

2020

BENEFITS GUIDE



TORTOISE BENEFITS

At the center of the Tortoise Culture is a people-focused philosophy representing our clients, our employees and our community. We believe in investing heavily in our benefit plans to ensure we can provide best-in-class offerings and coverage to our employees and their families.

Tortoise employees are one of its greatest assets, and our benefit plans reflect its goals to enhance and improve the overall well-being of our employees and their families. This benefit enrollment guide is designed to help you understand and make informed decisions about the many benefit options available to you.

The benefit guide has a summary of your plan options and helpful tips for getting the most value from your benefits plans. We understand you may have questions about the benefit plans we offer. Please do not hesitate to contact your Human Resources Team.

Here's where to find . . .

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Benefits in this guide are meant to serve as a brief summary. Although every attempt has been made to ensure accuracy, if a discrepancy exists, benefits stated in the insurance carrier contract will prevail. For complete information about the plans available to you, please see the summary plan description (SPD) at TortoiseBenefits.com.



Benefits overview

Listed below is a summary of benefits effective Jan. 1, 2020.

ELIGIBILITY: You are eligible to participate in the employee benefit programs if you are a full-time employee scheduled to work 30 hours or more a week.

Spouse	Legally Married (Same or Opposite Sex)
Domestic Partner*	Same or Opposite Sex. Requires Domestic Partner Affidavit
Child	Child by birth, adopted, child under the age of 26, or child under age 26 with legal guardianship. Coverage for dependent children will apply without regard to whether such child is married, a tax dependent of the Employee or Employee's spouse, a student, actively employed, or residing with or receiving financial support from the Employee or Employee's legal spouse.
Other	Children age 26+ who are incapable of self-sustaining employment by reason of mental or physical handicap, and are financially dependent on the Employee, may continue to be eligible for coverage. Requires documentation to be provided to the medical provider.

*Legal Domestic Partner - Tortoise recognizes that employees may be partners in ongoing and committed, spouse-like relationships with adults of the same or opposite gender ("domestic partnerships"). The purpose of the Domestic Partnership Affidavit and Agreement ("Affidavit") is to determine eligibility for Domestic Partner benefits. To be eligible as a Domestic Partnership, the relationship must include residing together and being jointly responsible for each other's common welfare and financial obligations. Please also note any benefits a Domestic Partner is enrolled in will be taxed as an after-tax benefit for the Domestic Partner's portion.

New hire

EFFECTIVE DATE: As a new hire, benefits will begin on the first day of the month following your date of hire.

ENROLLMENT: As a new hire, enrollment in benefits must be completed within the first 30 days.

2020 benefits package includes:

- Medical insurance.
- Virtual Care.
- Flexible spending accounts.
- Health savings account.
- Dental.
- Vision.
- 401(k) retirement plan.
- Employee assistance program (EAP).
- Basic life and AD&D.
- Voluntary life and AD&D.
- Short-term disability.
- Long-term disability.
- Critical illness insurance.
- Accident insurance.
- Legal and identity theft protection.

Qualified life event

Elections for benefits remain in place until the next open enrollment, unless you experience a qualifying event. Some examples of qualifying life events are:

- Marriage.
- Divorce.
- Death of a spouse or child.
- Birth or adoption of a child.
- Change in employment of a spouse.

The IRS requires that you make changes to your coverage within 31 days of your qualifying life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter. Please contact Human Resources if you have any questions.



MEDICAL BENEFITS

Tortoise is committed to helping you and your family maintain your health and wellness by providing you with access to the highest levels of care. To help guide you through the selection process, we want to introduce you to some commonly used terms when talking about health insurance.

Here are some terms you'll see in this guide:

COINSURANCE: Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

COPAY: A fixed amount you pay for a specific medical service (typically an office visit) at the time you receive the service. The copay can vary depending on the type of service. Copays cannot be included as part of your annual deductible, but they do count toward your out-of-pocket maximum.

DEDUCTIBLE: The amount you pay for healthcare services before your health insurance begins to pay. For example, if your plan's deductible is \$3,000, you'll pay 100% of eligible healthcare expenses until the bills total \$3,000 for the year. After that, you share the cost with your plan by paying coinsurance.

