



2023

BENEFITS GUIDE



CATCH THESE BIG BENEFITS

At Trident Seafoods, we care for each other like family. We have each other's backs. That's something you learn early on when you work a life on the seas. No matter what you do for us, from fisherman to food tech, from ops manager to manufacturing, Trident has your back with a competitive package loaded with benefits and extras for you and your family.

Medical/HSA Contribution – If you're enrolled in one of our HDHPs, Trident will contribute to your HSA for Employee or Family coverage. Extra contributions if you (and your spouse) complete a preventive exam.

401(k) Matching – Our plan offers an employer matching contribution, outstanding convenience, and a variety of investment options.

Paid Parental Leave – Paid Maternity and Parental Leave benefits provide eligible employees paid time off to care for their newborn or adopted child.

Paid Volunteering – In honor of Trident's 50th anniversary, we launched a paid employee volunteer program giving employees up to two days each year for volunteering.

Free Parking – at all of our locations, including Ballard

When Am I Eligible?

Benefits eligibility varies depending on job classification. For most jobs in the Lower 48, you become eligible first of the month following hire date. For seasonal jobs in Alaska – or on one of our vessels – you become eligible for Medical, Dental, Vision, HSA/HRA, Wellness, Company paid Basic Life and AD&D benefits after working a minimum number of months and hours. Seasonal employees are eligible for the 401(k) and Employee Assistance Program on the first of the month following hire date.

The information included in this document is a condensed outline of our benefit plans and is to be used as a quick reference tool; it is not a legal contract or guarantee of benefit coverage.



MY HEALTH

Medical
Dental
Vision



MY FUTURE

401(k) and Match
Health Savings Account (HSA)
Health Reimbursement
Arrangement (HRA)



MY LIFE

Employee Assistance Program (EAP)
Trident Wellness Program
Wellness Community
Paid Parental Leave
Adoption Assistance Program
Dependent Care Flexible Spending Account (DCFSA)
Paid Time Off and Holidays
Paid Community Service
Paid Bereavement Leave
Basic Life and AD&D
Group Long Term Disability
Business Travel Coverage
Voluntary Life Insurance
Voluntary AD&D
Voluntary Supplemental Insurance



MY EXTRAS

Company Discounts
Free Parking
Transportation Benefit
Travel Assistance Services
Service Awards
Adopt-A-Cause Donation Match
Onsite Food Trucks
Calendar Photography





Medical Plans

Different plan choices for different needs. Get the right coverage for when the doctor is in. Eligible Trident employees have a choice of medical plans. Select the plan that best meets the needs of you and your family. Consider all the variables, including balancing your monthly premium with deductibles and other out-of-pocket costs. Medical plan coverage begins on the first of the month following your hire date.

Premera Blue Cross

Trident offers two medical plans through Premera Blue Cross – a High Deductible Health Plan (HDHP) and a PPO Plan. Both plans share the same large network that includes providers both nationwide and worldwide.

Premera High Deductible Health Plan (HDHP)

Premera’s HDHP covers the same basic health care services, like other medical plans. HDHPs differ from other plans in two important ways: the option to enroll in a Health Savings Account (HSA) and the high deductible, low premium cost.

Premera Preferred Provider Organization (PPO)

Premera’s PPO covers the same basic health care services as an HDHP. PPOs have a lower deductible and lower out-of-pocket maximum. However, this plan has a higher premium cost than an HDHP.

This plan gives employees the option to earn Health Reimbursement Arrangement (HRA) contributions.

National and international coverage

Premera also offers coverage wherever you travel – nationally through the BlueCard® network and internationally through BlueCard Access.

Virtual Care through Premera

Get high quality, affordable and convenient access to medical care 24/7. Avoid the hassle, wait and cost of an urgent care or emergency room by connecting with a virtual care provider 365 days a year, even weekends and holidays.

Kaiser Permanente

(Available only to employees living and working in Washington.)

