



# OPEN ENROLLMENT BENEFITS GUIDE 2024

**HOT TOPIC® INC.**

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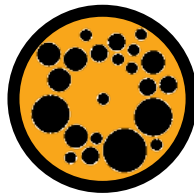
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# Should You Participate in Open Enrollment?

Do you need to take any action during the Open Enrollment period? Answer the following question:

**As a Hot Topic benefits-eligible employee, which of the following statements is true regarding your benefits?**  
Check all boxes that apply to you.

I want to add or remove a dependent to/from my medical, dental or vision coverage.

I want to enroll in, change or cancel medical, dental or vision coverage for myself and/or my eligible dependent(s).

I want to enroll in, change or cancel Supplemental Life or Long-Term Disability (LTD) Buy-Up insurance for myself and/or my eligible dependent(s).

I want to enroll or re-enroll in a Health Care and/or Dependent Care Flexible Spending Account (FSA). You must re-enroll in an FSA every plan year.

I am currently enrolled but would like to waive my health care coverage through Hot Topic for the 2024 plan year.

I do not want to add or remove a dependent to/from my medical, dental or vision coverage.

I do not want to make any changes to my benefits and want to keep the exact same coverage in 2024

I do not want to enroll in, change or cancel Supplemental Life or Long-Term Disability (LTD) Buy-Up insurance for myself and/or my eligible dependent(s).

I do not want to enroll in a Health Care and/or Dependent Care Flexible Spending Account (FSA) for 2024. I understand that if I currently have an FSA, my elections will not roll over.

I currently elect to waive my benefits coverage through Hot Topic, and I want to continue to waive my benefits coverage through Hot Topic.

## **Participate!**

Based on your responses to the statements above, participating in Open Enrollment would benefit you. Don't miss this once-a-year opportunity to make changes to your benefits!

## **Review!**

Open Enrollment participation may not be necessary however, it is encouraged that you to review your UKG profile (desktop version) your current benefits and dependents.

Need Enrollment Assistance? Scan the QR code to schedule an appointment:



Text HOTTOPIC to 367655 to receive Open Enrollment text message updates to your mobile phone!



# Open Enrollment Highlights

At Hot Topic, we believe that you, our employees, are our most important asset. Helping you and your families achieve and maintain good health—physical, emotional and financial—is the reason Hot Topic continues to enhance our benefits offerings to give you options to best meet your needs.

**Open Enrollment is September 18 – September 29, 2023 for benefits effective January 1 - December 31, 2024.**

## Open Enrollment Changes for 2024

- **New Dental Carrier** – We are moving from Aetna to Delta Dental. Dental HMO, PPO, and Premium PPO Plan options will continue to be offered
- **New Life and Disability Carrier** – Life and disability coverages is moving to The Standard
- **New Employee Assistance program through The Standard** – now includes up to 6 face-to-face visits!
- **New LifeTime Term Insurance with Long Term Care through Chubb.** This new life insurance program includes living benefits that provide financial support to cover the cost of long-term care such as nursing home care or assisted living facilities that they might need as a result of an accident, illness, or aging.
- **One Pass Select for UHC Members** – A subscription-based fitness and well-being program that supports a healthier lifestyle.

**Increase in cost of coverage:** Although Hot Topic will take on most of the cost increases for 2024, you will also see a slight increase to your costs for the following plans:

- UHC Medical Basic EPO, EPO, PPO and Indemnity Plans
- Kaiser CA Medical Plan

**There will be slight decreases to the following plans:** Delta Dental HMO, PPO, and PPO Premium Plans, Voluntary STD Plan, and Voluntary LTD Plan

**No change to your costs of coverage for the following plans:** All VSP Vision Plans and Supplemental Life and AD&D

## What Should I Do During Open Enrollment?

We encourage you to take advantage of this once-a-year opportunity to review current benefit elections and make changes such as:

- **Change your medical, dental and/or vision plans**
- **Add or drop dependents**
- **Increase your Supplemental Life Insurance coverage**
- **Enroll/re-enroll in Flexible Spending Accounts (FSAs)** - You must re-enroll in FSAs each plan year. Your 2023 elections will NOT roll over into the 2024 plan year. Below are the IRS annual FSA contribution limits:
  - **Health Care FSA Annual Limit** increased to \$3,050
  - **Dependent Care FSA Annual Limit** remains \$5,000

While we've made every effort to make sure this guide is comprehensive, it cannot provide a complete description of all benefit provisions. For more detailed information, please refer to your plan documents or summary plan descriptions (SPDs). The plan documents determine how all benefits are paid.

**Medicare Part D Notice:** If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Annual Notices on page 31 for more details.



# Enrolling Through UKG

## HOW TO ENROLL

Open Enrollment is the only time during the year when you can make changes, additions, or cancellations to your benefits without a qualifying life event. **There are changes to your benefit plans, so you must take action in reviewing and actively electing your benefits for the 2024 plan year.**

After Open Enrollment ends, you cannot change your benefit elections until Open Enrollment 2025, unless you experience a qualifying life event such as birth or adoption of a child, marriage, divorce, adding/removing a domestic partner, or loss of other insurance coverage.

Should one of these life events occur, notify the Benefits Department within 30 days of the event. New hires have 30 days from your hire date to make enrollment elections.

### Enroll in Benefits (desktop is recommended)

- Go to the UltiPro website: <https://n32.ultipro.com>
- If you are not accessing directly to HT portal, enter Company Code: **Ulti91748 \***
- To log in, 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
- Password – Default birth month, birthday date and 5-digit zip code (MMDDZZZZZ)
- If you need to reset your password, please email [Helpdesk@hottopic.com](mailto:Helpdesk@hottopic.com) with your employee number
- Once logged in to UKG, Navigate to the side menu, click “Myself” > Benefits > Life Events > Open Enrollment option
- UKG Support - [ultimatesoftware.com/mobileappsupport](https://ultimatesoftware.com/mobileappsupport)

### 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. Refer to page 7 for more details and reach out to [benefits@hottopic.com](mailto:benefits@hottopic.com).
- **If you need to change your marital status**, please contact [HTHRAdmin@hottopic.com](mailto:HTHRAdmin@hottopic.com).
- Failure to provide proof of relationship documents will result in cancellation of benefit plans for covered dependents.

- You can upload documents yourself in UltiPro (see UltiPro “How to Upload Documents” guide) or contact the Benefits Department at [benefits@hottopic.com](mailto:benefits@hottopic.com).

## WHO IS ELIGIBLE?

Full-time employees, Part-time ASMs and Part-time DC Associates are eligible for the benefits outlined in this guide.

You can enroll the following family members in our medical, dental and vision plans.

- Your spouse (the person who you are legally married to under state law, including a same-sex spouse).
- Your domestic partner is eligible for coverage if you have completed a Domestic Partner Affidavit.
- Your children:
  - Under the age of 26 are eligible to enroll in medical, dental, and vision coverage. They do not have to live with you or be enrolled in school. They can be married and/or living and working on their own.
  - Over age 26 ONLY if they are incapacitated due to a disability and primarily dependent on you for support.
  - Named in a Qualified Medical Child Support Order (QMCSO) as defined by federal law.

Please refer to the Summary Plan Description for complete details on how benefits eligibility is determined. SPDs can be found on the company intranet.

## WHO IS NOT ELIGIBLE?

Family members who are not eligible for coverage include (but are not limited to) parents, grandparents and siblings.

## SPOUSAL SURCHARGE

Employees who choose to enroll a spouse or domestic partner who is eligible for medical insurance through another employer plan, will pay an additional \$60 per paycheck.

Scan to access UKG





# Helpful Terms

## MEDICAL/GENERAL TERMS

**Coinsurance** - The cost share between you and the insurance company. Coinsurance is always a percentage totaling 100%. For example, if the plan pays 70%, you are responsible for paying the remaining 30% of the cost.

**Copay** - The fee you pay to a provider at the time of service.

**Deductible** - The amount you have to pay out-of-pocket for expenses before the insurance company will cover any benefit costs for the year (except for preventive care and other services where the deductible is waived).

**In-Network** - Services received from providers (doctors, hospitals, etc.) who are a part of your health plan's network. In-network services generally cost you less than out-of-network services.

**Out-of-Network** - Services received from providers (doctors, hospitals, etc.) who are not a part of your health plan's network. Out-of-network services generally cost you more than in-network services. With some plans, such as HMOs and EPOs, out-of-network services are not covered.

**Out-of-Pocket** - Healthcare costs you pay using your own money, whether from your bank account, credit card, Health Reimbursement Account (HRA), Health Savings Account (HSA) or Flexible Spending Account (FSA).

**Out-of-Pocket Maximum** – The most you would pay out-of-pocket for covered services in a year. Once you reach your out-of-pocket maximum, the plan covers 100% of eligible expenses.

**Preventive Care** – A routine exam, usually yearly, that may include a physical exam, immunizations and tests for certain health conditions.

**Explanation of Benefits (EOB)** - The statement you receive from the insurance carrier that explains how much the provider billed, how much the plan paid (if any) and how much you owe (if any). In general, you should not pay a bill from your provider until you have received and reviewed your EOB (except for copays).

## PRESCRIPTION DRUG TERMS

**Tier 1** – Lower-cost medications that provide the highest overall value. Mostly generic drugs. Some brand-name drugs may also be included. Use Tier 1 drugs for the lowest out-of-pocket costs.

**Tier 2** - Mid-range cost medications that provide good overall value. A mix of brand-name and generic drugs. Use Tier 2 drugs, instead of Tier 3, to help reduce your out-of-pocket costs.

**Tier 3** - Highest-cost medications that provide the lowest overall value. Mostly brand-name drugs, as well as some generics. Ask your doctor if a Tier 1 or Tier 2 option could work for you

**Specialty Pharmacy** - Provides special drugs for complex conditions such as multiple sclerosis, cancer and HIV/AIDS.

## DENTAL TERMS

**Basic Services** - Generally include coverage for fillings and oral surgery.

**Endodontics** - Commonly known as root canal therapy.

**Implants** - An artificial tooth root that is surgically placed into your jaw to hold a replacement tooth or bridge. Many dental plans do not cover implants.

**Major Services** - Generally include restorative dental work such as crowns, bridges, dentures, inlays and onlays.

**Orthodontia** - Some dental plans offer Orthodontia services for children (and sometimes adults too) to treat alignment of the teeth. Orthodontia services are typically limited to a lifetime maximum.

**Periodontics** - Diagnosis and treatment of gum disease.

**Pre-Treatment Estimate** - An estimate of how much the plan will pay for treatment. A pre-treatment estimate is not a guarantee of payment.

