RALLY HOUSE
LOCAL STUFF



OPEN ENROLLMENT BENEFITS GUIDE

RETAIL

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This benefits guide provides a general overview of your coverage and is intended for informational purposes only. It is not a complete description of all benefits, services, limitations, or exclusions and should not be used as the sole source for determining your coverage. For complete details regarding covered services, limitations, exclusions, terms, and conditions, please refer to your Certificate of Coverage and applicable plan documents. If there is any discrepancy or conflict between this benefits guide and the applicable carrier contract or plan documents, the provisions of the carrier contract or plan documents will govern.

ELIGIBILITY AND ENROLLMENT

Current Team Members

Each year, Rally House holds Annual Enrollment, giving you the opportunity to review and update your benefits for the upcoming plan year. Your elections remain in effect for the full plan year unless you experience a qualifying life event.

Open Enrollment – Passive Enrollment

This year's Open Enrollment is passive, so no action is required if you want to keep your current benefit elections.

Your current elections will automatically carry over to the 2027 Plan Year unless you:

- Add or remove dependents
- Change your coverage
- Update your beneficiaries

Important: Flexible Spending Account contribution amounts do not carry over automatically. You must log in to Employee Navigator and re-elect your 2027 contributions.

New Hire Team Members

To qualify for full-time benefits, you must be a regular (non-seasonal and non-intern) Team Member who is either scheduled to work or is expected to average at least 30 hours of service per week over a defined measurement period.

Insurance coverage for eligible full-time Team Members begins on the first day of the month following the completion of a 60-day waiting period. This waiting period starts on your first day in full-time status.

*Spousal Surcharge:

If you choose to cover your spouse under Rally House's medical plan and your spouse has access to medical coverage through their own employer, an **additional $100 per month** will be added to your medical premium.

You may waive this surcharge by certifying that your spouse does not have access to other employer-sponsored medical coverage.

When to Make Benefit Changes

You may only make changes to your benefits outside of the new hire or open enrollment periods if you experience a Qualifying Life Event (QLE). Changes must be made **within 30 days of the event**. After this window, you'll need to wait until the next open enrollment period.

Please contact your Rally House Benefits Team or your Bukaty Service Team to report a QLE. You may be required to provide documentation to verify the event.

Examples of Qualifying Life Events:

- Marriage
- Divorce or legal separation
- Birth, adoption, or legal guardianship of a child
- Qualified medical child support order
- Dependent's gain or loss of other coverage
- Death of a dependent

Eligible Dependents

Eligible Dependents Include:

- Legally married spouse*
- Children under age 26

Eligible dependent children include:

» Biological children

» Legally adopted children

» Stepchildren

» Children under your legal guardianship

» Children under age 18 for whom you have a legal support obligation

» Unmarried children age 26 or older who are incapable of self-support due to a physical or mental disability, as long as the disability began before the end of the calendar year in which the child turned 26

CARRIERS AND CONTACT INFORMATION

Medical & Rx Plan: Cigna	800-244-6224 www.mycigna.com
Health Savings Account: UMB	866-520-4472 www.umb.com
Flexible Spending Account: NueSynergy	855-890-7239 www.nuesynergy.com
Dental Insurance: Cigna	800-244-6224 www.mycigna.com
Vision Insurance: Mutual of Omaha	833-279-4358 www.mutualofomaha.com/vision
Life and AD&D: Mutual of Omaha	800-877-5176 www.mutualofomaha.com
Short-Term and Long-Term Disability: Mutual of Omaha	800-877-5176 www.mutualofomaha.com
Accident and Critical Illness: Mutual of Omaha	800-877-5176 www.mutualofomaha.com
401(k) Record Keeper: Empower	800-338-4015 empowermyretirement.com
Retirement Plan Advisor: Two West Advisors	913-825-1722 www.twowestadvisors.com
Employee Assistance Program: Mutual of Omaha	800-316-2796 www.mutualofomaha.com/eap
Rally House Benefits Team	Email: Benefits@RallyHouse.com

Your Bukaty Companies Service Team

BUKATY COMPANIES
Expertise you experience



Prudence Rexroat

Account Manager
prexroat@bukaty.com
(913) 396-0881

Prudence is responsible for the day-to-day administrative and service issues, including claims.



Krystle Lorigan

Account Manager
klorigan@bukaty.com
(913) 647-5555

Krystle is your go-to contact for assistance with benefits enrollment or any questions about the Employee Navigator platform.

