cost to you. It's all part of our commitment to supporting your total well-being. Get help with work-life issues; referrals for clinical, legal, and financial services; and more. To begin taking advantage of this valuable benefit, visit www.magellanascend.com or call 800-327-3986.

Take advantage of preventive care benefits

Good preventive care can help you stay healthy and detect any “silent” problems early, when they're most likely to be treatable. Most in-network preventive services are covered in full, so there's no excuse to skip them.

- Have a routine physical exam each year. You'll build a relationship with your doctor and can reduce your risk for many serious conditions.
- Get regular dental cleanings. Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- See your eye doctor at least once every two years. If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Don't have a personal doctor? You should. Here's why.

- Better health. Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- A healthier wallet. A PCP can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you really need to see a specialist and can help coordinate care.
- Peace of mind. Advice from someone you trust — it means a lot when you're healthy, but it's even more important when you're sick.



Cigna Lifestyle Management Programs

Your Cigna medical plan options are more than just dollars and doctors' office visits — they can also help you achieve real, lasting change. Call the number on the back of your Cigna ID card or visit www.mycigna.com to get started with the following programs.

Tobacco Cessation

Ready to quit tobacco for good? The Cigna Tobacco Cessation Program can help you do just that. This program combines individual counseling, peer support and nicotine replacement therapy to target the physical, emotional and social barriers to quitting. You'll receive a personalized program kit and 24/7 online access to educational materials, tools to track your progress and more. Move through the self-guided and coach supported features at your own pace to increase your chances of quitting and reduce the risk of relapse. If you are a tobacco user, you can have the tobacco surcharge removed by completing the Cigna Tobacco Cessation Program.

Stress Management

Stress can really take its toll on you — physically, mentally or emotionally. The Cigna Stress Management Program addresses each of those symptoms by targeting a wide variety of stress-inducing factors, including personal relationships, work/life balance, time management, physical activity, nutrition, sleep and more. Your tailored toolkit will give you the tips you need to relax and be your best self, at home and at work. See your eye doctor at least once every two years. If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Weight Management

Struggling to lose those extra pounds, or just looking for a way to feel healthier? We all need a little extra motivation every now and then. The Cigna Weight Loss Program focuses on the emotional aspect of eating patterns with small changes in healthy eating, activity and body image that lead to sustainable weight loss. The program is personalized for your unique needs and includes both one-on-one coaching and self-guided activities, plus 24/7 online access to educational materials, tools and trackers.

Other Programs available to you

- Discounts through Beneplace: All TruGreen associates are eligible for discounts through the Beneplace marketplace. You can take advantage of special offers and discounts on everything from dining to electronics and much more. Check out what's available at beneplace.com/trugreen.
- Paid leave: TruGreen provides a variety of paid leave through a combination of holidays and other paid leave options, depending on your role and/or years of service. Ask your manager about your benefit.
- Adoption Assistance Program: TruGreen will provide up to \$10,000 per lifetime to assist with expenses related to the adoption of a child. Contact benefits@trugreenmail.com to learn more.

Health questions?

Have a general health question or need help making a decision about your treatment options? Call 800-244-6224 to get immediate support and advice from a Registered Nurse at no extra cost to you.

Behavioral health counseling:

Many of Cigna's behavioral health specialists offer appointments by video chat, so you can get counseling and medication management for issues like anxiety, depression and more. Check out the online directory of providers at www.mycigna.com.

Behavioral health counseling is available in addition to the Employee Assistance Program (EAP).

Cigna Telehealth Connection

- Navigating the healthcare system can be confusing, and it can be hard to get the answers you need. With Cigna Telehealth Connection, you have access to a variety of professionals who can assist with multiple levels of healthcare needs.
- Medical Care: Talk to a board-certified doctor by phone or video chat for a lot less cost than an urgent care visit. MDLIVE offers services for non-emergency issues like cold and flu symptoms, pinkeye, rashes and more. They can even write prescriptions! Get started by contacting MDLIVE.
- Call 888-726-3171 or visit www.mdliveforcigna.com to schedule an appointment.