Trident offers two medical plans through Kaiser Permanente – a High Deductible Health Plan (HDHP) and an HMO Plan. Both plans share the same network that is limited to Kaiser Permanente, or other participating community provider groups.

Kaiser High Deductible Health Plan (HDHP)

Kaiser’s HDHP covers the same basic health care services, like other medical plans in the Kaiser network. HDHPs differ from other plans in two important ways: the option to enroll in a Health Savings Account (HSA) and the high deductible, low premium cost.

Kaiser Health Maintenance Organization (HMO)

Kaiser’s HMO covers the same basic health care services as an HDHP. HMOs have no deductible and lower out-of-pocket maximum. However, this plan has a higher premium cost than an HDHP.

This plan gives employees the option to earn Health Reimbursement Arrangement (HRA) contributions.

Virtual Care through Kaiser

Phone appointments, video visits, and 24/7 advice are available to all Kaiser Permanente members from day one. Your online Kaiser account lets you do even more, like send emails with non-urgent health questions to your care team, have an e-visit, and schedule routine appointments online.





Medical Plans and Benefits

Plan Features	Qualified High Deductible Health Plan (HDHP) with HSA		PPO with HRA	HMO with HRA
Carrier	Premera Blue Cross	Kaiser Permanente*	Premera Blue Cross	Kaiser Permanente*
In-network Deductible (Individual / Family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$750 / \$1,500	\$0 / \$0
Non-Network Deductible (Individual / Family)	\$3,000 / \$6,000	N/A	\$1,500 / \$3,000	N/A
Deductible Embedded / Non-Embedded**	Non-Embedded	Non-Embedded	Embedded	N/A
In-network Out-of-Pocket Maximum (Individual / Family)	\$4,000 / \$8,000	\$4,000 / \$8,000	\$3,000 / \$6,000	\$3,750 / \$7,500
Non-Network Out-of-Pocket Maximum (Ind / Fam)	Unlimited	N/A	Unlimited	N/A
Annual HSA Contribution (Individual / Family)	Up to \$850 / \$1,700	Up to \$850 / \$1,700	N/A	N/A
Annual HRA Contribution (Individual / Family)	N/A	N/A	\$500 / \$1,000	\$500 / \$1,000
Coinsurance (In-network / Out-of-network)	80% / 50%	80% / 0%	80% / 50%	80% / 0%
Preventive Care	100%	100%	100%	100%
Primary Care Office Visit	80%	80%	\$35 Copay (dw) [†]	\$25 Copay
Specialist Office Visit	80%	80%	\$50 Copay (dw)	\$40 Copay
Walk-In / Urgent Care Visit	80%	80%	\$50 Copay (dw)	\$25 Copay
Emergency Room	80%	80%	\$150 Copay / 80%	\$200 Copay, 80%
Outpatient Lab / X-Ray	80%	80%	80%	80%
Therapy (MT, PT, etc.) [†]	80%	80% (up to 60 visits)	\$35 Copay (dw)	\$25 Copay
Prescription Drugs				
Retail / Mail Order Copays (Typically 90 day supply)				
Preventive	100% / 100%	100% / 100%	100% / 100%	100% / 100%
Preferred Generic	10% / 10%	20% / 20%	\$10 / \$20 (dw)	\$10 / \$30
Preferred Brand	20% / 20%	Not Covered	\$35 / \$70 (dw)	\$35 / \$105
Specialty	20% / 20%	Not Covered	\$60 / \$60 (dw)	\$60 / \$180
Non-Preferred	50% / 50%	Not Covered	50% / 50% (dw)	Not Covered

* Kaiser Permanente – Must use a Kaiser Permanente facility or partner for services to be considered in-network (except emergencies). Only Washington state employees are eligible to enroll in Kaiser Permanente.

** Embedded – there are two deductible amounts within one plan, single and family. Non-Embedded – the plan does not begin to pay for medical expenses until the entire deductible has been met.

[†] (dw) Deductible Waived, (MT) Massage Therapy, (PT) Physical Therapy.



