

BENEFITS GUIDE

2024

Rainbow

Enrollment Information

Carefully consider your benefit options and your anticipated needs. Then follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2024.



Enroll Online

Log in to <https://secure3-enroll.com/go/Rainbow> or download the Benefit Place Mobile App. 24 hours a day, 7 days a week. Follow the prompts to set up your account.

Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.

What happens if I don't enroll?

If you are an existing employee and don't enroll or make changes during the Open Enrollment period (October 18-November 1, 2023), you will be automatically enrolled in your current coverage, with the exception of spending and savings accounts.

Effective date of coverage

For new employees, the effective date of coverage for most plans is 90 days following your date of hire.

For existing employees enrolling during 2023 Open Enrollment, the effective date of most plans is January 1, 2024.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the creditable prescription drug coverage and Medicare notice in the legal notices for more details.

Eligible for Medicare? Approaching Medicare eligibility? We are pleased to offer you a free on-line, concierge-style resource, Smart Connect, to help you understand your options and enroll in Medicare plans. For more information, please visit <https://connect.smartmatch.com/partner/rainbowusa/> or you call a Smart Connect rep. at 833-570-2608.

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Who can enroll?

Full-Time Employees are:

- All Home Office, Warehouse and Regional Managers, District Managers, Area Managers, Store Managers or Assistant Managers
- Store MITs, Sales Associates, and other hourly-paid store employees below the level of Assistant Manager who, during a twelve-month measurement period, average 30 or more hours per week
- If you are an Assistant Store Manager or above in Puerto Rico and the U.S. Virgin Islands, you are eligible for Triple-S benefits
- Full-time Union members who have completed 90 days of employment are eligible to enroll in either the Local 99 Health Plan or in the UHC \$4,500 deductible plan, and the Cigna Dental DHMO plan. Those who enroll in the \$4,500 deductible plan also may set up a Health Savings Account.

Part-Time Employees are:

- Store Sales Level positions (including associates, shoe coordinators, security guards and MITs) averaging less than 30 but more than 20 hours per week are eligible for benefits such as accident insurance, critical illness insurance, hospitalization, whole life, transit, and other benefits

HEALTH

Quality health coverage is one of the most valuable benefits you enjoy as a Rainbow employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical -(U.S. Mainland)

You have a choice of four medical plans options which range in deductible and out-of-pocket expense levels. If you enroll online, you can answer a few questions about your personal needs medical insurance usage, preference to pay out-of-pocket or more from your paycheck, and ability to afford an unexpected medical expense. Then, Benefit Place will suggest an option that best matches your situation.

Key features

All of your medical plan options offer:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want, although you'll save money when you stay in-network.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.

Need More Coverage?



Are you interested in a higher-deductible plan with a lower premium? You may want additional coverage that pays benefits directly to you to help cover deductibles and out-of-pocket expenses. Consider combining your medical coverage with Supplemental Medical Insurance. These plans are a great complement to your medical plan choice and can help reduce the financial risk associated with illness and injury. Depending on your situation, you may be able to save money by purchasing a lower-cost medical plan and adding one or more supplemental plans to achieve effective protection at a lower plan cost. Refer to the Supplemental Medical section for more information.

Free Annual Preventive Care

Annual preventive care is covered at no-cost to you when you visit an in-network provider.



Always consult with your physician to determine what tests and health screenings are right for you.

Compare Medical Plans

United Healthcare Choice Plus PPO - Mainland U.S. Full-Time Employees

The chart below provides a comparison of key coverage features and costs of Rainbow's 2023 medical plan options.

	\$750 Deductible Plan		\$1,850 Deductible Plan	
	In-network	Out-of-Network	In-network	Out-of- network
Annual Deductible				
Per person/per family	\$750 /\$1,500	\$1,500 / \$3,000	\$1,850 / \$2,800 (emb) / \$3,700	\$3,700 / \$3,700 (emb) / \$7,400
Out-of-pocket maximum				
Per person/per family	\$2,500 / \$5,000	\$5,000 / \$10,000	\$6,000 / \$6,850	\$12,000 / \$12,000 (emb) / \$13,700
Medical coverage				
Doctor's office visits	\$30	60%	80%	60%
Preventive care	100%	60%	100%	60%
Specialist visits	\$60	60%	80%	60%
Outpatient surgery	80%	60%	80%	60%
Inpatient hospital (per stay)	80%	60%	80%	60%
Emergency room	\$200, 80%	\$200, 80%	80%	80%
Retail prescription drugs (30-day supply)				
Generic	\$15 copay*	70% (min \$10/max \$20)	80%**	80%**
Brand Formulary	\$40 copay*	70% (min \$25/max \$25)	80%**	80%**
Non-formulary	\$60 copay*	55% (min \$40/max \$80)	80%**	80%**
Mail-order prescription drugs (90-day supply)				
Generic	\$30 copay*	Not Covered	80%**	Not Covered
Brand Formulary	\$80 copay*	Not Covered	80%**	Not Covered
Non-formulary	\$120 copay*	Not Covered	80%**	Not Covered