IN-NETWORK: A group of doctors, clinics, hospitals and other healthcare providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.

OUT-OF-NETWORK: Care received from a doctor, hospital or other provider that is not part of the medical plan agreement. You'll pay more when you use out-of-network providers.

OUT-OF-POCKET MAXIMUM: This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance, your health plan pays 100% of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

REASONABLE AND CUSTOMARY: The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.

Medical plan summary

Blue Cross Blue Shield (BCBS) of Kansas City is the administrator of Tortoise's medical plans. You may choose between three medical plan options (Traditional PPO, HSA QHDP and BlueSelect Plus PPO) within the BCBS Preferred Provider Organizations (PPO). To find out if your providers are part of the Blues Network, please visit bcbskc.com for a complete list of participating providers.

Side-by-side comparison

Medical	Traditional PPO		HSA QHDP		BlueSelect Plus PPO	
	In-network	Out-of-network	In-network	Out-of-network	In Network	Out of Network
Deductible						
Individual	\$750	\$2,250	\$2,800	\$5,600	\$500	\$1,500
Family	\$1,750	\$5,250	\$5,600	\$11,200	\$1,500	\$4,500
Coinsurance	80%	60%	90%	70%	90%	60%
Out-of-pocket maximum						
Individual	\$3,000	\$6,000	\$3,600	\$11,200	\$2,500	\$12,500
Family	\$5,500	\$12,000	\$7,200	\$22,400	\$5,000	\$25,000
Preventive care	100%	60%	100%	70%	100%	60%
Office visit						
Primary office visit	\$25	60% after ded.	90% after ded.	70% after ded.	\$20	60% after ded.
Specialist office visit	\$40	60% after ded.	90% after ded.	70% after ded.	\$35	60% after ded.
Emergency room	\$250 copay, then 80% after ded.		90% after ded.		\$250 copay, then 90% after ded.	
Urgent care	\$40	60% after ded.	90% after ded.	70% after ded.	\$35	60% after ded.
Inpatient facility	80% after ded.	60% after ded.	90% after ded.	70% after ded.	90% after ded.	60% after ded.
Outpatient facility	80% after ded.	60% after ded.	90% after ded.	70% after ded.	90% after ded.	60% after ded.
Prescription drugs						
Retail (31-day supply)						
Tier 1 — generic	\$10 copay		90% after deductible		\$10 copay	
Tier 2 — brand	\$40 copay		90% after deductible		\$40 copay	
Tier 3 — non-preferred	\$60 copay		90% after deductible		\$60 copay	
Tier 4 — specialty	50% up to \$200		90% after deductible		50% up to \$200	
Retail (90-day supply)						
Tier 1 — generic	\$20 copay		90% after deductible		\$20 copay	
Tier 2 — brand	\$80 copay		90% after deductible		\$80 copay	
Tier 3 — non-preferred	\$120 copay		90% after deductible		\$120 copay	
Mail order (90-day supply)						
Tier 1 — generic	\$20 copay		90% after deductible		\$20 copay	
Tier 2 — brand	\$80 copay		90% after deductible		\$80 copay	
Tier 3 — non-preferred	\$120 copay		90% after deductible		\$120 copay	

Medical monthly premiums

	Traditional PPO	HSA QHDP	BlueSelect Plus PPO	*HSA annual employer contribution
Employee	\$50	\$20	\$35	\$600
Employee + spouse	\$100	\$50	\$75	\$1,500
Employee + child(ren)	\$85	\$35	\$60	\$1,500
Family	\$140	\$55	\$100	\$1,500

BCBS KC has the same provider network for the Traditional PPO and HSA QHDP plans. The BlueSelect Plus PPO utilizes the BlueSelect Plus narrow Kansas City network.

*HSA annual employer contributions are prorated based on your eligibility date.

