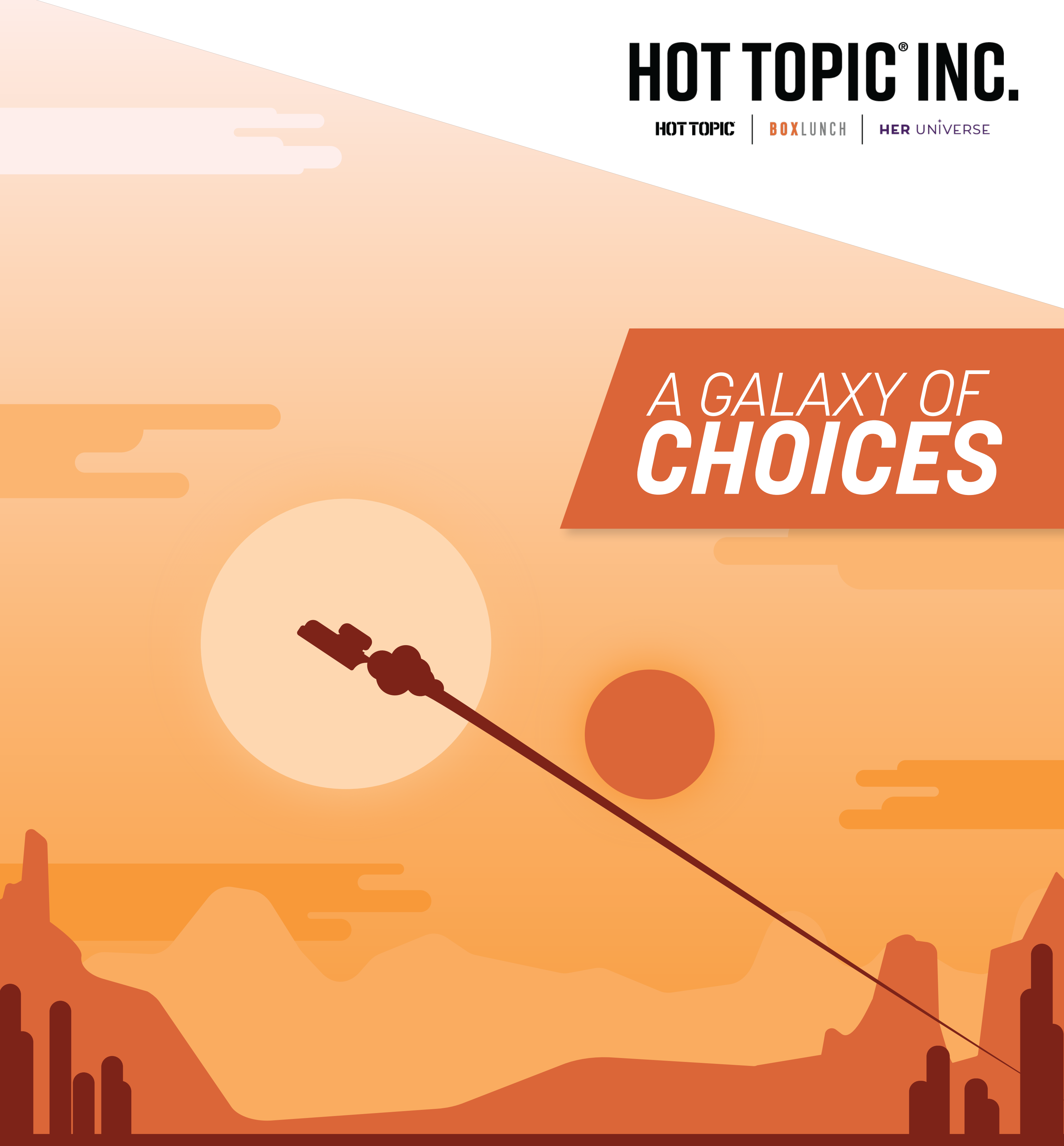
HOT TOPIC® INC.

HOT TOPIC | BOXLUNCH | HER UNIVERSE



A GALAXY OF CHOICES

2026 BENEFITS GUIDE

MISSION CONTROL

What's Inside

Eligibility 4
Cost of Coverage 9
Medical Plan 10
Dental Plans 13
Vision Plans 14
Life, Accident, & Disability Insurance 15
Life Insurance with Long-Term Care 17
Flexible Spending Account (FSA) 19
Commuter Benefit Plan 20
Voluntary Benefits 21
401(k) retirement 23
Paid Time Off 24
Work/Life Perks 25
Mental Health & Wellness Resources 26
Maternity Support 28
Mobile Resources 29
Directory 30

THIS IS THE WAY TO BETTER BENEFITS

Welcome to Your Benefits Galaxy.

At Hot Topic, we believe our employees are our most important asset—and we've built a stellar suite of benefits to support the physical, emotional, and financial wellbeing of you and your family.

Whether you're reviewing your current elections or exploring new options, this guide is your star map. It's designed to help you navigate your choices with confidence and clarity.

Keep in mind: This guide is a summary to help you understand your options. The official plan documents provide more in-depth information. If there's ever a difference between what's in this guide and what's in the plan documents, the plan documents are what we follow.

Get Guidance from Your Benefits Copilots

Need help navigating your benefits? Call in your copilots—**Benny** and **TouchCare**—to guide your journey.

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 – 6 pm PT).
You can also use the TouchCare app for help on the go.

ELIGIBILITY

Who's Cleared for Launch?

All Hawaii associates who work 20 hours or more per week for four consecutive weeks are eligible for benefits.

For plans that offer dependent coverage, you can also enroll the following family members:

- Your legal spouse, including same-sex spouses.
- Domestic partners for whom you've completed a Domestic Partner Affidavit Form.
- Children under age 26, even if they don't live with you, are married, or work.
- Children 26 or older who have a disability and are primarily dependent on you for support.
- Children named in a Qualified Medical Child Support Order (QMCSO) as defined by federal law.

Dependent Proof of Relationship

To bring your crew aboard your benefits, you'll need to provide proof of relationship documents—like a marriage license, birth certificate, or the Domestic Partner Affidavit Form. If you don't provide the necessary documents, your dependent's benefits will be canceled.

You can upload documents to our self-service enrollment tool, UKG. If you need help, email our Benefits Team at benefits@hottopic.com.

Domestic Partner Contribution Rates

Health benefits are governed by federal tax rules, which recognize legal spouses and dependent children as qualified dependents. That means the amount that Hot Topic pays for their health coverage is excluded from your taxable income.

Domestic partners and their children, however, are not automatically considered qualified dependents. Unless your domestic partner meets the criteria outlined in Internal Revenue Code Section 152, the amount Hot Topic pays for their coverage is added to your taxable income. You'll also pay for their coverage using after-tax dollars.

Because of this difference in tax treatment, there are separate paycheck contribution rates for domestic partners and their children. **See the Cost of Health Coverage – Domestic Partner section on page 10 for a full list of rates**.

For questions about dependent eligibility or tax status, contact the Benefits Team at benefits@hottopic.com or 626-839-4681.

MISSION WINDOWS

When Can You Enroll?

You can enroll in or update your benefits:

- During annual Open Enrollment.
- As a new hire within **30 days** of your start date.
- Within **30 days** of a promotion from a non-benefit eligible position to a benefit eligible position (ex. SA > PTASM)
- Following a qualifying life event-like marriage, divorce, or welcoming a new child. You must submit documentation and benefit changes within **30 days** of the event on UKG. If you're unable to, contact the Benefits Team at benefits@hottopic.com for assistance.