**Need more support?  
Contact the Benefit Advocates**

Phone: (800) 489-1390

Email: [benefitsupport@alliant.com](mailto:benefitsupport@alliant.com)

**Visit the Benefits website to watch helpful educational videos!**

Website: <https://hottopicboxlunchperks.com/us-home/resources/resource-videos/>

Passcode: HT2020



# Employee Cost of Coverage

## YOUR BI-WEEKLY MEDICAL RATES (26 PAY PERIODS)

HOURLY (Non-Exempt)	UHC & Kaiser Medical Pre-Tax Deduction (per paycheck)			
	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO (CA)
Employee Only	\$7.09	\$22.62	\$34.85	\$76.54
Employee + Spouse	\$63.95	\$113.47	\$168.74	\$240.99
Employee + Children	\$56.86	\$100.57	\$142.69	\$215.57
Employee + Family	\$130.96	\$210.38	\$265.89	\$388.71

SALARY (Exempt) Up to \$149.9k	UHC & Kaiser Medical Pre-Tax Deduction (per paycheck)			
	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO (CA)
Employee Only	\$12.23	\$29.22	\$41.58	\$83.31
Employee + Spouse	\$71.04	\$122.65	\$178.52	\$250.40
Employee + Children	\$64.50	\$109.32	\$152.84	\$224.53
Employee + Family	\$137.50	\$220.83	\$276.35	\$399.43

\*CA – Select Network; Non-CA Choice Network

\*\*CA – Select Plus Network; Non-CA – Choice Plus Network

Note: Employees with an annual salary exceeding \$149k will have an additional amount added to their medical deduction. Contact HT Benefits ([benefits@hottopic.com](mailto:benefits@hottopic.com)) for those amounts.

## YOUR BI-WEEKLY DENTAL & VISION RATES (26 PAY PERIODS)

HOURLY & SALARY	Delta Dental Pre-tax Deduction (per paycheck)			VSP Vision Pre-tax Deduction (per paycheck)		
	DHMO	DPPO	Premium DPPO	Core*	Buy-Up	Premium
Employee Only	\$3.82	\$5.77	\$6.83	\$0.00	\$3.14	\$4.20
Employee + 1	\$11.24	\$16.83	\$18.93	\$0.30	\$4.29	\$5.73
Employee + 2 or more	\$18.42	\$30.14	\$33.50	\$0.90	\$7.70	\$10.28

\*You may only enroll in the vision core plan if you and/or your dependents are enrolled in a Hot Topic medical plan.

### SPOUSAL SURCHARGE

Employees who choose to enroll a spouse or domestic partner who is eligible for medical insurance through another employer plan, will pay an additional \$60 per paycheck.



# Domestic Partner Cost of Coverage

In accordance with the IRS, Hot Topic's cost of providing benefits for domestic partners (DP) who do not meet the IRC Section 152 definition of qualified dependents is considered imputed income and is, therefore, subject to taxes. You will be required to pay for the cost of your DP's coverage on an after-tax basis; in addition, "imputed income" will be added to your W-2 wages when your DP is not your tax dependent. Contact the Hot Topic Benefits Department for more information.

## MEDICAL RATES FOR YOUR DOMESTIC PARTNER (DP)

HOURLY (Non-Exempt)	After-Tax Deduction (per paycheck)				Amount Taxable as Income (per paycheck)			
Plan	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO
EE + DP	\$56.86	\$90.85	\$133.89	\$164.45	\$154.85	\$171.81	\$191.45	\$196.18
EE + DP + EE's Child(ren)	\$74.10	\$109.81	\$123.20	\$173.14	\$106.10	\$113.79	\$156.00	\$133.66
EE + DP + DP's Child(ren)	\$123.87	\$187.76	\$231.04	\$312.17	\$229.63	\$250.83	\$315.21	\$290.68

SALARY (Exempt)	After-Tax Deduction (per paycheck)				Amount Taxable as Income (per paycheck)			
Plan	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO
EE + DP	\$58.81	\$93.43	\$136.94	\$167.09	\$152.90	\$169.23	\$188.40	\$193.54
EE + DP + EE's Child(ren)	\$73.00	\$111.51	\$123.51	\$174.90	\$107.20	\$112.09	\$155.69	\$131.90
EE + DP + DP's Child(ren)	\$125.27	\$191.61	\$234.77	\$316.12	\$228.23	\$246.98	\$311.48	\$286.73

\*CA – Select Network; Non-CA Choice Network

\*\*CA – Select Plus Network; Non-CA – Choice Plus Network

Note: Employees with an annual salary exceeding \$149k will have an additional amount added to their medical deduction.

Contact [benefits@hottopic.com](mailto:benefits@hottopic.com) for those amounts.



### DP DOCUMENTATION REQUIREMENT

In order to add your Domestic Partner, you must complete the DP Affidavit. Please scan the QR code (or [click here](#)), complete and return the Declaration of Domestic Partnership form can be returned to [benefits@hottopic.com](mailto:benefits@hottopic.com)

## DENTAL RATES FOR YOUR DOMESTIC PARTNER (DP)

HOURLY & SALARY	After-Tax Deduction (per paycheck)			Amount Taxable as Income (per paycheck)		
Plan	DHMO	DPPO	PREMIUM DPPO	DHMO	DPPO	PREMIUM DPPO
EE + DP	\$7.42	\$11.06	\$12.10	\$0.42	\$2.42	\$2.43
EE + DP + DP's Child(ren)	\$14.60	\$24.37	\$26.67	\$0.26	\$5.28	\$5.29

## VISION RATES FOR YOUR DOMESTIC PARTNER (DP)

HOURLY & SALARY	After-Tax Deduction (per paycheck)			Amount Taxable as Income (per paycheck)		
Plan	CORE	BUY-UP	PREMIUM	CORE	BUY-UP	PREMIUM
EE + DP*	\$0.30	\$1.15	\$1.53	\$0.00	\$0.00	\$0.01
EE + DP + DP's Child(ren)*	\$0.90	\$4.56	\$6.08	\$0.00	\$0.00	\$0.01

\*You may only enroll your DP and/or DP's child(ren) in the vision core plan if they are enrolled in a Hot Topic medical plan.





# Medical (Kaiser Permanente)

Listed below is a summary of the Kaiser HMO plan. More detailed descriptions are available in the plan documents located on the Company Intranet/ [Benefits Website](#) Passcode: HT2020.

## Kaiser Permanente HMO Plan

In-Network	
<b>Plan Deductible</b>	\$500 / \$1,000
<b>Plan Out-of-Pocket Max</b>	\$3,000 / \$6,000
<b>Office Visit</b>	
Primary Provider / Specialist / Preventive Care	\$20 copay / \$20 copay / \$0 copay
<b>Lab and X-ray</b>	\$10 copay per encounter after deductible
<b>MRI, most CT, and PET scans</b>	20% coinsurance up to a maximum of \$150 per procedure after deductible
<b>Physical Therapy</b>	\$20 copay per visit after deductible
<b>Inpatient Hospitalization</b>	
Hospitalization Services	20% coinsurance after deductible
<b>Outpatient Surgery</b>	20% coinsurance after deductible
<b>Mental Health Services</b>	
Inpatient Hospitalization	20% coinsurance after deductible
Individual Outpatient Treatment	\$20 copay per visit
Group Outpatient Treatment	\$10 copay per visit
<b>Urgent Care</b>	\$20 copay
<b>Emergency Room</b>	20% coinsurance after deductible (waived if admitted)
<b>Ambulance Services</b>	\$150 copay per trip after deductible
<b>Prescription Drug Coverage</b>	
<b>Drug Deductible</b>	No Drug Deductible
<b>Plan Pharmacy (up to 30-day supply)</b>	
Generic / Brand / Specialty	\$10 copay / \$30 copay / 20% up to \$250
<b>Mail Order (up to 100-day supply)</b>	
Generic / Brand / Specialty	\$20 copay / \$60 copay / Not covered

## Your Bi-Weekly Cost of Coverage per Paycheck (26 Pay Periods)

	Hourly (Non-Exempt)	SALARY (Exempt) Up to \$149.9k
Employee Only	\$76.54	\$83.31
Employee + Spouse	\$240.99	\$250.40
Employee + Children	\$215.57	\$224.53
Employee + Family	\$388.71	\$399.43

Note: Employees with an annual salary exceeding \$149k will have an additional amount added to their medical deduction. Contact HT Benefits ([benefits@hottopic.com](mailto:benefits@hottopic.com)) for those amounts. Domestic Partner rates are listed on page 7.



# Medical (UHC)

Below is a summary of the different medical plans. More detailed descriptions are available in the Summary Plan Descriptions located on the Company Intranet/[Benefits Website](#) Passcode: HT2020. Your eligibility for each plan is based on your home zip code.

	Basic EPO	EPO	PPO	
	In-Network	In-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>	\$4,000 / \$8,000	\$750 / \$2,250	\$1,250 / \$3,750	\$3,750 / \$11,250
<b>Annual Out-of-Pocket Max</b>	\$6,800 / \$13,600	\$3,250 / \$7,150	\$3,750 / \$11,250	\$7,500 / \$22,500
<b>Office Visit</b>				
Primary Provider	\$30 copay	\$20 copay	\$30 copay	Plan pays 50% <sup>1</sup>
Specialist	\$50 copay	\$40 copay	\$50 copay	Plan pays 50% <sup>1</sup>
Virtual Visits <sup>2</sup>				
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
<b>Acupuncture &amp; Chiropractor</b>	\$30 copay	\$20 copay	\$30 copay	Plan pays 50% <sup>1</sup>
Limitations	60 Acu visits 24 Chiro visits	60 Acu visits Unlimited Chiro <sup>3</sup>	60 Acu visits Unlimited Chiro <sup>3</sup>	In-Network limitations apply
<b>Out-Patient Mental Health Counseling</b>	\$10 copay	\$10 copay	\$10 copay	Plan pays 50% <sup>1</sup>
<b>Physical Therapy</b>	\$30 copay	\$20 copay	\$30 copay	Plan pays 50% <sup>1</sup>
<b>Lab and X-ray</b>	Plan pays 70% <sup>1</sup>	Plan pays 80% <sup>1</sup>	Plan pays 80% <sup>1</sup>	Plan pays 50% <sup>1</sup>
<b>Inpatient Hospitalization</b>	N/A	\$500 admission copay	\$1,000 admission copay	\$1,000 admission copay
Hospitalization coinsurance	Plan pays 70% <sup>1</sup>	Plan pays 80% <sup>1</sup>	Plan pays 80% <sup>1</sup>	Plan pays 50% <sup>1</sup>
<b>Outpatient Surgery</b>	Plan pays 70% <sup>1</sup>	Plan pays 80% <sup>1</sup>	Plan pays 80% <sup>1</sup>	Plan pays 50% <sup>1</sup>
<b>Urgent Care</b>	\$125 copay	\$50 copay	\$50 copay	Plan pays 50% <sup>1</sup>
<b>Emergency Room</b>	\$500 per visit <sup>4</sup>	\$500 per visit <sup>4</sup>	\$500 per visit <sup>4</sup>	\$500 per visit <sup>4</sup>

<sup>1</sup>After deductible

<sup>2</sup>Medical visits accessed through Amwell and DoctorOnDemand. Mental Health visits accessed through United Behavioral Health.