BlueSelect Plus Network

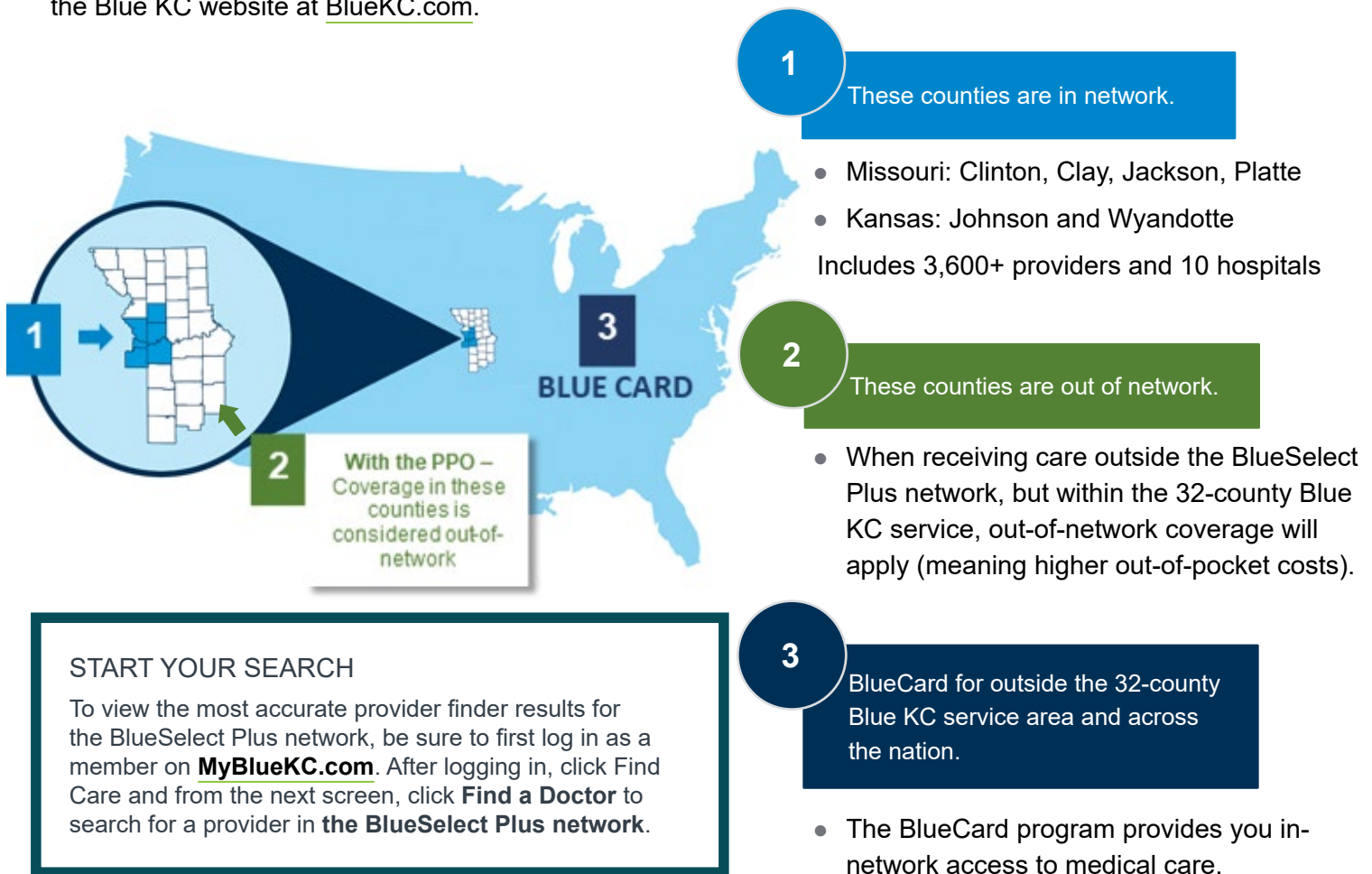
Members who enroll in the BlueSelect Plus PPO Plan will have access to the BlueSelect Plus network within the Kansas City metropolitan area. This network consists of healthcare providers specifically designed to provide affordable access to quality care and includes over 3,600 providers, 10 leading hospitals, lower overall cost, and in- and out-of-network emergency room coverage.

The following hospitals are in-network:

- AdventHealth Shawnee Mission.
- Cameron Regional Medical Center.
- Children's Mercy (Hospital Hill and South).
- Liberty Hospital.
- North Kansas City Hospital.
- Olathe Medical Center.
- Truman Medical Center (Hospital Hill and Lakewood).
- University of Kansas Hospital.