Moments that Change the Path: Qualifying Life Events

Qualifying life events for you and your dependents include:

- Marriage, divorce, legal separation, annulment, or death of a spouse.
- Birth, adoption, or death of a child.
- Court order requiring coverage for a child.
- You or your dependent starting or ending a job that affects eligibility or access to coverage.
- Change in work hours or role that impacts benefits eligibility, like moving from ¬part-time to full-time or getting a promotion.
- Child gaining or losing dependent status.
- Change in residence or worksite that affects access to in-network healthcare providers.
- Events covered under federal rules like HIPAA and CHIP, such as the loss of coverage elsewhere or becoming eligible or ineligible for Medicare or Medicaid.

Any benefits changes¬ you make must be consistent with the qualifying life event. Changes will be effective the first of the month after the event. (There is a 30-day waiting period for benefits changes related to a promotion.)

PLOT YOUR COURSE

How to Enroll

Benefit Type	Enrollment Tool	When You Can Enroll	How to Access
Medical, Dental, Vision, Life, Disability, Flexible Spending Accounts, Supplemental Health (now with our new vendor Voya!)	UKG or Enrollment Counslor (information below)	Open Enrollment, New Hire, Qualifying Life Event	Log in to n32.ultipro.com. ■ If prompted, enter company code Ulti91748*. ■ Your user ID is an "H" followed by your six-digit employee number. (If your employee number is less than six digits, add "0" in front of it to make it six digits.) ■ Your default password is your birth month, birth day, and five-digit zip code (MMDDZZZZZ). If you need to reset your password, email helpdesk@hottopic.com with your employee number. Go to Menu > Myself > Benefits and click your enrollment event (e.g., Open Enrollment).
Life with Long-Term Care Insurance	Chubb Website	Open Enrollment, New Hire	Visit chubb.benselect.com/enroll. Your username is your Social Security Number (SSN), and your pin is the last 4 digits of your SSN + the last two digits of your birth year. (If your SSN is 123456789 and your birth year is 1987, your pin is 678987.)
Pet Insurance, Student Loan Refinancing, Legal Insurance, Low-Cost Financing	Corestream	Anytime	Enroll at hottopic.corestream.com/login.
401(k) Retirement Plan	Fidelity Website	Anytime	Visit myfidelitysite.com/hottopic and click "Register as a new user."
Commuter Benefit Plan	Navia Website	Anytime	Visit naviabenefits.com/participants and register your account with company code HTO.

CALL IN REINFORCEMENTS

Enrollment Help

Don't forget to use Benny by Peopled and TouchCare, our benefits assistants, for help understanding what's available and choosing options that work best for you.

Don't Forget to Designate Your Beneficiaries

You'll need to designate a beneficiary or beneficiaries for your 401(k) retirement plan and life insurance. This ensures that your benefits go directly to the people of your choice if you pass away. If you don't designate at least one beneficiary, your estate will go into probate—which could cost your surviving family members and friends time and money.

To designate 401(k) beneficiaries, log into your account on Fidelity's website at myfidelitysite.com/hottopic.

To designate Basic and Supplemental Life Insurance beneficiaries, log into UKG at n32.ultipro.com.

To designate Life with Long-Term Care Insurance, log into your account on Chubb's website at chubb.benselect.com/enroll/Login.aspx?Path=Hottopic.

KNOW THE CODE

Helpful Terms

We know—most people aren't fluent in benefits speak. To help you cut through the noise, below we've translated some common benefits terms to help you understand what's what.

MEDICAL/GENERAL TERMS

Coinsurance: This is the percentage you'll pay out-of-pocket for a covered service. For example, if you have a 30% coinsurance for diagnostic visits, that means you'll pay 30% of the bill and the plan will pay the remaining 70%.

Copay: A copay is a set dollar amount you'll pay a provider at the time of service.

Deductible: The amount you must pay out-of-pocket before your plan will begin to pay for services. Not all services are subject to a deductible. Usually, it's for specific services like out-of-network care or hospital visits. Our plan summary tables show which services have a deductible, and which services don't.

Explanation of Benefits (EOB): The statement you receive from the insurance carrier that explains how much the provider billed, how much the plan paid, and how much you owe. Generally, you should not pay a provider bill until you've received and reviewed your EOB (except for copays).

In-Network: Providers (doctors, hospitals, labs, etc.) who are part of your health plan's network and agree to charge negotiated rates. In-network services typically cost less than out-of-network services.

Out-of-Network: Providers (doctors, hospitals, labs, etc.) who are not part of your health plan's network. Out-of-network services typically cost you more than in-network services. With some plans, such as HMOs and EPOs, out-of-network services are not covered at all.

Out-of-Pocket Costs: Healthcare costs you pay using your own money at the time of service. These include things like coinsurance, copays, and deductibles.

Out-of-Pocket Maximum: The most you'll 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: Preventive care includes routine health services—such as annual checkups, screenings, and immunizations—designed to help you stay healthy and detect potential health issues early. These services are typically covered at 100% when you use in-network providers, meaning there's no cost to you.

Prior Authorization: A requirement that your provider gets approval from your health plan before a specific service, procedure, or medication is covered. This helps ensure the treatment is medically necessary and covered under your plan.

KNOW THE CODE

Helpful Terms

PRESCRIPTION DRUG TERMS

Quantity Limits: A restriction on the amount of medication you can receive at one time or over a certain period. These limits are based on safety guidelines and standard dosing practices.

Specialty Pharmacy: Provides special drugs for complex conditions, like multiple sclerosis, cancer, and HIV/AIDS.

Step Therapy: A process where you may need to try one or more lower-cost, proven medications before your plan covers a more expensive or newer drug. It's designed to promote safe, effective, and affordable treatment options.

Tier 1: These medications offer the best value for your money. They're mostly generics that are just as effective as brand-name drugs but cost less, making them your most affordable option.

Tier 2: These drugs include a mix of generics and brand names. They may cost more than Tier 1 but still offer solid value. Choosing Tier 2 over Tier 3 can help you manage your out-of-pocket costs.

Tier 3: These are typically brand-name drugs and some generics that come with the highest price tag. Ask your doctor if a Tier 1 or Tier 2 option could work just as well for your needs.

DENTAL TERMS

Basic Services: Generally include coverage for fillings and oral surgery.

Endodontics: Commonly known as root canal therapy.

Implant: 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 work like 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.

Still Confused? Consult Your Benefits Copilot

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.

YOUR COST OF COVERAGE

Employee Cost of Coverage

Your Bi-Weekly Medical, Dental, & Vision Rates (26 Pay Periods)

Hourly & Salary	Kaiser Medical Deduction (per paycheck)	Delta Dental Deduction (per paycheck)			VSP Vision Deduction (per paycheck)		
Plan	Kaiser HMO	DHMO	DPPO	Premium DPPO	Core	Buy-Up	Premium
Employee Only	1.5% of gross income	$3.82	$5.77	$7.48	$0.00	$3.14	$4.20
Employee + 1	1.5% of gross income plus $91.93	$11.24	$16.83	$20.27	$0.30	$4.29	$5.73
Employee + Family	1.5% of gross income plus $183.08	$18.42	$30.14	$35.79	$0.90	$7.70	$10.28

Domestic Partner Cost of Coverage

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
DP Only	$0.42	$2.42	$2.43	$7.42	$11.06	$12.78
DP + Children	$0.26	$5.28	$5.29	$14.60	$24.37	$28.31

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
DP Only	$0.00	$0.00	$0.01	$0.30	$1.15	$1.53
DP + Children	$0.00	$0.00	$0.01	$0.90	$4.56	$6.08

*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.

