

HOT TOPIC® INC.

HOT TOPIC | BOX LUNCH | HER UNIVERSE



NEW PARENTS

20
26 **BENEFITS GUIDE**



Congratulations!

We are very excited for you and your growing family!

Regardless of whether you are entering into the journey of parenthood for the first time or the third time, we want you to have a healthy, stress free experience – because we care about you and your new arrival!

That's why we've created this interactive resource guide—which highlights Hot Topic's welfare plan offerings for you during this time. You will find wellbeing tips and programs which promote a healthy pregnancy, resources for parenting, adoption and child care, leave policies and procedures, additional support programs for parents-to-be and much more.

Resources:

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. 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.

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.



Understand Your Maternity Services

Your medical benefits cover many maternity services at 100 percent. See below for which benefits are covered at no cost to you through your particular medical coverage.

Maternity Services – Preventive Care

The services listed below are likely covered at no cost if you participate in our medical plan. If you have questions about your coverage, contact the number on the back of your ID card.

Screenings Covered for Pregnant Women

- Anemia
- Hepatitis B (at first prenatal visit)
- Rh incompatibility (additional follow-up testing for women at higher risk)
- Syphilis (also for non-pregnant women at higher risk)
- Urinary tract or other infections
- Gestational Diabetes

Counseling Covered for Pregnant Women (or Women Who May Become Pregnant)

- Folic acid supplements (for women who may become pregnant)
- Breastfeeding

Additional Services, Tests and Equipment Covered for Pregnant Women

- Cost of renting breastfeeding equipment
- Routine prenatal care visits
- Well-woman visits (covered for all women)
- Testing for human papillomavirus (HPV) if your in-network primary care physician chooses to administer
- Breastfeeding support



Maternity And Family Leave

We want you to have one less thing to worry about during your maternity/family leave of absence. You may choose to pay your anticipated premiums.

Your benefit plans will continue while on your leave of absence. We recommend starting a payment plan once you return to work, due to unforeseen leave changes. If you have any questions or concerns, please reach out to benefits@hottopic.com for assistance and more information on your specific situation.

Payment plans after maternity leave

Once your maternity leave begins, your benefits will continue and will begin accruing an benefit arrear balance. An arrear balance is simply a balance of missed benefit premiums based on the paychecks you will miss. You should receive a payment plan email to your personal email address on your UKG profile within 2 weeks of returning to work. If you have benefits with us and do not receive an email, please reach out to benefits@hottopic.com immediately. This email will inform you and explain the benefit premium payment options. Your benefits will continue once you return, and you will not be penalized for any repayment plan you choose.

Enrolling your baby to your plan

You have 30-days from the date your baby is born to add them to your policy. What you'll need:

1. Proof of birth (i.e. copy of a document from the hospital with the child's name and date of birth)
2. Submit the life event through UKG

Consider changing your tax withholding

When you add a family member to your benefits, you also may want to change your tax withholdings. Go to UKG to update your tax information. Contact your tax professional for guidance.

Update your beneficiaries

Consider updating your beneficiaries. You can change your beneficiaries at any time.



UHC Support for Women, Pregnancy, and New Parents

In addition to your doctor's care, your medical plan includes special attention for expectant moms, at no extra cost. Be sure to sign up for these resources as soon as you know you are pregnant. Call the number on your ID card to enroll.

UnitedHealthcare provides a robust suite of maternity and new-parent benefits designed to support you through pregnancy, birth, and the postpartum period. These services offer flexible, around-the-clock care, emotional and educational support, and resources that help you feel confident during every step of your parenting journey.

Maven Clinic: 24/7 Pregnancy & Postpartum Support

You and your partner have free, unlimited access to Maven, a digital maternity and family-care platform included with your UHC plan.

