

HOT TOPIC INC.

HOT TOPIC BOX LUNCH Her Universe™



2021 Open Enrollment

September 21
through
October 2

Benefits effective
January 1, 2021



Let's talk about...

Open Enrollment changes for 2021

Eligibility and enrollment

Our 2021 benefit plans

Helpful resources

How to enroll / make changes

What's new this Open Enrollment?

Costs

- No cost increases to any plans. Hot Topic kept the rates as is because you have continued to keep costs each time you decide to go to a virtual visit rather than going to the Emergency Room for non-emergency reasons.

Core Benefits

- **New Carrier:** California employees ONLY Kaiser California will be offered to all California residents. Includes a \$500 Individual/\$1000 Family Annual Deductible and office visits starting at \$20.
- **New Mental Health Visit Copay for all UHC plans:** Mental Health Outpatient Visit and Virtual Visit copays will be decreasing to \$10 copay per visit for all UHC plans.
- **New Dental Plan:** Premium DPPO with a \$2000 calendar year maximum AND Diagnostic & Preventative procedures waived from applying to Calendar Year Maximum.
- **New Vision Plan:** Buy-Up Choice Plan Premium includes a frame allowance of \$180 and the ability to purchase frames/contact every 12 months.

Other Benefits

- **New Commuter Benefits through Navia:** Now available to all benefits eligible employees.
 - If you pay for public transportation to or from work, you may now put aside pre-tax dollars toward commuting expenses. You may enroll/terminate this program from month to month. No need to wait until open enrollment.
 - 2020 Commuter Limit: \$270 per month.
- **New Wellness Plan through UnitedHealthcare:** Real Appeal weight-loss support to help you reach your goals. This program is at no cost to you.
- **New Mental Health Programs:** TalkSpace and Sanvello through UnitedHealthcare
 - TalkSpace App: with Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. Make progress. No office visit required. Just pay your out-patient mental health co-pay.
 - Sanvello App: FREE! On-demand help with stress, anxiety and depression.
- **Updated FSA Limits:** Flexible Spending Account (You must re-enroll each plan year) 2021
 - Health Care FSA: \$2,750
 - Dependent Care FSA: \$ 5,000

Retirement

- **New Roth 401(K):** A new way to save for retirement. Your Roth 401(K) will be deducted on a post-tax basis which means that at retirement you will not be taxed on your employee contribution. Learn more about this new retirement plan on the benefits website.
 - **New Medicare Support through SGIA** for employee and family over the age of 65
 - Talk to a certified and licensed Medicare Consultant to connect you or your family member with unbiased support with finding the medical plan that fits the needs of you or your family member. This program is at no cost to you.
-



Changes ahead

What's new this Open Enrollment?

- **No cost increases to any plans.**
- **New Kaiser HMO Medical plan** offered to all California residents
- **Mental Health Outpatient Visit and Virtual Visit copays** will be decreasing to \$10 copay per visit for UHC EPO, PPO and Basic EPO plans
- **New Dental Premium DPPO plan**
- **New Vision Buy-Up Choice Premium plan**
- **New Commuter Benefits through Navia** now available to all benefits eligible employees.
 - Commuter Limit: \$270 per month.
- **New Wellness Plan through UnitedHealthcare:** Real Appeal weight-loss support to help you reach your goals. This program is at no cost to you.
- **New Mental Health Programs:** TalkSpace and Sanvello through UnitedHealthcare
- **Updated FSA Limits:**
 - Health Care FSA: \$2,750
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- **New Roth 401(K):** A new way to save for retirement. Your Roth 401(K) will be deducted on a post-tax basis which means that at retirement you will not be taxed on your employee contribution.
- **New Medicare Support through SGIA** for employee and family over the age of 65
 - Talk to a certified and licensed Medicare Consultant to connect you or your family member with unbiased support with finding the medical plan that fits the needs of you or your family member. This program is at no cost to you.