Required Domestic Partner Documentation

You must complete a DP Affidavit form to add your domestic partner to your health plan coverage. To access the form, scan the QR code or click here. Email your completed form to benefits@hottopic.com.

MEDICAL PLAN

Your Shield in the Field

Kaiser Permanente | kp.org | **800-464-4000**

Your medical plan is your shield in the field. Our Kaiser HMO plan covers in-network preventive care 100%, contributes to the cost of diagnostic care, and includes prescription drug coverage. It also **covers in-network virtual medical visits 100%**, with no out-of-pocket costs for plan members!

Below is a summary of our Kaiser medical plan and prescription drug coverage. For more details, check out the Summary Plan Description on our Benefits Website. Log in with code **HT1989.**

Medical	Hawaii EPO
	In-network
Annual Deductible (individual / family)	$0 / $0
Annual Out-of-Pocket Maximum (individual / family)	$2,500 / $7,500
Lifetime Max	Unlimited
Preventive Care	$0 copay
Non-Preventive Office Visit	
Primary Provider	$15 copay
Specialist	$15 copay
Virtual Visits[1]	Covered 100%
Lab, Imaging, and Testing	
Basic	$15 copay per visit
Specialty	You pay 20%
Out-Patient Mental Health	$15 copay per visit
Inpatient Hospitalization	You pay 20%
Urgent Care	
Within Service Area (primary care)	$15 copay per visit
Outside Service Area	You pay 20%
Emergency Room	You pay 20%
Prescription Drug (In-Network Coverage Only)	
Retail Pharmacy (up to 30-day supply)	
Generic / Other Generic / Brand / Specialty	$3 copay / $10 copay / $45 copay / $200 copay
Mail Order (up to 100-day supply)	
Generic / Other Generic / Brand / Specialty	$6 copay / $20 copay / $90 copay / Not Covered

[1]Visit healthy.kaiserpermanente.org/hawaii/learn/how-to-use-telehealth to get started.

Convenient Prescription Refills

Kaiser offers multiple easy ways to refill your prescriptions—online at kp.org/pharmacy, through the Kaiser app, or by phone at **888-218-6245**. You can pick up in person at a retail pharmacy or request delivery by mail. Most medications can be delivered to your door within 3 to 7 days at no cost, with same-day or next-day delivery available for an additional fee. You can also opt in to receive refill reminders, alerts when prescriptions are ready, and delivery updates by text or email.

WHERE TO DOCK FOR CARE

Whether you've got the sniffles or a sprain, our medical plans cover lots of ways to get care. With all these options, it can be confusing to figure out which to choose. This chart breaks down where to go and when, helping you avoid spending more money than necessary.

Care Location	What It Is	Best for...	Cost
Virtual Visit	With a virtual visit, you can meet with a provider using your phone, tablet, or computer.	■ Pink eye ■ Bronchitis ■ Cough/colds ■ Diarrhea ■ Fever ■ Seasonal flu ■ Sinus problems ■ Sore throats ■ Stomach aches ■ Bladder infections	No out-of-pocket costs for medical virtual visits under our plans!
Primary Care Physician (PCP)	Your primary care provider can provide preventive and routine care. They can access your medical records, manage your medications, and refer you to a specialist, if needed.	■ Checkups and preventive care ■ Minor skin conditions ■ Vaccines ■ General health management	$$
Urgent Care (UC)	Urgent care is best for when you need care quickly, but it's not an emergency.	■ Sprains or strains ■ Minor burns or infections ■ Minor broken bones ■ Cuts that need a few stitches	$$$
Emergency Room (ER)	The ER is for serious or life-threatening conditions that require immediate care.	■ Heavy bleeding ■ Large open wounds ■ Sudden weakness ■ Sudden trouble talking ■ Chest pain ■ Spinal injuries ■ Severe head injuries ■ Difficulty breathing	$$$$

In-Network Virtual Medical Visits Covered 100%!

All Hot Topic medical plans cover in-network virtual medical visits 100%, with no out-of-pocket costs for members. 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.

Visit healthy.kaiserpermanente.org/get-care/on-demand-video-appointment to get started.

Stay Mission-Ready with Preventive Care

Our medical plan covers in-network preventive care 100%. Making the most of this coverage is a great way to stay on top of your health. Think of it as a routine systems check—early detection leads to earlier treatment, which often results in better outcomes and lower out-of-pocket costs. Below we outline recommended preventive services based on your age.

Age	Covered Services	
Child	■ Well baby care ■ Annual physical ■ Immunizations	■ Medical/family history and physical exam ■ Blood pressure check ■ Vision screening
Adult	All Adults ■ Annual physical ■ Blood pressure check ■ Cholesterol screening ■ Depression screening ■ Diabetes screening ■ Hepatitis C screening ■ Immunizations ■ Flu shot ■ FDA-approved contraception ■ PrEP (HIV prevention medication)	Age Dependent ■ Pap test ■ Mammogram ■ Colonoscopy ■ Prostate cancer screening

Get Personalized Cancer Screening & Support with Color®

All benefits-eligible Hot Topic employees can use Color at no additional cost to them.

Risk Assessment & Screenings. Complete a personalized health questionnaire to understand your cancer risk. If eligible, you'll receive free at-home screening kits for:

- Colorectal cancer (stool test)
- Prostate cancer (blood test)
- Cervical cancer (urine test)
- Genetic testing (saliva test for hereditary 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.

Support After Diagnosis. 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.

To get started, scan the QR code, visit color.com/hot-topic, or call **844-352-6567**.

DENTAL PLANS

Get Smile Ready for Launch

Delta Dental | deltadentalins.com | **DHMO: 800-422-4234** | **DPPO: 888-335-8227**

Our dental plans through Delta Dental help keep your smile ready for launch. The table below summarizes coverage details. For more information, check out the Summary Plan Descriptions on our Benefits Website. Log in with code **HT1989**. **For how to enroll in our dental plan, see page 6.**

Dental Plan Summary

	DHMO	DPPO		Premium DPPO	
	In-network	In-network	Out-of-network	In-network	Out-of-network
Calendar Year Deductible (individual / family)	$0/$0	$50/$150 waived for diagnostic & preventive)	$75/$225	$50/$150 waived for diagnostic & preventive)	$75/$225
Calendar Year Maximum	Unlimited	$1,500 per member	$1,500 per member	$2,000 per member	$2,000 per member
Diagnostic & Preventive	$0 - $88 copay[1]	Plan pays 80%	Plan pays 80%	Plan pays 100%[3]	Plan pays 80%[3]
Basic Services					
Endontics	$0 - $400 copay[1]	Plan pays 80%[2]	Plan pays 50%[2]	Plan pays 90%[2]	Plan pays 50%[2]
Periodontics	$10-$375 copay[1]	Plan pays 80%[2]	Plan pays 50%[2]	Plan pays 90%[2]	Plan pays 50%[2]
Major Services	$0-$460 copay[1]	Plan pays 50%[2]	Plan pays 50%[2]	Plan pays 50%[2]	Plan pays 50%[2]
Orthodontic Services					
Orthodontia	$1,900[1] child/ $2,100[1] adult	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50%
Lifetime Max	Unlimited	$1,500 per member	$1,500 per member	$2,000 per member	$2,000 per member
Children up to age 25	Covered	Covered	Covered	Covered	Covered
Adults	Covered	Covered	Covered	Covered	Covered

[1]Refer to the copay schedule for a full list of covered services and costs.
[2]After deductible.
[3]Diagnostic & Preventive waived from applying to Calendar Year Maximum.

