

CHOOSE YOUR **BENEFITS** PATH

BENEFITS OPEN ENROLLMENT

September 14 – September 25

Level-up your Open Enrollment game. This is your annual once-a-year opportunity to check in, make updates, and choose the benefits that work best for you. Don't get stuck with the default build – this is your chance to choose your own path.

Check out this Open Enrollment Highlights Brochure to see what's new for 2027, explore key choices, and learn how to enroll—so you can map your strategy and make the right moves for the year ahead.

POWER UP YOUR BENEFITS IN 2027

Backup from Your Benefits Squad, Benny and TouchCare

AI-Powered Chat

Benny by Peopled is an AI-powered assistant that can help take the guesswork out of choosing the right health plan. Use Benny anytime to:

- Compare health plans.
- Estimate out-of-pocket costs.
- Understand retirement options.
- Get personalized recommendations.
- Find answers to common benefits questions.

Scan the QR code to access Benny today or visit tinyurl.com/bennyht to get help making your 2027 benefits decisions!

To log in, use the primary email address you have on file in UKG.

If you didn't provide a personal email address, please update your information in UKG.



Real Help with Real Benefits Questions

You can connect with a real person to get the help you need with your Hot Topic benefits today through TouchCare. Representatives can help:

- Explain health & voluntary benefits.
- Schedule in-network appointments.
- Find therapists or care centers.
- Review/appeal medical bills.
- Compare costs for care/prescriptions.
- Answer any benefits-related questions.

Representatives are available Monday through Friday, from 8 a.m. to 9 p.m. ET (6 a.m. to 7 p.m. MT, 5 a.m. to 6 p.m. PT).

Contact TouchCare Today!

Here's how:

- By phone at 866-486-8242
- Online at touchcare.com/ask
- Through the TouchCare app

Set Your Game Plan

Start with these questions to see if you need to take action during Open Enrollment:

If you answer “yes” to these questions, **you should participate in Open Enrollment**. Go to UKG, click Open Enrollment, and then select the ‘Make New Elections’ option. Don’t miss this once-a-year opportunity to make changes to your benefits.

If you answer “yes” to these questions, we still encourage you to review your current benefit elections. Go to UKG, click Open Enrollment, and then select the ‘Stay Enrolled in Current Benefit Plans’ option. This option will allow you to review your benefit plans and new 2027 premiums.

- 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 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 Daycare Flexible Spending Account (FSA). You must re-enroll in an FSA every plan year.
- I am currently enrolled in health plan coverage, but would like to waive Hot Topic Inc. coverage for the 2027 plan year.
- I am currently enrolled in a Supplemental Health Plan and want to re-enroll for 2027. With the move to Voya as the carrier of the Supplemental Health Plans, your current MetLife elections will not carry over to next 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 2027.
- 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 Daycare Flexible Spending Account (FSA) for 2027. I understand if I currently have an FSA, my elections will not carry over to 2027.
- I currently elect to waive my Hot Topic Inc. benefits coverage, and I want to continue to waive my Hot Topic Inc. benefits coverage.

Select Your Strategy

You can enroll in or make changes to your benefits two ways:

1. **Enrollment Counselor:** Schedule a 15-min phone appointment (scan QR or call 866-261-5885).
2. **Self-Serve in UKG:** Log in at n32.ultipro.com (Company Code: **Ulti9178***). Save your confirmation page.*

If you need to reset your password, email helpdesk@hottopic.com with your employee number.

Save your confirmation page. **Note:** Benefits changes will not appear on UKG until January 1, 2027.

Boost Your Decision Making for 2027

Review the resources on the Benefits Website to help you make the best choices for 2027: (passcode: **HT1989**)

Learn more about your 2027 benefits in the Benefits Guide, which you can access on the Benefits Website at [Benefits Website](#). Log in with code **HT1989**.