Key features include:

- 24/7 access to a dedicated Maven Care Advocate for personalized guidance
- Virtual appointments and messaging with providers across OB/GYN, doula support, pediatrics, lactation, mental health, sleep coaching, and more.pdf)
- On-demand classes, articles, and support groups for pregnancy and postpartum guidance

Support with:

- Creating a birth plan
- Breastfeeding or bottle-feeding guidance
- Infant sleep support
- Mental health resources
- Returning to work after baby arrives

All Maven resources are covered at no cost to you through your employer-sponsored plan.

Access Maven:

Visit mavenclinic.com/join/uhc-join to get started, or download the Maven Clinic app.

Doula Support Reimbursement Program

UHC also offers a Doula Support reimbursement benefit, allowing eligible individuals to receive reimbursement for trained doula services.

Program highlights:

- Reimbursement up to the maximum amount listed in your plan documents
- Freedom to choose any trained doula, with no required network
- Flexibility to work with your doula in person, virtually, by phone, text, or email
- Easy reimbursement submissions through myuhc.com or the UHC app

Types of doula support covered include:

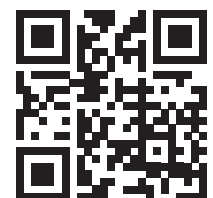
- Birth planning and communication guidance with your provider
- Emotional support, coaching, advocacy, and help adjusting to life with a newborn
- Comfort techniques such as breathing, relaxation, movement, and positioning
- Lactation support, community resource navigation, and postpartum guidance

Learn more about UHC Doula Support:

Visit myuhc.com/doula for resources on selecting a doula, understanding services, and accessing reimbursement details.

Kaia Health – Women's Health Support

Kaia Health offers personalized therapy for pelvic health, postpartum recovery, bladder and bowel issues, aging and menopause changes, and joint and muscle pain. This program is available at no cost with your UHC medical plan. You'll have access to a dedicated health coach, unlimited use of the program, and an easy-to-use app you can access anytime, anywhere.



Kaiser Permanente Maternity Tools & Resources for Members

Kaiser Permanente provides members with a range of maternity-related tools, learning resources, and support options. These resources are designed to help guide you through pregnancy, birth, and postpartum at your own pace.

Online Maternity Resource Hub

Kaiser maintains a comprehensive online maternity center where members can access information across all stages of pregnancy and early parenting. The site includes guidance on what to expect during each trimester, tips for healthy pregnancy habits, and details about prenatal appointments.

Includes:

- Week-by-week pregnancy information
- Articles, videos, and symptom guidance
- Tools to help track pregnancy changes
- Self-care recommendations for physical and emotional wellness

Access:

<https://healthy.kaiserpermanente.org/health-wellness/maternity>

Classes & Programs for Expecting Parents

Members can participate in educational classes and programs offered online or in person. These cover preparation and practical skills for pregnancy, childbirth, and early parenting.

Examples of available classes:

- Childbirth preparation
- Prenatal yoga
- Breastfeeding support classes
- Newborn care basics

Access:

<https://kp.org/classes>

Mental Wellness Support During Pregnancy & Postpartum

Kaiser provides access to mental health information and care as part of maternity support. Members can learn about common emotional changes during and after pregnancy and find guidance on when to seek help. The mental wellness section also offers tips for self-care, partner communication, and accessing support groups.

Access:

<https://healthy.kaiserpermanente.org/health-wellness/maternity/mental-health>

Doula Care Information & Guidance

Kaiser offers online resources to help members understand doula care and how it can complement the medical maternity team. Members can learn what doulas do, how they support labor, and how to incorporate doula assistance into their birth plan.

Access:

<https://healthy.kaiserpermanente.org/health-wellness/maternity/doula-care>



Prenatal Care

What is Prenatal Care?

Prenatal care is medical care you get when you're pregnant. You can get prenatal care from a doctor, midwife or other health care provider. The goal of prenatal care is to watch the progress of your pregnancy to identify problems early, before they become serious for you or your baby.

Prenatal Care Schedule

Go for a prenatal care checkup as soon as you think you're pregnant. Here's a typical prenatal care schedule:

- One visit a month for the first six months of pregnancy.
- Two visits a month during months seven and eight.
- One visit a week during the last month until the baby is born.