*Deductible does not apply

**Deductible waived for some medications

	\$3,200 Deductible Plan		\$4,500 Deductible Plan	
	In-network	Out-of-network	In-network	Out-of-network
Annual Deductible				
Per person/per family	\$3,200 / \$5,700	\$5,700 / \$11,400	\$4,500 / \$9,000	\$9,000 / \$18,000
Out-of-pocket maximum				
Per person/per family	\$6,550 / \$13,100	\$13,100 / \$26,200	\$6,550 / \$13,100	\$13,100 / \$26,200
Medical coverage				
Doctor's office visits	70%	50%	70%	50%
Preventive care	100%*	50%	100%	50%
Specialist visits	70%	50%	70%	50%
Outpatient surgery	70%	50%	70%	50%
Inpatient hospital (per stay)	70%	50%	70%	50%
Emergency room	70%	70%	70%	70%
Retail prescription drugs (30-day supply)				
Generic	70%**	70%**	70%**	70%**
Brand Formulary	70%**	70%**	70%**	70%**
Non-formulary	70%**	70%**	70%**	70%**
Mail-order prescription drugs (90-day supply)				
Generic	70%**	Not Covered	70%**	Not Covered
Brand Formulary	70%**	Not Covered	70%**	Not Covered
Non-formulary	70%**	Not Covered	70%**	Not Covered

*Deductible does not apply

** Deductible waived for some medications

Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on <https://secure3-enroll.com/go/Rainbow>.

A paper copy is also available by calling 1-888-739-8350.

Closer look at the High Deductible Health Plans

If you are enrolled in the mainland medical plan, the high deductible health plan (HDHP) costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

HDHP advantages

1. Lower paycheck costs

Your per-paycheck costs are lower compared to Rainbow's other health plans, giving you the opportunity to contribute the cost savings to a tax-free Health Savings Account (HSA). You pay for your initial medical costs until you meet your annual deductible, and then you pay a percentage of any further costs until you reach the annual out-of-pocket maximum.

2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the HDHP lets you open a Health Savings Account (HSA) and make before-tax contributions directly from your paycheck.

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave the company or retire. After age 65, you can withdraw funds for any reason without a tax penalty — you pay ordinary income tax only if the

withdrawal isn't for eligible health care expenses.

Note: You won't pay federal taxes on HSA contributions. However, you may pay state taxes depending on your residence. Consult your tax advisor to learn more.

3. Free in-network preventive care

As with all Rainbow health plans, preventive care is fully covered under the HDHP— you pay nothing toward your deductible and no copays as long as you receive care from in-network providers.

4. Extensive provider network

The HDHP uses UHC's large network of doctors and other health care providers.

Health savings account (HSA)

If you enroll in the HDHP, you may be eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.

How does an HSA work?

- Build tax-free savings for health care. You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS.
 - Up to \$4,150* for employee-only coverage/ \$8,300* if you cover dependents.
 - Add \$1,000* to these limits if you're age 55 or older.

HSA Eligibility

- Must be enrolled in a high deductible health plan, like Rainbow's HDHP.
- Cannot be covered by any other medical plan that is not a HDHP. This includes a spouse's medical coverage unless it's a HDHP.
- Cannot be enrolled in a traditional health care FSA in 2023.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid or TRICARE.
- Cannot be claimed as a dependent on another person's tax return.

Important: During Open Enrollment, you may have to actively select an HSA contribution amount for 2024 in order to receive any company contributions.

Use it like a bank account. Pay for eligible medical, most prescription and over-the-counter drugs, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

Keep your money. Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Rainbow.

Earn interest and invest for the future. Once your interest-bearing HSA reaches a minimum balance, you can start an investment account, which offers a variety of no-load mutual funds similar to 401(k) investments. You can learn more at <https://secure3-enroll.com/go/Rainbow> or call 877-336-8082.

