

HOT TOPIC® INC.

HOT TOPIC

BOX LUNCH

HER UNIVERSE



Level Up Your
Benefits!



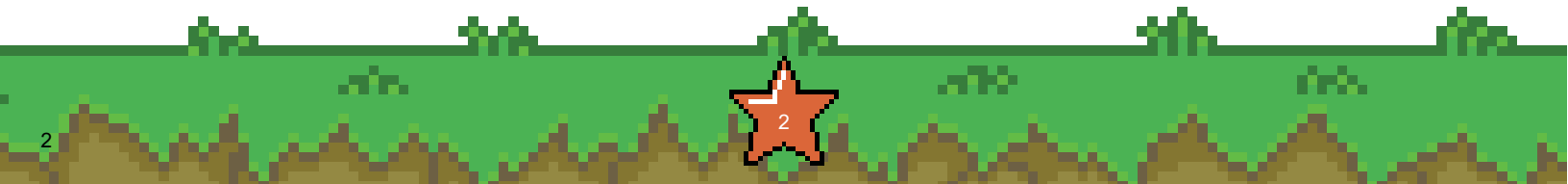
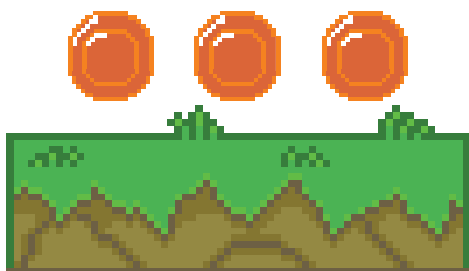
20 27 BENEFITS GUIDE



GAME MAP

Levels Ahead

Eligibility & Enrollment	4-6
Helpful Terms	7
Cost of Health Coverage	10
Medical & Prescription Drug Plans	12
Care Options	16
Dental Plans	18
Vision Plans	19
Life, Accident, & Disability Insurance	20
Life Insurance with Long-Term Care	22
Flexible Spending Accounts	24
Commuter Benefit Plan	25
Voluntary Benefits	26
401(k) Retirement Plan	28
Paid Time Off	29
Work/Life Perks	30
Mental Health & Wellness Resources	31
Maternity Support	35
Mobile Resources	36
Directory	37





GAME MANUAL: HOW TO PLAY YOUR BENEFITS

Welcome to Your Benefits Walkthrough

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

Whether you're checking your current elections or scouting new options, this is your ultimate quest guide. It's crafted to help you walk through your choices with total clarity and pro-level confidence.

Keep in mind: This guide is here to give you a quick, easy-to-understand overview of your options. For all the details, you'll want to check the official plan documents — they're the final word. If anything here doesn't match up, go with what the plan documents say.

Backup from Your Benefits Squad

Need help navigating your benefits? Call in your Benefits Squad, **Benny** and **TouchCare**, to lead your run.

Benny by Peopled

Available 24/7, Benny is an AI-powered assistant 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.

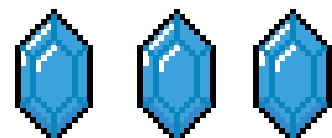
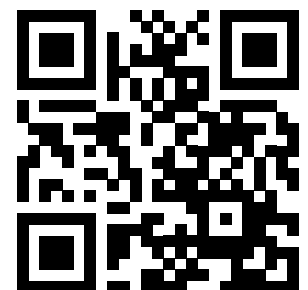
If you didn't provide a personal email address, please update your information in UKG.

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.

Need help? 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.



ELIGIBILITY

Player Requirements

All full-time employees, part-time assistant store managers, and part-time distribution center associates 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 do not live with you, are married, or are employed.
- 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 add dependents to 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.**

Questions about dependent eligibility or tax status? Contact the Benefits Team at benefits@hottopic.com.

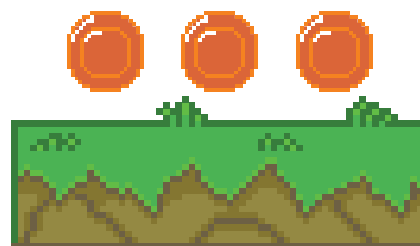


CHARACTER SETUP SCREEN

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.



Game-Changing Pivot Moments:

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.
- A change to your work hours or job role that affects your benefits eligibility — like switching from part-time to full-time or receiving a promotion.
- Child gaining or losing dependent status.
- Change in residence or worksite that affects access to in-network health care 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.

If you make benefit changes, they need to match your qualifying life event. Your updates will take effect on the first of the month after the event. (If your change is tied to a promotion, there's a 30-day waiting period before it kicks in.)



START YOUR QUEST

How to Enroll

Benefit Type	Enrollment Tool	When You Can Enroll	How to Access
Medical, Dental, Vision, Life, Disability, Flexible Spending Accounts, Supplemental Health	UKG or Enrollment Counselor (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 5-digit ZIP code. 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.

SUMMON A GUIDE

Enrollment Help

Schedule a one-on-one phone session with an enrollment counselor who can help you complete the process. Visit hottopic.mybenefitsappointment.com or call **866-261-5885** to set aside time.

And don't forget to use Benny by Peopled and TouchCare, your Benefits Squad, for help understanding what's available and choosing options that work best for you.



Be sure to name your beneficiaries – it's an important step.

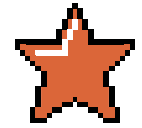
You'll need to choose a beneficiary (or beneficiaries) for your 401(k) retirement plan and your life insurance so your benefits go directly to the people you want to receive them. If you don't, those benefits could end up going through probate, which can take extra time and potentially cost your loved ones 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.

GAME GLOSSARY



Helpful Terms

Not every player speaks benefits language. Below is a quick breakdown of common terms to help you level up.

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.

