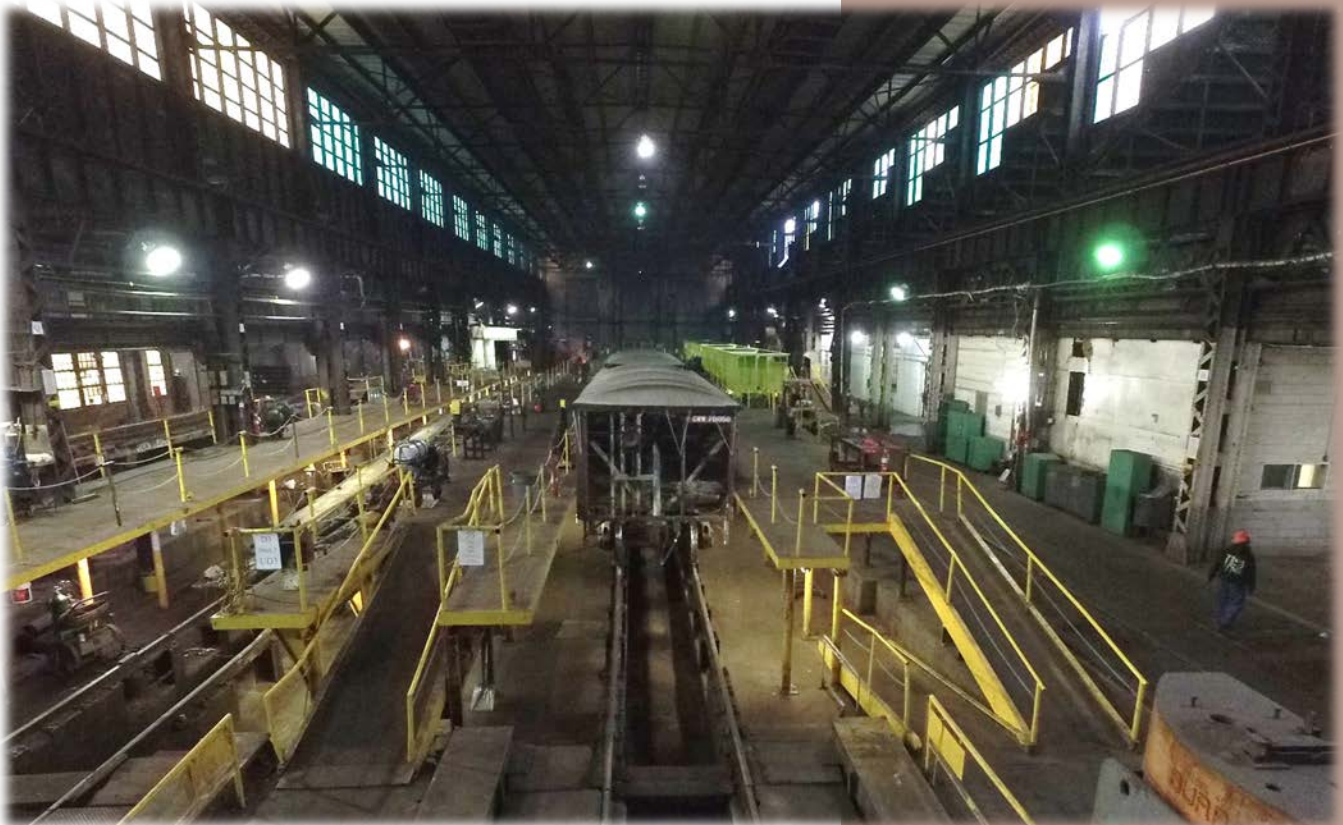




2017 Open Enrollment TM Track Machines



Our Commitment to YOU in 2017

We are pleased to offer you an expanded and competitive benefit package for 2017. We want to reassure you of our commitment to you and your family to provide valuable support and benefit offerings to meet important needs.

The 2017 Open Enrollment period runs from November 14th through December 2nd. This is an active enrollment, which means every benefit eligible employee must complete their benefit enrollment, even if you do not wish to make changes to your current elections. Everyone should review dependents and update beneficiaries, as well as update elections and/or waive coverage to new and existing benefits. All plan documents can be found throughout the benefit wizard in SyncHR or at www.tmtrackmachines.com/benefit-plan-documents.