Delta Dental Resources

Delta Dental's website offers a variety of helpful tools and resources. With just a few clicks, you can find in-network dentists, print a member ID card, check plan details and eligibility, browse claim information and find claim forms, get answers to frequently asked questions, and more. Register your account today at deltadentalins.com.

Your Cost of Coverage per Paycheck

Hourly & Salary	Bi-weekly (26 Pay Periods)			Weekly (52 Pay Periods) Rhode Island and New York		
Plan	DHMO	DPPO	Premium DPPO	DHMO	DPPO	Premium DPPO
Employee Only	$3.82	$5.77	$7.48	$1.91	$2.89	$3.74
Employee + 1	$11.24	$16.83	$20.26	$5.62	$8.41	$10.13
Employee + 2 or more	$18.42	$30.14	$35.79	$9.21	$15.07	$17.90

SmileWay Wellness Benefit

If you've been diagnosed with diabetes, heart disease, rheumatoid arthritis, HIV/AIDS, or stroke, you have access to additional periodontal procedures and cleanings under the plan. To opt in, sign into your account at deltadentalins.com and click **Benefits > Optional Details > Opt In.**

VISION PLANS

See Across the Multiverse

VSP | vsp.com | **800-877-7195**

Our vision plans from VSP help you stay sharp and focused, whether you're scanning the multiverse or zeroing in on the details. The table below summarizes coverage details. For more information, check out the Summary Plan Descriptions on our Benefits Website. Log in with code **HT1989.** **For how to enroll in our vision plan, see page 6.**

Vision Plan Summary

	Vision Core		Vision Buy-Up		Vision Premium	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Eye Exam Benefit Frequency*	$10 copay 1x per calendar year	$45 allowance 1x per calendar year	$10 copay 1x per calendar year	$45 allowance 1x per calendar year	$10 copay 1x per calendar year	$45 allowance 1x per calendar year
Lenses Single Bifocal Trifocal Frequency	20% discount 20% discount 20% discount Unlimited	Not covered Not covered Not covered N/A	$25 copay $25 copay $25 copay 1x per calendar year	$30 allowance $50 allowance $65 allowance 1x per calendar year	$25 copay $25 copay $25 copay 1x per calendar year	$30 allowance $50 allowance $65 allowance 1x per calendar year
Frames Benefit Frequency	20% discount Unlimited	Not covered N/A	$150 allowance 24 months	$70 allowance 24 months	$180 allowance 1x per calendar year	$70 allowance 1x per calendar year
Contacts Medically Necessary Elective Frequency	15% discount 15% discount Unlimited	Not covered Not covered N/A	Covered in full $120 allowance 1x per calendar year	$210 allowance $105 allowance 1x per calendar year	Covered in full $180 allowance 1x per calendar year	$210 allowance $105 allowance 1x per calendar year

**VSP plans include one comprehensive eye exam per year. To schedule your appointment, visit www.vsp.com.*

Where To Get Contacts & Eyewear Online

Eyeconic is the only place where VSP members can shop online for in-network contacts and eyewear. Visit eyeconic.com to upload your prescription and choose from a wide range of brands.

Your Cost of Coverage per Paycheck

Hourly & Salary	Bi-weekly (26 Pay Periods)			Weekly (52 Pay Periods) Rhode Island and New York		
Plan	Core	Buy-Up	Premium	Core	Buy-Up	Premium
Employee Only	$0.00	$0.00	$0.01	$0.30	$1.15	$1.53
Employee + 1	$0.00	$0.00	$0.01	$0.90	$4.56	$6.08
Employee + 2 or more	$18.42	$30.14	$35.79	$9.21	$15.07	$17.90

Exclusive Eyeconic Savings

Members of our VSP vision plans get access to exclusive Eyeconic savings.

- **Glasses & Sunglasses:** 20% savings on a 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 well vision exam. Not applicable to the VSP Base Plan.
- **Laser Vision Correction:** Average 15% off the regular price, or 5% off the promotional price; discounts only available from contracted facilities.

To see even more savings, visit eyeconic.com.

LIFE, ACCIDENT, & DISABILITY INSURANCE

Your Financial Force Field

The Standard | standard.com | **800-628-8600 (Life & Accident)**
Pacific Guardian Life | pacificguardian.com | **800-367-5354 (Disability)**

Life, Accidental Death & Dismemberment (AD&D), and Disability insurance acts as your financial force field, protecting your family's financial well-being in the event of your death, injury, or serious illness.

Basic Life & AD&D Insurance

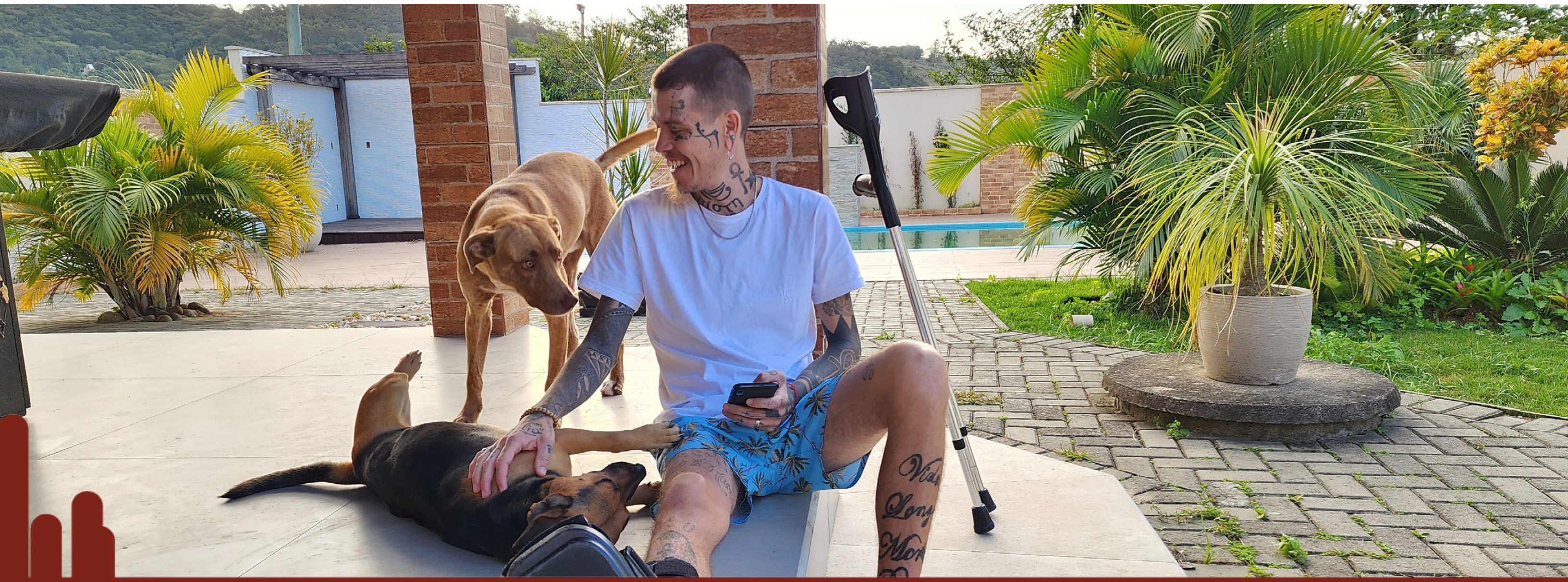
Full-time employees working 32 hours or more per week and part-time employees working 15 hours or more per week automatically receive $25,000 in Life and AD&D insurance. This benefit is 100% company-paid and gives your loved ones a cash payment if you pass away or suffer from a serious injury, like the loss of a limb, sight, speech, or hearing.