FINANCIAL

TruGreen offers programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

Basic life and AD&D insurance

You automatically receive basic life insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. You can also choose supplemental coverage, including accidental death and dismemberment (AD&D).

Company provided*

- 1.5 times your base annual salary (up to \$500,000).

**Federal tax law requires TruGreen to report the cost of company-paid life insurance in excess of \$50,000 as imputed income.*

Employee paid

- Employee basic AD&D** equal to the employee basic life benefit
- Employee supplemental life – You may purchase up to five times your annual frozen earnings (rounded to the nearest \$1,000) up to a \$2,000,000 max for basic life and supplemental coverage combined.
- Spouse/domestic partner supplemental life – You may purchase life insurance for your spouse in the following increments: \$15,000, \$25,000, \$50,000, \$75,000, \$100,000
- Child Supplemental life: You may purchase life insurance for you children from age 14 days to 19 years (or 26 years if your child is a full-time student) in the following increments: \$2,000, \$5,000, \$15,000, \$25,000
- Spouse/domestic partner and Child Supplemental Life must be equal to or less than your associate coverage amount (basic and supplemental coverage combined).

Note: Any life coverage over the guaranteed issue amount will require Evidence of Insurability (EOI). Guaranteed issue amounts are \$1,000,000 for you and \$50,000 for your spouse. If you don't enroll in any of TruGreen's life or disability insurance plans when first eligible, you will have to provide EOI to receive coverage at a later date.



Supplemental Life Insurance Rates

	Weekly per \$1,000 of Coverage		Semi-Monthly per \$1,000 of Coverage	
	Weekly per \$1,000 Coverage		Semi-Monthly per \$1,000 of Coverage	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
Under 25	\$0.011	\$0.017	\$0.023	\$0.036
25-29	\$0.013	\$0.020	\$0.028	\$0.043
30-34	\$0.017	\$0.026	\$0.038	\$0.057
35-39	\$0.020	\$0.030	\$0.043	\$0.065
40-44	\$0.022	\$0.033	\$0.047	\$0.072
45-49	\$0.032	\$0.050	\$0.070	\$0.108
50-54	\$0.051	\$0.076	\$0.110	\$0.165
55-59	\$0.094	\$0.142	\$0.204	\$0.308
60-64	\$0.142	\$0.218	\$0.308	\$0.473
65-69	\$0.274	\$0.419	\$0.594	\$0.908
70+	\$0.444	\$0.703	\$0.963	\$1.524

You may enroll up to the maximum coverage amount when you are first eligible. You may increase one level during each annual enrollment period.

Child(ren) Life insurance rates

	Weekly	Semi-Monthly
\$2,000	\$0.097	\$0.210
\$5,000	\$0.242	\$0.525
\$10,000	\$0.485	\$1.050
\$1,500	\$0.727	\$1.575
\$25,000	\$1.212	\$2.625

Spouse Life insurance rates

	Weekly	Semi-Monthly
\$15,000	\$0.727	\$1.575
\$25,000	\$1.212	\$2.625
\$50,000	\$2.423	\$5.250
\$75,000	\$3.635	\$7.875
\$100,000	\$4.846	\$10.500

Have you named a beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit myTruGreen.com to add or change a beneficiary.

Accidental Death and Dismemberment (AD&D) insurance

AD&D insurance pays a benefit to you or your beneficiary if you or a covered dependent suffers certain accidental injuries or dies from an accident.