You may locate participating providers by accessing the Blue KC website at BlueKC.com.

All other hospitals in Blue KC's service area are considered out of network.





VIRTUAL CARE

Amwell through BCBS KC is the administrator of Tortoise's virtual care benefit. This benefit is offered as part of the medical plan to employees and their dependents.

What is virtual care?

Virtual care is a service for members to access physicians in the BlueCard network across the country via telephone, smartphone and video phone app. Members can connect with physicians through a request and callback and receive care by a medical professional licensed in the state they reside in, work in or travel to — all at their convenience.

Virtual care access is available 24/7/365, providing unlimited consultations. Prescriptions are provided and transmitted to your preferred pharmacy when applicable and at physician discretion. Any pharmacy fills are subject to the participant's pharmacy insurance coverage.

Pricing per visit

- For those enrolled in the traditional PPO and BlueSelect Plus PPO plans — \$10.
- For those enrolled in the HSA QHDP — \$59 retail value.

Common uses for virtual care

Access any time of the day or night from any location within the US (Arkansas excluded). Amwell can effectively provide consultation and treatment recommendations to acute conditions and symptoms, such as:

- | | | |
|-------------------|---------------------------|---------------------|
| ■ Sore throat | ■ Urinary tract infection | ■ Earache |
| ■ Cough | ■ Skin rash | ■ Upset stomach |
| ■ Sinus infection | ■ Eye infection | ■ Muscle/joint pain |

How to connect

- Download the **Amwell Mobile App** or visit [Amwell.com](https://www.amwell.com).
- Create an account using your BCBS KC member ID card for reference.
*Choose **Blue KC** from the plan drop-down list.*
- View a list of available doctors, their experience and ratings, and select one.
- Stream a live visit directly from the web or your mobile device.

FLEXIBLE SPENDING ACCOUNTS



Medical reimbursement FSA

This program allows employees to pay for certain IRS-approved medical care expenses with pretax dollars. The medical reimbursement FSA is not available to participants with a Health Savings Account (HSA). The 2020 annual maximum participants can contribute is \$2,700 per employee, and funds are available on day one. Some examples of qualified expenses include:

- Office visit copays, deductible and coinsurance.
- Vision and dental services.
- Prescription drugs and medical supplies.

Limited purpose FSA (dental and vision only)

A limited purpose FSA is available to those individuals participating/contributing in the medical HSA QHDP. This account provides employees the opportunity to pay for certain IRS-approved dental and vision expenses with pretax dollars. The annual maximum participants can contribute is \$2,700 per employee, and funds are available on day one. Some examples of qualified expenses include:

- Dental and vision office visit copays, deductibles and coinsurance.
- Laser vision correction.
- Orthodontia services.

Dependent care FSA

The dependent care FSA allows employees to use pretax dollars toward qualified dependent care expenses, such as care for children under the age of 13 or care for elders. The annual maximum amount you may contribute to the dependent care FSA is \$5,000 per household (or \$2,500 if married and filing separately) per calendar year, and funds are only available once deposited. Some examples of qualified expenses include:

- The cost of child care (under the age of 13) or adult dependent care.
- The cost for an individual to provide care either in or out of your house.
- Nursery schools and preschools (excluding kindergarten).

Mass transit/parking FSA

The mass transit/parking FSA allows employees to use pretax dollars toward qualified expenses relating to parking and commuting via mass transit. Employees can contribute up to \$255 monthly for parking and \$255 monthly for mass transit and may not receive reimbursement of more than the monthly maximum in a given month. Employees must submit their claims within six months of when the expense is incurred. Any unused funds in the employee's mass transit/parking account can be rolled over into the next year but will continue to be subject to monthly limitations. The amounts above are subject to change.

Remember

Changes to your dependent care FSA elections can be made only during open enrollment or if you experience a qualifying life event.

HEALTH SAVINGS ACCOUNT

If you enroll in the HSA QHDP, you'll have access to open a health savings account (HSA) through HSA Bank. You can think of your HSA as a personal savings account for your health care expense with some impressive tax advantages. The account even includes an employer contribution from Tortoise that can be a big help throughout the year.