Supplemental Life Insurance

You have the option to buy additional life insurance coverage for yourself and your dependents.

Coverage Type	Benefit Amount	Cost Per Paycheck
Employee Supplemental Life	Increments of $10,000 up to $500,000 Guaranteed Issue: $200,000	Per $10,000 Coverage: Costs range between $0.23 and $12.71 depending on your age
Spouse/Domestic Partner Supplemental Life	Increments of $5,000 up to $250,000[1] Guaranteed Issue: $150,000	Per $5,000 Coverage: Costs range between $0.11 and $6.35 depending on the covered person's age
Child(ren) Supplemental Life	Increments of $2,000 up to $10,000[1,2]	Costs range between $0.40 and $2.00 depending on the coverage amount you elect

[1]Not to exceed 100% of employee amount.
[2]Birth to age 26, regardless of student or marital status.
Note: New hires can enroll themselves, their spouse, and their children up to the Guaranteed Issue without needing to answer health questions, as long as they enroll within 31 days of their eligibility date. During Open Enrollment, The Standard will allow an increase of $10,000 for employees and $5,000 for spouses, without needing to answer health questions, as long as the election does not exceed the Guaranteed Issue.



LIFE, ACCIDENT, & DISABILITY INSURANCE

Your Financial Force Field

Disability Insurance

Disability insurance protects your income if you're unable to work due to a non-work-related illness or injury. We provide two types: Short-Term Disability and Core Long-Term Disability.

- **Short-Term Disability (STD):** Pays 58% of your covered earnings, up to the maximum weekly benefit amount annually set by the Disability Compensation Division. Benefits begin after seven days of disability, and last up to 26 weeks from when your disability began.
- **Core Long-Term Disability (LTD):** Pays 40% of your covered earnings, up to $5,000 per month. Benefits begin after 90 days of disability and last until your disability ends, or when you reach normal retirement age. Note: If you can't work due to a preexisting condition, there is a 12-month waiting period before benefits are paid.

This benefit is provided to employees working 14 consecutive weeks, during each of which you worked 20 hours or more in the 52 weeks preceding the first day of disability. Disability payments are taxable and may be reduced if you also receive income from non-company programs, like State Disability Insurance or Social Security.

LTD Buy-Up Insurance

You can buy more LTD coverage to increase your benefit to 60% of your covered earnings, up to $7,500 per month. This employee-paid option costs $0.13 per $100 of coverage. To estimate your per-paycheck cost, calculate: **(Your Hourly Rate × 2080) × (0.0013 ÷ 26).** Note: This formula doesn't apply if you earn more than $150,000 annually—contact the Benefits Team for your per-paycheck cost.

Beneficiary Designation

When enrolling in UKG, don't forget to designate a beneficiary. This helps ensure your money goes to a person of your choice if you pass away. Without a beneficiary, your estate can go into probate, which can cost your surviving family members and friends time and money.

CHUBB

LIFE INSURANCE WITH LONG-TERM CARE

Prepare for the Unknown

Chubb | chubb.com | **855-241-9891**

Even the most experienced travelers can face unexpected detours. To help you prepare for the unknown, full-time employees have the option to enroll in Life with Long-Term Care Insurance through Chubb.

This benefit provides cash payments if you pass away or can't work due to a chronic illness. You or your family can use the money to cover long-term care and medical bills, household expenses like your mortgage, or any other costs that come up.

Issue Type	Maximum Benefit Amount
Employee Guaranteed Issue[1] Age 19 through 70	$150,000
Employee Simplified Issue[2] Age 19 through 70	$225,000
Spouse/DP Guaranteed Issue[1] Age 19 through 70	$75,000
Spouse Simplified Issue[2] Age 19 through 70	$112,500
Child(ren) Term Rider Age 15 days through 25 years	$25,000

[1]During Open Enrollment and as a new hire, you can enroll in or increase coverage up to the Guaranteed Issue without having to answer medical questions, as long as increases to existing coverage do not exceed $25,000.

[2]Employees and spouses are eligible for the Simplified Issue amount if they are actively working as of their enrollment date and answer all medical questions.

Long-Term Care Coverage

If you become chronically ill and need long-term care (LTC), death benefits can be paid early for home health care, assisted living, adult day care, and nursing home care. The plan will pay the greater of 4% of your death benefit per month or $50 per day, for up to 25 months. This benefit is triggered by either (1) significant difficulty with at least two daily activities—eating, bathing, dressing, transferring, toileting, or continence—or (2) cognitive impairment.

Extension of Benefits

If your full death benefit has already been used for LTC, you can choose to extend monthly payments for up to an additional 25 months—doubling the value.

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.

LIFE INSURANCE WITH LONG-TERM CARE

Here are example scenarios for using Life with Long-Term Care coverage:

Example Scenario	Death Benefit	LTC Benefit	LTC Extension	Total Benefit
You don't use LTC, and your coverage is paid out to your family when you pass away.	$100,000	$0	$0	$100,000
You use your full coverage amount for LTC while you're still living.	$0	$100,000	$0	$100,00
You use some of your coverage for LTC, and the rest is paid to your family when you pass away.	$52,000	$48,000	$0	$100,000
You use all your coverage for LTC and extend it for an additional 25 months.	$0	$100,000	$100,000	$200,000

Beneficiary Designation

When enrolling, don't forget to designate a beneficiary. This helps ensure your money goes to a person of your choice if you pass away. Without a beneficiary, your estate can go into probate, which can cost your surviving family members and friends time and money.

Plot Your Course: How to Enroll

Visit chubb.benselect.com/enroll. Your username will be your Social Security Number (SSN), and your pin will be the last 4 digits of your SSN + the last two digits of your birth year. For example, if your SSN is 123456789 and your birth year is 1987, your pin is 678987.

FLEXIBLE SPENDING ACCOUNT (FSA)

Navia | naviabenefits.com | **800-669-3539** | **Company Code: HTO**

In a galaxy not so far away, there's a powerful tool to help you battle everyday expenses. With Flexible Spending Accounts (FSAs), you can set aside part of your paycheck before taxes to pay for eligible health and dependent daycare costs. This lowers your taxable income, saving you money on everyday essentials.

We offer two types: the Health Care FSA and the Daycare FSA.

Health Care FSA

For how to enroll in our FSA plans, see page 6. You can open a Health Care FSA even if you're not enrolled in one of our health plans. Eligible expenses include out-of-pocket medical, prescription drug, vision, and dental costs, like:

- Copays, coinsurance, and deductibles
- Over-the-counter drugs
- Hospital services
- Physical therapy
- Acupuncture and chiropractor visits
- Braces and dental treatments
- Eyeglasses and contact lenses

The maximum amount you can contribute in 2025 is $3,300. The IRS has not yet released 2026 limits. We will alert you and update these materials when 2026 limits are officially announced.

Daycare FSA

The Daycare FSA lets you set aside pre-tax dollars for care expenses while you or your spouse work or attend school full time. Eligible dependents include children under age 13 and dependents of any age physically or mentally incapable of self-care.

Eligible expenses include things like:

- Before- and after-school care
- Babysitting and nanny expenses
- Daycare
- Nursery school and preschool
- Summer day camp

The maximum amount you can contribute in 2026 is $7,500 (or $3,750 if you're married and file taxes separately).