Dental Benefits

Trident Seafoods dental plan, administered by Delta Dental of Washington, offers the largest network of dental providers in the US.

Service	In-Network	Out-of-Network
Preventive Services— Exams and Cleaning (2 per calendar year), X-rays	100%	100% of allowable amount
Basic Restorative Care— Fillings, extractions, endodontics, periodontics	80% after deductible	80% of allowable amount after deductible
Major Restorative Care— Dentures, crowns, bridges, implants	50% after deductible	50% of allowable amount after deductible
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Annual Max Per Person*	\$2,000	\$2,000
Lifetime Max for Orthodontic Care	\$1,300	\$1,300

Children under age 26 are eligible for orthodontic benefits. * The Annual Maximum per person does not include preventive care.

Vision Benefits

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone needs to receive regular vision care. As part of your medical plan, Trident Seafoods offers vision benefits through Vision Service Plan (VSP).

In-Network Benefits	
Copay—Vision Exam, Frames, Lenses	\$25
Copay—Contact Lens Exam/Fitting	\$60
Routine Exam – Once every 12 months	100%
Lenses (Standard, lined bi-focal/tri-focal) – Once every 12 months	100%
Frames – Once every 24 months	100% up to \$150 allowance
Frames (Costco) – Once every 24 months	\$80 allowance
Contacts (in lieu of frames/lenses) – Once every 12 months	100% up to \$150 allowance
Out-of-Network Benefits	
See Schedule of Benefits at www.vsp.com	



401(k)

Put money away for a retirement day. A 401(k) is our employer-sponsored retirement savings plan that offers significant tax benefits while helping you invest in your future. With a 401(k), you set a percentage of your income to be automatically withdrawn from each paycheck and invested in your account.

We're a great match.

With a Trident 401(k) Retirement Plan, you can take advantage of our matching contribution, outstanding convenience, and a variety of investment options. 401(k) eligibility begins the first of the month after your hire date.

Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-free account you own at Optum Bank to build savings for current and future healthcare expenses. The money in your HSA can be used to pay for qualified medical expenses if you are enrolled in a Trident Seafoods HDHP.

Trident will contribute to your HSA, even if you do not. Also, you and your enrolled spouse can each earn additional financial incentives through our Wellness program.

Health Reimbursement Arrangement (HRA)

An HRA is a health spending arrangement set up by Trident to help cover medical expenses for employees who are enrolled in the PPO and HMO plans. The money in it pays for qualified expenses, like medical, pharmacy, dental and vision.

Employer HRA Contributions

You may earn financial incentives through our Wellness program.





Employee Assistance Program (EAP)

Life happens sometimes. We all experience personal crises that impact how we function at work or at home. EAP is a problem-solving resource for you and your household. A professional representative will help you assess your situation, find options, make choices, or locate further help.

Trident Wellness Program

Healthy lifestyle, healthy incentives. Our wellness incentive program encourages healthy lifestyles through regular preventive care. When you and your spouse are enrolled in Trident medical, you're eligible for a number of financial incentives each year.

Quit for Life

Quit for Life is a smoking cessation program available at no cost to all employees and their spouses wanting to take the next step towards a tobacco-free life.

Ergonomics

A better, more efficient work environment. We dedicate a lot of our time to work, so ensuring we are treating our bodies well while on the job can help us avoid chronic aches and pains. We can also help evaluate set up and look at options for appropriate ergonomic equipment.

Wellness Community

Certiably supportive. Over 90 individuals across the Trident organization have participated in Mental Health First Aid training provided by the National Council for Mental Wellbeing. By doing so, we have built an internal network for mental health support among our colleagues.

Paid Parental Leave

The happiest day of your life just happened. Take some time. To make sure parents get off to a great start, we offer paid parental leave. Trident Paid Maternity and Parental Leave benefits provide eligible employees paid time off to care for their newborn or adopted child.

