

**HOT TOPIC® INC.**

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**AGING OUT- TURNING 26**

**20  
26** **BENEFITS** **GUIDE**

# Life Event– Aging Out

A guide for Employees turning 26. In this guide you will receive steps for transitioning to independent coverage, enrollment support and resources, and frequently asked questions.

## Losing Coverage, Now What?

When you age out of your parent’s health insurance plan, you may be eligible for benefits through Hot Topic. This is known as a Qualifying Life Event. Outside of these special life events, the only other time you can make changes to your benefits are during the annual Open Enrollment which typically occurs in the month of September each year. Please continue to read below the steps you need to take to enroll in Hot Topic benefits.

## Steps to Submitting Benefits

1. Provide documentation of a loss of coverage (note that you must submit documentation within 30 days of the event date)
2. Review and gain understanding of the benefit plans
3. Enroll in benefits online through UKG life events or the manual enrollment form by clicking or scanning the QR code below.

Online Enrollment - UKG Guide    Manual Enrollment Form

## Enrollment Support And Resources

- UKG website: [n32.ultipro.com](https://n32.ultipro.com) (Enrolling in Medical, Dental, Vision, Life, Disability, FSA, Accident, Hospital indemnity, and Critical illness)
  - 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
  - Submit elections on UKG (Myself > Benefit Enrollment > Life Events > All Other Reason Life Events)
- Corestream – Enrolling in Voluntary Benefits
  - Visit [hottopic.corestream.com](https://hottopic.corestream.com) to enroll in Hot Topic’s Voluntary Benefits
  - If you have any questions, please contact Voluntary Benefits Customer Service at [hottopicupport@corestream.com](mailto:hottopicupport@corestream.com) or call (562) 366-4490.
  - CHUBB – Enrolling in Life with Long Term Care Benefits
    - If you are enrolling for Life with Long Term Care coverage, please visit [chubb.benselect.com/Hottopic](https://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.



## Frequently Asked Questions (FAQ)



### 1. How do I know when my coverage on my parent's plan will end?

Most health plans in the U.S. allow dependent coverage up until age 26, with coverage typically ending on the last day of the month in which the child turns 26. Check your parent's plan details so you know the exact end date.

### 2. I just lost coverage on my parent's plan and want to enroll in benefits with Hot Topic. How long do I have to enroll in benefits with Hot Topic?

You have 30 days from the date of the event to enroll in benefits and submit proper documentation (proof of loss of coverage).

### 3. If I do not enroll in benefits now, when is the next time I can enroll?

If you do not enroll in benefits at this time, you will have another opportunity during Hot Topic's Open Enrollment, which usually takes place in the month of September each year. Outside of Open Enrollment, you must have a qualifying life event in order to make changes to your benefits.

### 4. How do I know what plan(s) to enroll in?

Think about your healthcare needs. Do you have a preferred doctor or specialist? Are they in network? How often do you see your doctor or go to the hospital? Take budget and prescription costs into consideration.

### 5. How to determine if my existing doctor is covered?

If you already have a doctor who you like going to, you may want to see if they are covered as an in-network physician prior to enrolling in a specific medical plan. Go to the UnitedHealthcare or Kaiser website (Kaiser for CA employees only) to look up if your current doctor and/or facility is in the network. If they are not in network, it may end up costing you more for care or certain services may not be covered at all.

### 6. How to choose a provider?

Go to the UnitedHealthcare or Kaiser website (Kaiser for CA employees only). Search for find a network provider or facility based on location, specialty, hours of operation and more. You may even see patient ratings and estimate of cost of care before you choose a provider. Depending on the plan you enroll in, you may need to select a Primary Care Provider (PCP). A PCP can be a family practitioner, internist, pediatrician, or general medicine physician.

### 7. As a Parent to a child who is turning 26, what benefits are impacted?

When your child turns age 26, they will be removed from your health insurance plans at the end of the month in which they turn 26. These benefits may include medical, dental, vision, and voluntary life insurance plans. Additionally, as you will no longer be able to use your Healthcare or Dependent care FSA for the child who is turning 26, you may be able to use this time to change your FSA elections.

### 8. I received information about COBRA. What is COBRA?

COBRA is a law that allows continuation of health coverage. After dependent coverage has ended and through COBRA, the dependent child who lost coverage has the option to keep and extend their current healthcare coverage. If you choose COBRA, you must pay for the entire premium, including any portion that the employer had paid for.



## Where can I go for more information?

Visit our Benefits Website for additional resources, helpful guides, and educational videos. Passcode: HT1989

## Who can I reach out to for questions?

### Benny by Peopled

Available 24/7, Benny is an AI-powered chat that can help:

- Compare health plans side by side.
- Estimate your out-of-pocket costs based on how you typically use care.
- Make sense of your 401(k) and retirement options.
- Get personalized recommendations based on your needs.
- Answer common benefits questions.

To access, scan the QR code or visit [tinyurl.com/bennyht](https://tinyurl.com/bennyht). Log in with your Hot Topic email.

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.



### TouchCare

Prefer a human guide? TouchCare connects you with real people who can:

- Explain health and voluntary benefits.
- Schedule appointments and find in-network providers.
- Locate therapists or care centers.
- Review and negotiate medical bills.
- Compare costs for care and prescriptions.

To get support, call 866-486-8242 or visit [touchcare.com/ask](https://touchcare.com/ask).

Representatives are available Monday – Friday, from 8am – 9pm ET (6am – 7pm MT, 5am – 6pm PT).

You can also use the TouchCare app for help on the go.



# Turning 26 Health Coverage Checklist

Use this checklist to avoid a gap in health insurance when you turn 26.

## 90–60 Days Before Your 26th Birthday

- Confirm the exact date your current health coverage will end
- Ask your current insurer if coverage ends on your birthday or end of the month
- Review your expected healthcare needs (prescriptions, doctors, upcoming care)
- Gather important info:
  - Current insurance card
  - List of prescriptions
  - Names of preferred doctors and pharmacies

## 60 Days Before Coverage Ends

- Understand that losing dependent coverage is a Qualifying Life Event
- Review your health insurance options:
  - Employer-sponsored health plan (if eligible)
  - Health Insurance Marketplace (Healthcare.gov or state exchange)
  - COBRA (continuing a parent's employer plan)
  - Medicaid (if income-eligible)
- Compare plans for:**
  - Monthly premium
  - Deductible and out-of-pocket maximum
  - Prescription coverage
  - Provider network

## 30 Days Before Coverage Ends

- Select a health plan
- Complete enrollment paperwork or online enrollment
- Submit any required documentation by the deadline
- Confirm coverage start date to avoid a gap

## Coverage Transition Week

- Verify your new plan is active
- Download or print your new insurance ID card
- Update your primary care provider and pharmacy
- Schedule any postponed care once coverage begins

## After Enrollment

- Set up premium payments (if applicable)
- Create an online account with your new insurer
- Review preventive care benefits
- Save your insurance documents for your records

## Important Reminders

You generally have 60 days before or after losing coverage to enroll

Missing the enrollment window may leave you uninsured until the next open enrollment period

**COBRA** is available but often more expensive than other options

## Need Help?

**Contact:**

**HR / Benefits Team** for employer plan questions

**Healthcare.gov** or your state exchange for Marketplace plans

A **licensed insurance broker** for plan comparisons

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