Be sure you complete your elections by the deadline – Friday, December 2nd!

Dependent Eligibility

In an effort to keep costs down and in turn keep employee premiums down, TM Track Machines will be conducting a dependent audit during the 1st quarter of 2017. This audit will be conducted by a third party firm and will require proof of dependent eligibility. The 2017 Open Enrollment period is an amnesty period for any corrections to be made for any ineligible dependents on any of our company provided benefit plans.

Employees may enroll their eligible dependent(s), including their spouse and/or child(ren). A spouse must be a person to whom the employee is legally married. Children can be the employee's or employee's spouse's by birth or legal adoption. Children are eligible for coverage under the medical plan until they reach age 26. If you have any questions or concerns related to dependent eligibility, please contact Human Resources.

Qualifying Life Events

Following December 2nd, you will not be able to make changes to your 2017 elections unless you experience a qualifying life event. Qualifying life event benefit changes must be initiated within 30 days of the event.

Examples of qualifying life events include: the birth of a child, marriage, divorce, loss of coverage, gain of other coverage, etc.

If you have any questions or concerns related to qualifying life events, please contact Human Resources.

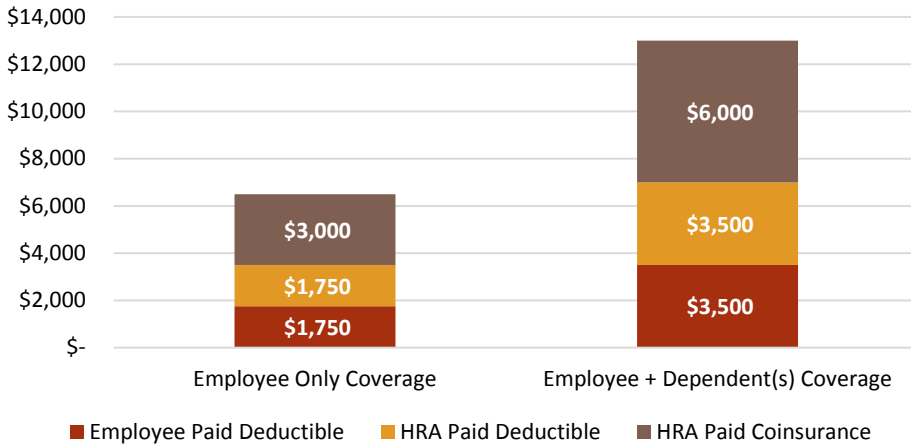


What's Changing as of January 1st?

- ***NEW* Group Accident & Critical Illness Coverage** → These two worksite benefits will now be offered and insured through Allstate. Accident insurance is a cash benefit which helps you handle the medical and out-of-pocket costs that add up after an accidental injury. Critical illness insurance provides a lump sum cash payment if diagnosed with a specified illness. Both benefits offer a wellness benefit which help cover the cost of coverage.
- ***NEW* Employee Assistance Program (EAP)** → The EAP is available to all employees and their dependents at no cost to the employee. This coverage is 100% employer paid.
- **Enhanced In-Network Dental Coverage** → Type 2 services will now be covered at 100%, and the deductible for Type 2 and Type 3 services will decrease from \$50 to \$25. Out-of-network coverage remains unchanged.
- **Now Offering: Dental Only** → Dental will now be offered to employees who waive medical coverage, and will include an employer contribution. Employees on our medical plan will continue to have bundled coverage.
- ***NEW* Vision Plan** → A true vision plan will now be offered through Ameritas, utilizing the VSP Choice Network.
- **Increased Disability Maximums** → The weekly maximum for short term disability will be raised to \$1,500 and the monthly maximum for long term disability will be \$10,000.
- **Increased Premium for Medical** → Due to the rapidly increasing cost of healthcare, employee and employer contributions went up for medical coverage for 2017. This increase impacts all levels of coverage.

Health Insurance Benefits

The Medical Deductible & Out-of-Pocket Maximum



Medical Plan

Our high-deductible medical plan is insured through Aetna and coupled with a self-funded health reimbursement account (HRA) administered by Mid-American Benefits. The HRA reduces the in-network deductible to an out-of-pocket maximum of \$1,750 for employee only coverage, and \$3,500 for employee with dependent(s) coverage.