AD&D Insurance	
Coverage Amount for You	You may purchase increments of \$10,000 starting at \$20,000 to a maximum of \$750,000
Maximum Coverage Amount	10 times your frozen annual earnings or \$750,000
Coverage Amount for Your Spouse	60% of your insurance amount (rounded to the nearest \$1,000); maximum of \$450,000
Coverage Amount for Your Children	30% of your insurance amount (rounded to the nearest \$1,000); maximum of \$250,000

Disability Insurance

When an illness or injury prevents you from working for an extended period of time, disability coverage replaces a portion of your income. You become eligible for the following disability insurance after 180 days of service.

- Short-Term Disability (STD): If you're unable to work, STD can replace a portion of your income. You do not need to enroll to receive this benefit. STD is provided at no cost to you. Payments last for up to 13 weeks with a 7 day elimination period.
- Long-Term Disability (LTD): You can elect LTD coverage for income protection in the event you are disabled beyond the 13 weeks covered by STD. If you enroll in LTD, you can choose from 50 percent or 60 percent income replacement coverage, and you pay the cost for coverage.

Short Term Disability (STD)	
Coverage Amount	TruGreen provides 60% of frozen earnings (your annualized base pay as of Oct. 1, 2024, and commissions earned during the 12 months preceding 9/30/2022 for participants with at least one, but less than five years of completed service; 80% of frozen earnings for participants after the fifth completed year of service.
When Benefits Start	After seven days of disability
When Benefits End	Benefits are payable for up to 12 weeks per disability per year
Maximum Monthly Benefit	\$15,000

Long Term Disability (LTD)	
Coverage Amount	You can purchase LTD coverage of 50% or 60% of frozen earnings, offset by other sources
When Benefits Start	After 14 weeks (or 98 days) of disability
When Benefits End	If disabled before age 60, the maximum duration is to age 65. If disabled after age 60, the maximum duration is a specific number of months based on age as of the date of disability
Maximum Monthly Benefit	\$15,000
LTD Rate (Per \$100 of Coverage)	50% Option: \$0.40 per month 60% Option: \$1.00 per month

Accidental Death & Dismemberment Rates

	Weekly per \$1,000 of Coverage		Semi-Monthly per \$1,000 of Coverage	
	Weekly per \$1,000 Coverage		Semi-Monthly per \$1,000 of Coverage	
	You	You + Family	You	You + Family
\$20,000	\$0.07	\$0.11	\$0.15	\$0.23
\$30,000	\$0.10	\$0.16	\$0.23	\$0.35
\$40,000	\$0.14	\$0.21	\$0.30	\$0.46
\$50,000	\$0.17	\$0.27	\$0.38	\$0.58
\$60,000	\$0.21	\$0.32	\$0.45	\$0.69
\$70,000	\$0.24	\$0.37	\$0.53	\$0.81
\$80,000	\$0.28	\$0.42	\$0.60	\$0.92
\$90,000	\$0.31	\$0.48	\$0.68	\$1.04
\$100,000	\$0.35	\$0.53	\$0.75	\$1.15
\$150,000	\$0.52	\$0.80	\$1.13	\$1.73
\$200,000	\$0.69	\$1.06	\$1.50	\$2.30
\$250,000	\$0.87	\$1.33	\$1.88	\$2.88
\$300,000	\$1.04	\$1.59	\$2.25	\$3.45
\$350,000	\$1.21	\$1.86	\$2.63	\$4.03
\$400,000	\$1.38	\$2.12	\$3.00	\$4.60
\$450,000	\$1.56	\$2.39	\$3.38	\$5.18
\$500,000	\$1.73	\$2.65	\$3.75	\$5.75
\$550,000	\$1.90	\$2.92	\$4.13	\$6.33
\$600,000	\$2.08	\$3.18	\$4.50	\$6.90
\$650,000	\$2.25	\$3.45	\$4.88	\$7.48
\$700,000	\$2.42	\$3.72	\$5.25	\$8.05
\$750,000	\$2.60	\$3.98	\$5.63	\$8.63

What is AD&D insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.

Voluntary Benefits

Should you choose to enroll, accident, critical illness, and hospital indemnity insurance are effective day one.