Eligibility

Employee

- Full-time employees scheduled to work 30 hours per week, Part-time ASMs and Part-time DC Associates scheduled to work 20 hours per week

Spouse

- Legally married spouse (including same-sex spouse), or same or opposite sex domestic partner

Children

- Natural, adopted or step children up to age 26
- Tax dependents over age 26 who you support
- Children named in Qualified Medical Child Support Order



Eligibility & enrollment

Enrollment and benefit changes



Eligibility & enrollment

Annual open enrollment period

- Add or drop dependents
- Enroll in a different plan or add or drop plans

Outside of new hire or open enrollment

- Must experience an eligible life event to add or drop dependents or make changes
- Marital status, new baby/child, loss of other coverage, and more
- Submit changes within 31 days of the event



Medical

Medical plan options

- Kaiser Permanente HMO Plan
- United Healthcare PPO Plan
- United Healthcare EPO Plan
- United Healthcare Basic EPO Plan
- United Healthcare Indemnity Plan

Kaiser Permanente

Kaiser HMO Plan



Medical

	Kaiser HMO
Plan Deductible	\$500 / \$1,000
Plan Out-of-Pocket Max	\$3,000 / \$6,000
Office Visit	
Primary Provider	\$20 copay
Specialist	\$20 copay
Inpatient Hospitalization	20% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible
Mental Health Services	
Inpatient Hospitalization	20% coinsurance after deductible
Individual Outpatient Treatment	\$20 copay per visit
Group Outpatient Treatment	\$10 copay per visit
Urgent Care	\$20 copay
Emergency Room	20% coinsurance after deductible (waived if admitted)
Ambulance Services	\$150 copay per trip after deductible
Prescription Drug Coverage	
Drug Deductible	\$100 per individual
Generic (Retail & Mail Order)	\$10 copay for up to a 100-day supply
Brand (Retail & Mail Order)	\$30 copay for up to a 100-day supply after Drug Deductible
Specialty (Retail Only)	20% up to \$200 for up to a 30-day supply after Drug Deductible

United Healthcare Insurance Company

United Healthcare Medical Plans



Medical

	UHC Basic EPO	UHC EPO	UHC PPO	
	In-Network	In-Network	In-Network	Out-of-Network
Annual Deductible	\$4,000 / \$8,000	\$750 / \$2,250	\$1,250 / \$3,750	\$3,750 / \$11,250
Annual Out-of-Pocket Max	\$6,800 / \$13,600	\$3,250 / \$7,150	\$3,750 / \$11,250	\$7,500 / \$22,500
Office Visit				
Primary Provider	\$30 copay	\$20 copay	\$30 copay	Plan pays 50% ¹
Specialist	\$50 copay	\$40 copay	\$50 copay	Plan pays 50% ¹
Virtual Visits²				
Medical	\$5 copay	\$5 copay	\$5 copay	Not Available
Psychologist	\$10 copay	\$10 copay	\$10 copay	Not Available
Psychiatrist (45 min initial visit)	\$10 copay	\$10 copay	\$10 copay	Not Available
Out-Patient Mental Health Counseling	\$10 copay	\$10 copay	\$10 copay	Plan pays 50% ¹
Inpatient Hospitalization	N/A	\$500 copay	\$1,000 copay	\$1,000 copay
Hospitalization coinsurance	Plan pays 70% ¹	Plan pays 80% ¹	Plan pays 80% ¹	Plan pays 50% ¹
Outpatient Surgery	Plan pays 70% ¹	Plan pays 80% ¹	Plan pays 80% ¹	Plan pays 50% ¹
Urgent Care	\$125 copay	\$50 copay	\$50 copay	Plan pays 50% ¹
Emergency Room	\$500 per visit ⁴	\$500 per visit ⁴	\$500 per visit ⁴	\$500 per visit ⁴

¹After deductible

²Medical visits accessed through Amwell and DoctorOnDemand. Mental Health visits accessed through United Behavioral Health.

