



Your 2026 Benefits at a Glance

Toyota Gosei is proud to offer a robust benefits program that takes care of your full well-being — your **physical, emotional and financial health**. Here's a quick summary of the various available options. Please review the **Benefits Guide** for full details.

Total Benefits App



Your One-Stop Shop for Benefits Questions

Our comprehensive app provides answers to questions about your benefits, virtual access to medical and behavioral health care, clinical guidance, care delivery, savings on health care costs and more!

Benefits for Physical Health

Medical Coverage

We offer access to two high-quality medical plans — the Optimal plan and the Prime plan — that include:

- Prescription drug benefits, including cost-saving programs
- A nurse concierge service line
- 24/7 virtual visits for non-emergency health concerns
- Free wellness programs, including weight loss support and diabetes management



Medical Plan Summary

	OPTIMAL PLAN \$1,700/\$3,400 Deductible		PRIME PLAN \$750/\$1,500 Deductible	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual/Family	\$1,700/\$3,400	\$3,000/\$6,000	\$750/\$1,500	\$1,000/\$2,000
Out-of-Pocket Maximum				
Individual/Family	\$3,400/\$6,500	\$7,500/\$15,000	\$3,500/\$7,000	\$7,500/\$15,000
Medical Coverage				
Your Coinsurance	20%*	40%*	20%*	40%*
Preventive Care	100% Covered	40%*	100% Covered	40%*
Primary Care Visit	20%*	40%*	\$20 Copay**	40%*
Specialist Visit	20%*	40%*	\$40 Copay**	40%*
Your Share of Costs (Per Pay Period)				
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
Team Member Only	\$0	\$10	\$31	\$41
Team Member + Spouse	\$8	\$18	\$118	\$128
Team Member + Child(ren)	\$7	\$17	\$64	\$74
Team Member + Family	\$10	\$20	\$147	\$157

Prescription Drug Coverage



	OPTIMAL PLAN	PRIME PLAN
In-Network Benefits	After meeting your deductible, the plan pays 80% of the contracted rate	30-Day Supply Copay: \$10 – \$70 90-Day Supply Copay: \$20 – \$140 Specialty Medication Copay: \$150

*After deductible. **Deductible does not apply.

Dental and Vision Coverage

Our dental and vision plans keep you smiling bright and seeing clearly with a vast network of providers. You'll always save the most on out-of-pocket costs when you see in-network providers. You also have access to hearing aid discounts through our EyeMed program!

Dental Plan Summary



PREMIER WITH ORTHODONTIA	
Annual Deductible	
Individual/Family	\$0/\$0
Benefit Coverage	
Preventive Services	Plan pays 100%
Basic Services	Plan pays 80%
Major Services	Plan pays 50%
Orthodontia	
Benefit Coverage	Plan pays 50%
Eligibility	Children up to age 19

Your Share of Costs (Per Pay Period)	
Team Member Only	\$1
Team Member + Spouse	\$3
Team Member + Child(ren)	\$3
Team Member + Family	\$4

Vision Plan Summary



STANDARD VISION PLAN		
	Copay	Frequency
Exam	\$10	Once per calendar year
Lenses	\$25	Once per calendar year
	Retail Allowance	Frequency
Frames	Up to \$150**	Once per calendar year
Contact Lenses*	Up to \$150**	Once per calendar year

*Contact lens coverage provided in lieu of frames and lenses.

**20% off any amount over the retail allowance.

Your Share of Costs (Per Pay Period)	
Team Member Only	\$0
Team Member + Spouse	\$2
Team Member + Child(ren)	\$2
Team Member + Family	\$3

Free #TGhealthyME Wellness Programs

Virtual Substance Abuse Management: Pelago provides 24/7 digital wellness support and personalized action plans for anyone looking to change their relationship with drinking, smoking, vaping, smokeless tobacco, cannabis, opioids or stimulants.



Healthy Lifestyle and Weight Loss: Noom helps you build habits that last with 1:1 coaching and online resources. Noom retrains the brain to help you make better decisions to reach your physical and emotional health goals.



Diabetes Management and Reversal: If you're pre-diabetic, looking to reverse Type 2 diabetes or need help with diabetes management, Virta Health provides no-cost access to physicians and nurses who can provide expert medical care via Virta's custom-designed app. You'll also receive free testing supplies and equipment. Sustainable weight loss with GLP-1 prescribing may also be available in partnership with Optum Rx.



Digital Physical Therapy: For managing chronic pain or pain after surgery, SWORD Health offers virtual coaching support, customized exercises and tools for monitoring your progress — all at no cost to you. Programs include virtual physical therapy, overall strength and mobility therapy and women's pelvic health.