START HERE



Company provided HSA contribution

Tortoise will contribute \$600/year for individual, and \$1,500 for families, for all eligible employees enrolled in the HSA QHDP. Tortoise's contribution will be prorated based on your eligibility date in the calendar year.



Your tax-free contribution

You can contribute funds from your paycheck before taxes are taken out (up to the yearly IRS limits).



Pay expenses

You can use your HSA to pay for eligible expenses on a tax-free basis.**

For example:

- Copays
- Deductibles
- Prescriptions
- Dental & Vision Expenses

A full list is available at [irs.org](https://www.irs.org).



Saving for the future

Once you attain a \$1,000 balance, you may consider investment options. You can also save your funds for the future, and allow them to earn interest.

How much can you contribute?	2020 IRS contribution limit	Tortoise employer contribution	Your maximum
Employee only coverage	\$3,550*	\$600	\$2,950
Family coverage	\$ 7,100	\$1,500	\$5,600

*If a individual reaches age 55 or better by the end of the calendar year, he or she can contribute an additional \$1,000/year.

+ Contributions are prorated based on your eligibility date in the year.

HSA key points

- You and Tortoise can add funds into the HSA that are not subject to federal income taxes** up to the IRS limits.
- The HSA allows you to pay for qualified medical expenses with these tax-free funds.
- The account can earn interest on a tax-free basis, and you are allowed to roll funds over year after year.
- If you leave Tortoise, or retire, you can take your HSA with you.
- If you enroll in the HSA QHDP, you may also participate in the Limited Purpose FSA, and you may still contribute to an HSA.
- Additional rules and limitations apply.
- More information can be found at irs.gov/pub/irs-pdf/p969.pdf and hsabank.com.

**Any reference to taxes is at the federal level. State tax rules may vary.



DENTAL

Delta Dental of Kansas is the administrator of Tortoise's Dental benefit. Tortoise offers this benefit free to employees and their eligible dependents. Employees do not have to be enrolled in any other Tortoise Health and Welfare plans to participate, but you must elect coverage.

Delta Dental of Kansas provides a national network. Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments. Refer to deltadentalks.com for a listing of in-network providers.

Premier/PPO/nonparticipating network coverage	
Deductible	
Individual	\$50
Family	\$150
Is the deductible waived for preventive services?	Yes
Annual plan maximum (per individual)	\$1,500 per participant
Diagnostic and preventive	
Oral exams, X-rays, cleanings, fluoride, space maintainers, sealants	100%
Basic	
Oral surgery, fillings, endodontic treatment, periodontic treatment	80%
Major	
Crowns, dentures, bridge implants, repairs of dentures and crowns	80%
Orthodontia	
Dependent children to age 19	50%
Lifetime orthodontia plan maximum (per individual)	\$1,000

Unlimited Cleanings Program

The Unlimited Cleanings Program (UCP) removes the two cleanings a year limitation. The plan allows regular cleanings and periodontal maintenance cleanings at an unlimited frequency. Review the program flyer at TortoiseBenefits.com for details.

Right Start 4 Kids program

The Right Start 4 Kids (RS4K) program allows for 100% coverage for children 12 and under for all covered services under the plan, excluding orthodontics. For an employee to utilize this program, the dentist must be an in-network dentist (Delta Dental PPO or the Delta Dental Premier). Review the program flyer at TortoiseBenefits.com for details.



VSP is the administrator of Tortoise's Vision plan. VSP has a national network of providers to access. To find out if your provider is part the VSP network, please visit vsp.com for a complete list of participating providers.

VSP's vision care benefits include coverage for eye exams, standard lenses, frames, contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the VSP network. When you use an out-of-network provider, you will have to pay more for vision services.

You will not receive a vision card; however, the VSP provider you choose can verify your coverage by calling VSP at 800.877.7195.