³Subject to medical necessity

⁴Copay waived if admitted

United Healthcare Insurance Company

United Healthcare Prescription Drugs



Rx

	UHC Basic EPO	UHC EPO	UHC PPO
	In-Network	In-Network	In-Network
Prescription Drug Deductible	\$150 per member*	\$150 per member*	\$150 per member*
Annual Out-of-Pocket Limit	See Medical OOP Max	\$4,100 / \$7,550	\$3,600 / \$3,450
Retail			
Tier 1	\$15 copay	\$15 copay	\$15 copay
Tier 2	\$50 copay	\$50 copay	\$50 copay
Tier 3	\$75 copay	\$75 copay	\$75 copay
Specialty Medications	50% up to \$200 max	50% up to \$200 max	50% up to \$200 max
Supply Limit	31 days	31 days	31 days
Mail & Retail			
Tier 1	\$37.50 copay	\$37.50 copay	\$37.50 copay
Tier 2	\$125 copay	\$125 copay	\$125 copay
Tier 3	\$187.50 copay	\$187.50 copay	\$187.50 copay
Specialty Medications	50% up to \$500 max	50% up to \$500 max	50% up to \$500 max
Supply Limit	90 days	90 days	90 days

*Applies to Brand Drugs in Tiers 2 & 3 combined only
 NOTE: Birth Control Covered at 100% in Generic (Tier 1)

Save money on medical care



Use providers and facilities that are in your plan's network.



Preventive visits are free and help treat symptoms before they get serious.



Consider an urgent care or online visit for less serious but time-sensitive medical care. Save the ER for truly life-threatening emergencies.



Check if your medical plan or doctor's office provides a 24-hour nurseline.



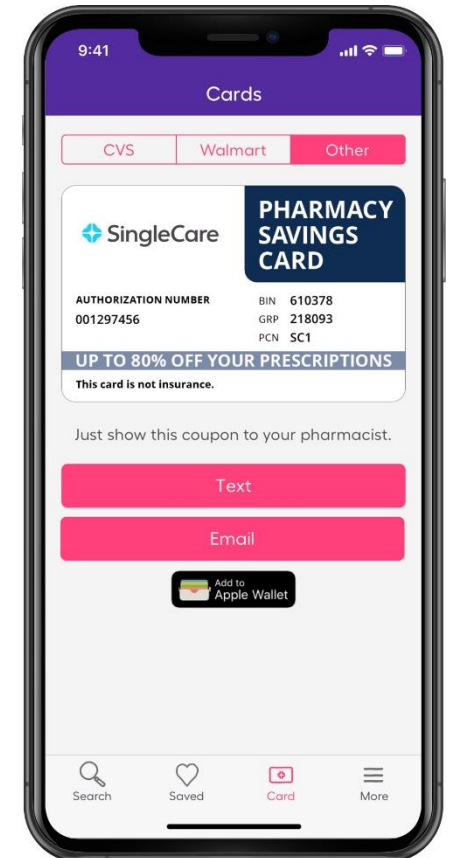
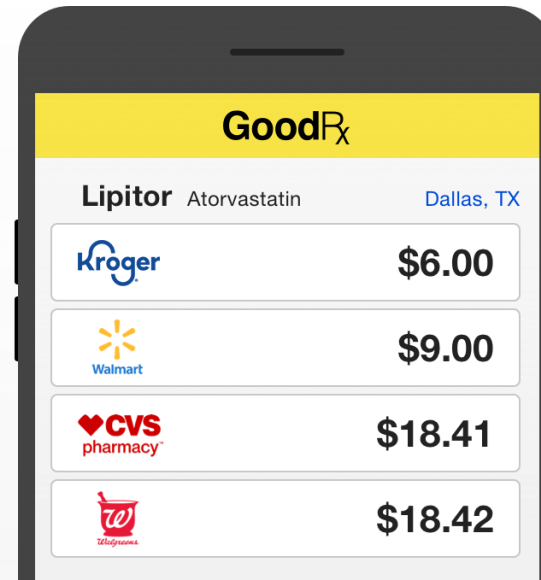
Medical

Prescription Drug Consumerism



Rx

- Check your plan's formulary drug list (list of preferred drugs) drugs on the preferred drug list will have a lower cost.
- Generic drugs are always less expensive and just as effective.
- Mail order delivery of maintenance prescriptions saves you time and money
- Shop around and compare prices – use websites and apps such as GoodRx and SingleCare to compare drug costs.