Important FSA Considerations

- The FSA plan year is January 1 to December 31, 2026.
- Your full election amount is available starting January 1, 2026.
- You can pay costs directly with an FSA debit card or submit for reimbursement on Navia's website or app.
- FSA funds are use-it-or-lose-it. You have a grace period until March 15, 2027 to incur expenses. Any unused funds after that will be forfeited and won't roll over into the next plan year.
- All reimbursement claims must be submitted by March 31, 2027.
- Domestic partners are not eligible to participate.

COMMUTER BENEFIT PLAN

Blast Off Without Breaking the Bank

GoNavia | naviabenefits.com | **800-669-3539** | **Company Code: HTO**

Whether you're navigating hyperspace or just the daily commute, there's a smart way to save. The GoNavia commuter program allows you to pay work-related parking and transit expenses using pre-tax dollars. This lowers your taxable income, which saves you money on your taxes.

You can set aside up to $325 per month. Start, pause, and restart contributions at any time as your commuting needs change.

Eligible Expenses

Eligible expenses include transit options like:

- Subways, streetcars, and commuter trains
- Buses
- Ferries
- Parking lots and garages
- Vanpool
- Rideshare, including UberPOOL and Lyft Shared Rides

Ineligible expenses include individual taxi or driving services and non-work-related travel.

How to Enroll

Visit naviabenefits.com/participants and register your account with company code **HTO**. Once registered, you can set your monthly contribution amount.

Your contribution will be deducted from your paychecks pre-tax and loaded onto a Navia debit card, which you can use to buy your work-related parking and transit. No need to submit receipts—your card can recognize that you're paying for commuting.

Unused Funds

If you don't use your full balance within the month, your funds will automatically roll over month-to-month as long as you're an active, benefits-eligible employee.

VOLUNTARY BENEFITS

Reinforcements for Every Orbit

No matter where your orbit takes you, we offer a variety of voluntary benefits to help you navigate whatever comes your way. *New Provider*

Supplemental Health Plans (Voya)

We offer three supplemental health plans through Voya. These plans provide financial protection by paying you cash benefits if you have an unexpected health event.

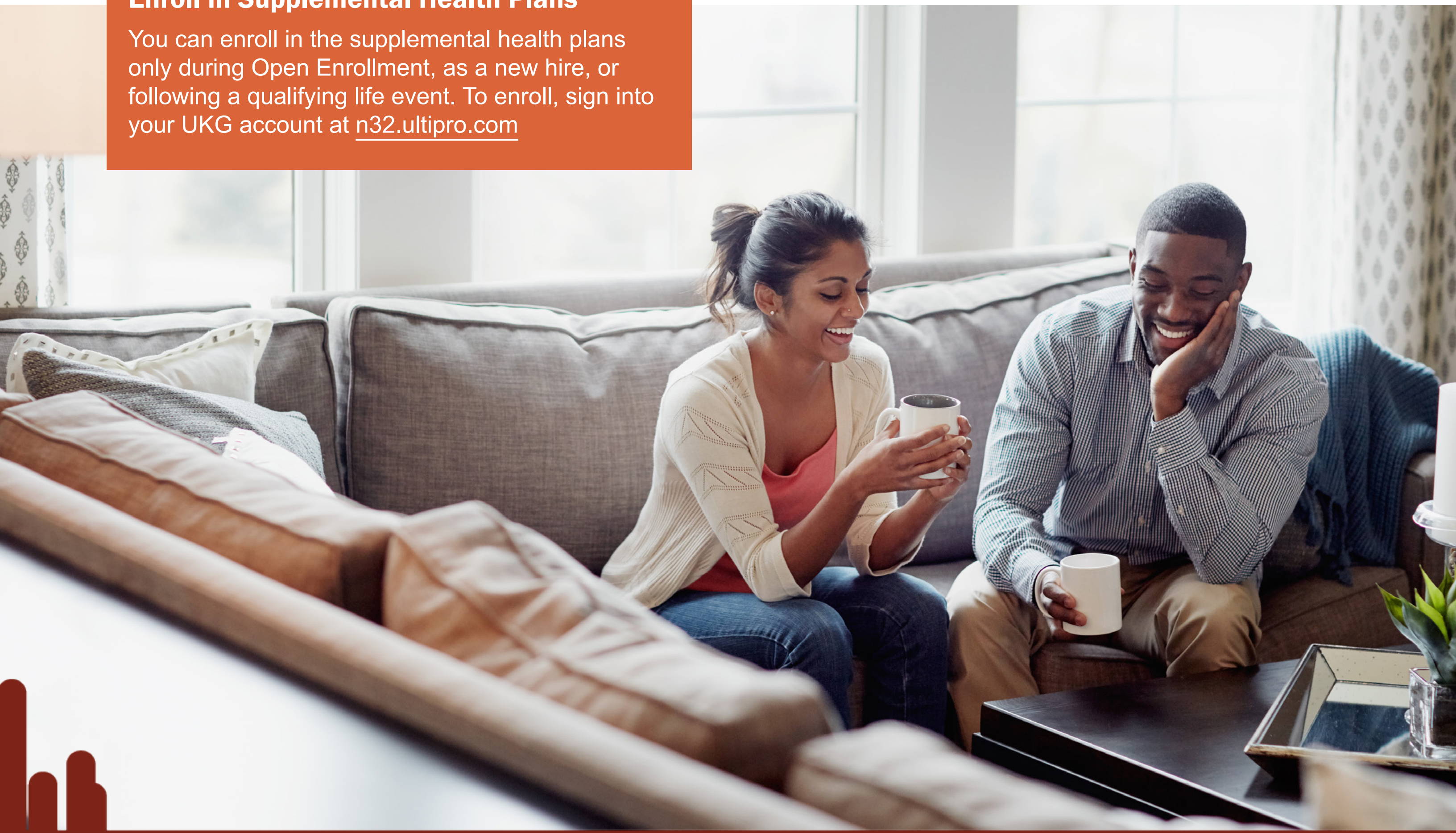
- **Accident Insurance** provides cash payments if you experience an injury, like fractures, dislocations, broken teeth, concussions, and more. It also covers services like ambulance rides, ER visits, surgery, and medical testing.
- **Critical Illness Insurance** pays a lump-sum benefit if you're diagnosed with a covered condition, like cancer, heart attack, or stroke.
- **Hospital Indemnity Insurance** pays a fixed daily benefit if you're admitted to the hospital due to illness, injury, or pregnancy.

You can enroll in these plans only during Open Enrollment, as a new hire, or following a qualifying life event. Both you and your dependent family members are eligible to participate.

To learn more about these benefits, their cost, and the coverage amounts available, visit our Benefits Website at hottopicboxlunchperks.com. Log in with code **HT1989**.

Enroll in Supplemental Health Plans

You can enroll in the supplemental health plans only during Open Enrollment, as a new hire, or following a qualifying life event. To enroll, sign into your UKG account at n32.ultipro.com



VOLUNTARY BENEFITS

Pet Insurance (Nationwide)

Our discounted pet insurance through Nationwide can help keep your furry, feathery, and scaly friends well!

- Covers accidents, illnesses, surgeries, X-rays, MRIs, prescriptions, therapeutic diets, and more.
- Use any vet, anywhere—no pre-approvals needed.
- Get cash back on eligible vet bills after meeting a $250 annual deductible.
- Choose your reimbursement level: 50% or 70%.
- Coverage excludes pre-existing conditions, boarding, and grooming.