<sup>3</sup>Subject to medical necessity

<sup>4</sup>Copay waived if admitted

To find additional plan info, visit our **Benefits Website** at [hottopicboxlunchperks.com](http://hottopicboxlunchperks.com) and enter this code: **HT2020**

## UHC Choice vs Select:

- **Choice Network:** Non-California plan participants
- **Select Network:** California plan participant



# Prescription Drugs (UHC)

Below is a summary of the different prescription drug plans. Detailed descriptions are available in the Summary Plan Descriptions located on the Company Intranet/Human Resources website. Your eligibility for each plan is based on your home zip code.

	Basic EPO	EPO	PPO
	In-Network	In-Network	In-Network
<b>Prescription Drug Deductible</b>	\$150 per member*	\$150 per member*	\$150 per member*
<b>Annual Out-of-Pocket Limit</b>	See Medical OOP Max	\$4,100 / \$7,550	\$3,600 / \$3,450
<b>Retail</b>			
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
<b>Mail &amp; Retail</b>			
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 only in Tiers 2 and 3 (combined)

NOTE: Birth Control Covered at 100% in Generic (Tier 1)

## Out-of-Network (Basic EPO, EPO & PPO)

Prescription Drug Deductible	\$150 per member*
<b>Retail</b>	
Tier 1	Plan pays 70%
Tier 2	Plan pays 70%
Tier 3	Plan pays 70%
Specialty Medications	Plan pays 70%
Supply Limit	31 days

Mail & Retail 90-day supply is not covered out-of-network

### Save Money on Prescription Drugs!

- Ask if there is a generic option
- Mail order delivery of maintenance prescriptions saves you time and money
- Compare drug costs by using apps such as GoodRx or SingleCare
- Watch this [Prescription Drugs Dos and Don'ts Video](#) for more

**REMINDER:** Walgreens is considered out-of-network with our prescription drug plans through UHC.

Use an In-Network provider to save on your out-of-pocket expenses!



# Care Options

With many options for getting care, how do you choose? This chart can help you understand how you can save money when your illness or injury is not as emergent. For example, if you think you have pink eye, rather than going to Urgent Care or your Primary Care Physician, consider a Virtual Visit for a much lower cost!

Where to get care	What it is	Type of Care	Cost
<b>Virtual Visit</b>	A virtual visit lets you see a doctor via your smartphone, tablet or computer.	<ul style="list-style-type: none"> <li>• Pink eye</li> <li>• Bronchitis</li> <li>• Cough/colds</li> <li>• Diarrhea</li> <li>• Fever</li> </ul>	<ul style="list-style-type: none"> <li>• Seasonal flu</li> <li>• Sinus problems</li> <li>• Sore throats</li> <li>• Stomach aches</li> <li>• Bladder infections</li> </ul> <p>\$</p>
<b>Primary Care Physician (PCP)</b>	Go to a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications and refer you to a specialist, if needed.	<ul style="list-style-type: none"> <li>• Annual Physical</li> <li>• Checkups</li> <li>• Preventive services</li> <li>• Minor skin conditions</li> <li>• Vaccinations</li> <li>• General health management</li> </ul>	<p>\$\$</p>
<b>Urgent Care (UC)</b>	Urgent care is ideal for when you need care quickly, but it is not an emergency. Urgent care centers treat issues that aren't life threatening.	<ul style="list-style-type: none"> <li>• Sprains or strains</li> <li>• Minor burns or infections</li> <li>• Minor broken bones</li> <li>• Cuts that may need a few stitches</li> </ul>	<p>\$\$\$</p>
<b>Emergency Room (ER)</b>	The ER is for serious life-threatening or very serious conditions that require immediate care. This is also when to call 911.	<ul style="list-style-type: none"> <li>• Heavy bleeding &amp; large open wounds</li> <li>• Sudden weakness or trouble talking</li> <li>• Chest pain</li> <li>• Spinal injuries</li> <li>• Severe head injury</li> <li>• Breathing difficulty</li> </ul>	<p>\$\$\$\$</p>

## What Preventive Care Services Should You Be Getting?

Preventive care services are crucial to keeping you healthy. Below are a few examples.

Children	Adults	
<ul style="list-style-type: none"> <li>• Well-baby care</li> <li>• Annual physical</li> <li>• Immunization</li> <li>• Flu shot</li> <li>• Medical/family history and physical exam</li> <li>• Blood pressure check</li> <li>• Vision screening</li> </ul>	<ul style="list-style-type: none"> <li>• Pap test</li> <li>• Mammogram</li> <li>• Annual physical</li> <li>• FDA approved contraception</li> <li>• Immunizations</li> <li>• PrEP HIV Prevention Medication (recommended for HIV-negative adults)</li> </ul>	<ul style="list-style-type: none"> <li>• Colonoscopy</li> <li>• Prostate cancer screening</li> <li>• Flu shot</li> <li>• Blood pressure check</li> <li>• Cholesterol screening</li> <li>• Depression screening</li> <li>• Diabetes screening</li> <li>• Hepatitis C screening</li> </ul>



# Dental (Delta Dental)

Listed below is a summary of the different dental plans. More detailed descriptions are available in the Summary Plan Descriptions located on the Company Intranet/[Benefits Website](#) Passcode: HT2020.

	Delta Dental DHMO	Delta Dental DPPO		Delta Dental Premium DPPO	
	In-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Calendar Year Deductible</b>	\$0 / \$0	\$50 / \$150 (waived for diagnostic & preventive)	\$75 / \$225	\$50 / \$150 (waived for diagnostic & preventive)	\$75 / \$225
<b>Calendar Year Maximum</b>	Unlimited	\$1,500 per member	\$1,500 per member	\$2,000 per member	\$2,000 per member
<b>Diagnostic &amp; Preventive</b>	\$0 - \$88 copay <sup>1</sup>	Plan pays 80%	Plan pays 80%	Plan pays 90% <sup>3</sup>	Plan pays 80% <sup>3</sup>
<b>Basic Services</b>					
Endodontics	\$0 - \$400 copay <sup>1</sup>	Plan pays 80% <sup>2</sup>	Plan pays 50% <sup>2</sup>	Plan pays 90% <sup>2</sup>	Plan pays 50% <sup>2</sup>
Periodontics	\$10-\$375 copay <sup>1</sup>	Plan pays 80% <sup>2</sup>	Plan pays 50% <sup>2</sup>	Plan pays 90% <sup>2</sup>	Plan pays 50% <sup>2</sup>
<b>Major Services</b>	\$0-\$460 copay <sup>1</sup>	Plan pays 50% <sup>2</sup>	Plan pays 50% <sup>2</sup>	Plan pays 50% <sup>2</sup>	Plan pays 50% <sup>2</sup>
<b>Orthodontic Services</b>					
Orthodontia	\$1,900 <sup>1</sup> child/ \$2,100 <sup>1</sup> adult	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

<sup>1</sup>Refer to the copay schedule for a full list of covered services and costs

<sup>2</sup>After deductible

<sup>3</sup>Diagnostic & Preventive waived from applying to Calendar Year Maximum

## Delta Dental Resources

**Create an account:** Go to [deltadentalins.com](http://deltadentalins.com) to create your account with Delta Dental. You will be able to find an in-network dentist, view your member ID card, check your plan details and eligibility, view claim history, and more.

**Understand your Plan:** Visit [deltadentalins.com/enrollees](http://deltadentalins.com/enrollees) to browse answers to frequently asked questions, get tips on planning for a dental visit, find claim forms and more.

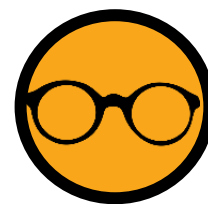
**Explore Dental Wellness:** Visit [deltadentalins.com/wellness](http://deltadentalins.com/wellness) to read helpful health and wellness articles, find delicious recipes for healthy meals, and check out videos on preventive care and common procedures.

**SmileWay Wellness Benefit:** Delta Dental PPO members who have been diagnosed with diabetes, heart disease, rheumatoid arthritis, HIV/AIDS, or stroke will have access to additional periodontal procedures and cleanings. To opt in, sign into your account at [deltadentalins.com](http://deltadentalins.com), click Benefits, Optional Details, and then click opt in.

## Your Bi-Weekly Cost of Coverage per Paycheck (26 Pay Periods)

Plan	DHMO	DPPO	Premium DPPO
Employee Only	\$3.82	\$5.77	\$6.83
Employee + 1	\$11.24	\$16.83	\$18.93
Employee + 2 or more	\$18.42	\$30.14	\$33.50





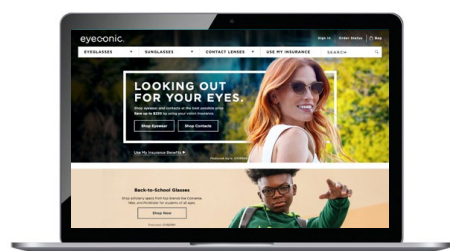
# Vision (VSP)

Listed below is a summary of the different vision plans. VSP Provider Network for all plans: **VSP Choice**. NOTE: No ID card is necessary. Just tell your VSP network provider that you have VSP. More detailed descriptions are available in the Summary Plan Descriptions located on the Company Intranet/[Benefits Website](#) Passcode: HT2020.

	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
<b>Eye Exam</b>						
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
<b>Lenses</b>						
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
<b>Frames</b>						
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
<b>Contacts</b>						
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

## Your Bi-Weekly Cost of Coverage per Paycheck (26 Pay Periods)

Plan	Core*	Buy-Up	Premium
Employee Only	\$0.00	\$3.14	\$4.20
Employee + 1	\$0.30	\$4.29	\$5.73
Employee + 2 or more	\$0.90	\$7.70	\$10.28



**eyeconic**  
a vsp vision company

### Extra Savings through VSP

- **Glasses & Sunglasses:** 20% savings on complete pair of prescription glasses and sunglasses, including lens enhancements, from any VSP Provider within 12 months from your last Well Vision Exam.
- **Retinal Screening:** No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam. Not applicable to VSP Base Plan.
- **Laser Vision Correction:** Average 15% off the regular price, or 5% off the promotional price; discounts only available from contracted facilities.