Accident insurance

Accident insurance supplements your primary medical plan and disability programs by providing cash benefits directly to you in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent.

	Covered Person(s)	Weekly	Semi-Monthly
Accident	Associate Only	\$1.44	\$3.13
	Associate + Spouse	\$2.88	\$6.25
	Associate + Child(ren)	\$3.90	\$8.46
	Family (Associate + Child(ren) + Spouse)	\$5.19	\$11.25

Hospital Indemnity

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity plan provides supplemental payments directly to you for expenses that your medical plan doesn't cover for hospital stays.

	Covered Person(s)	Weekly	Semi-Monthly
Hospital Indemnity	Associate Only	\$2.13	\$4.63
	Associate + Spouse	\$6.70	\$14.52
	Associate + Child(ren)	\$4.47	\$9.68
	Family (Associate + Child(ren) + Spouse)	\$8.90	\$19.28

Legal Plan

The legal services plan through Hyatt Legal offers participants and their eligible dependents access to legal advice and services from a nationwide network of attorneys with coverage for many personal legal issues. Services include telephone advice and office consultations on an unlimited number of legal matters, in addition to full representation for covered matters.

	Covered Person(s)	Weekly	Semi-Monthly
Legal Services	Associate Only	\$3.63	\$7.88

Critical illness insurance

When a serious illness strikes, such as a heart attack, stroke, or cancer, critical illness insurance can provide a lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services, and daycare. Benefits are paid directly to you, unless assigned to someone else.

Critical illness rates are included on the following page.

Voluntary Critical Illness Rates (monthly)

Coverage Level	Age	Associate	Spouse at 50% of Associate	Child at 50% of Associate	Associate & Family
\$10,000 (non-Tobacco)	Under 29	\$3.15	\$2.76	\$1.81	\$7.72
	30-39	\$4.69	\$4.12	\$1.81	\$10.62
	40-49	\$8.36	\$6.68	\$1.81	\$16.85
	50-59	\$18.68	\$11.42	\$1.81	\$31.91
	60-69	\$30.19	\$16.90	\$1.81	\$48.90
	70-79	\$48.80	\$27.82	\$1.81	\$78.43
	80+	\$86.14	\$39.11	\$1.81	\$127.06
\$10,000 (Tobacco)	Under 29	\$3.94	\$3.21	\$1.81	\$8.96
	30-39	\$7.24	\$5.83	\$1.81	\$14.88
	40-49	\$15.34	\$11.21	\$1.81	\$28.36
	50-59	\$34.50	\$20.44	\$1.81	\$56.75
	60-69	\$52.26	\$29.15	\$1.81	\$83.22
	70-79	\$75.39	\$44.48	\$1.81	\$121.68
	80+	\$114.24	\$61.78	\$1.81	\$177.83
\$20,000 (non-Tobacco)	Under 29	\$5.23	\$3.99	\$3.55	\$12.77
	30-39	\$8.31	\$6.71	\$3.55	\$18.57
	40-49	\$15.65	\$11.83	\$3.55	\$31.03
	50-59	\$36.29	\$21.31	\$3.55	\$61.15
	60-69	\$59.31	\$32.27	\$3.55	\$95.13
	70-79	\$96.53	\$54.11	\$3.55	\$154.19
	80+	\$171.21	\$76.69	\$3.55	\$251.45
\$20,000 (Tobacco)	Under 29	\$6.81	\$4.89	\$3.55	\$15.25
	30-39	\$13.41	\$10.13	\$3.55	\$27.09
	40-49	\$29.61	\$20.89	\$3.55	\$54.05
	50-59	\$67.93	\$39.35	\$3.55	\$110.83
	60-69	\$103.45	\$56.77	\$3.55	\$163.77
	70-79	\$149.71	\$87.43	\$3.55	\$240.69
	80+	\$227.41	\$122.03	\$3.55	\$352.99
\$30,000 (non-Tobacco)	Under 29	\$7.31	\$5.22	\$5.29	\$17.82
	30-39	\$11.93	\$9.30	\$5.29	\$26.52
	40-49	\$22.94	\$16.98	\$5.29	\$45.21
	50-59	\$53.90	\$31.20	\$5.29	\$90.39
	60-69	\$88.43	\$47.64	\$5.29	\$141.36
	70-79	\$144.26	\$80.40	\$5.29	\$229.95
	80+	\$256.28	\$114.27	\$5.29	\$375.84
\$30,000 (Tobacco)	Under 29	\$9.68	\$6.57	\$5.29	\$21.54
	30-39	\$19.58	\$14.43	\$5.29	\$39.30
	40-49	\$43.88	\$30.57	\$5.29	\$79.74
	50-59	\$101.36	\$58.26	\$5.29	\$164.91
	60-69	\$154.64	\$84.39	\$5.29	\$244.32
	70-79	\$224.03	\$130.38	\$5.29	\$359.70
	80+	\$340.58	\$182.28	\$5.29	\$528.15