UNDERSTANDING BENEFITS TERMINOLOGY

PPO Plan vs HDHP Plan Comparison

CATEGORY	PPO PLAN	HDHP/EPO PLANS
Tax Savings Vehicle	Flexible Spending Account (FSA)	Health Savings Account (HSA)
Office Visits	Copays	Deductible
Inpatient Services	Deductible / Coinsurance	Deductible
Outpatient Services	Deductible / Coinsurance	Deductible
Hi-Tech Diagnostics	Deductible / Coinsurance	Deductible
Prescriptions	Copays	Deductible

PPO plans offer more predictable costs with copays and greater provider flexibility, including out-of-network care, and pair with FSAs.

HDHPs have lower premiums but higher upfront costs, with most services subject to the deductible. They are HSA-eligible, offering significant tax advantages.

Both plan types also allow contributions to a Dependent Care FSA for eligible child and dependent care expenses.

Beneficiary: When enrolling in a life insurance policy, you must designate one or more individuals to receive the benefit payout upon your death.

Coinsurance: After meeting your deductible, you and the insurance company share the cost of covered services. Each party pays a designated percentage until your annual Maximum Out-of-Pocket (MOOP) limit is reached.

Copay: A fixed amount you pay each time you receive a covered service. Copays count toward your out-of-pocket maximum but do not apply to your deductible.

Deductible: The amount you must pay out of pocket for specific services, such as hospital stays, surgeries, or advanced diagnostic testing, before your plan begins to share the cost. Deductibles reset annually on January 1.

Evidence of Insurability (EOI): If you elect life insurance coverage above the Guaranteed Issue amount, you must complete an EOI form to verify your current health status. Existing medical conditions do not automatically result in denial.

Flexible Spending Account (FSA)

- **Healthcare FSA:** Allows you to set aside pre-tax funds to pay for eligible medical, dental, and vision expenses. Funds are subject to the "use it or lose it" rule.
- **Limited Purpose FSA:** Can be paired with an HSA and used for eligible dental and vision expenses only. Subject to the "use it or lose it" rule.
- **Dependent Care FSA:** Lets you set aside pre-tax dollars to pay for childcare expenses. Also subject to the "use it or lose it" rule.

Guaranteed Issue (GI): The maximum amount of Voluntary Life Insurance you can elect without needing to complete an Evidence of Insurability form.

Health Savings Account (HSA): A Health Savings Account (HSA) is a tax-advantaged savings account that you can use to pay for qualified medical expenses. It's only available if you're enrolled in a High Deductible Health Plan (HDHP).

High-Deductible Health Plan (HDHP): A High-Deductible Health Plan (HDHP) is a health insurance option with higher deductibles and out-of-pocket costs compared to traditional plans, but it typically comes with lower monthly premiums. It can also be paired with a Health Savings Account (HSA) to help cover medical expenses with tax advantages.

In-Network vs. Out-of-Network: Providers who contract with your insurance company agree to offer services at discounted rates. To minimize your out-of-pocket costs, always confirm that your doctor, hospital, or other providers are in-network before receiving care.

Qualifying Life Event (QLE): Major life events, such as marriage, divorce, the birth or adoption of a child, death, or a loss of dependent coverage, qualify you to update your benefits mid-year without waiting for open enrollment.

Maximum Out-of-Pocket (MOOP): The most you will pay for covered healthcare services in a calendar year. Once this limit is reached, your plan pays 100% of eligible costs for the remainder of the year.

Premium Deduction: The portion of your insurance premium that is automatically deducted from your paycheck.

Primary Care Physician (PCP): A healthcare provider who offers general medical care, including Family Practitioners, Internal Medicine doctors, General Practitioners, Pediatricians, and OB/GYNs.

Specialist: A medical provider who focuses on a specific area of care and is not classified as a PCP. This includes, but is not limited to, Dermatologists, Oncologists, Cardiologists, Chiropractors, and Gastroenterologists.

PREMIUMS-AT-A-GLANCE

The charts below show your per-pay-period costs for Medical, Dental, and Vision coverage, based on 26 pay periods per year.

Medical: Cigna

Per Pay Period (26 Periods)	$5,000 HDHP WITH HSA	$3,500 EPO WITH HSA	$5,000 PPO PLAN	$3,000 PPO PLAN
Team Member Only	$80.00	$97.00	$111.00	$148.00
Team Member + Spouse	$234.00	$278.00	$313.00	$388.00
Team Member + Child(ren)	$156.00	$189.00	$212.00	$281.00
Family	$310.00	$370.00	$414.00	$521.00

Spousal Surcharge

If you include your spouse on Rally House's medical plan and they have access to coverage through their own employer, an **additional $100 per month** will be added to your medical plan cost. However, you can waive this surcharge if you certify that your spouse does not have access to other health coverage.