Never pay taxes. Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.*

*Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 10%-20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are not penalized. Please review your state regulations as you may have to pay state taxes depending on your residency.

Money-saving tips

To stretch your health care dollars, remember to:

- See in-network providers – They've agreed to the plan's negotiated rates. Visit your plan website to search for in-network providers near you.
- Use the mail-order pharmacy – It will save you time and money when refilling long-term prescriptions
- If you enroll in the CDHP, put the money you save through lower paycheck deductions into your tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.

Triple-S Salud Gold Plan - Puerto Rico & U.S. Virgin Islands Full-Time Employees

	Triple-S Salud	
	In-network	Out-of- network
Annual Deductible		
Per person/per family	Does not apply	Does not apply
Out-of-pocket maximum		
Per person/per family	\$6,350 / \$12,700	Does not apply
Medical coverage		
Primary Care Visit	\$15	N/A
Specialist	\$20 specialist / \$25 sub-specialist	N/A
Inpatient hospital	\$100 preferred \$200 non-preferred	N/A
Outpatient Surgery	\$100	N/A
Emergency Room	\$100	N/A
Urgent care	\$15	N/A
Retail Prescriptions (30-Day Supply)		
Tier 1	\$17 copay	Not Covered
Tier 2	\$35 copay	Not Covered
Tier 3	30%	Not Covered
Mail-Order Prescriptions (90-Day Supply)		
Tier 1	\$34 copay	Not Covered
Tier 2	\$70 copay	Not Covered

Dental Plan Summary In Puerto Rico and the U.S. Virgin Islands, Dental Insurance is covered under the Triple-S Medical Plan, with no separate contribution for the dental portion. In-Network and Out-of-Network benefit provisions are the same, but may be applied differently for Out-of-Network services. Please refer to Plan Documents for additional details.

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2024 UHC paycheck deductions per semi-monthly pay period (before tax)

Coverage Level	\$750 Deductible Plan	\$1,850 Deductible Plan	\$3,200 Deductible Plan	\$4,500 Deductible Plan
Employee Only	\$280.50	\$152.00	\$74.00	\$50.50
Employee + 1	\$1,095.00	\$688.50	\$566.50	\$507.00
Employee and Family	\$1,476.50	\$939.50	\$796.50	\$721.00

2024 UHC paycheck deductions per weekly pay period (before tax)

Coverage Level	\$750 Deductible Plan	\$1,850 Deductible Plan	\$3,200 Deductible Plan	\$4,500 Deductible Plan
Employee Only	\$129.46	\$70.15	\$34.15	\$23.31
Employee + 1	\$505.38	\$317.77	\$261.46	\$234.00
Employee and Family	\$681.46	\$433.62	\$367.62	\$332.77

*Tobacco Surcharge

Rainbow is committed to helping you achieve your best health. You will pay a lower cost for coverage if you do not use tobacco products. The contribution from Rainbow will increase if you and your covered spouse/domestic partner do not use tobacco. Please contact Rainbow for more information, including any reasonable alternative standard that accommodates the recommendation of your personal physician.

Triple-S paycheck deductions per semi-monthly pay period (before tax)

Coverage Level	Triple-S Salud Gold Plan	Triple-S Salud Gold Plan*
Employee Only	\$49.79	\$100.64
Employee + Spouse	\$215.13	\$479.30
Employee + Child(ren)	\$135.88	\$275.30
Employee + Family	\$244.35	\$523.95

2024 Triple-S paycheck deductions per weekly pay period (before tax)

Coverage Level	Triple-S Salud Gold Plan	Triple-S Salud Gold Plan*
Employee Only	\$22.98	\$46.45
Employee + Spouse	\$99.29	\$221.22
Employee + Child(ren)	\$62.71	\$127.06
Employee + Family	\$112.77	\$241.82

Flexible spending accounts (FSAs) – Mainland US Employees Only

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses. Your annual election amount is made during your enrollment period. You cannot change it unless you have a qualifying life event during the year (such as getting married or having a baby).

Rainbow offers you the following FSAs:

Health Care FSA

- Pay for eligible health care expenses, including out-of-pocket expenses such as plan deductibles, copays, and coinsurance.
- Contribute up to **\$3,050*** in 2023.
- You are permitted to carryover up to **\$610** of your 2022 FSA balance into 2023.

Limited Purpose FSA

Note: If you enroll in the CDHP and have an HSA, you are not eligible to open a Health Care FSA, but you can open a Limited Purpose FSA.

