TTG Solutions 2026 Benefits Summary

401(k) and Retirement Contributions **15% Total Company Contribution (no match required)**	TTG Solutions provides a traditional 401(k) and company Market-based Cash Balance Plan (MBCBP) for your retirement goals. Our 401(k) is funded up to 12% each year, along with another 3% to the MBCBP. The Fidelity managed 401(k) allows both Roth and traditional contributions and allows individual stock investments, along with their full range of mutual funds. Profit Sharing is not paid on bonus or IBA distributions. 3% -- 401(k) Safe Harbor Contribution — Immediate vesting 9% -- 401(k) Profit Sharing Contribution — 2-year vesting, 50% per year of service 3% -- Market-based Cash Balance Plan Contribution — 2-year vesting, 50% per year of service $23,500 401(k) Employee contribution limit — Immediate vesting $7,500 401(k) 50+ Catch-Up contribution limit — Immediate vesting
New Hire Bonus	**$25,000.00** new hire bonus, paid at 6-months of successful service.
Annual Bonus	Annual bonuses paid in December based on a variety of topics such as individual training, company promotion, individual hours completed, customer recognitions, etc…
30 days PTO	**30 days of Paid Time Off per year accrued.** A healthy work/life balance is essential, and we encourage you to take all of your leave during the year.
Paid Insurance Benefits	**Individual Benefits Account (IBA)** Each employee is allotted 20% of gross earnings to pay for their PTO and elected insurance plans. Approximately 12% covers PTO and the remaining 8% covers insurance. All unused IBA insurance funds and requested PTO are cashed out to the employee at the end of the year. This is a significant amount for those employees who decline our medical benefits and/or have unused PTO hours to cash out on December 31st.
Cell Phone Reimbursement	$100 monthly reimbursement for mobile phone use.
Training Budget	3 paid days, along with up to $2,500 in expenses for job-related training, seminars, conferences, certification programs, etc. Training must be pre-approved and resume/career enhancing. Certs preferred.
Employee Referrals	**$10,000.00** employee referrals, paid at 6-months of successful service. Available to non-employees.
Tuition Assistance	**U**p to **$10,000** per year in educational expenses for undergraduate and graduate- level courses completed during employment with TTG Solutions. Training must be pre-approved and resume/career enhancing.
Medical Insurance	**United Health Care** for employees and their families (including domestic partners) with HSA option.
Dental Insurance	**Delta Dental** Cadillac of carriers, offering the largest dentist network in the nation.
Vision Insurance	**Principal - VSP Network** vision insurance covering yearly eye exams, lenses or contacts, and vision correction.
Flexible Spending Account (FSA)	Health Care FSA — Up to $3,400 per year. Dependent Care FSA — Up to $7,500 per year.
Accident Insurance	Guardian Accident insurance pays cash corresponding to the level of injury incurred. This is independent of Health Insurance and is provided to cover unexpected expenses from life's unplanned accidents.
Hospital Indemnity Insurance	Guardian Hospital Indemnity insurance, which upon being admitted to a hospital, pays $1,000, along with $100 per day, up to 15 days.
Short-Term and Long-Term Disability	Short-Term Disability — 60% of weekly salary, up to $2,200 per week. Long-Term Disability — 60% of monthly salary, up to $10,000 per month.
Life Insurance/AD&D	Life Insurance — 2x base salary, up to $300,000, guaranteed coverage. AD&D — 2x base salary, up to $300,000 Voluntary Life and AD&D — Up to $300,000; $100,000 guaranteed, $200,000 w/ physical
Identity Theft Protection	Norton LifeLock identity theft protection. $1,000,000.00 expense coverage.
Travel Assistance	Travel Assist program at no cost to employees plus eligible family members, to bring help, comfort, and reassurance when facing a medical emergency while traveling 100 or more miles from home. Covers medical transportation when located away from home.
Employee Assistance Program (EAP)	EAP for employees and their family members (including domestic partners) for resources to assists for family matters, such as child and elder care; kennels and pet care; event and vacation planning; moving and relocation; car buying; college planning; and more. Legal information and referrals for situations requiring expertise in family law, estate planning, property owner/tenant relations, consumer, and civil law, and more. Guidance with financial matters, including budgeting, and short- and long-term planning.
Detailed Information	All benefits offered by **TTG Solutions, Inc.** have terms and conditions set by either the policy provider, the Internal Revenue Service, or TTG Solutions management. Please be sure to ask for specific plan details when you are making employment decisions.