Go to all your prenatal care checkups, even if you're feeling fine. Every visit is a chance for you to ask questions, share concerns, and learn all you can about having a baby.

Enhanced Dental Benefits for Expectant Mothers

Pregnancy increases your risk of several dental health problems, including tooth decay due to increased acidity in the mouth, loose teeth from higher levels of progesterone, and gum disease.

To help you maintain your oral health, our Delta Dental plan includes an enhanced dental benefit for pregnant women. This coverage includes an additional preventive care, and periodontal services to treat gum disease as needed.

For tips on maintaining oral health during pregnancy, visit [deltadental.com](https://www.deltadental.com)

Ways to Treat Common Pregnancy Discomforts

Backache

- Wear flat shoes.
- Avoid heavy lifting.
- Exercise regularly (with approval of health care provider).

Constipation

- Drink lots of water or juice.
- Eat more fruits, vegetables and foods with fiber.
- Exercise regularly (with approval of health care provider).
- Ask your provider about medication.

Heartburn

- Eat four or five smaller meals each day instead of three large meals.
- Avoid foods and drinks that trigger discomfort, like carbonated beverages and spicy and fatty foods.
- Ask your provider for an antacid.

Tiredness

- Nap when you can.
- Go to bed earlier at night.
- Ask your partner and family for help with household chores.

Morning Sickness

- Eat dry crackers before getting out of bed in the morning.
- Eat more often, but less at a time.
- Avoid greasy, spicy foods with strong smells.

Swollen feet, ankles and legs

- Elevate your legs and feet often.
- Wear comfortable shoes and support hose.
- Get up and move around every half hour.

Pick out your new arrival's outfit for their first homecoming.



Healthy Eating

What you eat during pregnancy makes a difference in your baby's development. That's why it is important to choose nutritious foods. Try the tips below to make sure you're getting a well-balanced diet during your pregnancy.

Experts say you should gain 25 to 35 pounds for a healthy pregnancy. Discuss what weight gain is best for you with your health care provider. Bear in mind, pregnancy is not the time to diet, so don't starve yourself or skip meals.

- Regular, well-balanced meals provide a consistent supply of nutrients to your baby.
- Eat plenty of fruits and vegetables. Aim for green leafy and yellow vegetables and vitamin C-rich fruits, such as oranges and grapefruit.
- Get plenty of calcium-rich foods such as milk, yogurt, leafy greens, broccoli, and cheese. Avoid soft cheeses such as Brie and Camembert or unpasteurized milk.
- Take 400 micrograms of B vitamin folic acid daily to reduce the risk of birth defects.
- Drink six to eight glasses of liquids such as water, juice, or milk every day.
- Ask your health care provider about taking a prenatal vitamin. They provide iron for healthy blood and calcium for healthy bones.
- Get two or more servings of protein-rich foods such as cooked lean meat, poultry or fish. Do not eat uncooked or under cooked meats or fish. Avoid swordfish, shark, king mackerel, tuna and tilefish. Dried beans, eggs, tofu, nuts and peanut butter are also sources of protein.

Exercising During Pregnancy

Talk to your health care provider about exercising during pregnancy. Most pregnant women can and should exercise moderately for at least 30 minutes on most, if not all, days. Exercise can help you feel better and prepare your body for labor and delivery.

Good exercises for pregnant women

- Walking
- Swimming
- Riding a stationary bike
- Yoga

Activities to avoid

- Exercises that could make you lose your balance, such as riding a bike
- Activities that put you and your baby at high risk for injury, such as horseback riding, scuba diving, downhill skiing or any sport in which you could get hit in the stomach
- Exercises that require you to lie flat on your back (after the first trimester)
- Exercises that cause you to get overheated
- Sitting in saunas, hot tubs or steam rooms

Please note: These are general suggestions, be sure to always consult a medical professional.