Enrollment Counselor



Help Desk



Benefits Website





BENEFITS UNLOCKED

Rula – Expanded Mental Health Provider Network

Getting support should feel simple. Rula connects you with licensed, in-network mental health providers so you can find care that fits your needs and schedule.

- Access in-network therapists and psychiatrists
- Browse providers based on specialty and preferences
- Schedule appointments online in minutes
- Attend convenient virtual sessions from anywhere
- Many providers have availability as soon as the next day

Start your care journey: rula.com/hottopic

Sword Health

Sword Health is a digital physical therapy and movement program designed to help members prevent, manage, and recover from musculoskeletal (MSK) pain, including back, neck, shoulder, hip, and knee conditions. Members receive a personalized care plan supported by licensed Doctors of Physical Therapy and AI-powered technology that provides real-time exercise feedback from the comfort of home.

The program offers:

- Personalized care from licensed Doctors of Physical Therapy
- Convenient at-home exercise sessions with real-time feedback
- Support for chronic and acute pain management
- Educational resources to help improve movement and prevent future injuries
- No cost to eligible members enrolled in the program

To learn more or get started, visit meet.swordhealth.com/united

Personalized Cancer Screening & Support with Color®

Color provides cancer screenings, expert guidance, and personalized support if you're focused on cancer prevention, managing a past diagnosis, or navigating a new one. You'll complete a personalized at-home health questionnaire to understand your cancer risk. For screenings that can't be done at home, Color will help schedule appointments—with no cost to you when using in-network providers. After you complete your screening, Color will send you a \$10 Amazon gift card.

If you're diagnosed with cancer, Color provides:

- Guidance from oncologists and oncology nurses to help you understand treatment options and prepare questions for your care team.
- Help from care advocates to coordinate appointments, find in-network providers, and navigate financial concerns like transportation and lodging.
- Access to peer-led support groups for emotional support and community connection.

Note: This benefit is available only to employees who qualify for Hot Topic benefits. Family members are not eligible.





Your 2027 Benefits

Free Virtual Visits with a Network Provider

To make sure you get non-emergency care quickly and conveniently, all Hot Topic medical plans cover in-network virtual medical visits at 100%. Connect with a provider over video using your smartphone, tablet, or computer. Once connected, your provider can assess, diagnose, and treat symptoms—and send prescriptions to your pharmacy—all without you leaving your house.

It's fast, easy, and often available 24/7. No waiting rooms. No travel. Just care on your terms.

Save More in the Daycare Flexible Spending Account and Save On Taxes!

The current maximum amount you can contribute to the Daycare Spending Account (FSA) is to \$7,500*. You can contribute more money on a pre-tax basis to pay for eligible daycare expenses you have in 2027—and save money on taxes!

**Amount may change based on the IRS*

Increase Supplemental Life Insurance with No Evidence of Insurability

During this Open Enrollment, you can newly enroll in or increase Employee and/or Spouse/Domestic Partner Supplemental Life Insurance coverage as follows without providing Evidence of Insurability (EOI):

Type of life insurance	Amount you can increase with no EOI
Employee Supplemental Life Insurance	Can enroll in or increase their election of EE Additional Life by 1 increment of \$10,000, without EOI – capped at the GI amount.
Spouse/Domestic Partner Supplemental Life Insurance	Can enroll in or increase their election of Spouse Life by 1 increment of \$5,000, without EOI – capped at the GI amount.

Supplemental Health Benefits Provider

Voya is the provider for Hot Topic's Supplemental Health Plans, which include Accident, Critical Illness and Hospital Indemnity Insurance. These plans provide financial protection if you have an unplanned accident, critical illness or hospital stay—they fill any gaps you may have in your medical coverage.

To learn more about these benefits, their cost, and the coverage amounts available, visit our [Benefits Website](#). Log in with code **HT1989**.

Increase in Medical Plan Premiums

Rising health care costs are impacting employers across our industry, including Hot Topic Inc. For 2027, this will result in higher medical plan premiums. Hot Topic remains committed to paying the majority of your medical coverage costs.