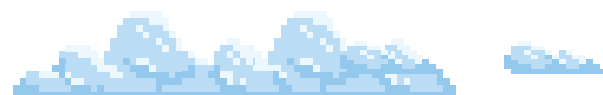
Out-of-Pocket Costs: Health care costs you pay yourself. These include things like coinsurance, copays, and deductibles.

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.





GAME GLOSSARY

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.



NEED BACKUP?

Your Benefits Squad Has You Covered

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.

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or visit touchcare.com/ask.
Representatives are available Monday – Friday,
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PT). You can also use the TouchCare app for help
on the go.



YOUR COST OF COVERAGE

Your Medical Rates Per Paycheck

HOURLY (Non-Exempt)	UHC & Kaiser Medical Pre-Tax Deduction - Bi-weekly (26 Pay Periods)				UHC & Kaiser Medical Pre-Tax Deduction - Weekly (52 Pay Periods)			
	UHC Basic EPO*	UHC EPO	UHC PPO**	Kaiser HMO (CA)	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO
Employee Only	\$8.36	\$26.66	\$41.07	\$90.81	\$4.18	\$13.33	\$20.54	\$45.41
Employee + Spouse	\$75.37	\$133.75	\$198.89	\$285.91	\$37.69	\$66.87	\$99.44	\$142.96
Employee + Children	\$67.01	\$118.54	\$168.18	\$255.75	\$33.51	\$59.27	\$84.09	\$127.87
Employee + Family	\$154.35	\$247.97	\$313.39	\$461.17	\$77.17	\$123.98	\$156.69	\$230.58

SALARY (Exempt) Up to \$149.9K	UHC & Kaiser Medical Pre-Tax Deduction -Bi-weekly Medical Rates (26 Pay Periods)			
	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO (CA)
Employee Only	\$14.75	\$35.24	\$50.15	\$98.84
Employee + Spouse	\$85.69	\$147.94	\$215.33	\$297.08
Employee + Children	\$77.80	\$131.85	\$184.35	\$266.39
Employee + Family	\$165.85	\$266.36	\$333.32	\$473.89

*California Employees – Select Network; Non-California Employees – Choice Network

**California Employees – Select Plus Network; Non-California Employees – Choice Plus Network

Note: Employees with an annual salary exceeding \$149.9k will have an additional amount added to their medical deduction. Contact our Benefits Team at benefits@hottopic.com for those amounts.

Your Dental & Vision Rates Per Paycheck

Hourly/ Salary	Delta Dental Pre-Tax Deductions - Biweekly (26 Pay Periods)			Delta Dental Pre-Tax Deduction - Weekly (52 Pay Periods) <i>Rhode Island and New York</i>			VSP Vision Pre-Tax Deduction - Biweekly (26 Pay Periods)			VSP Vision Pre-Tax Deduction - Weekly (52 Pay Periods) <i>Rhode Island and New York</i>		
	DHMO	DPPO	Premium DPPO	DHMO	DPPO	Premium DPPO	Core*	Buy-Up	Premium	Core*	Buy-Up	Premium
Employee Only	\$3.82	\$5.77	\$7.48	\$1.91	\$2.89	\$3.74	\$0.00	\$3.14	\$4.20	\$0.00	\$1.57	\$2.10
Employee + 1	\$11.24	\$16.83	\$20.26	\$5.62	\$8.41	\$10.13	\$0.30	\$4.29	\$5.73	\$0.15	\$2.15	\$2.87
Employee + 2 or more	\$18.42	\$30.14	\$35.79	\$9.21	\$15.07	\$17.90	\$0.90	\$7.70	\$10.28	\$0.45	\$3.85	\$5.14

*You may only enroll in the Vision Core Plan if you and/or your dependents are enrolled in a Hot Topic medical plan.

COST OF COVERAGE – DOMESTIC PARTNER (DP)

Medical Rates for Your Domestic Partner

HOURLY (Non-Exempt)	After - Tax Deduction (per paycheck) Bi-weekly				Amount Taxable as Income (per paycheck)			
Plan	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO (CA)	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO
Employee + Dependent	\$67.01	\$107.09	\$157.82	\$195.10	\$251.70	\$288.34	\$331.97	\$232.77
Employee + DP + EE's Child(ren)	\$87.34	\$129.43	\$145.21	\$205.42	\$183.97	\$207.19	\$275.12	\$158.59
Employee + DP + DP's Children	\$145.99	\$221.31	\$272.32	\$370.36	\$386.19	\$438.97	\$550.05	\$344.88
SALARY (Exempt) Up to \$149.9k	After - Tax Deduction (per paycheck) Bi-weekly				Amount Taxable as Income (per paycheck)			
Plan	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO (CA)	UHC Basic EPO*	UHC EPO*	UHC PPO**	Kaiser HMO
Employee + Dependent	\$70.94	\$112.70	\$165.18	\$198.24	\$247.77	\$282.73	\$324.61	\$229.63
Employee + DP + EE's Child(ren)	\$88.05	\$134.51	\$148.97	\$207.50	\$183.26	\$202.11	\$271.36	\$156.51
Employee + DP + DP's Children	\$151.10	\$231.12	\$283.17	\$375.05	\$381.08	\$429.16	\$539.20	\$340.19

*California Employees – Select Network; Non-California Employees – Choice Network

**California Employees – Select Plus Network; Non-California Employees – Choice Plus Network

Note: Employees with an annual salary exceeding \$149.9k will have an additional amount added to their medical deduction. Contact our Benefits Team at benefits@hottopic.com for those amounts.

Dental Rates for Your Domestic Partner

Hourly & Salary	After - Tax Deduction (per paycheck) Bi-weekly			Amount Taxable as Income (per paycheck)		
Plan	DHMO	DPPO	Premium DPPO	DHMO	DPPO	Premium DPPO
EE + DP	\$0.42	\$2.42	\$2.43	\$7.42	\$11.06	\$12.78
EE + DP + DP's Child(ren)	\$0.26	\$5.28	\$5.29	\$14.60	\$24.37	\$28.31

Vision Rates for Your Domestic Partner

Hourly & Salary	After - Tax Deduction (per paycheck) Bi-weekly			Amount Taxable as Income (per paycheck)		
Plan	Core	Buy-Up	Premium	Core	Buy-Up	Premium
EE + DP	\$0.00	\$0.00	\$0.01	\$0.30	\$1.15	\$1.53
EE + DP + DP's Child(ren)	\$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.