### EYECONIC.COM

- Eyeconic is the only place where VSP members can shop online for contacts and eyewear with their VSP insurance in-network.
- Save time and money on quality eyewear with just a few clicks on [www.eyeconic.com](http://www.eyeconic.com):
  1. Connect your vision insurance.
  2. Select your product.
  3. Upload your prescription or provide your doctors contact info and we'll take care of the rest.



# Life & Disability Insurance (The Standard)

## BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Basic Life and AD&D Insurance pays you or your beneficiary if you die or suffer from loss of a limb, speech, sight, or hearing. Cost of coverage is paid for by Hot Topic. \*

<b>Basic Life and AD&amp;D Amount</b>	\$25,000
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\*You may opt-out by contacting Benefits

## SUPPLEMENTAL LIFE

Supplemental Life Insurance allows you to buy additional life insurance to protect your family's financial security.

<b>Employee Supplemental Life Amount</b>	Increments of \$10,000 up to \$500,000 Guaranteed Issue: \$200,000
<b>Spouse/DP Supplemental Life Amount</b>	Increments of \$5,000 up to \$250,000 <sup>1</sup> Guaranteed Issue: \$150,000
<b>Child(ren) Supplemental Life Amount</b>	Increments of \$2,000 up to \$10,000 <sup>1,2</sup>

<sup>1</sup> Not to exceed 100% of employee amount

<sup>2</sup> Birth to age 26, regardless of student or marital status

**NOTE:** This year, The Standard will allow an increase up to the Guaranteed Issue amount without an EOI.

### Supplemental Life Costs (Per Paycheck)

**Employee Rates per \$10,000 Coverage:** Costs range between \$0.23 and \$12.71 depending on your age.

**Spouse/DP Rate per \$5,000 Coverage:** Costs range between \$0.11 and \$6.35 depending on your Spouse/DP's age.

**Dependent Child Rate:** Costs range between \$0.40 and \$2.00 depending on the coverage amount you elect.

## SHORT-TERM DISABILITY (STD)

STD Insurance helps pay the bills if you are unable to work due to a non-work-related injury, illness or pregnancy.

<b>Weekly Benefit Amount</b>	Plan pays 60% of covered weekly earnings
<b>Max Weekly Benefit</b>	\$2,308
<b>Benefits Begin After:</b>	
Accident	7 days of disability
Sickness	7 days of disability
<b>Max Payment Period*</b>	90 days

\*Maximum payment period is based on the first day you are disabled, not when benefits begin. Payments received through employer-funded disability are taxable.

## LONG-TERM DISABILITY (LTD)

LTD Insurance protects a portion of your income if you are unable to work for an extended period of time.

### LTD Core – Provided at no cost to you!

<b>Monthly Benefit Amount</b>	Plan pays 40% of covered monthly earnings
<b>Maximum Monthly Benefit</b>	\$5,000
<b>Benefits Begin After:</b>	90 days of disability
<b>Maximum Payment Period*</b>	Social Security normal retirement age

### LTD Buy-Up

<b>Monthly Benefit Amount</b>	Plan pays 60% of covered monthly earnings
<b>Maximum Monthly Benefit</b>	\$7,500
<b>Benefits Begin After:</b>	90 days of disability
<b>Maximum Payment Period*</b>	Social Security normal retirement age

\*Age at which the disability begins may affect the duration of the benefits.

**NOTE:** There is a 12-month waiting period before benefits would be paid if you need to be off of work due to a preexisting condition.

### LTD Buy-Up Insurance Cost (Per Paycheck) Calculation\*

Your Cost LTD Buy-Up	Equation
Buy-Up costs \$0.13 per \$100 of coverage:	Hourly Rate ____ x 2080 = ____ x .0013 ÷ 26 = ____ (Per paycheck)

\*This calculation method does not apply to those who earn over the cap of \$150,000 annually

### Short-Term and Core Long-Term Disability Costs

STD and Core LTD Insurance benefits are provided at no cost for Full-Time employees working 32 or more hours per week. STD may be coordinated with State Disability Insurance\*, Social Security, and other non-company programs. Like STD, the amount of LTD pay you may receive is reduced by income received from other income sources like State Disability Insurance, if applicable.

\*Employees in California may not be eligible for this benefit due to State Disability Insurance (SDI).



# Life with Long-Term Care (CHUBB)

## LIFETIME BENEFIT TERM INSURANCE

LifeTime Benefit Term helps protect you and your family if you were no longer able to provide for them. Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses anyway they choose such as mortgage payments, credit card debt, childcare, college tuition, or other household expenses.

## LONG-TERM CARE (LTC)

If you become chronically ill, LifeTime Benefit Term will pay you the greater of 4% of your death benefit each month or \$50 per pay while you are living for up to 25 months. You can use this money any way you choose and your life insurance premiums will be waived. Long Term Care benefit is triggered by (1) impairment in two out of six activities of daily living: eating, bathing, dressing, transferring, toileting, or continence; or (2) cognitive impairment. Hot Topic provides an option to elect LifeTime Benefit Term Insurance with Long-Term Care through CHUBB to all Full-Time benefit eligible employees.

### LifeTime Benefit Coverage

Issue Type	Maximum Benefit Amount
<b>Employee Guaranteed Issue</b> Age 19 through 70	\$150,000
<b>Employee Simplified Issue*</b> Age 19 through 70	\$225,000
<b>Spouse/DP Guaranteed Issue</b> Age 19 through 70	\$75,000
<b>Spouse Simplified Issue*</b> Age 19 through 70	\$112,500
<b>Child(ren) Term Rider</b> Age 15 days through 25 years	\$25,000

**Accelerated Death Benefit for Terminal Illness:** After coverage has been in force for two years, employees can receive 50% of their death benefit immediately, up to \$100,000, if they are diagnosed as terminally ill.

**Accelerated Death Benefit for Long Term Care:** When employees need LTC, death benefits can be paid as early for home health care, assisted living, adult day care and nursing home care. Benefit is equal to the greater of 4% of your death benefit per month or \$50 per day while you are living for up to 25 months.

### Extension of Benefits (EOB)

Once the full death benefit has been paid in advance for LTC, payments can be extended. Extension of Benefit may extend the same monthly LTC benefit for up to an additional 25 months, doubling the value.

\* Eligible employees and spouse are eligible for Simplified Issue amount as long as they are actively at work as of their enrollment date and answer all questions.

## HOW TO ENROLL

During Open Enrollment, CHUBB has partnered with EOI Insurance to provide education and enrollment assistance of the Life with Long Term care plan. To make an in-person or phone appointment, please visit [hottopic.mybenefitsappointment.com](http://hottopic.mybenefitsappointment.com) or call (866) 261-5885.

If you are enrolling for Life with Long Term Care coverage, please visit [chubb.benselect.com/Hottopic](http://chubb.benselect.com/Hottopic). Your login will be your Social Security Number (SSN). Your pin will be the last 4 digits of your SSN + last two digits of your birth year. Example: SSN 123456789, birth year 1987, your pin is 678987.

### Example on How LifeTime Benefit with LTC can be Used

3 Options	Life Situation	Death Benefit	LTC	LTC Extension	Total Benefits
1. Life Insurance	You lead a full life and do not need LTC	\$100,000			\$100,000
2. LTC Insurance	You lead a full life and need assisted living or nursing home care		\$100,000		
3. Split your Death Benefit for LTC and Life	You lead a full life but also need some LTC funds (Ex: 4% of \$100,000 for 12 months)	\$52,000	\$48,000		
Extra LTC for up to 25 additional months	You lead a full live and need extended benefits			\$100,000	\$100,000
<b>Option 1, 2 or 3 + Extra LTC Coverage = \$200,000 Total</b>					





# Flexible Spending Accounts (FSAs) (Navia)

Click image or scan QR code to play video



## WHAT IS FSA?

Flexible Spending Accounts (FSAs) allow you to direct a part of your pay, tax-free, into a special account that you can use throughout the year to pay for certain eligible out-of-pocket health and/or dependent care expenses and lowers your taxable income, which means you save more money! The catch is that FSAs are USE-IT-OR-LOSE-IT benefits meaning you will forfeit any remaining balance in your FSA account if you have not used all of your funds by the end of the plan year or the grace period (03/15/25), so plan carefully!

## HEALTH CARE FSA (HC FSA)

You can pay for your qualifying expenses using your debit card OR with your own money and then submitting receipts for reimbursement.

### What eligible expenses can I use my HC FSA for?

- ✓ Deductibles, office visit copays
- ✓ Prescription drug copays
- ✓ Over-the-counter drugs
- ✓ Eyeglasses, contact lenses
- ✓ Hospital services, physical therapy
- ✓ Acupuncture and chiropractor visits
- ✓ Braces, dental treatments

The maximum annual amount you may elect is \$3,050 in 2024. You may start to use the amount you've elected on the first day of your effective date.

## DEPENDENT CARE FSA (DC FSA)

The money you put in a DC FSA can be used to reimburse your expenses incurred while you work. If married, your spouse needs to be employed, actively seeking work, or a full-time student for the expenses to be eligible for reimbursement.

### What eligible expenses can I use my DC FSA for?

- ✓ Before and after school care
- ✓ Babysitting and nanny expenses
- ✓ Daycare, nursery school, and preschool
- ✓ Summer day camp
- ✓ Care for your spouse or a relative who lives with you and is physically or mentally incapable of self-care

Dependents have to be under age 13 and/or declared as a dependent on your taxes.

The annual amount you may elect up to the household max of \$5,000 in 2024.

## IMPORTANT CONSIDERATIONS

- Our FSA plan year is 01/01/24 – 12/31/24
- Hot Topic, Inc. allows a 2½ month grace period which means you have until 03/15/25 to incur claims
- You have until 03/31/25 (90-day claims run-out) to submit claims for reimbursement.
- **USE-IT-OR-LOSE-IT.** Any unused funds by the end of the plan year or grace period will be forfeited. Unused funds do NOT roll over.
- You must re-elect your FSA contribution during Open Enrollment for the next plan year. Elections from the previous plan year will NOT roll over.
- Domestic Partners are not eligible to participate in the FSA program.
- You do not have to be enrolled in a Hot Topic, Inc. medical plan in order to use the Health Care or Dependent Care FSA.