- Use it to pay for dental and vision expenses after you incurred \$1,400/individual or \$2,800/family in out-of-pocket expenses (or the indexed amounts announced by the IRS for the plan year, if different).
- Contribute up to **\$3,200*** in 2024. (You are permitted to carry over up to \$610 of your 2023 balance to 2024)

Dependent Care FSA

- You are eligible to participate whether or not you contribute to an HSA. Use this to pay for eligible dependent care expenses, such as daycare for a child so you can work, look for work, or attend school full time. You may contribute up to **\$5,000*** per year/household (or up to the amount indexed by the IRS).

Commuter Benefits

Another great way to save money through tax-free spending is Rainbow's commuter benefits program. You can use before-tax dollars to pay for monthly parking or transit costs related to your work commute. It's easy and flexible. Before-tax deductions are allowed up to the IRS limit of **\$270*** per month for parking or transit. Enroll or make changes by the end of each month.

For more information, call Rainbow Commuter Benefits at 877-336-8082.

- Contribute up to **\$5,000*** in 2024, or **\$2,500*** per spouse if you are married and filing separate tax returns.

**Current IRS limits for the 2024 plan year may not have been available when this guide was printed.*

Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount above \$550 in your account at the end of the plan year.

HSA vs. Health Care FSA: What’s the difference?

	HSA	Health Care FSA
Available if you enroll in a...	HDHP	PPO plan
Eligible for company contributions	Yes	No
Change your contribution amount anytime	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use it or lose it” at year-end	No	Yes
Money is always yours to keep	Yes	No

Managing your FSA(s)

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to *BenefitFocus*. Eligible expenses not paid with the debit card can be submitted for reimbursement.

What’s an eligible expense?

- Health Care FSA – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.
- Dependent Care FSA – Child daycare, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

Review Your Dental Plan Options

Cigna (DPPO/DHMO) (Mainland U.S. Full-Time Employees)

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	Enhanced with Orthodontia	DHMO
Annual deductible (employee only/family)	\$50	\$0
Calendar-year maximum*	\$2,000	N/A
Preventive/diagnostic services	Plan Pays 100%	Plan Pays 100%
Basic services	Plan Pays 80%	Copays vary by service
Major services	Plan Pays 50%	Copays vary by service
Orthodontia	Plan Pays 50%	\$0
Orthodontia Lifetime Maximum	\$1,500	N/A

Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges, the DHMO plan does not offer out-of-network coverage for the enhanced plan.

*\$2,000 with increasing annual maximum if you receive a check-up or cleaning once per year: Year 1 - \$2,100; Year 2 - \$2,200; Year 3 - \$2,300; Year 4: \$2,400

Dental 2024 paycheck deductions per semi-monthly pay period (before tax)

Coverage Level	Enhanced with Orthodontia	DHMO
Employee Only	\$18.96	\$7.32
Employee + 1	\$37.11	\$14.86
Employee and Family	\$69.15	\$21.56

Dental 2024 paycheck deductions per weekly pay period (before tax)

Coverage Level	Enhanced with Orthodontia	DHMO
Employee Only	\$8.75	\$3.38
Employee + 1	\$17.13	\$6.86
Employee and Family	\$31.91	\$9.95

Key Words to Know:

Annual Maximum Benefit: Maximum total amount the plan will pay during the plan year

Basic Services: Services such as basic restorations, some oral surgery, endodontics and periodontics

Deductible: The amount you pay before the plan begins to pay

Major Services: Services such as crowns, dentures, implants and some oral surgery

Orthodontia: Straightening or moving misaligned teeth and/or jaws with braces and/or surgery

Preventive Services: Services designed to prevent or diagnose dental conditions, including oral evaluations, routine cleanings, X-rays, fluoride treatments and sealants

Review Your Vision Plan Options

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

	Enhanced
Exam (once per calendar year)	\$10
Materials copay	Not to exceed \$60
Lenses (once per calendar year)	\$10
Frames (once per calendar year)	Up to \$175
Contact lenses (instead of glasses)	Up to \$175

Vision 2023 paycheck deductions per semi-monthly pay period (before tax)

Coverage Level	Enhanced
Employee Only	\$3.90
Employee + 1	\$7.41
Employee and Family	\$10.14

Vision 2023 paycheck deductions per weekly pay period (before tax)

	Enhanced
Employee Only	\$1.80
Employee + 1	\$3.42
Employee and Family	\$4.68

Money-saving tip

Remember, you can use your HSA or FSA for qualified out-of-pocket dental and vision expenses.