Domestic Partner Documentation Made Easy

To add your domestic partner to your health plan, just complete a Domestic Partner Affidavit form. You can access it by scanning the QR code or click [here](#), then email your completed form to benefits@hottopic.com.



MEDICAL PLANS

Your Shield

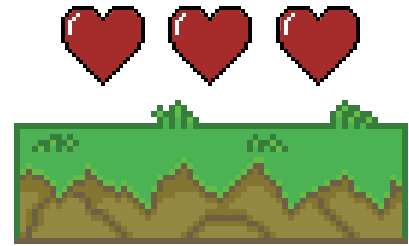
United Healthcare | myuhc.com | 800-842-2982

Kaiser Permanente | kp.org | 800-464-4000 (CA Only)

Your medical plan is your shield, protecting your health when it matters most. We offer four options through United Healthcare (UHC) and Kaiser Permanente (Kaiser):

- UHC Basic EPO
- UHC EPO
- UHC PPO
- Kaiser HMO (CA ONLY)

All plans cover in-network preventive care 100%, contribute to the cost of diagnostic care, and include prescription drug coverage. They also **cover in-network virtual medical visits 100%**, with no out-of-pocket costs for plan members!



Choose Your Best Path Forward

We know that choosing health plans can feel overwhelming. There's a lot to think about, and it's not always obvious which option will work best for you and your family. That's why we offer **Benny by Peopled**, an AI-powered chat available anytime to help you compare plans and make an informed decision. To access, scan the QR code or visit tinyurl.com/bennyht. Log in with your Hot Topic email.



If you need or want more hands-on support, reach out to **TouchCare** at **866-486-8242**, touchcare.com/ask, or via the TouchCare app. Their advocates can help explain your plan options, find in-network providers, handle claims and billing issues, and so much more. **For how to enroll in our medical plans, see page 6.**





UHC Medical Plans Summary

Below is a summary of our **UHC** medical plan options. For more details, check out the Summary Plan Descriptions on our [Benefits Website](#).

Medical	Basic EPO	EPO	PPO	
	In-network	In-network	In-network	Out-of-network
Annual Deductible (individual / family)	\$4,000/\$8,000	\$750/\$2,250	\$1,250/\$3,750	\$3,750/\$11,250
Annual Out-of-Pocket Maximum (individual / family)	\$6,800/\$13,600	\$3,250/\$7,150	\$3,750/\$11,250	\$7,500/\$22,500
Preventive Care	Covered 100%	Covered 100%	Covered 100%	Covered 50%
Non-Preventive Office Visit				
Primary Provider	\$30 copay	\$20 copay	\$30 copay	Plan Pays 50% ¹
Specialist	\$50 copay	\$40 copay	\$50 copay	Plan Pays 50% ¹
Virtual Visits ²				
Medical	Covered 100%	Covered 100%	Covered 100%	Not Available
Psychologist & Psychiatrist 45-min initial	\$5 copay	\$5 copay	\$5 copay	\$5 copay
Acupuncture & Chiropractor Limitations	\$30 copay 60 Acu visits 24 Chiro visits	\$20 copay 60 Acu visits Unlimited Chiro ³	\$30 copay 60 Acu visits Unlimited Chiro ³	Plan pays 50% ¹ In-network limitations apply
Out-Patient Mental Health	\$5 copay	\$5 copay	\$5 copay	Plan pays 50% ¹
Physical Therapy	\$30 copay	\$20 copay	\$30 copay	Plan pays 50% ¹
Lab & X-Ray	Plan pays 70% ¹	Plan pays 80% ¹	Plan pays 80% ¹	Plan pays 50% ¹
Inpatient Hospitalization Hospital Coinsurance	No admission copay Plan pays 70% ¹ of other charges	\$500 admission copay Plan pays 80% ¹ of other charges	\$1,000 admission copay Plan pays 80% ¹ of other charges	\$1,000 admission copay Plan pays 50% ¹ of other charges
Outpatient Surgery	Plan pays 70% ¹	Plan pays 80% ¹	Plan pays 80% ¹	Plan pays 50% ¹
Urgent Care	\$125 copay	\$50 copay	\$50 copay	Plan pays 50% ¹
Emergency Room	\$500 per visit ⁴	\$500 per visit ⁴	\$500 per visit ⁴	\$500 per visit ⁴

¹After deductible.

²Medical visits covered 100% and accessed through Amwell and DoctorOnDemand. Mental Health visits accessed through United Behavioral Health.

Visit uhc.com/member-resources/health-care-tools/telehealth-virtual-care/virtual-visits to get started.

³Subject to medical necessity.

⁴Copay waived if admitted.

Your Cost of Coverage Per Paycheck

HOURLY (Non-Exempt)	UHC Medical Pre-Tax Deduction - Bi-weekly (26 Pay Periods)			UHC Medical Pre-Tax Deduction - Weekly (52 Pay Periods)		
	UHC Basic EPO*	UHC EPO	UHC PPO**	UHC Basic EPO*	UHC EPO*	UHC PPO**
Plan						
Employee Only	\$8.36	\$26.66	\$41.07	\$4.18	\$13.33	\$20.54
Employee + Spouse	\$75.37	\$133.75	\$198.89	\$37.69	\$66.87	\$99.44
Employee + Children	\$67.01	\$118.54	\$168.18	\$33.51	\$59.27	\$84.09
Employee + Family	\$154.35	\$247.97	\$313.39	\$77.17	\$123.98	\$156.69

See salary rates on page 9.