Gonna be a dad?

Check out these tips from WebMD and BabyCenter.

Take care of yourself.

Keep an eye on your driving, your diet and your risk-taking. Your baby needs you for a long time. Being a healthy and happy dad is one of the greatest gifts you can give to your kids. Plus, your partner may be modifying her diet, giving up alcohol and drinking more fluids. Share those healthy lifestyle changes and spend time walking or exercising together.

Be there.

Try to attend at least some of your partner's prenatal care appointments and ask questions. Don't miss the chance to get a glimpse of your baby during an ultrasound. If your partner has an amniocentesis or other procedure to test for genetic defects, make sure you're there. And, of course, attend childbirth or breastfeeding classes, so you can participate with your partner in those challenging moments.

Pay attention.

Participate in the pregnancy by being an active observer. Let your partner know you're enjoying seeing her belly grow. Feel the baby kick. Play music and read to your baby.

Prepare for the arrival.

Set up the new child's room and put together furniture so that you all feel prepared once the child arrives. Map out the route to the hospital and store the doctor's number in your phone.

Pack for the hospital.

While you can both prepare your hospital bags in advance, there will be a few things you'll need to pack once it's time to go, and your partner will be distracted in early labor. You're responsible for getting the last minute items packed, like toiletries and phone chargers. To pack an all-star overnight bag, throw in some snacks or meal replacement bars, a camera and a book or tablet (you may be doing more waiting than you'd think!).

Be the point person.

After delivery or placement, the phone calls and visits start. Be prepared by making a list in advance of everyone you will need to call, text or email to announce the arrival and storing their contact information in your phone. Once the child arrives, field calls and screen visitors as needed so your partner can rest.



Taking Time for Your Bundle of Joy

Our leave policies, disability benefits, and other employer-sponsored programs can provide you with assistance during this exciting time. Below is a summary regarding paid and unpaid leave, paying for benefits while on leave, and adding your newborn to your health insurance. For complete policies, see Hot Topic's Standard Operating Procedures (SOP) and your benefits guide. Reach out to HTLOARRequests@hottopic.com for addition assistance and submitting your request for a leave of absence

Leave Options

Family Medical Leave

The Family Medical Leave Act (FMLA) provides you, if eligible, the right to take up to 12 weeks of unpaid leave (paid leave, including PTO, may be substituted) in any 12-month period for the arrival of a new child in the family — whether by birth, adoption or foster care — provided that you have worked for the company for at least 12 months, and for at least 1,250 hours in the 12 months preceding the commencement of the requested leave.

Upon return from leave, FMLA entitles you to be restored to the same or equivalent position. During an FMLA leave, your health benefits are maintained (you may need to submit payment for your portion). Additional leave benefits may be available to you depending on the state in which you work.

This leave is offered per state and federal laws and was designed to help employees balance their work and family responsibilities by allowing them to take time off for certain medical and family reasons. Leave must be taken within 12 months of the birth, adoption or foster care placement.

Non-FMLA Leave

This leave is offered to employees who do not meet the requirements for FMLA or have exhausted their FMLA entitlement. Generally, employees are eligible for up to six months of non-FMLA medical leave per rolling 12 month period as long as the leave does not pose an undue hardship. Non-FMLA does not guarantee the employee will be restored to the same or equivalent position.

Will you find out the gender of your baby? Time to start planning your gender reveal party!



Enhanced Maternity Leave Disability Benefit

Our enhanced maternity leave program purpose is to support our employee's giving birth to recover from any disability associated with pregnancy or childbirth with minimal disruption to your income. Your eligibility for enhanced maternity leave will be paid based on the decision of the disability insurance or your local state insurance. Here is a brief overview of this program. For more details, please refer to our program policy.

Notice Requirements

To qualify for this enhanced maternity leave program, you must provide your supervisor or HR with at least 30 days' notice of the requested leave (or as much notice as practicable if the leave is not foreseeable) and submit the leave request forms to your leave of absence manager and Marcelle Enriquez, menriquez@hottopic.com.