HSA Employer Contribution

Rally House will contribute to your HSA account if you are enrolled in the $5,000 High Deductible Health Plan.

Rally House HSA Contribution		
	Per Pay Period	**Annually**
Team Member Only	Up to $20	Up to $520
Team Member + Spouse	Up to $20	Up to $520
Team Member + Child(ren)	Up to $40	Up to $1,040
Family	Up to $40	Up to $1,040

2027 HSA Contribution Limits	
Individual	$4,500
Family	$9,000

Important: Your HSA contributions, combined with Rally House's contribution, cannot exceed the annual IRS contribution limits.

Dental: Cigna

Team Member Pays Per Pay Period (26)	
Team Member Only	$5.01
Team Member + Spouse	$19.64
Team Member + Child(ren)	$11.43
Family	$30.38

Vision: Mutual of Omaha

Team Member Pays Per Pay Period (26)	
Team Member Only	$2.33
Team Member + Spouse	$4.68
Team Member + Child(ren)	$3.97
Family	$6.54

CIGNA IN-NETWORK BENEFITS AT-A-GLANCE

Network: Open Access Plus	$5,000 HDHP WITH HSA	$3,500 EPO WITH HSA	$5,000 PPO PLAN	$3,000 PPO PLAN
Calendar Year Deductible Individual / Family	**(Embedded)** $5,000 / $10,000	**(Embedded)** $3,500 / $7,000	**(Embedded)** $5,000 / $10,000	**(Embedded)** $3,000 / $9,000
Coinsurance Cigna Pays / You Pay	100% / 0%	100% / 0%	80% / 20%	80% / 20%
Out-of-Pocket Maximum Individual / Family	$5,000 / $10,000	$3,500 / $7,000	$7,000 / $14,000	$6,000 / $12,000
Office Visit (OV) Copay Primary Care Physician Specialist Urgent Care Virtual Visit - MDLIVE	 Deductible Deductible Deductible Deductible	 Deductible Deductible Deductible Deductible	 $35 copay $70 copay $70 copay $35 copay	 $35 copay $70 copay $60 copay $35 copay
Preventive Care Services	100% covered	100% covered	100% covered	100% covered
Diagnostic Test - (X-ray, blood work) Performed in Physician's Office	Deductible	Deductible	Covered under Office visit copay	Covered under Office visit copay
High Tech Diagnostic Imaging (MRI, CT & PET Scans)	Deductible	Deductible	Deductible / Coinsurance	Deductible / Coinsurance
Emergency Room	Deductible	Deductible	Deductible / Coinsurance	Deductible / Coinsurance
Hospital Services Inpatient Coverage Outpatient Surgery	 Deductible Deductible	 Deductible Deductible	 Deductible / Coinsurance Deductible / Coinsurance	 Deductible / Coinsurance Deductible / Coinsurance
Mental Health and Substance Abuse Inpatient Outpatient (Office Visit) Outpatient (All other services)	 Deductible Deductible Deductible	 Deductible Deductible Deductible	 Deductible / Coinsurance $35 copay Deductible / Coinsurance	 Deductible / Coinsurance $30 copay Deductible / Coinsurance
Pharmacy / Retail (30 Day Supply) Tier 1 Tier 2 Tier 3	 Deductible Deductible Deductible	 Deductible Deductible Deductible	 $15 copay $40 copay $75 copay	 $15 copay $40 copay $75 copay
Pharmacy / Mail Order (90 Day Supply) Tier 1 Tier 2 Tier 3	 Deductible Deductible Deductible	 Deductible Deductible Deductible	 $45 copay $120 copay $225 copay	 $45 copay $120 copay $225 copay
Out-of-Network Coverage	Yes	NOT COVERED	Yes	Yes

Embedded Deductible: With an embedded deductible, each family member only needs to meet the individual deductible before Cigna starts covering their expenses. No one pays more than the individual out-of-pocket maximum, and the family as a whole will not pay more than the family out-of-pocket maximum.

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is a personal healthcare savings account that allows you to pay for eligible medical expenses using pretax dollars. Funds in your HSA can be used now or in the future for qualified medical expenses—for yourself, your spouse, and your dependents—even if they aren't covered under your health plan.