	In-network premium plan coverage	Frequency
Exam	\$10 copay	Every calendar year
Materials		
Prescription glasses	\$25 copay	See frame and lenses
Lenses		Every calendar year
Single vision	Copay included in prescription glasses	
Bifocal	Copay included in prescription glasses	
Trifocal	Copay included in prescription glasses	
Frame benefit	\$130 allowance	Every other calendar year
Contact lenses	\$130 allowance	Every calendar year
Elective	Up to \$130	Every calendar year

Vision monthly premiums

	Monthly contribution
Employee	\$9.58
Employee + spouse	\$15.32
Employee + child(ren)	\$15.64
Family	\$25.22





401(K) RETIREMENT PLAN

Charles Schwab Retirement Services is the administrator of Tortoise's 401(k) Retirement Plan. All Tortoise eligible full-time and part-time employees are eligible to participate in Tortoise's 401(k) plan. Employees are eligible to participate after the first pay period.

Tortoise's 401(k) plan provides you the opportunity to invest for your future, while enjoying the benefits of a targeted portfolio for investment purposes, through convenient payroll deductions. Through payroll deductions, participants can make contributions up to \$57,000 from all sources (pre-tax, Roth, after-tax). Please visit TortoiseBenefits.com to review plan documents.

The Tortoise plan offers several different contribution options. The following deferral options are available to our employees in 2020:

- Eligible participants can defer up to a combined total of \$19,500 in traditional (pre-tax) and Roth (post-tax) contributions.
- Eligible participants over age 50 are eligible to defer a "catch-up" contribution totaling an additional \$6,500 in either traditional (pre-tax) or Roth (post-tax) contributions.
- Eligible participants can defer up to an additional 10% of compensation in after-tax contributions. After-tax contributions cannot exceed the IRS limit of \$57,000 after reducing for all other contribution sources.

Investment choices include a variety of asset classes and portfolio models. In addition, participants can also choose to open up a Charles Schwab Personal Choice Retirement Account (PCRA), providing you access to a larger platform of investing options through a brokerage account.

Tortoise matches 50% up to the first 6% of eligible compensation. Match is contributed each pay period based on your 401(k) eligible earnings and your contribution election. After-tax deferrals are not eligible for employer matching.

Vesting

Your contributions are always 100% vested. Any employer matching or profit-sharing contributions will be subject to the following vesting schedule:

Years of service*	Vested percentage
Less than one year	0%
One year	0%
Two years	0%
Three years	100%

*Years of service are defined as any plan year in which you are credited with at least 1,000 hours of service.

New hires

As a new employee, your account with Charles Schwab will be established after the first pay period. Please log online to workplace.schwab.com, where you will be able to set up your contribution, select your investments and designate your beneficiaries. Contributions and investments can be changed at any time throughout the year.

As a new employee, if you do not take action, you will automatically be enrolled at a 6% pre-tax contribution after 60 days into a Target-Dated Fund managed by JP Morgan.

EAP, LIFE AND DISABILITY

Mutual of Omaha is the administrator for several benefits fully paid by Tortoise for the benefit of the employee.

Employee assistance program (EAP)

Mutual of Omaha's employee assistance program is a company-paid benefit designed to assist employees with maintaining a healthy, productive life. It is a program that offers free and confidential assessments, short-term counseling, referrals, and follow-up services to employees who have personal and/or work-related challenges. EAP is offered to all employees regardless of whether you are enrolled in Tortoise's health or welfare plans.

Some situations Mutual of Omaha can assist with:

- Stress.
- Depression.
- Financial issues.
- Life changes.
- Drug/alcohol abuse.
- Mental health.

To learn more visit them online at mutualofomaha.com/eap.

Basic term life and AD&D

This coverage is administered by Mutual of Omaha and provided by Tortoise at no cost to the employee. The amount of your life benefit and accident benefit is as follows.

	Amount
Employee	\$100,000
Spouse	\$10,000
Child(ren)	\$5,000

If you are accidentally injured and the accident is independent of sickness and certain other causes, then you will be paid a benefit based on the nature of the loss. Certain losses will pay the full amount the principal sum while others will pay a stated portion of the principal sum. You must designate a beneficiary at mutualofomaha.com.

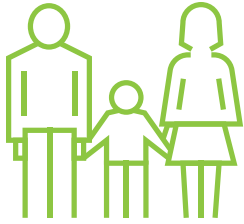
Short-term disability insurance

Tortoise provides short-term disability to protect your salary should you be unable to work because of an illness or injury. This plan is fully paid by Tortoise and administered by Mutual of Omaha. Short-term disability is intended to cover an employee's absence up to 90 calendar days per incident.