## BREAKDOWN OF FSA KEY DATES

### Plan Coverage Dates:

**01/01/2024 – 12/31/2024**

### Deadline to Spend Funds:

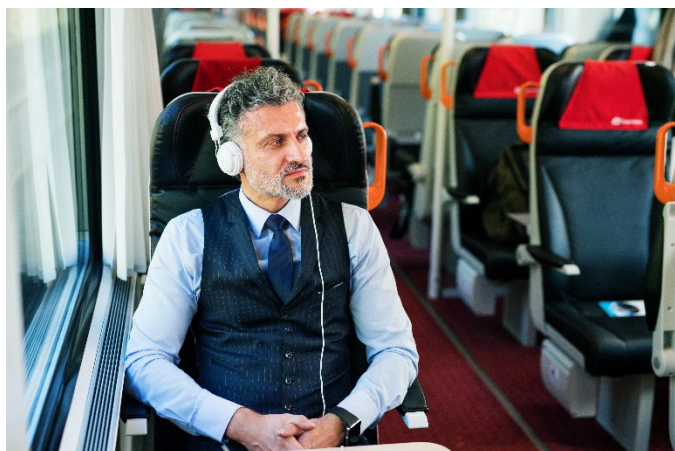
**03/15/2025**

### Deadline to Submit Claims for Reimbursement:

**03/31/2025**



# Commuter Benefits (GoNavia)



## COMMUTER BENEFIT PROGRAM

The GoNavia Commuter program allows you to pay for your work-related parking and transit expenses using pre-tax dollars. In 2024, you can set aside up to \$300 per month in pre-tax dollars to spend on eligible parking and transit expenses. As a month-to-month benefit, you can opt in and out of the benefit at any time based on your transit or parking needs for the upcoming month!

## ELIGIBLE EXPENSES

The GoNavia Commuter Benefit covers your work-related public transit and parking expenses including, but not limited to:

- Subways, streetcars, and commuter trains
- Buses
- Ferries
- Parking lots and garages
- Vanpool
- Rideshare, including [UberPOOL](#) and [Lyft Shared Rides](#)

Ineligible expenses include any non-work related expenses and individual transportation services like a taxi or a driving service.

## HOW IT WORKS

Once registered on the [Navia website](#), you can place an order for your monthly transit and parking needs. The order amount will be deducted from your paycheck pretax and loaded onto a [Navia Benefits Debit MasterCard](#). You'll then use that card to purchase your work-related parking and transit expenses directly from your provider.

## NAVIA BENEFITS DEBIT CARD

You'll be able to use this debit card at any transit or parking authority that uses the MasterCard® system. This includes:

- Transit Offices and Kiosks
- Transit Authority Websites
- Parking Lots/Garages

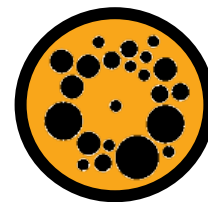
Your debit card has the technology to recognize that you're paying for a transit or parking expense based on your card swipe, so you don't need to submit those receipts.

## UNUSED FUNDS

If you don't have the expenses to use all of your funds within the month, the balance will automatically roll over from month-to-month as long as you are an active employee and remain eligible for the benefit.

## ADDITIONAL INFORMATION

To learn more or to register for this new benefit offering, click on the following hyperlink to visit the [GoNavia Commuter Benefits](#) website.



# Voluntary Benefits (Corestream)

*(Enroll/make changes during designated enrollment periods)*

Accident, Critical Illness and Hospital Indemnity Insurance are the Voluntary Benefits you can enroll in or make changes to only during designated enrollment periods via [hottopic.corestream.com](http://hottopic.corestream.com). Coverage for all three plans is offered through MetLife. You can enroll both yourself and eligible family members in these plans. All you need to do is enroll during Open Enrollment and be actively at work.

## ACCIDENT INSURANCE

Accident insurance pays out a lump sum if you incur an injury as a result of an accident.

### Pays for different injuries, including:

- Fractures
- Dislocations
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second-and third-degree burns
- Coma
- Ruptured disc



### Includes an array of medical services and treatments:

- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Medical testing benefits (including X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Home modifications
- Therapy services (including physical, occupational and speech therapy)

**Note:** This is just a brief overview. Limitations, restrictions, and personalized rates may apply. Please refer to your group policy/certificate which can be found on the Company Intranet/[Benefits Website](#) Passcode: HT2020 for detailed information regarding these benefits.

**Questions?** Contact Hot Topic Inc. Voluntary Benefits Customer Service at [hottopicsupport@corestream.com](mailto:hottopicsupport@corestream.com) or call (562) 366-4490.

## CRITICAL ILLNESS INSURANCE

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most.



Pay for whatever you need, such as expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.

**If you meet the group policy and certificate requirements, Critical Illness Insurance provides you with a lump-sum payment upon a verified diagnosis of a covered condition, including:**

- Cancer
- Heart attack
- Stroke

Please see your Plan Summary for details and a list of covered conditions.

## HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons.

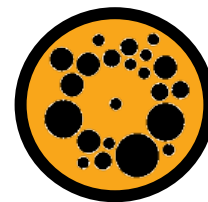


This benefit may supplement both health insurance and disability insurance if a covered incident causes you to have expenses that your health insurance doesn't cover —or causes you to lose income due to being out of work.

**This plan provides benefits for hospitalization due to accidents and sicknesses, such as:**

- Admission to a hospital
- Hospital stays

A flat amount is paid for the day that you're admitted to a hospital, and a per-day amount is paid for each day of a covered hospital stay from the very first day of your stay.



# Voluntary Benefits (Corestream)

*(Enroll/make changes anytime)*

Pet Insurance, Student Loan Refinancing and Legal Insurance are the Voluntary Benefits you can enroll in or make changes to at anytime in the plan year via [hottopic.corestream.com](http://hottopic.corestream.com). Exact costs of these plans vary depending on your election and information provided when you enroll on [hottopic.corestream.com](http://hottopic.corestream.com).

## PET INSURANCE

Save on veterinary bills and cover your furry, feathery and scaly friends!

**Nationwide Pet**



- Covers medical, accidents, injuries, illnesses, hereditary, surgeries, x-rays, MRIs, prescription medications and therapeutic diets and more
- Use any vet, anywhere: no networks, no pre-approvals.
- Get cash back on eligible vet bills after \$250 annual deductible is met
- Choice of reimbursement: 50% and 70% options
- Does NOT cover pre-existing conditions, boarding, and grooming.

## STUDENT LOAN REFINANCING

Connect with the right Student Loan Consultant to help you find the perfect plan, whether you need a new loan, a refinance or loan forgiveness.

**GradFin**



- Consults individually with borrowers to educate them on their student loans
- Simplifies the complex issue of Student Loans through focus on education, with our knowledge of all repayment and refinancing options in the market today
- Loan experts will analyze your loans and provide repayment and refinancing options for their federal and/or private loans
- GradFin consults with borrowers to determine which loans to refinance, and to make recommendations on the best payoff strategies for the remaining loans.

## LEGAL INSURANCE

Protect yourself and your family. Legal Services can help you find the extra guidance you need when you need it.

**LegalEASE**



- Wills and estate planning
- Family law coverage
- National network of attorneys
- Financial and consumer coverage
- Real estate transaction coverage
- Auto and traffic coverage

## DISCOUNTS

All Hot Topic employees have access to a wide array of discounts such as:

**Multi-vendors**



- **Computers & Electronics** – Exclusive discounts on computers, gaming accessories, and more
- **Hotels & Travel** – Stay comfortable and save big when you book hotels with special offers
- **Theme Parks** – Enjoy savings on multi-day passes to these parks all around the country
- **Car Rentals** – Save big on your next trip when you rent a vehicle through one of our vendor partners

### HOW TO ENROLL IN CORESTREAM VOLUNTARY BENEFITS

Enrollment must be done directly through the [Corestream Voluntary Benefits Enrollment Website](#).

If you have any questions, please contact Voluntary Benefits Customer Service at [hottopicsupport@corestream.com](mailto:hottopicsupport@corestream.com) or call (562) 366-4490.





# Retirement Planning



## ALLIANT MEDICARE SOLUTIONS

Alliant Medicare Solutions is a free resource for you, or any family members and friends who are nearing age 65.

**How it works:** Call Alliant Medicare Solutions at (888) 835-2588 to speak to a Licensed Agent.



**Discuss the following with Alliant Medicare Solutions:** your current insurance coverage, the different types of coverage available and which plans might work the best for you.

**Alliant Medicare Solutions helps you enroll immediately or emails the policy materials** for you to review and enroll at a later date. Visit [alliantmedicare.com](http://alliantmedicare.com) for more info.

## SGIA MEDICARE CONSULTING PROGRAM

SGIA Medicare Consulting is a free resource available to help answer any Medicare questions you might have.

**With SGIA, you can get:**

- Unbiased individualized needs analysis for a Medicare plan selection.
- Better understanding of how Medicare can coordinate with or replace a group health plan.
- Expert info and advice simplifying Medicare programs.
- Offerings of all major Medicare plans in your area.
- Enrollment assistance and tracking process.
- Lower coinsurance and copay costs available.
- Annual Medicare plan reviews.



For personal consultations & Medicare info, contact SGIA by phone at (888) 284-3314 or email [info@sgiamedicare.com](mailto:info@sgiamedicare.com).

## 401(K) / ROTH 401(K) PLAN

Hot Topic's 401(K) plan is administered by John Hancock Retirement Plan Services.

**Eligibility:** You must be at least 21 years old and you must have completed at least 200 hours of service. Eligibility begins the 1<sup>st</sup> of the month following 200 hours of service. Note: Employees in Puerto Rico are not eligible at this time.

**Enrollment:** Visit [myplan.johnhancock.com](http://myplan.johnhancock.com) and select the "register now, get started with your plan" link.

- Complete the registration process then make your saving and investment elections.
- Your savings deduction will start 1st of the month after you complete enrollment.
- **Click here** to watch a video about 401k enrollment!

**Make Changes Online:** Log in to [myplan.johnhancock.com](http://myplan.johnhancock.com)

- **Increase or decrease your savings election:** Your new savings percentage will be effective the 1<sup>st</sup> of the month after you complete the change.
- **Stop your savings deduction:** Your new savings election will be effective 1st payroll after you complete the change.

**Employee Contributions:** You choose how much money you want to have deducted from each paycheck and that savings is deposited into an account for you.

**Company Contributions:** The Company will match 50% of the first 4% of what you contribute.

**Vesting:** Your pre-tax, Roth and any rollover you may have made are 100% vested as of the day you start contributing.

**Investment Options:** You can change your investment elections as often as you like. Some funds have trading restrictions which may limit the frequency and the amount of dollars that you can move between funds.