Legal Insurance (LegalEASE)

Our voluntary legal plan through LegalEASE offers access to a network of attorneys who can offer consultations and services at discounted rates. Access support for a range of everyday matters, like will and estate planning, family law, real estate transactions, auto and traffic issues, and more.

Student Loan Refinancing (GradFin)

GradFin connects you with a Student Loan Consultant to help you find the best repayment strategy—whether you're seeking a new loan, refinancing, or loan forgiveness.

GradFin offers:

- One-on-one consultations to help you understand your student loans.
- Guidance on all available repayment, forgiveness, and refinancing options.
- Personalized analysis of your federal and/or private loans.
- Expert recommendations on which loans to refinance and how to pay off the rest efficiently.

Low-Cost Financing (Kashable)

Kashable offers low-cost financing options for:

- Paying down expensive debt
- Medical bills
- Family expenses
- Auto repairs

Enroll in Voluntary Benefits

Unlike with Supplemental Health Plans, you can enroll in all other voluntary benefits at any time. To do so, visit hottopic.corestream.com/login. If you need assistance, call 562-366-4490 or email hottopicsupport@corestream.com.

401(k) RETIREMENT

Your Financial Flight Plan

Fidelity | fidelity.com | **800-835-5097**

Your financial future deserves a flight plan. With our 401(k) plan, you can chart a course toward retirement that aligns with your financial goals. Once enrolled, a personal account will be established in your name, funded by:

- Money you contribute (pre-tax and/or Roth).
- Money Hot Topic contributes for you.
- Investment earnings on both types of contributions.

We add to your retirement savings by matching 50% of the first 4% you contribute to the plan.

Eligibility

To participate in the plan, you must be age 21 or older and have completed one month of service with us. Currently, employees in Puerto Rico are not eligible to participate.

Vesting

You are 100% vested in your account on the day you start contributing. That means you fully own your contributions and our company match from day one.

How to Enroll

Visit myfidelitysite.com/hottopic and click "Register as a new user." After you set up your account, you can designate your contribution amount and investment allocations. Your deductions will start the first of the month after you enroll.

You can update your contributions and investments at any time. Some funds have trading restrictions which may limit the frequency and amount of money you can move between funds. Once made, your changes will be reflected in the next payroll cycle.

Contribution Options & Limits

You can contribute funds on a pre-tax or Roth basis, which each have different tax implications.

- **Pre-Tax Contributions:** Made with pre-tax dollars, which lowers your taxable income now and saves you money when you file your taxes for the current year. However, when you withdraw that money in retirement, you'll have to pay income taxes on those withdrawals.
- **Roth Contributions:** Made with after-tax dollars. This means you pay taxes on the money you contribute now. The benefit is that any Roth contributions grow tax-free, and you don't have to pay income taxes when you withdraw that money for qualified expenses during retirement.

The IRS limits how much you can contribute to your 401(k) each year. In 2025, the limit is $23,500. If you're 50 or older, you can contribute an extra $7,500 as a catch-up contribution. This catch-up contribution increases to $11,250 per year if you're between the ages of 60 and 63. The IRS has not yet released 2026 limits. We will alert you and update these materials when 2026 limits are officially announced.

Beneficiary Designation

When you set up your account, don't forget to designate a beneficiary. This helps ensure your money goes to a person of your choice if you pass away. Without a beneficiary, your estate can go into probate, which can cost your surviving family members and friends time and money.

Get Medicare Support

Most people become eligible for Medicare at age 65. If you're approaching eligibility, our SGIA benefit offers free consulting to help you understand the different parts of Medicare, compare plans, and avoid common enrollment pitfalls. Making sure you enroll in Medicare properly is an essential part of retirement planning.

To get started, contact SGIA at info@sgiamedicare.com or **888-284-3314**.

PAID TIME OFF

Recharge at Your Base Station

We offer multiple types of paid time off to help you rest, recharge, and rise again.

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

Full-time regular associates are eligible for three days paid time off and two days unpaid time off for the death of an immediate family member.

Volunteer Time Off

Employees (including DC managers and supervisors) can take up to eight hours off per quarter to volunteer at a charity of their choice, as long as it's on our pre-approved list of eligible organizations. You're eligible after 90 days of service, and time off is prorated.

Jury Duty

Regular full-time employees are eligible for up to 10 paid days off each calendar year to serve jury duty.

Leaves of Absence

There may be times when you need a leave of absence for medical reasons (including pregnancy), family care, or military service. To request leave, you must submit a "Request for Leave of Absence Form" for review by your immediate supervisor and Human Resources. To access the form, please email LOARequests@hottopic.com.

Sick Pay

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

Flex Time Off (FTO)

FTO allows you to take time off from work without having to specify a reason. FTO will accrue each pay period, and you're eligible to take FTO after completing 30 days of employment.

FTO Accrual for 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)	300 hrs
20 + years	240 hrs (9.230 hrs bi-weekly)	360 hrs

FTO Accrual for 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	Contact Human Resources

Vacation Accrual (Store Associates*)

Regular part-time assistant managers who have at least one year of service are eligible for an annual vacation accrual of up to 24 hours, with an accrual max of 36 hours.

Full-time store associates are eligible to take vacation after completing their first 90 days of regular full-time employment. The table below outlines the accrual schedule for full-time store associates.

Vacation Accrual for Full-Time Store Associates*

Years of Service	Annual FTO 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 40hrs/week.

WORK/LIFE PERKS

First-Class Extras for Your Journey

Every space flight deserves first-class extras. Our work/life perks offer added benefits to make your ride smoother and more enjoyable.

Travel Assistance

As part of our company-paid Life Insurance through The Standard, you, your spouse, and your children up to age 25 have access to Travel Assistance. This benefit is available when you travel 100 miles or more from home, offering:

- Credit card and passport replacement.
- Missing baggage support.
- Help replacing missing prescriptions or lost corrective lenses.
- Connection to medical care providers, interpreter services, and local attorneys.
- Visa, weather, and currency exchange information.

To access services, email medservices@assistamerica.com or download the AssistAmerica app. You can also reach out by phone at **800-872-1414** (for U.S., Canada, Puerto Rico, U.S. Virgin Islands, Bermuda) or **609-986-1234** (everywhere else). Provide reference number **01-AA-STD-5201**.

EarnIn

EarnIn is an app that gives you access to the pay you've earned when you want it, without waiting for payday. Employees with a U.S. Bank Account are eligible. To get started, visit EarnIn's website.

Tuition Assistance Program

Working and going to school at the same time can be challenging—and expensive. Our Tuition Assistance Program helps by offering up to $400 per course and $100 for one textbook per course, up to three times per year.

AllCampus

With AllCampus, take advantage of online certificate and degree programs with preferred tuition rates from some of the nation's top universities. AllCampus advisors can help you select the ideal program aligned with your goals and timeline. They can also provide career-oriented education coaching throughout your educational journey. Visit AllCampus' website for more information.

Store Discounts

Our employees have access to exclusive discounts.

Hot Topic Associate Discount Amounts

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

BoxLunch Associate Discount Amounts

- 40% discount on BoxLunch accessories, shoes, novelty items, CDs, vinyl, DVDs, and select electronic items.
- 40% discount on BoxLunch gift cards (in-store only).

TicketsatWork

TicketsatWork gives you exclusive discounts on a variety of activities, like concerts, movie tickets, amusement parks, hotels, memberships, and much more. Register on ticketsatwork.com with company code **HOTTOPIC1**.