Your UHC Network

The UHC network considered "in-network" under your plan will depend on where you live.

- If you live outside of California, you're in the **Choice Network**.
- If you live in California, you're in the **Select Network**.

UHC Prescription Drug Coverage

If you enroll in a UHC medical plan, you automatically get prescription drug coverage through OptumRx. This coverage is summarized below. For more details, review the Summary Plan Descriptions on our [Benefits Website](#).

Salary (Exempt)	Basic EPO	EPO	PPO
Prescription drugs	In-Network	In-Network	In-Network
Prescription Drug Deductible	\$150 per member*	\$150 per member*	\$150 per member*
Annual Out-of-Pocket Limit (Individual / Family)	See Medical OOP Max	\$4,100 / \$7,550	\$3,600 / \$3,450
Retail (30-day supply)			
Tier 1 — generics	\$15 copay	\$15 copay	\$15 copay
Tier 2 — preferred	\$50 copay	\$50 copay	\$50 copay
Tier 3 — nonpreferred	\$75 copay	\$75 copay	\$75 copay
Specialty	50% up to \$200 max	50% up to \$200 max	50% up to \$200 max
Mail order (90-day supply)			
Tier 1 — generics	\$37.50 copay	\$37.50 copay	\$37.50 copay
Tier 2 — preferred	\$125 copay	\$125 copay	\$125 copay
Tier 3 — nonpreferred	\$187.50 copay	\$187.50 copay	\$187.50 copay
Specialty	50% up to \$500 max	50% up to \$500 max	50% up to \$500 max

*Applies to Brand Drugs only in Tiers 2 and 3 (combined). Tier 1 Drugs are not subject to a deductible.

Note: Birth Control covered at 100% in Generic (Tier 1).

Mail Order

If you regularly take a maintenance medication and are interested in using mail order services, register online at optumrx.com, via the OptumRx mobile app, or by calling customer service at **855-524-0381**. You'll need your member ID number, medication details (name/dosage/quantity), and prescriber contact information. Optum will then request authorization for the prescription from your prescriber.

Prescription Management Programs

To ensure safe and appropriate use of medications, prior authorization, step therapy, and/or quantity limits may apply to certain drugs. See the Helpful Terms section on page 7 to learn what these mean.

How to Save on Prescriptions

- Ask your prescriber for generic options.
- If you take a maintenance medication, use mail order to receive an extended supply at a lower cost.
- Download the OptumRx app to find in-network pharmacies and compare drug costs.
- Review OptumRx's [Formulary Drug List](#) to check if your prescription is covered. If not, speak with your provider about alternative medications that may be covered.

Rx Home Delivery

- Members can enroll to receive automatic refills from OptumRx Home Delivery using their credit card on file. This service is customizable at the medication level, allowing members to opt in for specific prescriptions. Members also have the flexibility to opt out of the program at any time if their needs change.

Kaiser Medical Plan & Prescription Drug Coverage Summary

Kaiser CA / California Employees Only

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](#).

Plan Summary	
Medical (In-Network Coverage Only)	
Medical Deductible (individual / family)	\$500 / \$1,000
Medical Out-of-Pocket Maximum (individual / family)	\$3,000 / \$6,000
Office Visit ■ Primary / Specialist / Preventive	\$30 copay / \$40 copay / \$0 copay
Virtual Medical Visits ¹	Covered 100%
Lab and X-ray	\$10 copay per encounter after deductible
MRI, most CT, and PET scans	20% coinsurance up to a maximum of \$150 per procedure after deductible
Physical Therapy	\$30 copay per visit after deductible
Inpatient Hospitalization ■ Hospitalization Services	20% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible
Mental Health Services ■ Inpatient Hospitalization	20% coinsurance after deductible
■ Individual Outpatient Treatment	\$30 copay per visit
■ Group Outpatient Treatment	\$15 copay per visit
Urgent Care	\$30 copay
Emergency Room	20% coinsurance after deductible (waived if admitted)
Ambulance Services	\$150 copay per trip after deductible
Prescription Drug (In-Network Coverage Only)	
Prescription Drug Deductible	No Drug Deductible
Retail Pharmacy (up to 30-day supply) Generic / Brand / Specialty	\$10 copay / \$30 copay / 20% up to \$250
Mail Order (up to 100-day supply) Generic / Brand / Specialty	\$20 copay / \$60 copay / Not Covered

¹Visit healthy.kaiserpermanente.org/get-care/on-demand-video-appointment to get started.

Your Cost of Coverage Per Paycheck

HOURLY	Bi-weekly (26 Pay Periods)	Weekly (52 Pay Periods)
Employee Only	\$90.81	\$45.41
Employee + Spouse	\$285.91	\$142.96
Employee + Children	\$255.75	\$127.87
Employee + Family	\$461.17	\$230.58

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 5 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.

FIND THE RIGHT CARE SPOT

Whether you're facing a minor glitch or a major hit, your medical plan gives you multiple ways to get care. This chart helps you pick the right move — and avoid unnecessary costs.

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 ■ Sinus problems ■ Bronchitis ■ Sore throats ■ Cough/colds ■ Stomach aches ■ Diarrhea ■ Bladder infections ■ Fever ■ Seasonal flu	No out-of-pocket costs for medical virtual visits under our plans!
Primary Care Physician (PCP)	Go to a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications, and refer you to a specialist, if needed.	■ Annual Physical ■ Checkups ■ Preventive services ■ Minor skin conditions ■ Vaccinations ■ General health management	\$\$
Urgent Care (UC)	Urgent care is ideal for when you need care quickly, but it is not an emergency. Urgent care centers treat issues that aren't life threatening.	■ Sprains or strains ■ Minor burns or infections ■ Minor broken bones ■ Cuts that may need a few stitches	\$\$\$
Emergency Room (ER)	The ER is for serious life-threatening or very serious conditions that require immediate care. This is also when to call 911.	■ Heavy bleeding and large open wounds ■ Sudden weakness or trouble talking ■ Chest pain ■ Spinal injuries ■ Severe head injury ■ Breathing difficulty	\$\$\$\$

More dollar signs generally mean higher out-of-pocket costs.