## HELPFUL 401(K) VIDEOS

- **401(K) Enrollment:** <https://www.brainshark.com/1/player/jhancockrps?pi=zH9z85yxLzQrU0z0&r3f1=&fb=0>
- **Roth 401(K) Plan:** <https://www.brainshark.com/1/player/jhancockrps?pi=zGfzGQllczQrU0z0&r3f1=&fb=0>
- **Debt Management:** <https://www.brainshark.com/1/player/jhancockrps?pi=zGoztU1h4zQrU0z0&r3f1=&fb=0>





# Time Off From Work



## HOLIDAYS

Hot Topic observes seven paid holidays in the U.S. each year:

- New Year's Day
- Memorial Day
- Independence Day
- Martin Luther King Jr. Day
- Labor Day
- Thanksgiving Day
- Christmas Day

## BEREAVEMENT

All employees are eligible for 3 days of bereavement pay if an immediate family member passes away.

## VOLUNTEER TIME OFF

Hot Topic employees or DC Manager/Supervisors can take up to 8 hours per quarter - working on a pre-approved list of companies to help out a charity of their choice. You are eligible after 90 days of service and time off is prorated.

## JURY DUTY

Regular full-time employees can be paid up to 10 days missed due to jury duty service within a calendar year.

## LEAVES OF ABSENCE

There are situations that may require an employee to be absent from work for an extended period of time. You may request a leave of absence for medical (including pregnancy), family care, or military service. Your leave of absence request has to be in writing on a "Request for Leave of Absence Form," indicating the dates you request to be away from work, and requires approval from both your immediate supervisor and Human Resources.

If you require a leave of absence, please e-mail [LOARequests@hottopic.com](mailto:LOARequests@hottopic.com) for information.

## SICK PAY

Sick Pay is offered to all SM, FTASM, and PTASM. Store Associates in locations listed in SOP #5025 are eligible for sick pay.

## FLEX TIME OFF (FTO) & VACATION

You will accrue FTO, which will allow you to take time off from work without having to specify a reason. FTO will accrue each pay period and you can use FTO after completing thirty (30) days of employment. It accrues as noted in the tables below.

### FTO ACCRUAL (FT HQ, DC, RD & DM)

Years of Service	Annual FTO Accrual	Accrual Max
0-4 years	120 hrs (4.615 hrs bi-weekly)	180 hrs
5-9 years	160 hrs (6.153 hrs bi-weekly)	240 hrs
10-19 years	200 hrs (7.692 hrs bi-weekly)	300hrs
20 + years	240 hrs (9.230 hrs bi-weekly)	360 hrs

### FTO ACCRUAL (PT HQ, CADC, & TNDC ASSOCIATES)

Years of Service	Annual FTO Accrual
0-4 years	2.7692
5-9 years	3.6923
10-19 years	4.6154

\*20 years rate (See HR)

### VACATION ACCRUAL (STORE ASSOCIATES\*)

**Regular Part-Time Assistance Managers** who have been with Hot Topic Inc. for at least one year are eligible for an annual vacation accrual of up to 24 hrs with accrual max of 36 hrs.

**Full-Time Store Associates** will be eligible to take vacation after completing their first 90-days of regular full-time employment provided accrued vacation time is available.

Years of Service	Annual Vacation Accrual	Accrual Max
0-4 years	Up to 80 hrs (3.077 hrs bi-weekly)	120 hrs
5-9 years	Up to 120 (4.615 hrs bi-weekly)	180 hrs
10-19 years	Up to 160 hrs (6.15 hrs bi-weekly)	240 hrs
20 + years	Up to 200 hrs (7.692 hrs bi-weekly)	300 hrs

\*Full-Time Store Associates scheduled to work 40 hrs/week



# Work / Life Perks

## EMPLOYEE ASSISTANCE PROGRAM (EAP)



All covered Hot Topic employees and family members are eligible for the Employee Assistance Program (EAP) through The Standard.

- Confidential counseling by phone 24 hours a day, seven days a week
- Referrals to local counselors and healthcare professionals
- 6 face-to-face counseling sessions per issue per year
- Legal information, counseling, and references
- Financial information and counseling

Phone (877) 851-1631 / Email [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com) / Organization The Standard EAP 6 Visits

Web [healthadvocate.com/standard6](http://healthadvocate.com/standard6) / Mobile App HealthAdvocate



## HT FOUNDATION

The Hot Topic Foundation’s goal is to change lives by increasing access to mental health programs and music education. Hot Topic Foundation proudly teams up with non-profits that provide these resources to those in need. Through our appreciation of music and our Company culture, we hope to promote the arts through experiences and education that enrich the lives of young people.



## TUITION ASSISTANCE PROGRAM

Working and going to school can be challenging! Affording school can be challenging. Hot Topic Inc. is a strong supporter of education and wants to help make it a little easier. The Hot Topic Inc. Tuition Assistance Program (TAP) provides eligible employees with money for school. If you meet certain eligibility requirements, you could receive \$400 per course and 1 textbook per course up to \$100 – three times per year.

## DISCOUNTS

### Hot Topic Associate Discount Amounts:

- 40% associate discount on Hot Topic apparel, accessories, shoes and select novelty items.
- 40% on Hot Topic gift cards, in-store only.
- 20% associate discount on high end collectibles over \$50, CDs, vinyls, DVDs, and most electronic items, in-store and online.



### BoxLunch Associate Discount Amounts:

- 30% associate discount on BoxLunch accessories, shoes, novelty items, CDs, vinyl, DVDs and select electronic items, in store only.
- 30% on BoxLunch gift cards, in-store only.

### Pet Insurance:

Hot Topic Inc. offers pet insurance, which helps ensure pets receive the care they need when they need it. VPI Pet Insurance offers a 5% group discount. Call 1-877-738-7874 to enroll.

### Tickets @ Work:

Adventures await! [Ticketsatwork.com](http://Ticketsatwork.com) gives you exclusive discounts to varieties of activities, concerts, movie tickets, amusement parks, hotels, memberships, and much more!

Register with company code **HOTTOPIC1** and find your next adventure without having to pay full price!



# Enrolling Outside of Open Enrollment



## Three rules apply to making changes to your benefits during the year:

1. Any change you make needs to be consistent with the change in status, AND
2. You need to make the change within **30 days** of the date the event occurs (unless otherwise noted above).
3. Benefit changes will be effective the first of the month following the life event (changes related to a promotion are subject to a 30-day waiting period).

**Note:** To enroll qualified dependents, you will be required to provide documentation, e.g. marriage/birth certificates, state/court documents, declaration of domestic partnership, etc. within 30 days of their eligibility.

## CHANGING YOUR BENEFIT ELECTIONS

Other than during the annual “Open Enrollment” period, you may only make changes to your benefit elections if you experience a “qualified status change” or qualify for a “special enrollment.” Qualified status changes include:

- **Change in legal marital status**, including marriage, divorce, legal separation, annulment, or death of a spouse.
- **A court order** resulting from a divorce, legal separation, annulment, or change in legal custody (including a Qualified Medical Child Support Order) requiring coverage for your child.
- **Change in number of dependents**, including birth, adoption, placement for adoption, or death of a dependent child.
- **Change in employment status that affects benefit eligibility**, including the start or termination of employment by you, your spouse, or your dependent child.
- **Change in work schedule**, including an increase or decrease in hours of employment by you, your spouse, or your dependent child, including a switch between part-time and full-time employment that affects eligibility for benefits.
- **Change in a child’s dependent status**, either newly satisfying the requirements for dependent child status or ceasing to satisfy them.
- **Change in place of residence or worksite**, when the change affects the accessibility of network providers.
- **Change in your health coverage or your spouse’s coverage** attributable to your spouse’s employment.
- **Change in an individual’s eligibility for Medicare or Medicaid.**
- **An event that is a “special enrollment” under the Health Insurance Portability and Accountability Act (HIPAA)** including acquisition of a new dependent by marriage, birth or adoption, or loss of coverage under another health insurance plan.
- **An event that is allowed under the Children’s Health Insurance Program (CHIP) Reauthorization Act.** Under provisions of the Act, employees have 60 days after the following events to request enrollment if:
  - Employee or dependent loses eligibility for Medicaid or CHIP.
  - Employee or dependent becomes eligible to participate in a premium assistance program under Medicaid or CHIP.





# Mental Health Resources

## Available to All Employees

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employee Assistance Program (EAP) is a service available at no cost to you or your dependents.

- Confidential counseling by phone 24/7/365
- Referrals to local counselors and healthcare professionals
- 6 face-to-face counseling sessions per issue per year
- Unlimited financial consultation
- Legal consultation, family and relationship counseling
- Stress, emotional well-being, depression, and anxiety
- Education, personal services, and health and wellness referrals and resources
- Identity theft and fraud resolution

### HOT TOPIC, INC. MENTAL HEALTH FOUNDATION

- **Mental Health America:** Get screened anytime, anywhere with the [Mental Health America's Screening Tool](#). Screens are anonymous, free, and confidential.
- **National Suicide Prevention Lifeline & Crisis Text Line:** If you or someone you know is in crisis, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) or text MHA to 741-741 to be connected to a trained Crisis Counselor 24/7.
- **LGBTQ Community Resources:** If you're a member of the LGBTQ community and need to talk to a trained counselor, call the Trevor Project's TrevorLifeline 24/7 at 866-488-7386.

**Hot Topic, Inc. Benefits Website:** For more information, visit [hottopicboxlunchperks.com](http://hottopicboxlunchperks.com) and/or refer to our [Hot Topic, Inc. Mental Health Toolkit](#).

## Available to UnitedHealthcare Members Only

### LIVE AND WORK WELL

- Get 24/7 help with mental health or substance use issues
- Search for mental health providers, facilities or telemental health services
- Access articles, tools and videos about substance use or a specific physical or mental health condition
- Crisis support when you or a loved one needs help now
- Securely access all your benefits programs
- Self-service options reduce the hassle of managing claims, notifications and updating personal info.

Visit [liveandworkwell.com](http://liveandworkwell.com). Register and log in. Or click "I don't know my access code" and then select "I am a member of UnitedHealthcare"

### ABLETO VIRTUAL BEHAVIORAL HEALTH

AbleTo is a confidential virtual therapy and coaching program designed for you and your dependents to receive mental health care services. With AbleTo, you will receive:

- 1-on-1 therapy sessions with a licensed therapist and a 1-on-1 session with a coach. Sessions are private and confidential.
- Personalized coping tools and techniques designed to help improve your day-to-day life.
- Convenient appointments that work with your schedule.
- Sessions by phone or video chat from the comfort and privacy of your own home.
- Visit [member.ableto.com](http://member.ableto.com) to get started.



# Mental Health Resources

## Available to UnitedHealthcare Members Only

### TALKSPACE

Talkspace is an online therapy app that allows you to securely message a licensed therapist, any time, from your phone or desktop. No office visit required.