401(k) savings plan

The Company 401(k) savings plan provides advantages you may not get with other types of savings plans and helps you meet one of life's important goals — saving for a financially secure retirement.

Eligibility

You are eligible to participate if you are at least 18 years of age and are a full-time employee.

Your contributions

You can contribute to your 401(k) with before-tax money or Roth after-tax money, or both. The type of contributions you make will depend on your financial goals and circumstances.

Both before-tax and Roth after-tax contributions count toward the IRS maximum of \$22,500* in 2024. If you are age 50 or older, you may make additional catch-up contributions — up to \$7,500* in 2024.

Company matching contributions

To support your retirement saving efforts, TruGreen matches 100% of your contributions to the plan, up to 1% of your eligible pay and 50% of your contributions from 2%-6% of your pay. Compensation is defined as your total compensation that is subject to income tax and paid to you by the employer, which includes bonuses.

Investment elections

The plan offers you a variety of investment options to choose from. It's important to carefully consider your investment goals, retirement time frame, and risk tolerance when deciding how to invest your plan contributions. Visit myTGHR from the mytrugreen.com homepage and then click on Financial Health in the TruRewards section to learn more about your investment options.

Vesting

Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions. You become fully vested in TruGreen's contributions after 2 years.

Enrolling in the plan

You should receive notification, along with an enrollment kit, once you become eligible to enroll in the 401(k) savings plan. If you don't receive notification within 30 days of your hire day, please contact your HR Department. You will be auto enrolled in a 3% contribution which will begin on your 90th day of employment, and you may choose to increase or decrease this amount.

Investing involves risk, including the risk of loss. Before investing, carefully consider the funds' or investment options' objectives, risks, charges, and expenses. Call 800-547-7754 for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information. Please read them carefully.

**Current IRS limits may not have been available when this guide was printed.*

It's always the right time

Saving for retirement is important for your financial future, whether you are retiring soon or years from now. Your 401(k) savings plan is designed to assist you in meeting your retirement goals.

ENROLL

Online

1. Visit myTruGreen.com and log into EmpowerID website in either of the following ways:
2. Log in with your network ID and Password (the same username and password you use to log on to your computer)

If you have a MISSION account:

- Username: MISSION Username
- Password: MISSION Password

If you have a TruGreen email account:

- Username: TruGreen email address
- Password: Network Password

If you don't remember your password, click forgot your password under the login button to reset. If this is the first time you are logging in, you may be prompted to complete self service questions.

3. On the myTruGreen website, click on myTGHR in the top menu, then choose Smart Health from the TruRewards section to access the enrollment website.

If you have difficulty accessing myTruGreen.com or myTGHR, access myTGBenefits directly at www.benefitsolver.com. Follow the prompts to register and create a login; use [trugreen](https://myTruGreen.com) as the Company Key.