WELLNESS

Our benefits are designed to help you maintain or move toward a healthy lifestyle through preventive care and other assistance when you need it. You also have access to tools and resources you can use to learn more about your personal health and monitor your progress toward your health goals.

Take advantage of free preventive care benefits

Good preventive care can help you stay healthy and detect any “silent” problems early, when they’re most likely to be treatable. Most in-network preventive services are covered in full, so there’s no excuse to skip them.

- Have a routine physical exam each year. You’ll build a relationship with your doctor and can reduce your risk for many serious conditions.
- Get regular dental cleanings. Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- See your eye doctor at least once every two years. If you have certain health risks, such as diabetes or high blood

pressure, your doctor may recommend more frequent eye exams.

Using In-Network Providers

You’ll save money when receiving care from an in-network provider. To access a list of in-network providers, visit www.uhc.com. Using an out-of-network provider could result in a higher out-of-pocket cost.

Don’t have a personal doctor? You should. Here’s why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn’t cost you anything.
- **A healthier wallet.** A PCP can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you really need to see a specialist and can help coordinate care.
- **Peace of mind.** Advice from someone you trust — it means a lot when you’re healthy, but it’s even more important when you’re sick.

Prescription Drug

TIER	YOU PAY	WHAT’S COVERED
1	Lowest Cost Sharing	Most Generic Prescription Drugs Generic drugs that are equivalent to a brand product in dosage, form, strength, quality and intended use
2	Second-Lowest Cost Sharing	Preferred Brand Name Drug Drugs sold under specific trade names that are favorably priced by the pharmacy plan
3	Highest Cost Sharing	Non-Preferred Brand Name Drugs Drugs sold under specific trade names that have a more cost-effective alternative on Tier 1 or Tier 2

LIFE & DISABILITY

Rainbow offers programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

Employee paid Life

- Employee supplemental life – \$25,000 increments up to \$500,000.
- Spouse/domestic partner supplemental life – \$5,000 increments up to \$250,000 (not to exceed 50% of employee’s supplemental life amount).
- Child supplemental life – Amounts of \$5,000 or \$10,000 for children up to age 26. Coverage for children age 14 days to 6 months is limited to \$1,000.
- Rainbow contributes 10% towards the cost of your life insurance

Life Insurance Rates

Monthly Rates per \$1,000 of coverage (before-tax)			
	Employee supplemental life	Spouse/ domestic partner voluntary life	Child voluntary life
Younger than 25	\$0.050	\$0.050	\$0.200
30-34	\$0.051	\$0.051	
35-39	\$0.063	\$0.063	
40-44	\$0.093	\$0.093	
45-49	\$0.143	\$0.143	
50-54	\$0.230	\$0.230	
55-59	\$0.355	\$0.355	
60-64	\$0.549	\$0.549	
65-69	\$0.694	\$0.694	
70-74	\$1.182	\$1.182	
75+	\$1.1893	\$1.1893	

Permanent Life Insurance - Allstate

With Permanent Life Insurance, you are the policy owner and can maintain coverage, whether or not you leave your employer, for as long as you choose to continue to pay the premium. This option offers you the ability to provide lasting protection for your family.

Employee paid Accidental Death & Dismemberment

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount depending on your type of loss.

AD&D Rates

AD&D insurance rates (all ages)	
Employee supplemental AD&D	Monthly rate per \$1,000 = \$0.013
Spouse/domestic partner AD&D	Monthly rate per \$1,000 = \$0.021

Note: Any life coverage enrolled in over the guaranteed issue amount will require Evidence of Insurability (EOI). If you don’t enroll in any of Rainbow USA Inc.’s life or disability insurance plans when first eligible, you will have to provide EOI to receive coverage at a later date.

Disability

A disability can be one of the biggest financial risks you face. Your work income will end, but your living expenses will continue. Rainbow's disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

Disability benefit summary

You can choose from Short-Term or Long-Term disability benefits.

Visit <https://secure3-enroll.com/go/Rainbow> for coverage and cost information.

Short Term Disability

When you are unable to work for a period of time due to a disabling illness or injury, short term disability insurance can replace a percentage of your lost income (up to a maximum weekly benefit) for a period of time as defined by the policy.

Long Term Disability

When you are unable to work for an extended period of time due a disabling illness or injury, long term disability insurance can replace a percentage of your lost income (up to a maximum monthly benefit) for a period of time as defined by the policy.