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.

If you're enrolled in a UHC plan, visit uhc.com/member-resources/health-care-tools/telehealth-virtual-care/virtual-visits to get started.

If you're enrolled in a Kaiser plan, visit healthy.kaiserpermanente.org/get-care/on-demand-video-appointment to get started.

Preventive Care: Your First Line of Defense

Our medical plans cover in-network preventive care at 100%, making it easy to stay on top of your health. Think of it as a quick, routine check-in to keep everything on track. Catching potential issues early can lead to simpler treatment, better outcomes, and lower out-of-pocket costs. Below, you'll find 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
	All Adults	Age Dependent
Adult	- Annual physical - Blood pressure check - Cholesterol screening - Depression screening - Diabetes screening - Hepatitis C screening - Immunizations - Flu shot - FDA-approved contraception - PrEP (HIV prevention medication)	- 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.

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

Power Up Your Smile

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

Our dental plans through Delta Dental help keep your smile healthy and bright. The table below summarizes coverage details. For more information, check out the Summary Plan Descriptions on our [Benefits Website](#).

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 Endodontics Periodontics	\$0 - \$400 copay ¹	Plan pays 80% ²	Plan pays 50% ²	Plan pays 90% ²	Plan pays 50% ²
	\$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

¹Refer to the copay schedule for a full list of covered services and costs.

²After deductible.

³Diagnostic & 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		
	DHMO	DPPO	Premium DPPO	DHMO	DPPO	Premium DPPO
Employee Only	\$7.69	\$13.47	\$15.18	\$3.82	\$5.77	\$7.48
Employee + 1	\$15.53	\$26.95	\$30.39	\$11.24	\$16.83	\$20.26
Employee + 2 or more	\$22.55	\$43.12	\$48.78	\$18.42	\$30.14	\$35.79

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

Unlock HD Vision

VSP | vsp.com | 800-877-7195

Our vision plans from VSP help you stay sharp and focused, whether you're sweeping the multiverse or lasering the details. The table below summarizes coverage details. For more information, check out the Summary Plan Descriptions on our [Benefits Website](#). **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		
	Core	Buy-Up	Premium	Core	Buy-Up	Premium
Employee Only	\$0.00	\$3.14	\$4.20	\$0.00	\$1.57	\$2.10
Employee + 1	\$0.30	\$4.29	\$5.73	\$0.15	\$2.15	\$2.87
Employee + 2 or more	\$0.90	\$7.70	\$10.28	\$0.45	\$3.85	\$5.14

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 Core Plan.
- **Laser Vision Correction:** Average 15% off the regular price, or 5% off the promotional price; discounts only available from contracted facilities.

LIFE, ACCIDENT, & DISABILITY INSURANCE

Activate Financial Protection

The Standard | standard.com | 800-628-8600

Life, Accidental Death & Dismemberment (AD&D), and Disability insurance act as your financial shield, protecting your family's financial well-being in the event of your death, injury, or serious illness. **You're automatically enrolled in our Basic Life and Core Disability plans. For how to enroll in our supplemental plans, see page 6.**

Basic Life & AD&D Insurance

All benefits eligible employees qualify for basic life. 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

¹Not to exceed 100% of employee amount.

²Birth 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

Activate Financial Protection

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 60% of your covered earnings, up to \$2,308 per week. Benefits begin after seven days of disability, and last up to 90 days 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.

Full-time employees working 32 hours or more per week are eligible for disability. STD and core LTD benefits are 100% company-paid. 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: $(\text{Your Hourly Rate} \times 2080) \times (0.0013 \div 26)$. **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 choose a beneficiary (beneficiaries) so your benefits go directly to the people you want to receive them. If you don't, those benefits could end up going through probate, which can take extra time and potentially cost your loved ones money.



LIFE INSURANCE WITH LONG-TERM CARE

Build Long-Term Defense

Chubb | chubb.com | 855-241-9891

Planning ahead can help protect you and your family from the unexpected. 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 Issue¹ Age 19 through 70	\$150,000
Employee Simplified Issue² Age 19 through 70	\$225,000
Spouse/DP Guaranteed Issue¹ Age 19 through 70	\$75,000
Spouse Simplified Issue² Age 19 through 70	\$112,500
Child(ren) Term Rider Age 15 days through 25 years	\$25,000

¹During 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.

²Employees 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:

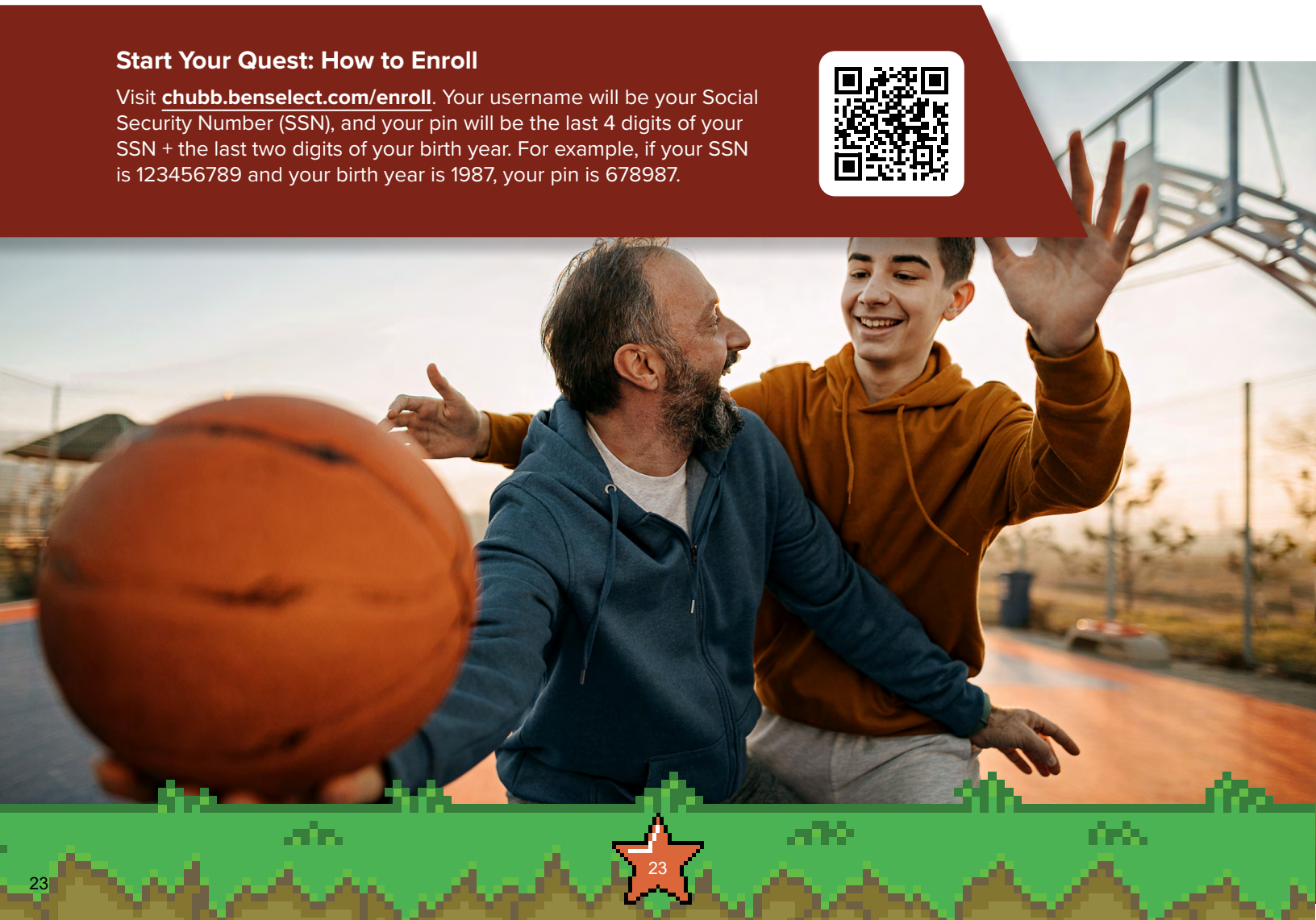
Example Scenario	Death Benefit	LTC Benefit	LTC Extension	Total Benefit
You don't use LTC, and your coverage is paid out to your family when you pass away.	\$100,000	\$0	\$0	\$100,000
You use your full coverage amount for LTC while you're still living.	\$0	\$100,000	\$0	\$100,000
You use some of your 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.

Start Your Quest: 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)

Boost Your Tax Savings

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

Think of an FSA as a smart way to save on eligible health and dependent care expenses. With a Flexible Spending Account (FSA), you can set aside part of your paycheck before taxes to pay for qualified costs, lowering your taxable income and helping you save money.

We offer two types: the Health Care FSA and the Daycare FSA. **For how to enroll in our FSA plans, see page 6.**

Health Care FSA

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 2026 is \$3,400. The IRS has not yet released 2027 limits. We will alert you and update these materials when 2027 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, 2027.
- Your full election amount is available starting January 1, 2027.
- 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, 2028 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, 2028.
- Domestic partners are not eligible to participate.

COMMUTER BENEFIT PLAN

Fast Travel Unlocked

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

Whether you're in a game or just the daily commute, there's an easy 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 \$340 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

Voya | presents.voya.com/ebrc/hottopic | 877-236-7564

Equip Extra Protection

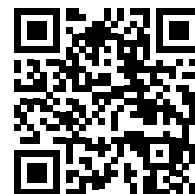
No matter where the map takes you, we offer a variety of voluntary benefits to help steer you through any encounter.

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 Voya scan the QR code or visit our website: presents.voya.com/ebrc/hottopic



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

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.

Wagmo (Pet Wellness Benefit)

Taking care of your pet's health just got easier. Wagmo helps cover routine and preventive care, so you can stay on top of your pet's needs year-round.

- Get reimbursed for everyday pet care like checkups, vaccines, and grooming
- Visit any vet or provider — no networks or restrictions
- Submit claims quickly by uploading a receipt and receive reimbursement within ~24 hours
- No waiting periods, deductibles, or exclusions for age, breed, or pre-existing conditions
- Access 24/7 virtual pet support with licensed vet techs

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)

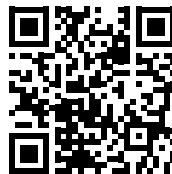
Kashable offers low-cost financing options for:

- 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

Endgame Strategy

Fidelity | [fidelity.com](https://www.fidelity.com) | 800-835-5097

Your financial future deserves a solid game plan. With our 401(k) plan, you can chart your path 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, both of which 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 qualified funds during retirement.

The IRS limits how much you can contribute to your 401(k) each year. In 2026, the limit is \$24,500. If you’re 50 or older, you can contribute an extra \$8,000 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 2027 limits. We will alert you and update these materials when 2027 limits are officially announced.

Beneficiary Designation

When you set up your account, don’t forget to choose a beneficiary (beneficiaries) so your benefits go directly to the people you want to receive them. If you don’t, those benefits could end up going through probate, which can take extra time and potentially cost your loved ones 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

Cooldowns & Respawns

Holidays

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

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

Bereavement

All full-time employees are eligible for three days of bereavement pay if an immediate family member passes away.