You may qualify if you become disabled due to a non-work related injury or illness. Short-term disability provides 80% of pay, up to \$3,000 per week, for a qualified illness lasting over one week up to 90 days.

Long-term disability insurance

Long-term disability coverage provides income replacement if you are unable to work because of a covered illness or injury. This plan is fully paid for by Tortoise and administered by Mutual of Omaha. Employee coverage is 60% of pay or 75% when integrated with Social Security disability income up to a \$15,000/month benefits cap. To receive benefits you must be totally disabled for continuous period of 90 days.



VOLUNTARY BENEFITS

Voluntary life and AD&D insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage for themselves, a spouse and covered dependents.

During an employee's initial hire, Mutual of Omaha offers a guaranteed issue amount (listed below), which does not require Evidence of Insurability (EOI). If you elect coverage during open enrollment or have a qualified life event, you will be subject to underwriting. Underwriting may consist of a medical history questionnaire (the "EOI") and a paramedical examination. EOIs subject to further paramedical examination may be subject to a \$90 service fee if not filed within 30 days of the date of eligibility.

	Maximum benefit	Increments	Guaranteed issue amount
Employee	5X salary up to a maximum of \$500,000	\$10,000	\$150,000
Spouse	Up to 100% of employee coverage amount not to exceed employee coverage	\$5,000	\$50,000
Dependent children up to age 26	Up to 100% of employee coverage amount not to exceed \$10,000 per child	\$2,000	N/A

Note: In order to elect life/AD&D coverage for a spouse or child, employees must elect coverage for themselves.





Critical illness

Critical illness insurance coverage through Allstate helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you may need can be a financial burden. Based on the level of plan you select, if you are diagnosed with a critical illness, you may receive a cash benefit based on the percentage payable for the condition.

Below are some examples of conditions in which benefits may be paid out:

- Heart attack.
- Stroke.
- Major organ transplant.
- Invasive cancer.

Visit TortoiseBenefits.com for pricing.

Accident insurance

Voluntary accident insurance provides benefits in the event of covered injuries or accidents that occur off the job and require treatment such as emergency room services, X-rays, ambulance transportation, physician and physical therapist treatments. The amount paid to you depends on the type of injury and care received.

Benefit	
Emergency room services*	\$300
X-ray*	\$300
Ambulance (regular/air)	\$300/\$900
Accident physician treatment*	\$150
Physical therapist	\$90

*Benefits are only payable once/covered accident/covered person.
Please see accident information from Allstate for more information.

Accident insurance monthly premiums

Employee	\$16.92
Employee + spouse	\$25.38
Employee + child(ren)	\$33.84
Family	\$42.30



Identity theft and legal insurance

LifePlan by LegalZoom is a low-cost employee benefit that offers members financial, legal, and Identity Theft protections to help you take care of the things that keep you up at night, and put you in control of where your life is going.

LegalZoom offers a suite of services. Some examples are listed below:

Independent Professional Advice	Estate Planning for Two	Identity Theft
<ul style="list-style-type: none">■ Financial advisors (CFA).<ul style="list-style-type: none">● Retirement.● Debt management.● Financial distress.■ Tax.■ Insurance.■ Legal.<ul style="list-style-type: none">● Marriage/divorce.● Bankruptcy.	<ul style="list-style-type: none">■ Will.■ Living trust.■ Advance healthcare directive.■ Power of attorneys.	<ul style="list-style-type: none">■ Full service identity restoration.■ Internet/black market surveillance.■ Lost wallet protection.■ 1 bureau credit monitoring (Experian).■ \$1M identity theft insurance.■ Stolen funds reimbursement.

Identity theft and legal insurance monthly premiums

	Monthly contribution
Coverage is for Employee or employee + 1	\$13.90



BENEFIT PERKS

To be eligible for the benefits listed below, you must be a full-time Tortoise employee working 30 hours or more a week.

Paid time off

Tortoise believes that Employees should have opportunities to enjoy time away from work to help balance their lives. Tortoise recognizes that Employees have diverse needs and has established this paid time-off (PTO) policy to meet varying time-off needs.