- Find a therapist with an online matching tool.
- Start therapy within hours of choosing your therapist.
- Therapists respond daily, five days a week.
- Schedule live video sessions, when needed.
- Members register first at [talkspace.com](https://talkspace.com). Once registered, members can download the Talkspace app.

Talkspace is confidential, convenient and it's covered under our UHC EPO, PPO, and Basic EPO plans for a \$10 copay.

### SELF CARE BY ABLETO (FORMERLY SANVELLO™)

Self Care from AbleTo is an 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.

Relieve symptoms and build life skills through:

- Daily mood tracking
- Personalized progress
- Guided journeys.
- Community support.

The AbleTo app gives you premium access at no cost, plus ways to relax, be present and stay focused. Visit [ableto.com](https://ableto.com) to begin your self-care program.

## Available to Kaiser Permanente Members Only

### CALM

Calm is the #1 app for meditation and sleep — designed to help lower stress, reduce anxiety, and more. Kaiser Permanente members can access all the great features of Calm at no cost, including:

- ✓ The Daily Calm, exploring a fresh mindful theme each day
- ✓ More than 100 guided meditations
- ✓ Sleep Stories to soothe you into deeper and better sleep
- ✓ Video lessons on mindful movement and gentle stretching

Kaiser members can get started by visiting [kp.org/selfcareapps](https://kp.org/selfcareapps)

### MYSTRENGTH

Everyone needs support for total health — mind, body, and spirit. Digital tools can help you navigate life's challenges, make small changes that improve sleep, mood, and more, or simply support an overall sense of well-being.

Explore activities and techniques that can benefit anyone — either as self-guided self-care or complements to clinical support. They're not intended to replace treatment or advice, but they can help you build resilience, set goals, and take meaningful steps toward becoming a healthier, happier you.

Here's how to get started:

1. From a desktop computer, go to [kp.org/selfcareapps](https://kp.org/selfcareapps) to access myStrength for the first time.
2. Click on the Get Started button and sign in to [kp.org](https://kp.org) with your user ID and password.
3. Follow the prompts to complete registration and begin using myStrength.



# Wellness Resources

## REAL APPEAL (UHC)

UHC members now have access to a new wellness program! Real Appeal is a 52-week, no cost personalized online weight loss program that is a part of your UHC benefits. Qualified members with a BMI of 23 or higher get a Real Appeal Transformation Coach who will customize the program to specific needs, goals and lifestyles.

Real Appeal will send participants a success kit to get them started on their journey toward those lifestyle changes. The kit includes a scale, workout videos, recipe books, and more.



The Real Appeal online dashboard and mobile app offers a variety of online tools to help track food, activity and weight loss progress. Enroll now at [enroll.realappeal.com](http://enroll.realappeal.com).

From there, members will benefit from:

- Weekly online group sessions from the comfort of their home or office
- Entertaining, educational, and engaging video content with known celebrities
- 1:1 messaging with Transformation Coaches
- 1:1 coaching for those at-risk members

## RALLY® (UHC)

Real Appeal is powered by Rally Coach. Rally is designed to help you improve and maintain your health. UHC members can start with the quick Health Survey and get your Rally Age to help you assess your overall health. Rally will offer personalized recommendations to help you move more, eat better, and stress less. Sync your tracking device, join a Challenge, and earn virtual coins that you can exchange for awards for taking healthy steps every day. Get started today at [myuhc.com](http://myuhc.com)

## ONE PASS SELECT™ (UHC)

One Pass Select™ is designed to help make it easier to prioritize your health and wellness. UHC members can choose from a variety of membership options that offer extensive gym networks, digital fitness, and convenient grocery delivery services. Visit [uhc.com/onepassfitness](http://uhc.com/onepassfitness) to learn more and access this program.

## WELLNESS COACH (KAISER)

Are you looking to make a lifestyle change? Partner with a wellness coach to create a customized plan that outlines small, easy steps that you can take to:

- Manage your weight
- Increase activity
- Quit tobacco
- Eat healthier
- Reduce stress

Schedule convenient phone sessions at times that work for you. Coaching is available at no cost to Kaiser Permanente members, in English and Spanish. No referral is needed.

For more information, visit [kp.org/wellnesscoach](http://kp.org/wellnesscoach) or call (866) 862-4295 from Monday through Friday 7 a.m. to 7 p.m. (PST) to set up an appointment today.

## HEALTHY LIFESTYLE (KAISER)

Kaiser members can get advice, encouragement, and tools to help you create positive change in your life with the Healthy Lifestyle Program.

These complimentary programs can help you:

- Lose weight
- Reduce stress
- Eat healthier
- Manage ongoing conditions like diabetes or depression
- Quit smoking

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor. For more, visit [kp.org/healthylifestyles](http://kp.org/healthylifestyles).



# Maternity Support

## Here's what to do if you or your dependent are pregnant

- Congrats there is a baby on the way!**  
Enroll in the maternity support program with your medical benefit provider. Both employees and spouses are eligible.  
  
**UHC:** [www.uhc.com/health-and-wellness/health-topics/pregnancy](http://www.uhc.com/health-and-wellness/health-topics/pregnancy)  
**Kaiser:** <https://healthy.kaiserpermanente.org/health-wellness/maternity>
- Let's celebrate!**  
Once enrolled in the maternity support program reach out to [benefits@hottopic.com](mailto:benefits@hottopic.com) for your exclusive Hot Topic new parent gift
- Time to plan!**  
Reach out to [HTLOARequests@hottopic.com](mailto:HTLOARequests@hottopic.com) to start planning your leave and return once baby arrives

## Need more information?

Check out our  
Parents-to-be Guide



[alliantbenefits.cld.bz/ht-2021-benguide](http://alliantbenefits.cld.bz/ht-2021-benguide)

Visit the  
Benefits Website



[hottopicboxlunchperks.com](http://hottopicboxlunchperks.com)  
(Passcode HT2020) and click the "Life/Work" tab



# Mobile Resources



IOS

Android

**MEDICAL**

**UnitedHealthcare App**



- Access your health plan ID card
- View your copay, annual deductible and out-of-pocket expenses.
- Find network care options for doctors, clinics and hospitals
- Talk to a doctor by video 24/7



**MEDICAL**

**Kaiser Permanente App**



- Check most lab results
- Email your doctor's office with non-urgent questions
- Refill most prescriptions
- Schedule routine appointments
- Pay medical bills



**DENTAL**

**Delta Dental App**



- **Find a doctor** - it's easy to search for dentists in your area.
- **Pull up your dental ID card information** - if you left your ID card at home, it's no problem.
- **Check benefits and coverage information** - just clear, accurate details when you click.
- **Search claims** - no more guesswork when you don't have the paperwork with you.



**VISION**

**VSP Vision Care App**



- Find a VSP doctor near you
- View your vision benefits
- View your Member Vision Card
- Look up your past services and previous doctor's visits.
- Get exclusive member savings from leading brands.
- See frame and contact lens brands prior to your office visit.



**COMMUTER**

**MyNavia App**



- Easy claim submission
- Receive claim alerts
- View account balances
- Fingerprint and facial ID login
- Access our list of eligible expenses
- Manage GoNavia commuter orders



**401(K)**

**John Hancock App**



- Register, enroll, and access your plan account
- View account details, including balance, rate of return, account/transaction history, and investments
- Make account changes like contribution rate and profile updates
- Model saving scenarios, receive guidance and track your progress
- Use helpful tools and resources for timely education



**ALL PROVIDERS  
Plan Documents**

Passcode: HT2020

- Summary Plan Descriptions (SPDs)
- Evidence of Coverage (EOCs)
- Summary of Benefits and Coverage (SBCs)
- Benefit Summaries
- Carrier informational fliers
- And more!





# Employee Directory

BENEFIT ADVOCATE	BENEFITS DEPARTMENT	HR ADMINISTRATION
<ul style="list-style-type: none"> <li>• General benefit questions</li> <li>• Eligibility and coverage</li> <li>• Finding a network provider</li> <li>• Healthcare claims &amp; billing issues</li> </ul> Ph: (800) 489-1390 Email: <a href="mailto:benefitsupport@alliant.com">benefitsupport@alliant.com</a>	<ul style="list-style-type: none"> <li>• Benefit Enrollment support</li> <li>• Benefit plan premiums concerns</li> <li>• Life event changes assistance</li> </ul> Ph: (626) 839-4681 Email: <a href="mailto:benefits@hottopic.com">benefits@hottopic.com</a>	<ul style="list-style-type: none"> <li>• Name, address or contact info changes</li> <li>• Leave of absence assistance</li> </ul> Email: <a href="mailto:HTHRAdmin@hottopic.com">HTHRAdmin@hottopic.com</a>

**Need Claims Assistance?** You'll need to complete a HIPAA Authorization Form to grant your Benefit Advocate permission to work with your insurer and/or healthcare provider(s) to resolve your claims issues. Permission is granted on a limited time basis to only the individuals listed on the form. The form is revocable at any time. Your Benefit Advocate will provide the form to you when needed. NOTE: Benefit Advocate is a free service provided by Alliant Employee Benefits. You can still contact your Hot Topic, Inc. Benefits Department via email at [Benefits@hottopic.com](mailto:Benefits@hottopic.com).

## Directory of Providers

Category	Carrier	Phone	Website	Policy/Group #
Medical	UnitedHealthcare (UHC)	800-842-2982	<a href="http://myuhc.com">myuhc.com</a>	714347
Medical	Kaiser Permanente (CA)	800-464-4000	<a href="http://kp.org">kp.org</a>	234910
Dental	Delta Dental	DHMO: 800-422-4234 DPPO: 888-335-8227	<a href="http://deltadentalins.com">deltadentalins.com</a>	DHMO: #79724 DPPO: #22512
Vision	Vision Service Plan	800-877-7195	<a href="http://vsp.com">vsp.com</a>	12286153
Life and AD&D	The Standard Life and AD&D	800 628-8600	<a href="http://standard.com">standard.com</a>	171859
STD / LTD	The Standard Short and Long Term Disability (STD/LTD)	STD: 800-368-2859 LTD: 800-368-1135	<a href="http://standard.com">standard.com</a>	171859
EAP	HealthAdvocate	(877) 851-1631	<a href="http://healthadvocate.com/standard6">healthadvocate.com/standard6</a> Email: <a href="mailto:answers@HealthAdvocate.com">answers@HealthAdvocate.com</a>	Organization: The Standard EAP 6 visits
FSA	Navia	800-669-3539	<a href="http://naviabenefits.com">naviabenefits.com</a>	
Commuter	GoNavia Commuter Benefits	800-669-3539	<a href="http://naviabenefits.com">naviabenefits.com</a>	Employer Code: HTO
Life with LTC	CHUBB	855-241-9891	<a href="http://chubb.benselect.com/Hottopic">chubb.benselect.com/Hottopic</a>	
Voluntary Benefits	Hot Topic, Inc. Voluntary Benefits Customer Service	562-366-4490	<a href="http://hottopic.corestream.com">hottopic.corestream.com</a> Email: <a href="mailto:hottopicsupport@corestream.com">hottopicsupport@corestream.com</a>	
401(k)	John Hancock Retirement Plan Services	800-294-3575	<a href="http://myplan.johnhancock.com">myplan.johnhancock.com</a>	

**Visit the Hot Topic, Inc. Benefits Website at <https://hottopicboxlunchperks.com/> Code: HT2020**

### Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices:

The HIPAA Notice of Privacy Practices is sent to participants when they become active on the plan. The information in this benefits book outlines the benefits that are effective January 1, 2024. It is not meant to be a complete explanation of each plan. Please refer to the Summary Plan Descriptions (SPDs) and insurance policies/certificates for more information. SPD's/certificates are available on the intranet. The information presented in this book is not intended to be construed to create a contract between Hot Topic Inc. and any one of Hot Topic Inc.'s employees. In the event that the content of this book or any oral representations made by any person regarding the plan conflict with or are inconsistent with the provisions of the plan document or insurance policies, the provisions of the plan document, insurance policy, or certificate are controlling. Hot Topic Inc. reserves the right to amend, modify, suspend, replace, or terminate, any of its plans, policies, or programs, in whole or in part.



