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| **Benefit:** | **Vendor:** | **Description:** |
| Medical Plan  BCBSFL HSA & HRA Plans (active team members)  BCBSFL PPO & PPO Plus Plans  (Pre-65 retirees) | BCBSFL | TECO Peoples Gas offers two consumer-driven health plans to eligible active team members and their dependents.  Consumerism encourages members to be aware of the cost of services as both plans exclude co-payments. Members are responsible for the plan deductible and co- insurance for most services until the plan out-of-pocket maximum is met. Members have the option to use in or out-of-network providers, however, the plan is designed to cover less if a member goes out-of- network. Both medical plans cover preventive services at 100% (in-network) to encourage wellness and a proactive approach to staying healthy. Telemedicine is a convenient service included in both plan options which allows members to call or video conference with a doctor as a lower cost alternative to an office visit. The plans include coverage for behavioral and mental health as well as dedicated clinical support for high-risk medical conditions.  Pre-65 retirees:  TECO Energy Group Post-retirement Health and Welfare Plan (a retiree medical plan) |
| Medical Plan  Aetna Medicare Advantage Plan (post-65 retirees) | Aetna | TECO Peoples Gas offers a Medicare Advantage Plan for Medicare-eligible retirees. If a retiree is enrolled in a BCBSFL medical plan, they are automatically enrolled in the [Aetna Medicare Advantage Plan](https://tecoedge.tecoenergy.com/data/assets/files/2022_Aetna_Medicare_Advantage_Booklet.pdf) once they become eligible for Medicare (either by reaching age 65 or due to a disability), the [Aetna Medicare Advantage Plan](https://tecoedge.tecoenergy.com/data/assets/files/2022_Aetna_Medicare_Advantage_Booklet.pdf)will become the primary healthcare coverage.  Post-65 retirees (retired on or after 7/1/2001):  TECO Energy Group Post-retirement Health and Welfare Plan (a retiree medical plan) |
| Employee Assistance Program | Lifeworks | The EAP is a confidential assessment, counselling, and referral program offered to all TECO Peoples Gas team members and their eligible dependents free of charge. It is designed to address a broad range of difficult issues that typically effect a person's ability to do their job if he or she does not get help. The program is available 24 hours a day, 7 days a week. |
| Pharmacy Plan | Express Scripts | TECO Peoples Gas team members and their eligible dependents are automatically enrolled in the pharmacy plan when they choose to enroll in one of the company- sponsored medical plan options. The pharmacy plan allows members the choice to purchase medications at retail pharmacies or use the Express Scripts home delivery (mail order) service. The plan has programs built in, such as the generics preferred program and the preferred drug step therapy program which guides members to use lower-cost medications. In addition, the plan requires prior authorizations to ensure certain medications are prescribed accordingly. |

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| Dental Plan | Aetna, Inc. | TECO Peoples Gas team members can choose between two dental plan options with the Company paying most of the cost. The Preferred Provider (PPO) dental plan option allows members the flexibility to go in or out of network with the plan covering more for in-network care. The Exclusive Provide Plan (EPP) is an in-network benefit only.  Members must use in-network dental providers, or the plan will not pay. Both plans cover preventive services to encourage wellness and a proactive  approach to staying healthy. |
| Flexible Benefits Plan | Chard Snyder | TECO Peoples Gas team members are offered three types of Flexible Spending Accounts (FSA); Healthcare FSA, Dependent Care FSA and Transportation and Parking FSA. These FSAs allow team members to pay for IRS approved healthcare, work-related dependent care, and transportation and parking expenses with tax-free dollars. |
| Life Insurance Plan | Lincoln Financial | TECO Peoples Gas provides a basic life insurance policy and a basic AD&D policy automatically paid in full by the Company for all active full-time and part-time active team members. In addition, TECO Peoples Gas team members can purchase supplemental life insurance and accidental death and dismemberment coverage at a group rate cost. Spouse and dependent child life insurance coverage is also available. |
| Long Term Care Insurance Program | UNUM | TECO Peoples Gas provides a basic long-term care (LTC) policy to all eligible team members at no cost. In addition, TECO Peoples Gas team members can purchase supplemental LTC directly through UNUM  at group rate cost. |
| Vision Coverage | VSP Vision | TECO Peoples Gas team members can purchase a vision plan at a group rate cost. |
| Group Retirement Plan | Conduent (Pension Services) | The retirement plan is designed to provide a lifetime retirement income at no cost for  eligible TECO Peoples Gas team members.  TECO Energy Retirement Plan (defined benefit pension plan) |
| Group Retirement Savings Plan | Empower | TECO Peoples Gas provides team members with a fixed and performance match program towards a 401K retirement plan.  TECO Energy Group Retirement Plan (a qualified defined contribution 401k plan) |
| Retirement - Restoration Benefit Plan | Tampa Electric – internal (Retirement /Payroll Department | The Restoration Benefit plan is an excess plan for grades 11 and above. It is a nonqualified plan that follows the same formula as the qualified pension but is not subject to IRS qualified plan compensation limits. It is offset by the qualified pension benefit, so it essentially “restores” any pension amount that is “lost” in the qualified plan formula due to the IRS limits. The nonqualified plan is administered internally by Tampa Electric by the Retirement and Payroll department. |
| Teladoc | Teladoc | TECO Peoples Gas team members can access US board-certified doctors to resolve many medical issues via phone or online video 24/7/365 |