Only those enrolled in the $5,000 High Deductible Health Plan or the $3,500 EPO Plan are eligible to contribute to an HSA.



HSA Eligibility

To be eligible for an HSA, you must meet the following requirements:

- You are enrolled in Rally House's $5,000 High Deductible Health Plan (HDHP) or $3,500 EPO Plan.
- You are not covered by your spouse's health plan or Flexible Spending Account (FSA).
- You cannot be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare or TRICARE (including TRICARE for Life)

2027 Contribution Limits	
Individual	$4,500
Family	$9,000
Catch-Up Limit	$1,000 Age 55 & over

Catch-Up Contribution: Team members age 55 or older may make an additional $1,000 catch-up contribution to their HSA.

Important: Your HSA contributions, combined with Rally House's contribution, cannot exceed the annual IRS contribution limits. Be sure to consider both contributions when determining your HSA election for the plan year.

HSA Employer Contribution

Rally House will contribute to your Health Savings Account (HSA) to help you cover eligible healthcare expenses. The contribution amount will vary based on the coverage level you select. HSA contributions are available only to team members enrolled in the $5,000 High Deductible Health Plan.

Rally House HSA Contribution Match		
	Per Pay Period	Annually
Team Member Only	Up to $20	Up to $520
TM + Spouse	Up to $20	Up to $520
TM + Child(ren)	Up to $40	Up to $1,040
Family	Up to $40	Up to $1,040

Changing HSA Contribution Amounts

You can adjust your contribution amounts as needed throughout the year. Just contact your Bukaty team for assistance.

HSA Investment Option

Once your HSA balance exceeds $1,000, you have the option to invest your funds through the UMB HSA Saver investment portfolio.

For more information, visit **www.umb.com/hsa.**

HSA Benefits

- **100% of unused funds roll over each year** – There's no "use-it-or-lose-it" rule; your HSA balance stays with you and continues to grow.
- **Portable –** Your HSA is yours to keep, even if you change jobs or retire.
- **Covers family expenses –** You can use your HSA to pay for eligible expenses incurred by your legal spouse and tax dependents, even if they aren't covered under your health plan.
- **Supports retirement planning –** HSA funds can be used to pay for Medicare premiums and qualified long-term care insurance.

How an HSA Works with Your Insurance

An HSA is designed to help you cover eligible out-of-pocket health care costs. When you're enrolled in a Qualified High Deductible Health Plan (QHDHP), you're responsible for 100% of your medical expenses until you reach your annual deductible.

Qualified expenses, like prescriptions, doctor visits, and diagnostic services (e.g., MRIs), apply toward your out-of-pocket maximum when processed through your insurance. Once that limit is reached, your insurance covers 100% of eligible medical costs for the remainder of the plan year.

For a full list of eligible HSA expenses, visit: **IRS.gov/Pub502**

FLEXIBLE SPENDING ACCOUNT

A Flexible Spending Account (FSA) allows you to set aside a portion of your pay on a pre-tax basis to help pay for eligible out-of-pocket expenses. Depending on the FSA you elect, funds can be used for eligible healthcare, dental and vision, or dependent care expenses. Using pre-tax dollars can help reduce your taxable income and make eligible expenses more affordable.



FSA Options and Contribution Limits for 2027

Option 1: Health Care FSA

For team members enrolled in the PPO medical plan

Contribute up to $3,400 in pre-tax dollars to pay for eligible out-of-pocket medical, dental, vision, and prescription expenses.

Option 2: Limited Purpose FSA

For team members enrolled in the HDHP with an HSA

If you enroll in the HDHP and are HSA-eligible, you may participate in a Limited Purpose FSA. This account allows you to use pre-tax dollars for eligible dental and vision expenses while maintaining your HSA eligibility.

Contribute up to $3,400

Option 3: Dependent Care FSA

Available to eligible team members regardless of medical plan

Use pre-tax dollars to reimburse qualified dependent care expenses, such as daycare, after-school programs, or care for an elderly dependent.

To qualify: Both spouses (or custodial parents) must be working or full-time students.

Eligible dependents include:

- Children under age 13; or
- A spouse, child, or other dependent who is physically or mentally incapable of self-care and lives with you at least 8 hours a day.

Contribute up to $7,500 per household or $3,750 if married filing separately.

Don't Lose FSA Funds

Be sure to carefully estimate your annual out-of-pocket expenses. Flexible Spending Accounts (FSAs) are subject to strict IRS rules, including the "use-it-or-lose-it" policy: any unused funds over $680 will be forfeited.