MENTAL HEALTH & WELLNESS RESOURCES

Balance Your Mind & Mission

Available to All Employees

Employee Assistance Program (EAP)

You and your family members have access to our Employee Assistance Program, which offers:

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

Contact the EAP at healthadvocate.com/standard6, **877-851-1631**, or through the Health Advocate app. Use organization code: **The Standard EAP 6 Visits.** If you have any questions, email answers@HealthAdvocate.com.

Hot Topic Mental Health Foundation

- **Mental Health America:** Get a mental health screening anytime, anywhere with 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 **800-273-8255** or text **MHA to 741-741** to be connected to a trained crisis counselor. They're available 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 lifeline 24/7 at **866-488-7386**.

For more information, visit our Benefits Website at hottopicboxlunchperks.com. Log in with code **HT1989**.

MENTAL HEALTH & WELLNESS RESOURCES

Available to Kaiser Medical Plan Members

Kaiser Mental Health Referrals

Kaiser offers help navigating major life events like being pregnant or caring for a newborn, as well as managing issues like stress, depression, or substance use. Whatever you may be going through, they can help connect you to the support you need.

Call Monday through Friday, 8 a.m. to 5 p.m.:

- Oahu: **808-432-7600**
- Neighbor Islands: **888-945-7600**

For after-hours care, call the Crisis Line of Hawaii:

- Oahu: **808-832-3100**
- Neighbor Islands: **800-753-6879**

For 24/7 advice, call:

- **833-833-3333** (TTY 711)

Calm

- Calm is the #1 app for meditation and sleep—designed to help lower stress, reduce anxiety, and more. Kaiser 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.

Get started by visiting kp.org/selfcareapps.

Headspace

The Headspace app offers immediate 1-on-1 support for coping with life's challenges—from stress and low mood to issues with work or relationships. Members can receive help from highly trained emotional support coaches at **no cost.**

- Text with your coach anytime, anywhere, 24/7 for up to 90 days.
- Discuss goals, share challenges, and create an action plan with your coach.
- Get personalized, interactive skill-building tools from a library of more than 200 activities on the app.
- View recaps from each texting session and track your progress to help reach your goals.

Get started by visiting kp.org/selfcareapps.

Wellness Coach

Partner with a wellness **coach** to create a customized plan that outlines small, easy steps you can take to:

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

Coaching is available by phone at no cost, in English and Spanish. No referral is needed. To set up an appointment, visit kp.org/wellnesscoach or call **866-862-4295**. Representatives are available Monday – Friday, from 7am to 7pm PT.

Healthy Lifestyle

Get **free** encouragement and tools to create positive change in your life with the Healthy Lifestyle Program. It 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. To learn more, visit kp.org/healthylifestyles.

MATERNITY SUPPORT

Welcoming New Crew Members

You're having a baby—how exciting! Below is a checklist of what to do if you or one of your dependents are pregnant.

- **Enroll in the Maternity Support Program**
  If you're enrolled in our medical plan, you and your spouse are eligible to participate in the maternity support program. Visit healthy.kaiserpermanente.org/health-wellness/maternity **to enroll.**
- **Get Your Gift!**
  Reach out to benefits@hottopic.com **for your exclusive Hot Topic new parent gift.**
- **Plan Your Leave**
  Email HTLOARequests@hottopic.com **to start planning your leave for when baby arrives.**

To learn more, visit our Benefits Website at hottopicboxlunchperks.com.

Log in with code **HT1989**.

Then, click the Work/Life tab.

You can also scan the QR code to access our Benefits Website.

MOBILE RESOURCES

Smart Tech for Smooth Landings

App		Features	IOS	Android
Benefits Assistant TouchCare		Connect with advocates who can: ▪ Explain your benefits ▪ Find in-network providers ▪ Resolve claim and billing issues ▪ And more		
Medical Kaiser Permanente		▪ Check lab results ▪ Email your doctor non-urgent questions ▪ Refill prescriptions ▪ Schedule routine appointments ▪ Pay medical bills		
Dental Delta Dental		▪ Find an in-network dentist ▪ Access your ID card ▪ Check benefits and coverage ▪ Search claims		
Vision VSP		▪ Find a VSP provider near you ▪ View your ID card and benefits ▪ Look up past services and visits ▪ See frame and contact lens options before your visit ▪ Access exclusive savings		
401(k) Fidelity		▪ Access and manage account ▪ Track savings goals ▪ View balances ▪ Update investments ▪ Manage documents		
ALL PROVIDERS Plan Documents Passcode: **HT1989**		▪ Summary Plan Descriptions (SPDs) ▪ Evidence of Coverage (EOCs) ▪ Summaries of Benefits and Coverage (SBCs) ▪ Benefit Summaries ▪ Carrier informational fliers ▪ And more!		

DIRECTORY

Command Center Contacts

Benefit	Vendor	Phone	Website	Policy/Group #
Medical	Kaiser Permanente	800-464-4000	kp.org	234910
Dental	Delta Dental	DHMO: 800-422-4234 DPPO: 888-335-8227	deltadentalins.com	DHMO: #79724 DPPO: #22512
Vision	VSP	800-877-7195	vsp.com	12286153
Life and AD&D	The Standard	800-628-8600	standard.com	171859
Disability	The Standard	STD: 800-368-2859 LTD: 800-368-1135	standard.com	171859
EAP	Health Advocate	877-851-1631	healthadvocate.com/standard6 answers@HealthAdvocate.com	Company Code: LERK9BR
FSA	Navia	800-669-3539	naviabenefits.com	Employer Code: HTO
Commuter	Navia	800-669-3539	naviabenefits.com	Employer Code: HTO
Life with LTC	Chubb	855-241-9891	chubb.benselect.com/Hottopic	
Supplemental Health Plans	Voya	855-663-8692	voya.com	
Voluntary Benefits (except supplemental health plans)	Corestream	562-366-4490	hottopic.corestream.com hottopicsupport@corestream.com	
401(k)	Fidelity	800-835-5097	fidelity.com	8287K

Our Benefits Team is available at benefits@hottopic.com. You can also check out our Benefits Website at hottopicboxlunchperks.com. Log in with code **HT1989.**

Get Guidance from Your Benefits Copilots

Need help navigating your benefits? Call in your copilots—Benny and TouchCare—to guide your journey.

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.

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.

Health Plan Notice

Each year, employers are required to share certain health plan notices that explain your rights and protections under federal law. Which include but are not limited to the following notices:

- Medicare Part D Creditable Coverage Notice
- HIPAA Comprehensive Notice of Privacy Policy and
- Procedures
- General COBRA Notice
- Women's Health and Cancer Rights Notice
- Michelle's Law Notice
  - This notice is still required when a health plan permits dependent eligibility beyond age 26, but conditions such eligibility on student status. Further, the notice is still necessary if the plan permits coverage for non-child dependents (e.g. grandchildren) that is contingent on student status. The notice must go out whenever certification of student status is requested.

CHIP Notice

Some states offer financial help through Medicaid or the Children's Health Insurance Program (CHIP) to pay for health coverage. If you or your children are eligible for this kind of assistance, you may be able to use it to help pay for your employer health plan.

You can view and download the notices anytime by scanning the QR code below or by using the link provided. If you need a physical copy of these notices, please email benefits@hottopic.com or mail your request to Hot Topic Inc., Attn: Benefits Department, 18305 San Jose Ave, City of Industry, CA 91748.

https://hottopicboxlunchperks.com/
Password: **HT1989**

Benefits intranet site > Benefits USA> Documents: https://hottopic.sharepoint.com/sites/Benefits/Shared%20Documents/Forms/AllItems.aspx

NOTES

HOT TOPIC® INC.

HOT TOPIC | BOXLUNCH | HER UNIVERSE