Enhancement Maternity Leave Pay program includes

- One Week Maternity Disability Leave Elimination Period Pay Employees going on disability leave for the birth of their child will be eligible for one week's pay at 90% from Hot Topic inc. (HT), to cover the elimination period during which no benefits are received ("Elimination Period Pay").
- Up to Twelve Weeks Maternity Disability Leave Pay HT provides up to twelve (12 weeks) of paid disability leave at 90% top-up pay of the employee's base pay for the birth of a child. Employees will be eligible for this top-up only during the time period they are disabled and receiving paid family leave pay/disability insurance in an amount less than their typical weekly compensation ("Top Up Pay").

Eligibility

Your eligibility for enhanced maternity leave will be paid based on the decision of the disability insurance or your local state insurance.

Questions

- General Leave of Absence questions, contact: menriquez@hottopic.com
- Maternity benefits, contact: benefits@hottopic.com



Short-Term Disability for Maternity

Short-term disability (STD) benefits begin on the 8th consecutive day of disability and cover 60% of covered earnings, up to benefit maximum of

\$2,308 per week. STD will pay up to a maximum of 12 weeks. In the event that you experience complications, such as mandated bed rest during pregnancy, that require longer than the standard leave, you may be eligible for long-term disability (LTD) benefits.

Long-Term Disability

LTD applies to personal illness leave that lasts longer than 90 consecutive days of Total Disability. LTD cannot be used during leave for adoption or for complications that are not due to your own personal illness.

LTD Core provides up to 40% of Covered Monthly Earnings, up to a maximum of \$5,000 per month (this is equal to a maximum Covered Monthly Earnings or \$12,500).

LTD Buy-Up provides up to 60% of Covered Monthly Earnings, up to a maximum of \$7,500 per month (this is equal to a maximum Covered Monthly Earnings or \$12,500).

Benefits begin after 90 consecutive days of Total Disability. and will be paid as long as the plan considers you disabled or until you reach the maximum period of benefit, which is based on your Normal Social Security Retirement Age.

Paid Time Off (PTO)

You may use your available PTO/Vacation pay to help you cover your wages during your elimination period. You may discuss using your PTO/vacation to pay for your benefits premiums.

Paying for Benefits While out on Leave

Under current company policy, employees pay a portion of their health care premium. While on paid leave, payroll deductions for benefits continue automatically.

While on unpaid leave, employees remain responsible for their share of the required contributions. If the unpaid leave term is less than 30 days, a catch-up deduction for any missed payments will be taken on the first available paycheck upon return to work. If the unpaid leave term is greater than 30 days but no more than 12 weeks, the employee will receive monthly invoices at the beginning of each month. Employee has the option to remit payment to HR Admin for these required contributions or make catch-up deductions through payroll upon return to active pay status. Employees whose unpaid leave of absence lasts more than 12 weeks will need to begin paying the monthly premiums owed by sending in a check to HR Admin after 12 weeks have passed. Any balance due upon return to work will be recouped through deductions from your paycheck(s) in accordance with state and federal law. Timely payments are necessary to avoid cancellation or interruption of health and welfare benefits.

Premium payment options can be found on page 6 of this guide. Reach out to Benefits@hottopic.com to discuss payment options and plans.

For Leave of Absence requests, reach out to HTLOARRequests@hottopic.com.

Continuation of Pay While on Leave

The following opportunities are available to employees on a leave of absence. Depending on the reason for leave, varied options for salary replacement may be available.

How to Enroll Your Child in Benefits

While a newborn is eligible for medical coverage at birth, he or she is not automatically covered as your dependent. You enroll your child within 30 calendar days from the date of birth or date of placement for adoption of a child. You can enroll your new baby or child by visiting the UKG (UltiPro) website at n32.ultipro.com.