Important: Dependent Care FSA funds do not roll over, so it's especially important to plan accordingly.

NueSynergy Benefits Debit Card

Your NueSynergy Debit Card is a convenient way to pay for eligible expenses directly from your designated benefit account, rather than paying out-of-pocket and waiting for the reimbursement.

For complete details, please refer to IRS **Publication 502**, a comprehensive guide from the IRS that details which expenses are eligible for an FSA.

IRS Publication 503 is a comprehensive guide from the IRS that details which expenses are eligible for Dependent Care FSA.

Do I Need to Enroll in My FSA Every Year?

Yes, each year during open enrollment, you must choose your contribution amounts for your FSA in Employee Navigator. If you do not, you will be automatically opted out.

Mobile and Online Access

NueSynergy makes it easy to access and manage your Health Care FSA or Dependent Care FSA information.

- NueSynergy smart mobile app: Their smart mobile app provides real-time, secure benefit account access anywhere at any time. You can even shop for providers and pharmacies based on cost, quality, and location.
- NueSynergy member portal: Log in at **www.NueSynergy.com** as a member and you'll have a wide variety of tools and resources available to you.

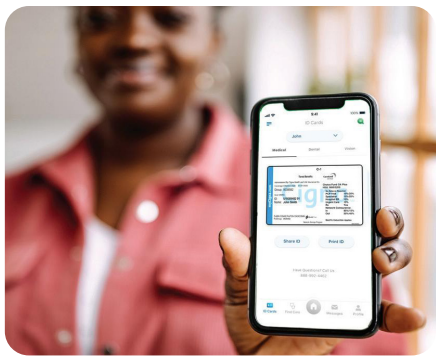
NueSynergy Customer Support

If you have questions about your FSA account, the NueSynergy Customer Service team is here to help.

- 855-890-7239
- Email: CustomerService@NueSynergy.com

CIGNA RESOURCES

Team members and their enrolled dependents must be covered under a Cigna medical plan to participate in these Cigna programs.



Take Control of Your Health Benefits!

When you register at **myCigna.com,** you get 24/7 access to your Cigna health plan and resources all in one place!

What You Can Do:

- View and track claims
- Check coverage and benefits
- Find in-network doctors and pharmacies
- Compare costs for care and prescriptions
- **Access digital ID cards**
- Explore health tools and wellness resources

Important Reminder: Cigna will not issue hard copies of your ID card. Please register at myCigna.com to access your digital ID card.

Express Scripts Pharmacy Home Delivery

For medications you take regularly, home delivery offers a convenient way to manage your prescriptions. Benefits include:

- Up to a 90-day supply
- Standard shipping at no additional cost
- 24/7 pharmacist support
- Automatic refills and refill reminders
- Easy ordering and tracking online or through the app

Visit **Cigna.com/homedelivery** to learn more.



Convenient Virtual Care with MDLIVE

Cigna partners with MDLIVE to provide 24/7 virtual care by phone or video for you and your covered dependents, including medical, mental health, and dermatology services.

MDLIVE Services Include:

- Primary Care
- Urgent Care
- Behavioral Health
- Dermatology

Costs may vary based on your specific health plan and location.

Virtual care visits are convenient and easy. To schedule an appointment: Access MDLIVE by logging into **myCigna.com** and clicking on "Talk to a doctor." You can also call MDLIVE at 888-726-3171. (No phone calls for virtual dermatology.)

Headspace Care

Headspace Care is a confidential, digital mental health platform. It offers 24/7 support through the app.

Issues Addressed:

- Stress, anxiety, depression
- Relationship or life transitions
- Sleep problems and more

Cost:

- Behavioral coaching: typically free
- Video therapy/psychiatry: may have a copay or coinsurance

Get Started: **organizations.headspace.com partnerships/cigna**



Cigna Pathwell Bone & Joint

A tailored care program for Cigna members dealing with musculoskeletal (MSK) conditions, such as back, knee, hip, or shoulder problems. It focuses on improving health outcomes and minimizing unnecessary surgeries.

Key Benefits:

- **One-on-One Clinical Support:** Personalized guidance from licensed nurses or physical therapists.
- **Digital Tools:** Self-guided resources, education, and care navigation.
- **Surgery Support:** Lower or no-cost surgery options with designated in-network providers, including travel benefits if needed.
- **Early Intervention:** Identifies health risks early to help prevent conditions from worsening.