Years of service	Accrual rate per pay period	Annual maximum PTO accrual	Yearly maximum carryover
< 3 years	0.83 days	20 days	5 days
3rd anniversary	0.92 days	22 days	5 days
7th anniversary	1 day	24 days	5 days
10th anniversary	1.04 days	25 days	5 days

*Tortoise complies with all state requirements. Please review the state addenda in the Employee Handbook for your specific state.

**PTO accrues based on your date of eligibility.

Holidays

Tortoise follows the New York Stock Exchange (NYSE) holiday schedule in addition to adding two additional days.

- New Year's Day
- Martin Luther King Jr. Day
- Presidents Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Community service

Tortoise has a vision to change our communities by empowering individuals to create opportunities to help themselves and those around them.

At various times of the year, volunteer opportunities will arise through Tortoise or Tortoise Foundation sponsored activities. Employees are encouraged to participate and are provided up to two (2) days of paid time-off for those events falling during normal working hours.

Educational financial assistance

Tortoise believes that formal education provides employees growth opportunities. Tortoise also believes that a more educated workforce will positively impact an employees contribution to Tortoise's success. Tortoise is proud to offer employees an education assistance benefit of 50% up to \$5,250 per calendar year. Specific guidelines for this benefit can be found at TortoiseBenefits.com.

Wellness

Tortoise offers a fitness reimbursement of \$300 per calendar year to be used for gym memberships or fitness equipment.



The Tortoise Foundation has a vision to change our communities by empowering individuals to create opportunities to help themselves and those around them. Our mission to fulfill that vision is to improve lives by educating and equipping individuals and organizations with tools and opportunities, with a primary focus on disadvantaged children and families.



Since its inception the Tortoise Foundation has fulfilled over \$100,000 in grant requests for nearly 40 different organizations across the country. This incredible achievement would not be possible were it not for the generosity of our Tortoise employees.

The five guiding principles for the Tortoise Foundation:

1. **INTEGRITY** — we believe in honesty, credibility and excellence
2. **OPPORTUNITY** — we believe in giving individuals and organizations an opportunity to improve, grow and advance
3. **RESPONSIBILITY** — we believe in individuals and organizations taking responsibility for themselves and their impact on society and culture
4. **SERVICE** — we believe in having a commitment to our communities that extends beyond our own personal interests and the interests of Tortoise as a company
5. **EMPOWERMENT** — we believe in empowering others to strive to better themselves as individuals, organizations and communities

You can get involved in the Tortoise Foundation through a multitude of ways:

- **DONATE VIA PAYROLL DEDUCTIONS.** Donations can be set up in ADP and can be updated anytime throughout the year. Your donations are being made to a 501(c)(3), which means your contributions will be reported on your W-2 for tax deduction purposes.
- **DONATE YOUR TIME.** Tortoise offers events throughout the year where you can get involved with the communities in your area. This is a great opportunity to use the 16 hours of community service Tortoise provides.



CONTACTS

Benefit	Who to call	Website	Phone number
Medical and Rx plan	Blue Cross Blue Shield of Kansas City	bcbskc.com	888.989.8842
Dental	Delta Dental of Kansas	deltadentalks.com	800.234.3375
Vision and hearing	VSP	vsp.com	800.877.7195
Health savings account	HSA Bank	hsabank.com	800.357.6246
Flexible spending accounts	Discovery Benefits	discoverybenefits.com	866.451.3399
Retirement	Charles Schwab	workplace.schwab.com	800.724.7526
Employee assistance program	Mutual of Omaha	mutualofomaha.com/eap	800.316.2796
Short- and long-term disability	Mutual of Omaha	mutualofomaha.com	800.877.5176
Life/AD&D	Mutual of Omaha	mutualofomaha.com	800.775.8805
Accident and critical illness	Allstate	allstateatwork.com/mybenefits	800.521.3535
ID theft and legal services	LegalZoom	legalzoom.com	800.773.0888

Benefits in this guide are meant to serve as a brief summary. Although every attempt has been made to ensure accuracy, if a discrepancy exists, benefits stated in the insurance carrier contract will prevail. For complete information about the plans available to you, please see the summary plan description (SPD) at TortoiseBenefits.com.