Have you named a beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit <https://secure3-enroll.com/go/Rainbow> to add or change a beneficiary.

Evidence of Insurability (EOI):

Life insurance amounts over guaranteed issue coverage may require approval from the insurance carrier and subject to a statement of health. After electing coverage, you will receive more information.

VOLUNTARY BENEFITS

Voya Accident Supplemental insurance

Accident insurance supplements your primary medical plan and disability programs by providing cash benefits directly to you in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent.

Voya Critical illness Supplemental insurance

When a serious illness strikes, such as a heart attack, stroke, or cancer, critical illness insurance can provide a lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services, and daycare. Benefits are paid directly to you, unless assigned to someone else.

Voya Hospital indemnity Supplemental insurance

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity plan provides supplemental payments directly to you for expenses that your medical plan doesn't cover for hospital stays.

MetLife® Legal plan

The legal services plan through MetLife Legal offers participants and their eligible dependents access to legal advice and services from a nationwide network of attorneys with coverage for many personal legal issues. Services include telephone advice and office consultations on an unlimited number of legal matters, in addition to full representation for covered matters.

Allstate Identity Protection® Identity Theft Protection

Allstate is an industry-leading identity protection plan that includes proactive identity and credit monitoring, offering you the most comprehensive solution to fight today's identity fraud issues. Benefits include:

- Identity and credit monitoring alerts to uncover fraud quickly

- An annual credit report and a score each month, making it easier to monitor your credit
- Social media reputation monitoring to protect against cyberbullying and reputational damage within social media sites
- A digital wallet storage for securely storing documents and credit cards with a lost wallet replacement service
- Threshold monitoring to view and manage all of your financial transactions from all your accounts in one place
- \$1,000,000 Identity Theft Insurance Policy

Nationwide® Pet Insurance

Pets are unpredictable. While it's hard to anticipate accidents and illnesses, Nationwide® Pet Insurance makes it a little easier to be prepared for them. From preventive care visits to significant medical incidents, Nationwide® provides protection for pets when you need it most. Nationwide® policies cover a multitude of medical problems and conditions related to accidents and illnesses, including cancer. You are free to use any veterinarian worldwide, even specialists and emergency care providers.

Perkspot Online Discount Mall

PerkSpot is a one-stop-shop for exclusive discounts at many of your favorite national and local merchants. It is completely free and optimized for use on any device: desktops, tablets and phones.

Enjoy access to thousands of discounts in dozens of categories, updated daily. Take advantage of online offers from popular national retailers, and discover discounts in your neighborhood with PerkSpot's streamlined Local Map. Filter your map results by categories like restaurants, health and fitness, retail and more. Opt in to PerkSpot's weekly email to receive a curated selection of discounts. Each week's email features both new and popular deals, as well as seasonal and thematic groupings of offers. The PerkSpot weekly email is a particularly great resource for your holiday shopping.

Eligibility

You are eligible to participate if you are at least 18 years of age

Contacts

Benefit Plan	Provider	Phone Number	Website
Medical & Prescription (Mainland US)	United Healthcare	1-888-739-8350	www.myuhc.com
Medical & Prescription (PR & USVI)	Triple S	1-800-981-3241	www.grupotripls.com
Health Savings Account (HSA)	BenefitFocus	1-877-336-8082	https://secure3-enroll.com/go/Rainbow
Flexible Spending Accounts (FSAs)	BenefitFocus	1-877-336-8082	https://secure3-enroll.com/go/Rainbow.
Commuter Benefits	BenefitFocus	1-877-336-8082	https://secure3-enroll.com/go/Rainbow
Dental	Cigna	1-800-244-6224	www.cigna.com/welcome/mercer
Vision	United Healthcare	1-800-638-3120	www.myuhcvision.com
Life and AD&D insurance	Prudential	www.prudential.com	
Disability insurance	Prudential	www.prudential.com	
Critical illness insurance	Voya	1-800-774-5127	www.voya.com
Hospital indemnity insurance	Voya	1-800-774-5127	www.voya.com
Legal plan	MetLife	1-800-821-6400	www.legalplans.com
Permanent Life	Allstate Benefits		
Identity Theft	Allstate Identity Protection	1-800-789-2720	https://secure3-enroll.com/go/Rainbow
Pet Insurance	Nationwide®	1-855-525-1458	www.petbenefitsportal.com
Online Discount Mall	PerkSpot	1-866-606-6057	www.perkspot.com

Notes