Please note that in order to add your new baby or child, you are required to have proof of relationship documents such as a birth certificate on file. You can upload documents yourself in UKG (see UKG “How to Upload Documents” guide).

Enrollment Tip

You may want to consider the age of your child and the benefits available when reviewing the dental and vision plans. For example, the added cost for dental and vision insurance for a newborn may not be necessary.

It may work better for your family to add your child to these programs during the annual enrollment period that corresponds to the appropriate age at which they need dental and vision care.



Life Event – Birth of a Child Steps

1. Review your new rates.

Review the Review the current year Benefits Guide for the new tier. For example if you are currently enrolled employee only, your new rates will be employee + child or Family if you already have dependents.

2. Upload your Documentation

Upload the proof of birth such as a letter from the hospital. Birth certificate and their social security number can be provided once you receive them. *if you are unable to upload feel free to send the document to benefits@hottopic.com via scanned or clear photo

3. Enroll in Ultipro (now UKG)

*If you are unable to submit on UKG feel free to use the manual form above

- Login to Ultipro n32.ultipro.com/Login.aspx
- Company Code - **Ulti91748**
- Go to Life Events and select “other life events”
- Add your child to your benefits by adding their information such as name, date of birth, and gender. You do not need their social security number to enroll your baby. However, we do as that once the social security number becomes available we ask that you update this information or contact Benefits@hottopic.com to assist. *do not email the social security number in an email for security reasons.

Frequently Asked Questions (FAQs)

Does this life event allow me to switch my benefits plan? I.e. from EPO to PPO

No, you can only add dependents to your current plans during this life event, you are unable to change plans.

Will my benefits rates change when I add my child/dependent to my plan?

It depends. If you are currently enrolled as EE only or EE+Spouse, your rate will change to EE+Child(ren) or EE+Family. If you are currently enrolled as EE+Family and you are adding a new child, your rate will stay the same

Can I change my FSA elections?

Yes. You may enroll in FSA or increase your current HC FSA and/or DC FSA amount to accommodate your newly eligible dependent(s).

Will my child receive their own medical card?

Yes. However, it may take 7-10 business days to be mailed out. In the interim if you have not already done so.

Enroll in the Health Care Flexible Spending Account (HFSA)

If you did not get a chance to enroll during Open Enrollment, within 30 days of hire, or if you experience a life event such as the birth of a child. You may enroll at the same time you are enrolling your child in benefits.

You may use your HFSA toward the expenses to birth your child.

- Breast Pump (maybe a second if your medical plan already includes one)
- Breast Pump accessories
- Child Birthing Classes
- Lactation Consultants
- Pre-natal vitamins
- Co-pays and deductibles; yes, that means the deductible to birth your child too!

Life Insurance Buy-Up Plan

This is a great time to think about increasing your life insurance now that you have someone that's dependent on you. Guaranteed Issue amounts apply and you may be subject to an EOI.

Also, a great time to think about adding a life insurance plan for your baby. It's less than \$1 per check.

You must enroll yourself in the buy-up plan if you are adding your baby.

Enroll in the Dependent Care (Daycare) Flexible Spending Account (DC FSA)

Thinking about daycare for your little one while you go to work? Perhaps a babysitter? The costs can add up.

Consider adding dependent care FSA. You will designate a goal amount for the year, and an equal portion of that annual election will be deducted from each paycheck as a pre-tax deduction — so you lower your taxes and save money!



Planning for Your Return

To ensure that your return can be properly scheduled, it is requested that you provide your supervisor with at least two weeks' advance notice of the date you intend to return to work.

If you are returning from leave due to your own serious health condition (birth of child), you must provide certification from your health care provider that you are able to return to work. Return to work is not permitted without a medical release.

Nursing Mothers' Accommodation

Hot Topic supports the health and well-being of employees and their infant children and commits to providing nursing mothers with reasonable break periods and space to express breast milk during work hours for up to 12 months after the child's birth. For assistance or to find the location of the designated room for nursing mothers, please contact human resources.