Health Savings Account (HSA)

Employees who participate in the medical plan have the opportunity to contribute to a health savings account (HSA) offered through Optum. An HSA is an individually-owned, tax-advantaged account that is used to pay for routine medical expenses either now or in the future. Unused funds and interest are carried over, without limit, from year to year. You own the HSA and it is yours to keep – even if you change jobs, health plans, or retire.

We encourage employees to establish an HSA by providing a one-time initial employer contribution, as well as a monthly dollar-for-dollar match up to a designated maximum.

- Employee Only Coverage → Earn up to \$400 of employer contributions your first year, and \$300 each year thereafter, if you contribute at least \$5.77 per week
- Employee + Dependent(s) Coverage → Earn up to \$750 of employer contributions your first year, and \$600 each year thereafter, if you contribute at least \$11.54 per week

For 2017, the annual contribution limits set by the government are \$3,400 for individuals and \$6,750 for families. You may change your HSA election at any time throughout the year on your SynCHR employee portal.

Dental Plan → ***NEW* Dental Only & Enhanced Coverage**

Beginning January 1st, dental coverage through Ameritas will now be offered with an employer contribution to employees who waive coverage under the medical plan. Employees on the medical plan will continue to have coverage provided at no additional cost.

In-network coverage has been enhanced with Type 2 services now being covered at 100% and a reduced \$25 deductible for Type 2 and Type 3 services. The annual dental maximum remains at \$1,500 per insured. Child orthodontia is available at a discounted rate with 50% coverage up to a lifetime maximum of \$1,000 per insured. There are no changes to out-of-network coverage. Our plan includes Dental Rewards, Incentive Coinsurance, and Lasik Advantage.

The Cost of "Dental Only" Benefits

Employee Only	Employee + Child(ren)	Employee + Spouse	Family
\$1.03 / week	\$3.79 / week	\$3.8 / week	\$6.62 / week

The Cost of Medical Benefits

The chart below outlines the new employee contributions for the bundled medical/dental coverage. The contribution is deducted from your paycheck each week on a pre-tax basis.

Coverage Level	Weekly Cost
Employee Only	\$25.00
Employee + Child(ren)	\$60.00
Employee + Spouse	\$100.00
Family	\$135.00

Vision Plan → ***New!***

Our plan through Ameritas offers coverage through VSP's Choice Network.

In-network deductibles:

- \$10 Exam Deductible
- \$25 Eye Glass Lenses or Frames
- Up to \$60 for Contacts Exams

Coverage includes:

- Annual eye exam covered in full
- Lenses covered in full
- Elective contacts up to \$130/year
- Exam/Lens/Frame every 12/12/24

Retail chain affiliates include Costco Optical and Visionworks.

Coverage Level	Weekly Cost
Employee Only	\$0.46
Employee + Child(ren)	\$2.19
Employee + Spouse	\$2.36
Family	\$4.10

Optional Life and AD&D Insurance

Voluntary Life Insurance

Voluntary life insurance through Unum is an optional benefit offered by the Company where the employee pays the premium. Premiums are based on age and the amount of insurance purchased. If your employment ends, you may apply for an individual life insurance policy with Unum without having to provide evidence of insurability.

You have the opportunity to purchase voluntary life insurance up to five (5) times your annual salary not to exceed \$500,000 in increments of \$10,000. The first \$150,000 of coverage is guarantee issue and does not require evidence of insurability or good health for employees experiencing their initial benefit enrollment. Those who elected coverage during their initial benefit enrollment can increase their coverage up to the guaranteed issue amount with no health questions or physical exams. Those who waived coverage during their initial benefit enrollment will need to provide evidence of insurability to obtain coverage now.

Voluntary life coverage is available for purchase for your eligible spouse up to 50% of your coverage amount, not to exceed \$250,000 in increments of \$5,000. Child Life coverage is also available up to 50% of your coverage amount, in amounts of \$5,000 and \$10,000. Term life coverage rates are available in your SyncHR benefit wizard or can be found in the Unum Voluntary Term Life Insurance and AD&D Coverage Highlights.

How guarantee issue works...

Initial Enrollment	Future Enrollments
If you enroll: You can select any coverage amount with no questions or health exams up to the guaranteed issue amount.	You can increase your coverage up to the guaranteed issue amount with no health questions or physical exams.
If you do not enroll: You will not benefit from this opportunity to obtain guaranteed coverage.	If coverage is offered again, you can apply for it, but will need to answer health questions, even for the minimum amount. You could be declined coverage.