Aetna Group

Aetna Dental Plans



Dental

	Aetna Dental DHMO	Aetna Dental DPPO		Aetna Dental Premium DPPO	
	In-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Calendar Year Deductible	\$0 / \$0	\$50 / \$150 (waived for diagnostic & preventive)	\$75 / \$225	\$50 / \$150 (waived for diagnostic & preventive)	\$75 / \$225
Calendar Year Maximum	Unlimited	\$1,500 per member	\$1,500 per member	\$2,000 per member	\$2,000 per member
Diagnostic & Preventive	\$0 - \$88 copay ¹	Plan pays 80%	Plan pays 80%	Plan pays 90% ³	Plan pays 80% ³
Basic Services					
Endodontics	\$0 - \$400 copay ¹	Plan pays 80% ²	Plan pays 50% ²	Plan pays 90% ²	Plan pays 50% ²
Periodontics	\$10-\$375 copay ¹	Plan pays 80% ²	Plan pays 50% ²	Plan pays 90% ²	Plan pays 50% ²
Major Services	\$0-\$460 copay ¹	Plan pays 50% ²	Plan pays 50% ²	Plan pays 50% ²	Plan pays 50% ²
Orthodontic Services					
Orthodontia	\$2,000 ¹	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50%
Lifetime Maximum	Unlimited	\$1,500 per member	\$1,500 per member	\$2,000 per member	\$2,000 per member
Children up to age 26	Covered	Covered	Covered	Covered	Covered
Adults	Covered	Covered	Covered	Covered	Covered

¹Refer to the copay schedule for a full list of covered services and costs

²After deductible

³Diagnostic & Preventive waived from applying to Calendar Year Maximum

Vision Service Plan

VSP Vision Plans



Vision

	VSP Vision Core		VSP Vision Buy-Up		VSP Vision Premium	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Eye Exam						
Benefit	\$10 copay	Allowance up to \$45	\$10 copay	Allowance up to \$45	\$10 copay	Allowance up to \$45
Frequency	12 months	12 months	12 months	12 months	12 months	12 months
Lenses						
Single	20% discount	Not covered	\$25 copay	Allowance up to \$30	\$25 copay	Allowance up to \$30
Bifocal	20% discount	Not covered	\$25 copay	Allowance up to \$50	\$25 copay	Allowance up to \$50
Trifocal	20% discount	Not covered	\$25 copay	Allowance up to \$65	\$25 copay	Allowance up to \$65
Frequency	Unlimited	N/A	12 months	12 months	12 months	12 months
Frames						
Benefit	20% discount	Not covered	Allowance up to \$150	Allowance up to \$70	Allowance up to \$180	Allowance up to \$70
Frequency	Unlimited	N/A	24 months	24 months	12 months	12 months
Contacts						
Medically Necessary	15% discount	Not covered	Covered in Full	Allowance up to \$210	Covered in Full	Allowance up to \$210
Elective	15% discount	Not covered	Allowance up to \$120	Allowance up to \$105	Allowance up to \$180	Allowance up to \$105
Frequency	Unlimited	N/A	12 months	12 months	12 months	12 months



Basic Life

Reliance Standard Life Insurance Company

Reliance Standard Basic Life

- Company-paid coverage for you— no need to enroll
- Pays a life insurance benefit to your beneficiaries
- Employee coverage: \$25,000
- Guaranteed issue: \$25,000

Don't forget to name a beneficiary (or beneficiaries) and update if circumstances change.



AD&D

Reliance Standard Life Insurance Company

Reliance Standard Basic AD&D

- Company-paid coverage for you
- Pays a benefit to your beneficiary if death is accidental
- Lump sum AD&D benefit paid to you for covered accidental injuries
- Employee coverage: \$25,000
- Maximum benefit: \$25,000

Don't forget to name a beneficiary (or beneficiaries) and update if circumstances change.