Overwhelmed? Lean on the EAP

A new baby in the family brings snuggles and giggles, but may also bring some stress and anxiety. The confidential counseling services of the Employee Assistance Program (EAP) are available to provide support during this transition.

Health AdvocateSM EAP Life & Work Resources Phone: (877) 851-1631

Website: healthadvocate.com/standard6

In addition, the EAP has a number of resources geared towards the needs of parents or prospective parents, including:

- Prenatal planning
- Adoption referral services
- Childcare resources
- Lactation support services
- Support services for dependents with special needs

UHC & Kaiser Virtual Visits are Available for You and Your Family!

Not feeling well or have a sick child? You can now see a doctor with just a few clicks on your computer or smart device without leaving your home or office.

UHC Virtual Visits and Kaiser E-visits offer virtual doctor's visits, saving you time and money. For less than the price of most physician's visits or urgent care facilities — and without having to take time away from work or family — you can skip the waiting room and get the care you or your family member needs, fast.

UHC Members, call 800-842-2982 or visit myuhc.com/ virtual visits for more information.

Kaiser Members, call 800-464-4000, watch the E-visits video, or log in to kp.org to learn more.



Supplemental Coverage for New Parents

Extra financial support for growing families

Additional financial support for pregnancy, childbirth, and life with a growing family

Hot Topic offers three voluntary supplemental health plans through Voya: Hospital Indemnity, Accident, and Critical Illness coverage. These plans pay cash benefits directly to you, which you can use in any way you choose — diapers, childcare, medical bills, groceries, transportation, or recovery needs.

These benefits work in addition to your medical plan and can provide meaningful support during pregnancy, delivery, and the early stages of parenthood

Hospital Indemnity Insurance:

Provides cash benefits when you're admitted to the hospital for pregnancy, childbirth, or complications.

Key Benefits

- \$1,000 hospital admission benefit per delivery.
- \$100 per day for inpatient hospital stays (up to 90 days).
- \$200 per day for ICU/CCU stays (up to 30 days).

Newborn Coverage

- If enrolled in the Children's rider: baby receives full daily/admission benefits from birth.
- If not enrolled: baby receives a \$150 newborn confinement benefit.

Accident Insurance:

Covers injuries related to slips, falls, emergencies, and common childhood accidents.

Key Benefits

- \$200 Emergency Room visit.
- \$200 Urgent Care visit.
- \$100 initial doctor visit.
- \$200 X-ray.
- Ambulance: \$300 ground / \$1,250 air.
- Scheduled benefits for fractures, dislocations, burns, and more.

Family Care Benefit

- \$20/day childcare reimbursement when a parent is hospitalized due to an accident (up to 45 days).

Critical Illness Insurance

Pays a lump sum (\$10,000 / \$20,000 / \$30,000) if diagnosed with a covered serious condition.

Key Benefits

- 100% benefit: heart attack, stroke, sudden cardiac arrest, major organ transplant.
- 25% benefit: infectious disease requiring 5+ days of hospitalization (e.g., severe postpartum infection).

Cancer coverage:

- Invasive cancer: 100%
- Non-invasive cancer: 25%
- Limited skin cancer: 25% (calendar-year limit)

Child Coverage (if elected)

Children receive 50% of employee benefit for covered childhood diagnoses.

Wellness Benefit

Earn cash annually for completing preventive health screenings—many of which occur during pregnancy and postpartum.

Benefit Amounts

- \$50 for you
- \$50 for your spouse
- \$50 for each covered child

(One payment per coverage per year.)

Examples of Eligible Screenings

- Routine physicals
- Blood tests (including glucose & A1C used in pregnancy)
- Pap tests & STI tests
- Immunizations
- Mental health assessments
- Breast ultrasound/MRI when used as a screening

How to File a Claim

Submit claims online at voya.com/claims:

1. Select Start a Claim.
2. Complete the guided questionnaire.
3. Upload documents as needed.

Claims are typically paid within 10 business days after approval

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