Cost: Many services are available at no cost. Surgery and provider visits may vary by plan.

How to Access: Visit **CignaPathwellBoneandJoint.com** or call 877-505-5875 for more information.

Download the myCigna app to conveniently access your benefits, resources, and programs anytime, anywhere.

DENTAL INSURANCE: CIGNA

Network: Total Cigna DPPO

Your Dental Preferred Provider Organization (DPPO) plan gives you the flexibility to visit any licensed dentist. However, choosing an in-network provider can help lower your out-of-pocket costs. To find in-network dentists, visit **www.cigna.com.**

Dental ID Card

Cigna does not mail physical dental ID cards. You can view, download, or print your digital ID card anytime by logging into your member portal at my.cigna.com.



Cost Estimates with Predetermination

For non-routine or higher-cost treatments, you may request a predetermination of benefits from your dentist. This process provides an estimate of what your plan will cover and helps you understand your potential out-of-pocket costs before treatment begins.

Cigna Dental Plan

Calendar Year Deductible	Individual: $50 / Family: $150	
Annual Maximum	$1,750 (per covered person)	
DENTAL SERVICES HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK*
Preventive & Diagnostic Care Oral Exams, Cleanings, Routine X-rays, Fluoride Application, Sealants, Space Maintainers (limited to non-orthodontic treatment), Non-routine X-rays, Emergency care to relieve pain (administered at in-network coinsurance)	Plan covers 100% with no deductible	Plan covers 80% with no deductible
Basic Restorative Care Fillings, Oral Surgery, Surgical Extraction of impacted teeth, Anesthetics, Minor and Major Periodontics, Root Canal Therapy / Endodontics, Relines, Rebases, and Adjustments, Repairs: Bridges, Crowns, and Inlays, Repairs: Dentures, Brush Biopsy	Deductible then plan covers 80%	Deductible then plan covers 60%
Major Restorative Care Crowns/Inlays/Onlays, Stainless Steel/Resin Crowns, Dentures, Bridges	Deductible then plan covers 50%	Deductible then plan covers 40%
Orthodontia Services	Not covered	
Please note: Age and frequency limitations may apply. *If you visit an out-of-network dentist, your plan reimburses services based on the 90th percentile of submitted charges. This means your coverage is based on what 90% of dentists in the area typically charge for the same service.		

Dental Plan Rates

Per Pay Period (26)	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Family
Team member pays	$5.01	$19.64	$11.43	$30.38

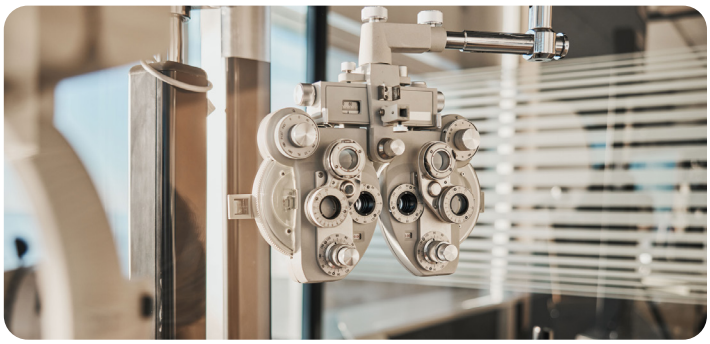
VISION INSURANCE: MUTUAL OF OMAHA

Network: EyeMed Insight

Mutual of Omaha Vision Benefits Powered by EyeMed

Mutual of Omaha has partnered with EyeMed to offer comprehensive vision insurance plans that provide access to a wide network of providers and advanced vision care technologies. This plan is designed to meet the diverse needs of team members, offering flexibility and convenience.

Manage your vision benefits anytime through **MutualofOmaha.com/vision.** You can view your coverage and claims, find in-network providers, access forms, and submit claims online.



VISION PLAN HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
Eye Exams - once every 12 months	$10 copay	Up to $37
Frames - one set every 24 months	$130 allowance + 20% off remaining balance over allowance	Up to $58
Lenses - one pair every 12 months Single vision lenses Lined bifocal lenses Lined trifocal lenses Lenticular lenses	 $25 copay $25 copay $25 copay $25 copay	 Up to $20 Up to $36 Up to $64 Up to $64
Elective Contact Lenses - one set every 12 months *Instead of frames and lenses	$130 allowance + 15% of remaining balance over allowance	Up to $89
Out-of-network reimbursement: You pay for services and then submit a claim for reimbursement.		