Here's how "Joe" managed his guaranteed life coverage

During his initial benefit enrollment (2016 Open Enrollment), Joe was offered guaranteed coverage from Unum through his employer. He had a **guaranteed issue amount up to \$150,000.**

- He enrolled for the \$10,000 minimum amount during Open Enrollment the first year.
- One year later, Joe got married and decided to increase his coverage to \$50,000. He was able to increase his coverage without medical questions or health exams.
- Two years later, Joe and his wife had twins and purchased a new home. He once again decided to increase his coverage. He was able to increase his coverage to \$150,000 without medical questions or health exams.

Voluntary AD&D Insurance

Voluntary AD&D insurance through Unum is an optional benefit offered by the Company where the employee pays the premium. With voluntary AD&D coverage, you or your designated beneficiary may receive an AD&D insurance benefit in the event of death or dismemberment as a result of a covered accident.

We offer voluntary AD&D for you, your spouse, and/or children at the same coverage levels provided under the voluntary life insurance outlined above. You have the opportunity to purchase this coverage without purchasing voluntary life insurance; however, in order to purchase coverage for your spouse or children, you must purchase coverage on yourself. Evidence of insurability is not required for voluntary AD&D. Coverage rates are available in your SyncHR benefit wizard or can be found in the Unum Voluntary Term Life Insurance and AD&D Coverage Highlights.

NEW Supplemental Insurance Options

We are excited to announce that we will now offer accident and critical illness insurance through Allstate Benefits. No one plans on having an accident or getting seriously ill, it happens unexpectedly. These coverages are designed to work with your existing health insurance, and company provided disability coverage. Both of these benefit options provide cash benefits paid directly to you. They are portable, which means if your employment ends, you can take your coverage with you at the exact same price. Premiums are paid pre-tax, which means more savings for you!

Accident Insurance → ***NEW*** Coverage!

If you are accidentally injured, accident insurance from Allstate Benefits can help you take care of out-of-pocket expenses and medical costs beyond what your health insurance covers. Accident coverage pays lump-sum benefits for off-the-job accidents, in addition to existing medical coverage.

A wellness cash benefit of \$50 up to a total of \$100/\$200 per year (Employee Only vs. Employee + Dependents) is payable for those who complete an annual physical, dental cleaning, and/or eye exam. Two plan options are available. Additional plan information can be found at: www.tmtrackmachines.com/benefit-plan-documents.

- Plan 1 provides a lower level of benefit (Example: \$1,000 initial hospital confinement)
- Plan 2 provides a higher level of benefit (Example: \$2,000 initial hospital confinement)

	Employee Only	Employee + Child(ren)	Employee + Spouse	Family
Plan 1	\$3.17 / week	\$6.72 / week	\$5.47 / week	\$8.75 / week
Plan 2	\$5.44 / week	\$11.71 / week	\$9.40 / week	\$15.07 / week

Critical Illness Insurance → ***NEW*** Coverage!

If you are diagnosed with a critical illness (including cancer), critical illness insurance from Allstate Benefits can help you pay for expenses that aren't covered by your health insurance plan. Critical illness pays benefits directly to you at the time of diagnosis for a covered condition as defined in the plan. 2017 Open Enrollment is a one-time opportunity for all employees to have guarantee issue of benefits without having to answer any medical questions.

A wellness cash benefit of \$50 per year is payable for those who complete an annual physical. Two plan options are available. Additional plan information can be found at: www.tmtrackmachines.com/benefit-plan-documents.

- Plan 1 provides a \$10,000 basic benefit, with covered dependents receiving 50% of your benefit amount
- Plan 2 provides a \$20,000 basic benefit, with covered dependents receiving 50% of your benefit amount

Critical illness is an issue-age benefit, meaning that your rates will not increase as you age. Tobacco rates apply to an employee and/or employee's spouse who is a tobacco user who you want to cover through the plan. Tobacco use is defined as nicotine products used within the last twelve (12) months.