Paid Maternity Leave—Eligible parents giving birth get eight weeks of pay during the recovery from childbirth. They're also eligible for four weeks of Paid Parental Leave, for a total of 12 weeks of paid leave.

Paid Parental Leave—All eligible parents of newborn or adopted children get four weeks of pay for bonding leave. Bonding leave must be taken within one year of the event (birth or adoption).

Adoption Assistance Program

Adoption is an option. Trident is proud to offer a benefit that supports families who choose adoption. Trident will reimburse you up to \$6,000 for adoption expenses when you adopt a child under age 18. If you adopt a child with special needs, you may be eligible for reimbursement up to \$8,000.

Dependent Care Flexible Spending Account (DCFSA)

Cover daycare without a care in the world. No matter your medical plan coverage, you can choose a Dependent Care FSA. Eligible expenses include day care for your children under age 13 and any necessary care for adults who are your tax dependents.

Paid Vacation

Take a week or two. (Seriously, take time off.)

Trident Seafoods encourages you to take time to rest, relax, and recharge. Initial vacation benefit starts at 10 days per year - accrued each pay period - for Regular full-time employees.

Paid Holidays

The best days are paid holidays. Lower 48 employees get 10 paid holidays per year.

Paid Sick Time

Because if you're sick, don't come in. Regular employees are eligible for paid sick benefits. Accrual begins on the first day of employment at 7 days per year (9 in Seattle), and is accrued each pay period.



Paid Community Service Days

Volunteering is good for the soul. We encourage you to be active in your communities. Trident offers two paid Community Service Days each year to Regular, full-time employees, to volunteer with an organization of their choice.

Paid Bereavement Leave

At Trident, we care for each other like family – our livelihoods, and often our lives, depend on it. This spirit of caring extends through time of loss. Regular, full-time employees receive up to 5 days of paid bereavement leave.

Basic Life and AD&D

Trident covers Basic Life and Accidental Death & Dismemberment (AD&D) for Regular, full time employees.

Group Long Term Disability

Trident covers Group Long Term Disability for those in certain full-time positions.

Business Travel Coverage

Trident provides Business Travel Accident insurance coverage while on business travel.

Voluntary Life Insurance

Certain full-time positions may purchase supplemental life insurance for yourself, your spouse, and your child(ren) up to age 26.

Voluntary AD&D

Certain full-time positions may buy additional Accidental Death & Dismemberment (AD&D) insurance for yourself and your dependents at a reduced cost.

Voluntary Supplemental Insurance

How about a little bit of extra coverage? Supplemental Insurance provides additional coverage to help pay for expenses not covered by your health plan.



Company Discounts

Perks. Now we're getting somewhere. Trident has partnered with various businesses to provide sweet deals and perks, including with Ballard local shops & restaurants, car rentals, Lummi Fishing Supply – and a comprehensive discount platform.

Free Parking

All locations, including the Seattle Support Center in Ballard, offer free parking.

Transportation Benefit (limited locations)

Public transportation is good for everybody – especially you. Trident will subsidize 100% of an employee's bus, light rail, vanpool, or passenger ferry pass.

Travel Assistance Services

A support system for you when you're out and about.

Take advantage of Travel Assistance Services while on business or personal travel. This benefit includes Travel Emergency Transport Services, Travel Medical Assistance and Identity Theft Support Services.

Service Awards

Special commendation for your excellent work. Trident recognizes your Years of Service and achievements.

Adopt-A-Cause Donation Match

Trident is down for your cause. Tax-deductible donations for certain causes are matched dollar for dollar and can be done through payroll deductions. Community causes include Tour de Cure, Heart & Stroke Walk, Relay for Life, Noah Center and Treehouse for Kids.

Onsite Food Trucks

Keep on food truckin'. Local food trucks are on site each week at the Seattle Support Center. Locate trucks at www.seattlefoodtruck.com.

Calendar Photography

Calling our amateur photogs. Submit your photos for the chance for your handiwork to be considered for the Trident Seafoods calendar.