Voluntary Life

Reliance Standard Life Insurance Company

Reliance Standard Supplemental Life

- You can buy additional life insurance coverage
- Yourself: Increments of \$10,000 up to \$200,000 (not to exceed 1 x earnings)
- Spouse: Increments of \$5,000 up to \$200,000 (not to exceed 100% of employee amount)
- Child(ren): Increments of \$2,000 up to \$10,000 birth to 26 (not to exceed 100% of employee amount)

Don't forget to name a beneficiary (or beneficiaries) and update if circumstances change.



Disability Insurance

Reliance Standard Life Insurance Company

Short Term Disability

- 60% of covered weekly earnings up to \$2,308 per week per week
- Benefits begin 7 days after accident or 7 days after sickness
- Benefits paid up to 12 weeks, depending on type of disability

Disability benefits may be reduced by other sources of disability income.



Disability Insurance

Reliance Standard Life Insurance Company

Long Term Disability

- Core: 40% of covered earnings to a maximum benefit of \$5,000 per month
- Buy-Up: 60% of covered earnings to a maximum benefit of \$7,500 per month
- Benefits begin after 90 days
- Benefits paid up to Social Security normal retirement age, depending on type of disability

Disability benefits may be reduced by other sources of disability income.



Retirement Planning

SGIA Medicare Assistance Program



- New resource available to help answer any Medicare questions you might have at no cost to you!
- Expert advice simplifying Medicare programs to provide those who are 65+ with better understanding of how Medicare can coordinate with or replace a group health plan.
- Enrollment assistance and tracking process.

New Roth 401(K) Option

- A new way to save for retirement.
- Roth 401(K) contributions will be deducted on a post-tax basis
- At retirement, you will not be taxed on your employee contribution.
- Learn more about this new retirement plan on the benefits website.



Mental Health Resources

- Live and Work Well
- Hot Topic Mental Health Foundation
- Behavioral Health Virtual Visits
- Sanvello – New!  **SANVELLO™**
 - FREE! On-demand self-help app that gives you access to clinically tested techniques, coping tools and community support to help manage stress, anxiety and depression.
- TalkSpace – New!  **talkspace**
 - With TalkSpace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. Make progress. No office visit required. Just pay your out-patient mental health copay.



Navigating your benefits

Help with
questions, benefit
changes, claims
issues

Contact
Benefit Advocates
alliantba@alliant.com
(888) 585-5399

Plan information,
contacts, and
helpful articles and
videos

Hot Topic Benefits Website
<https://hottopicboxlunchperks.com/>
Code: HT2020

Still need assistance?
For HR and benefit
questions specific to
Hot Topic

Benefits Department
benefits@hottopic.com
(626) 609-2306

See benefits guide for more plan and contact information

Enrollment Checklist

1. Review your benefits summary and other materials.
Do you want to make any changes?
2. Compare benefits offered through a spouse/DP's employer.
Which plans best fit your needs?
3. Consider whether you will contribute to Flexible Spending Accounts (FSA).
How much will you set aside?
4. Consider your need for voluntary coverages.
5. Review your beneficiary designations.
6. Are you adding a dependent to your plan?
Have their SSN and date of birth info ready.

**Make your enrollment selections
by 10/02/2020**



UltiPro

<https://n32.ultipro.com/>

Enroll in Benefits

- Go to the UltiPro website: <https://n32.ultipro.com/>
- Your user ID is an “H” followed by your six digit employee number. Please note that if your employee number is less than six digits add “0” in front of your number to make it six digits.
- If you need to reset your Ultipro password, please email Helpdesk@hottopic.com

Enrolling a Domestic Partner

- When enrolling a Domestic Partner carefully follow the instruction guide as there are two steps to complete the enrollment process.

Proof of relationship

- If you are enrolling a dependent, you are required to have proof of relationship documents (e.g., marriage license, birth certificate) on file.
- If you are enrolling a domestic partner, you are required to have a notarized domestic partner affidavit on file.
- Failure to provide proof of relationship documents will result in cancelation of benefit plans for covered dependents.
- If you need to change your marital status, please contact HTHRAdmin@hottopic.com
- You can upload documents yourself in UltiPro (see UltiPro “How to Upload Documents” guide) or contact the Benefits Department at benefits@hottopic.com.



Questions?



Thank You