Fertility and Menopause Resources: With Maven, you can receive virtual care from specialists, coaching and resources to help with fertility, pregnancy and menopausal health.



Your Benefits at a Glance

Benefits for Emotional Health

Employee Assistance Program (EAP): Whenever you need a hand, **Optum EAP** can help. Experienced clinicians, counselors, mediators, lawyers and financial advisors are available to help with matters such as stress, anxiety and depression, relationship and parenting issues, workplace conflicts, financial or legal questions, substance abuse and addictions and much more. This is available to you and your dependents at no cost.



Behavioral Coaching: From virtual therapy and coaching to on-demand self care, **AbleTo's** mental wellness programs are tailored to your specific needs. Get science-backed support to manage feelings of stress, anxiety, depression and more.



Behavioral Support: **Bend Health** provides personalized, virtual behavioral support and mental health care for children and teens ages 1-17.



Emotional Health Therapy: **Talkspace** makes it easy to speak or text with a therapist for emotional health support. Associated costs are run through insurance.



Benefits for Financial Health

Health Savings Account (HSA): If you enroll in the Optimal medical plan, you may open an HSA — a personal savings account for eligible medical, prescription, dental and vision expenses. You choose how much of each paycheck to save in the account (on a pre-tax basis, which saves you money on what you would have paid in taxes), and Toyoda Gosei contributes as well to help you pay for out-of-pocket costs.



Flexible Spending Accounts (FSAs): These tax-advantaged accounts let you save pre-tax funds from your paycheck to use for qualified health care or dependent care expenses, such as copays, coinsurance and day care expenses.



Lifestyle Spending Account (LSA): This account is a flexible and inclusive company-funded wellness program that provides money to spend toward personal wellness needs.



Voluntary Coverage: With critical illness, accident and hospital indemnity insurance, you can better prepare for the unexpected. These plans are available for purchase at favorable group rates and provide a cash benefit in the event of a qualified diagnosis, accident or hospital stay.



Life and Accidental Death and Dismemberment (AD&D)

Insurance: Toyoda Gosei automatically provides basic life and AD&D insurance equal to 1.5 times your basic annual earnings (rounded to the next higher \$1,000) at no cost to you. You may purchase additional coverage for yourself, your spouse and children under age 26.



Disability Insurance: Short-term disability (STD) and long-term disability (LTD) replace a percentage of your income if you suffer an accident or illness that prevents you from working. Toyoda Gosei provides both of these plans at no cost to you.



401(k) Retirement Plan: It's never too early to start planning for retirement. You're eligible to participate in our 401(k) plan the first of the month following your hire date. You can contribute 1% to 90% of your income before taxes, and Toyoda Gosei will match up to 3% of your contribution dollar for dollar. The company may make a discretionary contribution each year. You're fully vested in the company's contributions after five years of service, or at 20% per year of service.



Time Away from Work

- To support your work/life balance, Toyoda Gosei offers Company-paid time away from work through **Paid Personal Leave (PPL)** and **Holidays**.
- Team members begin accruing PPL on the first day of employment. Any accrued, unused PPL balance at the end of the year carries over to the next year.
- Our holiday schedule varies by year, but it typically includes a minimum of 10 Company-paid days off per year.

Other Valuable Benefits

Tuition Reimbursement and Job-Related Training

Toyoda Gosei provides many ways for you to learn, build your skills and further your career. We offer tuition reimbursement for qualifying work-related courses, free development resources through TGUniversity and job-specific training. Check with your local Human Resources department for specific details of this program.

Legal Plan

When you purchase this coverage, you have unlimited access to attorneys and services that can help with will creation, court appearances, real estate matters, document review and more.



Identity Theft Protection

You may purchase identity theft protection to guard against fraudulent activity. This coverage provides an annual credit report and monthly score, protection against reputational damage on social media, secure storage of documents, an identity theft policy worth \$1 million and more.



Online Discount Mall

All Toyoda Gosei team members have access to countless discounts on brands you love through the PerkSpot program. Get deals from restaurants, stores, gyms and more!



Local Benefits

Each of our locations have local benefits such as local gym membership discounts and Daily Pay for hourly employees. These vary by location, so please check with the Human Resources department for details.

When You Need Help

The Toyoda Gosei Benefits Center can help you with benefits and enrollment questions.



tggrouppenefits.com

(password: TGNA; location: United States)



tggrouppenefits@toyodagosei.com



877-557-1132

(Monday – Friday, 7 a.m. – 7 p.m. CT)



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