By phone

Call 844-313-8447, and select option 1

Representatives are available to assist you Monday through Friday between 7 a.m. and 7 p.m. CST.

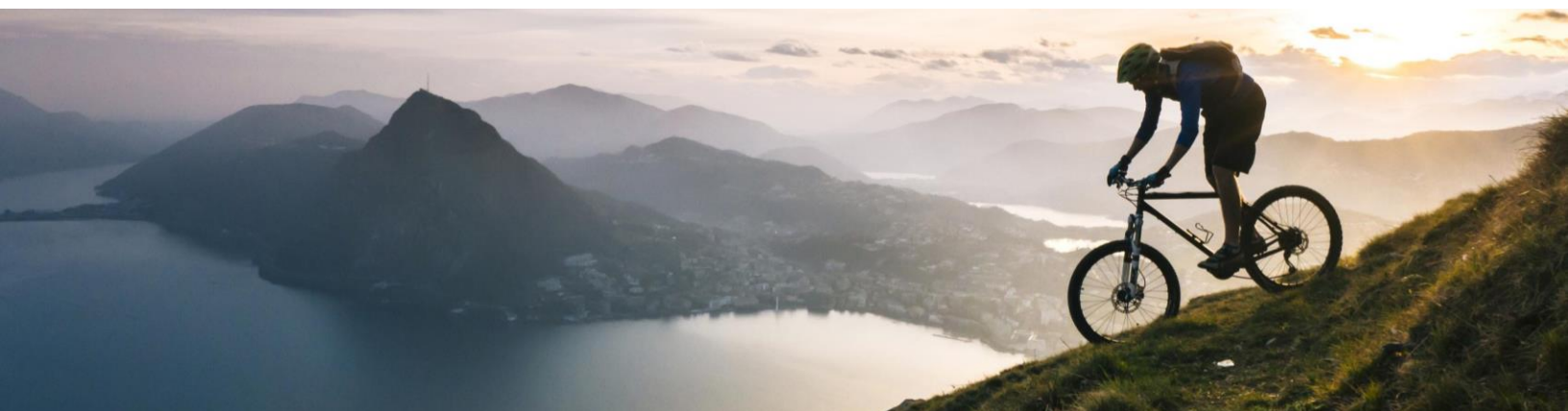
Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.

Effective date of coverage

For new employees, the effective date of coverage for most plans is effective on the 90th day of employment.

For existing employees enrolling during Annual Enrollment, the effective date of most plans is 1/1/2024.



Contacts

Benefit Plan	Provider	Website	Phone Number
Medical, Prescription Drugs, HSA & Supplemental Coverage	Cigna	www.cigna.com	800-244-6224
Cigna Telehealth	MDLIVE	www.mdliveforcigna.com	888-726-3171
Cobra/Direct Bill	Businessolver	www.benefitsolver.com	833-955-1177
Dental	Cigna	www.cigna.com	800-244-6224
Vision	EyeMed Vision Care	www.eyemedvisioncare.com	866-723-0514
Flexible Spending Accounts (Health Care, Limited Use, and Dependent Day Care)	Businessolver	www.benefitsolver.com	833-955-1177
Life Insurance & AD&D	Reliance Standard	www.reliancestandard.com	800-351-7500
Disability – STD and LTD	Reliance Standard	www.matrixabsence.com	800-866-2301
Legal Services	Hyatt Legal Services	www.legalplans.com	800-821-6400
TruGreen LifeManagement Program (EAP)	Magellan Health Services	http://member.magellanhealthcare.com/	800-327-3986
Cigna Lifestyle Management Programs	Cigna	www.mycigna.com	800-244-6224
401(k) Plan	Principal	www.principal.com	800-547-7754





This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by TruGreen. It is not a legal plan document and does not imply a guarantee of employment or continuation of benefits. While this guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern the plan's operation. The noted plan changes in this guide may serve as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.

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