Volunteer Time Off

Employees (including DC managers and supervisors) can take up to eight hours per quarter to volunteer with an eligible 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*)

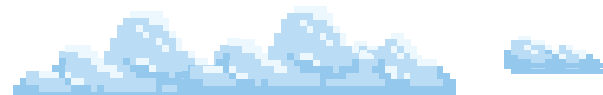
Regular part-time assistant managers who have at least one year of service are eligible for an annual vacation accrual of up to 24 hours, with an accrual max of 36 hours.

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

Bonus Perks & Power-Ups

Every game comes with bonus perks. Our work/life benefits unlock added support to help make everyday life a little easier.

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).

Hot Topic Saving Marketplace

Hot Topic Saving Marketplace gives you exclusive discounts on a variety of activities, like concerts, movie tickets, amusement parks, hotels, memberships, and much more.

Register on hti.savings.workingadvantage.com/ with company code **HOTTOPIC1**.



MENTAL HEALTH & WELLNESS RESOURCES

Restore Mind & Stamina

Available to All Employees

Rula – Expanded Mental Health Provider Network

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

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

Start your care journey: www.rula.com/hottopic

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 health care 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: **LERK9BR**. If you have any questions, email answers@HealthAdvocate.com.

Other Mental Health Resources

- **Mental Health America:** Get a mental health screening anytime, anywhere with Mental Health America's Screening Tool. Screens are anonymous, free, and confidential.
- **988 Suicide & Crisis Lifeline:** If you or someone you know is in crisis, **call or text 988** to connect with a trained counselor (available 24/7). You can also text **HOME** to **741741** to reach the Crisis Text Line for free, confidential support.

LGBTQ Community Resources:

Members of the LGBTQ community can contact the Trevor Project **866-488-7386**.

For more information, visit our [Benefits Website](#).



MENTAL HEALTH & WELLNESS RESOURCES

Available to UHC Medical Plan Members

Live and Work Well – Mental Health & Substance Use Support

- Get 24/7 help with mental health or substance use issues.
- Search for mental health providers, facilities, or telehealth services.
- Access articles, tools, and videos about substance use or a specific physical or mental health condition.
- Get crisis support when you or a loved one needs help now.

To get started, visit liveandworkwell.com. There is no cost for UHC plan members.

Calm Health

Calm Health provides programs and tools to support your mental health and well-being at your own pace. Access is free for UHC medical plan members and their dependents.

- Learn techniques like meditation to improve well-being, enhance focus, and feel calm.
- Work toward your goals through self-guided self-care programs and track your progress.
- Support your mind and body with a library of support content created by psychologists.

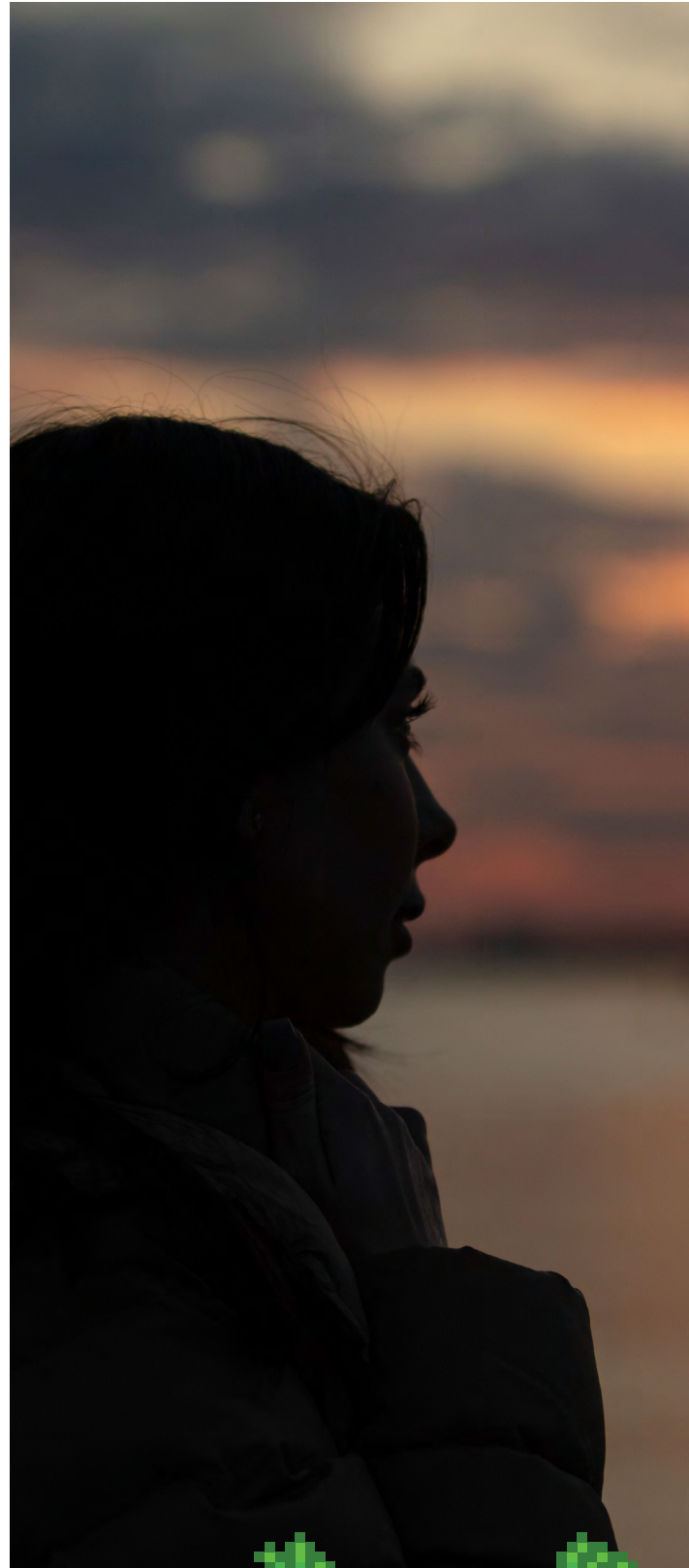
Download the Calm Health App or sign into myuhc.com for more information.