# Required Federal Notices

## AVAILABILITY OF HIPAA PRIVACY NOTICE

The Federal Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) requires that we periodically remind you of your right to receive a copy of the HIPAA Privacy Notice. You can request a copy of the Privacy Notice by contacting the Benefit Advocates.

## HIPAA NOTICE OF SPECIAL ENROLLMENT RIGHTS FOR MEDICAL/HEALTH PLAN COVERAGE

If you decline enrollment in a Hot Topic health plan for your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in a Hot Topic health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 30 day timeframe, coverage will be effective from the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in Hot Topic’s medical plan if your dependent becomes eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

## WOMEN’S HEALTH AND CANCER RIGHTS ACT

The Women’s Health and Cancer Rights Act (WHCRA) requires employer groups to notify participants and beneficiaries of the group health plan, of their rights to mastectomy benefits under the plan. Participants and beneficiaries have rights to coverage to be provided in a manner determined in consultation with the attending Physician for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits are subject to the same deductible and co-payments applicable to other medical and surgical benefits provided under this plan. You can contact your health plan’s Member Services for more information.

## NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT NOTICE

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator.

## AVAILABILITY OF SUMMARY INFORMATION

As an employee, the health benefits provided by Hot Topic represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Hot Topic offers a variety of benefit plans to eligible employees. The federal healthcare reform law requires that eligible members of an employer plan receive a Summary of Benefits and Coverage (SBC) for any medical and pharmacy plans available. The SBC is intended to provide important plan information to individuals, such as common benefit scenarios and definitions for frequently used terms. The SBC is intended to serve as an easy-to-read, informative summary of benefits available under a plan. SBCs and any revisions or amendments of the plans offered by Hot Topic are available by visiting our Hot Topic company intranet or calling the Benefit Advocates at (800) 489-1390.

## CONTINUATION OF BENEFITS UNDER COBRA

If a qualifying life event occurs that causes you, your spouse, or your children to lose coverage under our group healthcare plan, you have a legal right under COBRA to purchase a temporary extension of group health coverage. Qualifying life events include reduction in work hours, termination of employment (except for gross misconduct), death of the employee, legal separation or divorce, or loss of eligibility for child coverage.

The purchase price of continuing coverage is the full cost of the premium for similarly situated active employees, plus 2 percent (50 percent in certain cases) to help pay for administrative costs. The period for which the coverage can be continued depends on the nature of the qualifying event. Employees or family members who otherwise would lose coverage must inform the COBRA Administrator of their election of COBRA coverage within 60 days of the qualifying event.

There is no waiting period, no exclusion for pre-existing conditions and no physical examination when electing continuation coverage. Any amounts already paid toward deductibles and coinsurance during the current year count under the continuation policy.

This policy statement is a brief description of the healthcare continuation plan and does not fully explain employees' rights under COBRA. You should read the COBRA notice you received when you first enrolled in the group health plan or the summary plan description for a fuller explanation.

## MEDICARE PART D

### **Important Notice from Hot Topic About Your Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Hot Topic, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Hot Topic, Inc. has determined that the prescription drug coverage offered by Hot Topic's medical plans are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.



### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your Hot Topic, Inc. coverage may be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

Since the existing prescription drug coverage under Hot Topic's medical plans are creditable (e.g. as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your Hot Topic prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

### **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with Hot Topic, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### **For More Information About This Notice Or Your Current Prescription Drug Coverage...**

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Hot Topic, Inc. changes. You also may request a copy of this notice at any time.

### **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

**Date:** January 1, 2024  
**Name of Entity:** Hot Topic  
**Contact:** Human Resources  
**Address:** 18305 E San Jose Avenue, City of Industry, CA 91748  
**Phone:** (626) 839-4681

## PREMIUM ASSISTANCE UNDER MEDICAID & CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>CALIFORNIA – Medicaid</b>
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a> Fax: 916-440-5676
<b>ALASKA – Medicaid</b>	<b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b>
The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>	Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program">https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program</a> HIBI Customer Service: 1-855-692-6442
<b>ARKANSAS – Medicaid</b>	<b>FLORIDA – Medicaid</b>
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Website: <a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a> Phone: 1-877-357-3268
<b>GEORGIA – Medicaid</b>	<b>MASSACHUSETTS – Medicaid and CHIP</b>
GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162, Press 1 GA CHIPRA Website: <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a> Phone: (678) 564-1162, Press 2	Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a> Phone: 1-800-862-4840 TTY: (617) 886-8102
<b>INDIANA – Medicaid</b>	<b>MINNESOTA – Medicaid</b>
Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> Phone: 1-877-438-4479 All other Medicaid Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a> Phone 1-800-457-4584	Website: <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> Phone: 1-800-657-3739
<b>IOWA – Medicaid and CHIP (Hawki)</b>	<b>MISSOURI – Medicaid</b>
Medicaid Website: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a> Phone: 1-800-338-8366 Hawki Website: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a> Hawki Phone: 1-800-257-8563 HIPP Website: <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a> HIPP Phone: 1-888-346-9562	Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005
<b>KANSAS – Medicaid</b>	<b>MONTANA – Medicaid</b>
Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660	Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1-800-694-3084 Email: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a>
<b>KENTUCKY – Medicaid</b>	<b>NEBRASKA – Medicaid</b>
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a> Phone: 1-855-459-6328 Email: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a> KCHIP Website: <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a> Phone: 1-877-524-4718 Kentucky Medicaid Website: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a>	Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178

<b>LOUISIANA – Medicaid</b> Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a> Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)	<b>NEVADA – Medicaid</b> Medicaid Website: <a href="http://dhcftp.nv.gov">http://dhcftp.nv.gov</a> Medicaid Phone: 1-800-992-0900
<b>MAINE – Medicaid</b> Enrollment Website: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> Phone: -800-977-6740. TTY: Maine relay 711	<b>NEW HAMPSHIRE – Medicaid</b> Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218
<b>NEW JERSEY – Medicaid and CHIP</b> Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710	<b>SOUTH DAKOTA - Medicaid</b> Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059
<b>NEW YORK – Medicaid</b> Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831	<b>TEXAS – Medicaid</b> Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493
<b>NORTH CAROLINA – Medicaid</b> Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100	<b>UTAH – Medicaid and CHIP</b> Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669
<b>NORTH DAKOTA – Medicaid</b> Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-844-854-4825	<b>VERMONT– Medicaid</b> Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427
<b>OKLAHOMA – Medicaid and CHIP</b> Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	<b>VIRGINIA – Medicaid and CHIP</b> Website: <a href="https://www.coverva.org/en/famis-select">https://www.coverva.org/en/famis-select</a> <a href="https://www.coverva.org/en/hipp">https://www.coverva.org/en/hipp</a> Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-800-432-5924
<b>OREGON – Medicaid</b> Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1-800-699-9075	<b>WASHINGTON – Medicaid</b> Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022
<b>PENNSYLVANIA – Medicaid</b> Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> Phone: 1-800-692-7462	<b>WEST VIRGINIA – Medicaid and CHIP</b> Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> or <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>RHODE ISLAND – Medicaid and CHIP</b> Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlite Share Line)	<b>WISCONSIN – Medicaid and CHIP</b> Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002
<b>SOUTH CAROLINA – Medicaid</b> Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820	<b>WYOMING – Medicaid</b> Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

### Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137. OMB Control Number 1210-0137 (expires 1/31/2023)

## ILLINOIS CONSUMER COVERAGE DISCLOSURE ACT

The Consumer Coverage Disclosure Act requires employers to notify Illinois employees which of the Essential Health Benefits listed below are and are not covered by their employer-provided group health insurance coverage. Refer to the [Access to Care and Treatment Benchmark Plan](#) and the [Pediatric Dental Plan](#) to reference the pages listed below.

<b>Employer Name:</b>	Hot Topic, Inc.			
<b>Employer State of Situs:</b>	California			
<b>Name of Issuer:</b>	UnitedHealthcare			
<b>Plan Marketing Name:</b>	UnitedHealthcare: Choice Basic EPO, Select Basic EPO, Choice EPO, Select EPO, Choice Plus PPO, Select Plus PPO, Indemnity			
<b>Plan Year:</b>	1/1/2024 – 12/31/2024			
<b>Ten (10) Essential Health Benefit (EHB) Categories:</b>				
<p>Ambulatory patient services (outpatient care you get without being admitted to a hospital)</p> <p>Emergency services</p> <p>Hospitalization (like surgery and overnight stays)</p> <p>Laboratory services</p> <p>Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)</p> <p>Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)</p> <p>Pregnancy, maternity, and newborn care (both before and after birth)</p> <p>Prescription drugs</p> <p>Preventive and wellness services and chronic disease management</p> <p>Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)</p>				
<b>2024 Illinois Essential Health Benefit (EHB) Listing (P.A. 102-0630)</b>				<b>Employer Plan Covered Benefit?</b>
<b>Item</b>	<b>EHB Benefit</b>	<b>EHB Category</b>	<b>Benchmark Page # Reference</b>	
1	Accidental Injury—Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes
5	Hospice	Ambulatory	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	No
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	No
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	No
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes

15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Hospitalization	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes
21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MH/SUD	Pg. 21	No
25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MH/SUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Pg. 32	No
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12 - 13	Yes
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Pgs. 8, 9, 11, 12, 22, & 35	Yes
<i>Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.</i>				

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