Plan 1 – Weekly Premiums					Plan 2 – Weekly Premiums				
* Non-Tobacco Rates *			* Tobacco Rates *		* Non-Tobacco Rates *			* Tobacco Rates *	
Ages	Employee	Empl. + Sp.	Employee	Empl. + Sp.	Ages	Employee	Empl. + Sp.	Employee	Empl. + Sp.
18 - 29	\$1.18	\$1.90	\$1.71	\$2.71	18 - 29	\$2.06	\$3.23	\$3.13	\$4.84
30 - 39	\$2.06	\$3.24	\$3.18	\$4.91	30 - 39	\$3.84	\$5.90	\$6.07	\$9.25
40 - 49	\$3.73	\$5.73	\$6.54	\$9.95	40 - 49	\$7.16	\$10.88	\$12.80	\$19.33
50 - 59	\$6.53	\$9.95	\$10.98	\$16.61	50 - 59	\$12.78	\$19.31	\$21.66	\$32.63
60 - 63	\$10.54	\$15.95	\$17.99	\$27.14	60 - 63	\$20.79	\$31.33	\$35.70	\$53.69
64+	\$13.68	\$20.66	\$23.59	\$35.53	64+	\$27.07	\$40.74	\$46.89	\$70.47

*Note: All rates include child coverage *

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Employer Paid Benefits

We make it a priority to give our employees the support and resources needed to take care of what's important. All of the benefits outlined on this page are provided at no cost to benefit eligible employees.

Group Life Insurance

Life insurance helps protect the people you care the most about. We provide all benefit eligible employees with \$50,000 of life insurance coverage through Unum. An accidental death and dismemberment benefit of \$50,000 is also included. Benefits are subject to age reductions at age 65 and 70. Coverage terminates at the end of employment; however, you may apply to convert this coverage to an individual policy through Unum.

Short Term Disability

Everyday illnesses or injuries can interfere with your ability to work. Even a few weeks away from work can make it difficult to manage household expenses. Short term disability coverage, provided to all benefit eligible employees, can help relieve the financial stress so you can focus on getting better. Our policy through Unum provides 60% of weekly earnings up to a maximum of \$1,500 per week (increased as of 2017), following a 14-day elimination period, with a maximum benefit period of 11 weeks.

Long Term Disability

Serious illnesses or accidents can come out of nowhere. They can interrupt your life, and your ability to work for months – even years. Long term disability coverage, provided to all benefit eligible employees, can provide you with financial support to manage your disability and household. Our policy through Unum provides 60% of monthly earnings up to a maximum of \$10,000 per month (increased as of 2017), following a 90-day elimination period, with a maximum benefit period to age 65.

Employee Assistance Program (EAP) → ***NEW* Coverage!**

All employees and their dependents are eligible to receive assistance and counseling through our Employee Assistance Program (EAP) program. Best Care EAP services are purchased by the Company, and are available to all employees and their dependents at no cost. All employees may take advantage of this benefit, regardless of benefit eligibility.

Services include short-term counseling, dependent care information and referrals, and legal and financial services, including consultations and referrals. You may contact the EAP at any time at 1-800-666-8606.

Employees also have access to the EAP website which has a host of health and wellness resources and webinars. The website also has thousands of free legal and financial forms you can use. The website can be accessed at www.bestcareeap.org. When you click on the "For Employees" tab, enter the following information for access: *Username* – bcOTe / *Password* – OT.

Best Care EAP counseling is completely confidential. Information will not be shared with anyone without the employee's written permission, unless otherwise required by law. We encourage you to take advantage of this great benefit.

Affordable Care Act (ACA) Reminder

The government's Affordable Care Act (ACA) remains in effect. The ACA mandates that every individual must have health insurance or be subject to a penalty. This is called the Individual Mandate. Individuals, including family members, are required to maintain health insurance coverage through a group plan, like ours, or through the Marketplace. Final 2017 amounts have yet to be published. For 2016, the financial penalty for non-insurance was \$695 per individual up to a maximum of \$2,085 (or 2.5% of your income, whichever is greater).

You and your family members need to make a choice: enroll in coverage through our Company, if eligible, or enroll in other coverage such as an individual or family policy through the Marketplace. The coverage you select must meet minimum essential guidelines set by the federal government. The benefit plan the Company offers meets these federal guidelines.

Be sure to review the handout titled "New Health Insurance Marketplace Coverage Options and Your Health Coverage" available at <http://www.omahatrack.com/benefit-plan-documents/>.

For questions regarding ACA or the Marketplace, visit www.healthcare.gov or call 800-318-2596.