Vision Plan Rates				
Per Pay Period (26)	**Team Member Only**	**Team Member + Spouse**	**Team Member + Child(ren)**	**Family**
Team member pays	$2.33	$4.68	$3.97	$6.54

BASIC TERM LIFE AND AD&D: MUTUAL OF OMAHA

Basic Term Life and Accidental Death & Dismemberment (AD&D) insurance can provide financial protection when it matters most. This coverage can help provide support in the event of your death or a qualifying accidental injury.

If a covered event occurs, benefits are paid to your designated beneficiary. Be sure to keep your beneficiary information current so your benefits are distributed according to your wishes.

This benefit is provided through Mutual of Omaha and is available to eligible team memberss. **Rally House pays 100% of the premium for this coverage.**

Basic Term Life and AD&D - Employer-Paid Benefit	
Benefit Amount	$10,000
Reduction Schedule	The original benefit amount reduces by 67% at age 70 and 50% at age 75.

VOLUNTARY TERM LIFE AND AD&D: MUTUAL OF OMAHA

Eligible team members may choose to purchase additional Term Life and Accidental Death & Dismemberment (AD&D) insurance for themselves, their spouse, and eligible dependents. To enroll eligible dependents in coverage, you must also be enrolled in Voluntary Term Life insurance.

The AD&D benefit amount is equal to the Voluntary Term Life insurance amount selected for you and your eligible dependents.

Annual Open Enrollment: During Annual Open Enrollment, team members may increase their coverage by up to $10,000, provided the total coverage amount does not exceed the applicable maximum benefit or the Guaranteed Issue amount shown in the table below.

Any increase in coverage for a spouse will require completion and approval of an Evidence of Insurability (EOI) form.

	INCREMENTS	GUARANTEED ISSUE LIMIT	MAXIMUM BENEFIT AMOUNT
Team Member	$10,000	5x your annual salary, up to $200,000	5x your annual salary, up to $500,000
Spouse	$5,000	100% of team member's benefit amount, up to $50,000	100% of team member's benefit amount, up to $250,000
Child(ren) (Birth - Up to age 26)	$1,000	$10,000	$10,000, cannot exceed 100% of team member's benefit amount
Note: Spouse coverage terminates when the team member reaches age 70, regardless of the spouse's actual age. Child(ren)'s coverage terminates at the end of the month in which the child reaches age 26.			

Voluntary Term Life and AD&D Rates Per Pay Period	
AGE	**TEAM MEMBER OR SPOUSE RATE PER $1,000**
0 - 29	$0.030
30 - 34	$0.036
35 - 39	$0.046
40 - 44	$0.058
45 - 49	$0.081
50 - 54	$0.118
55 - 59	$0.190
60 - 64	$0.256
65 - 69	$0.394
70+	$0.626
Team Member and spouse rates are calculated based on the Team Member's current age as of the effective date of the plan. AD&D rates are included.	

Voluntary Term Life and AD&D Child(ren) Rates Per Pay Period	
AGE	**ALL CHILD(REN) RATE PER $1,000**
(BIRTH - AGE 26)	$0.134

Evidence of Insurability

Evidence of Insurability (EOI) is a process where you provide health and medical information to Mutual of Omaha to determine if you're eligible for the amount of coverage you're requesting.

When EOI Is Required:

- You apply for coverage above the Guaranteed Issue limit
- You enroll after your initial eligibility period
- You increase your existing coverage beyond the guaranteed issue amount

What It May Include:

- A health questionnaire
- Possibly a medical exam or lab tests (depending on coverage amount and insurer)

VOLUNTARY DISABILITY INSURANCE

Mutual of Omaha

Disability insurance helps protect a portion of your income if you are unable to work due to a qualifying illness or injury. This is a voluntary benefit, and premiums are paid by the team member.

Short-Term Disability

Provides income replacement for a temporary disability that prevents you from working for a limited period of time.

Examples: Recovery from surgery, a serious illness, childbirth, or an injury.

Voluntary Short-Term Disability (STD)	
Weekly Benefit Amount	60% of weekly earnings
Maximum Weekly Benefit Amount	Up to $1,250 per week
Elimination Period	7 days for accident or illness
Maximum Payment Period	12 weeks (includes elimination period)
Pre-existing Condition	If you were diagnosed with or received treatment for a condition within 3 months prior to enrolling in Short-Term Disability coverage, and you experience a related disability within 12 months after enrolling, that condition will not be eligible for benefits.