Talkspace

Talkspace is an online therapy app that allows you to securely message a licensed therapist, any time, from your phone or computer.

- Find a therapist with an online matching tool.
- Start therapy within hours of choosing your therapist.
- Therapists respond daily, five days a week.
- Schedule live video sessions when needed.

Register at talkspace.com. Once registered, you can download the Talkspace app to access care. Services are covered under our UHC EPO, PPO, and Basic EPO plans for a \$5 copay.



MENTAL HEALTH & WELLNESS RESOURCES

Specialist Management Solutions

Specialist Management Solutions (SMS) helps UHC members navigate outpatient surgery and specialty care, like colonoscopies, orthopedic procedures, and musculoskeletal support. The program connects members to high-quality, lower-cost Ambulatory Surgery Centers or Centers of Excellence, and provides personalized guidance from nurses. Support includes digital coaching, pre-and post-surgery counseling, and second opinion consultations. To get started, call an SMS Advocate at **800-379-6898**.

Sword Health

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

The program offers:

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

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

Rally

Rally is a free program designed to help you improve and maintain your wellbeing. Start with a quick survey to assess your overall health. Rally will then offer personalized recommendations to help you move more, eat better, and stress less. Sync Rally with your tracking device, join a challenge, and earn virtual coins that you can exchange for rewards. Get started today at myuhc.com.

Real Appeal

Real Appeal is a 52-week, no cost personalized online weight loss program. Qualified members with a BMI of 23 or higher get a Real Appeal Transformation Coach who will customize the program to their specific needs, goals, and lifestyles.

The program includes:

- Tools to track food, activity, and weight loss.
- Weekly online group sessions.
- Entertaining, educational, and engaging video content with known celebrities.
- 1:1 messaging with Transformation Coaches.
- 1:1 coaching if you're at risk.

Get started at realappeal.com. Once enrolled, you'll receive a success kit with a scale, workout videos, recipe books, and more.

One Pass Select

One Pass Select is a voluntary wellness program that makes it easier to stay active and healthy — at home, at the gym, and in the kitchen. It offers access to a nationwide network of gyms and fitness studios, digital workout tools including live and on-demand classes, and grocery delivery for nutritious meals and household essentials. Membership is available at a range of affordable monthly rates, with different tiers to match your lifestyle and goals. You and your eligible family members (ages 18 and up) can enroll. To learn more or sign up, visit member.uhc.com/coverage/additional.





Available to Kaiser Medical Plan Members

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](https://www.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](https://www.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 www.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
- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

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 www.kp.org/healthylifestyles.

MATERNITY SUPPORT

New Player Incoming

Expecting a baby? Congratulations — 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 one of our medical plans, you and your spouse are eligible to participate in the maternity support program. Visit the links below to enroll.

- Visit uhc.com/health-and-wellness/health-topics/pregnancy.
- Eligible UHC medical plan members and covered partners have access to Maven Maternity Support at no cost.
- Through Maven, employees can connect virtually with OB-GYNs, mental health providers, lactation consultants, nutritionists, and dedicated Care Advocates for support with fertility, family planning, pregnancy, adoption, surrogacy, return-to-work transitions, and more.
- Visit mavenclinic.com/join/getstarted or download the Maven Clinic app.
- **Kaiser Plan Members**
Visit healthy.kaiserpermanente.org/health-wellness/maternity.

Additional Resources

■ Get Your Gift!

Reach out to benefits@hottopic.com for your exclusive Hot Topic new parent gift.

■ Plan Your Leave

Email HTLOARRequests@hottopic.com to start planning your leave for when baby arrives.

■ Visit our Maternity guide



Maven Maternity Support

UHC members only

Maven provides free, 24/7 virtual support for both maternity and menopause — along with general women's health — to UHC medical plan members and their partners. For maternity care, Maven offers end-to-end support through pregnancy and postpartum, including help with birth planning, infant care, return-to-work transitions, and emotional well-being. For menopause, Maven provides dedicated support to help you manage symptoms, explore treatment options, and prioritize your physical and mental health through this stage of life. Members can connect with OB-GYNs, mental health providers, lactation consultants, and other specialists via video visits or secure messaging. A dedicated Care Advocate is available 24/7 to provide personalized guidance. The platform also includes on-demand classes, support groups, and clinically vetted articles.

Additionally, eligible members may receive reimbursement for trained doula services, which offer emotional, educational, and physical support before, during, and after childbirth.

To get started, visit mavenclinic.com/join/getstarted or download the Maven Clinic app.

To learn more, visit our [Benefits Website](#).

Then, click the Work/Life tab.

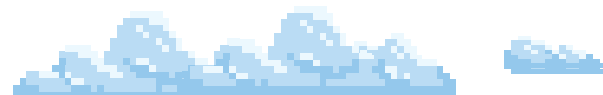
You can also scan the QR code to access our Benefits Website.



MOBILE RESOURCES

Play Anywhere Mode

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 United Healthcare		- Access your ID card - View your copay, deductible, and out-of-pocket expenses - Find in-network providers - Talk to a doctor by video 24/7		
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!		

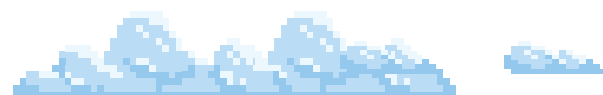


DIRECTORY

Call for Backup

Benefit	Vendor	Phone	Website	Policy/Group #
Medical	Kaiser Permanente	800-464-4000	kp.org	234910
Medical	United Healthcare OptumRx	800-842-2982 855-524-0381	myuhc.com optumrx.com	714347
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	877-236-7564	presents.voya.com/ebrc/hottopic	75156-1
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](#).



Game Rules & Fine Print

Each year, employers are required to share certain health plan notices that explain your rights and protections under federal law. These 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.

Learn more on our [Benefits Website](#).



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





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