Long-Term Disability

Provides continued income protection when a qualifying disability prevents you from working for an extended period.

Examples: Chronic or serious illnesses, cancer treatment, major surgeries, or significant injuries.

Voluntary Long-Term Disability (LTD)	
Monthly Benefit Amount	60% of monthly earnings
Maximum Monthly Benefit Amount	Up to $7,500 per month
Elimination Period	90 days
Maximum Payment Period	Social Security Normal Retirement Age
Pre-existing Condition	A 12-month look-back period applies to conditions for which you received treatment, consultation, or medical advice during the 12 months before your coverage became effective.

Voluntary Disability Per Pay Period Rates	
Short-Term Disability Rates (Per $10 of Weekly Benefit)	$0.4597
Long-Term Disability premiums are based on age. For detailed rate information, please visit Employee Navigator.	



Evidence of Insurability

If you waived Short-Term Disability (STD) and/or Long-Term Disability (LTD) coverage when you were first eligible as a new hire, you will be required to provide Evidence of Insurability if you choose to enroll during Annual Open Enrollment.

Your EOI application must be reviewed and approved through Mutual of Omaha's underwriting process before coverage becomes effective.

OPTIONAL TEAM MEMBER BENEFITS

Accident Insurance Provided by Mutual of Omaha



Accident Insurance provides cash benefits when you, your spouse, or an eligible child experiences a covered accident. Benefits are paid directly to you and can be used at your discretion to help with out-of-pocket expenses, regardless of any other insurance coverage you may have.

Note: Most initial care and emergency benefits require treatment or services to be received within 72 hours of the accident. These benefits are generally payable once per accident, per covered individual.

Accident Coverage Highlights - Off-the-Job Accidents	
Fracture	$200 - $9,000
Dislocation Benefit	$250 - $10,000
Second- or Third-Degree Burn	$300 - $20,000
Laceration	$250 - $900
Ambulance Benefit	Ground: $300 / Air: $1,500
Emergency Room	$300
Urgent Care Center	$225
Initial Physician Office Visit	$100
Therapy Services (Up to 6 per accident)	$75
Admission Benefit - for the day of admission	$1,500

Benefit amounts are for general reference only. The official Accident Insurance policy governs in the event of any discrepancy. Final benefits are determined by Mutual of Omaha based on the claim and policy terms. For complete benefit details, refer to the Documents section in Employee Navigator.

Accident Plan Per Pay Period Rates	
Team Member Only	$2.94
Team Member + Spouse	$5.78
Team Member + Child(ren)	$6.72
Family	$8.20

Health Screening Benefit

Receive a $50 benefit each calendar year when you complete an eligible preventive screening under your Accident or Critical Illness policy. Simply submit a claim to receive the benefit. This is payable once per covered individual per calendar year.

Critical Illness Provided by Mutual of Omaha

Critical Illness Insurance provides financial protection if you are diagnosed with a covered serious health condition, such as cancer, a heart attack, or a stroke.

If you experience a covered condition, you may receive a lump-sum cash benefit based on the coverage amount you elect. The benefit is paid as a percentage of your elected coverage amount, depending on the specific covered condition.

For a complete list of covered conditions and age-based premium rates, please visit Employee Navigator.

	Benefit Amounts	Guaranteed Issue
Team Member	Increments of $5,000 Up to $20,000	$20,000
Spouse	Increments of $5,000 100% of team member's benefit amount, up to $20,000	$20,000
Child(ren)	50% of team member's benefit amount, up to $10,000	All child amounts are guaranteed

Critical Illness Coverage Overview	
Inflammatory Bowel Disease	25% of principal sum
Cancer (Invasive)	100% of principal sum
Carcinoma in Situ	25% of principal sum
Coronary Artery Disease (Major)	50% of principal sum
Sudden Cardiac Arrest	100% of principal sum
Alzheimer's Disease	100% of principal sum
Dementia	100% of principal sum
Multiple Sclerosis (MS)	100% of principal sum
Parkinson's Disease	100% of principal sum
Stroke	100% of principal sum
End-Stage Renal Failure	100% of principal sum

RETIREMENT AND FINANCIAL PLANNING

401(k): Your Financial Dashboard – Empower

401(k) Savings Options

- Traditional 401(k) (Pre-Tax)
- Roth 401(k) (Post-Tax)

401(k) Plan Eligibility

You are eligible to participate once you meet all the following criteria:

- At least 21 years of age
- Have completed 6 months of service
- Eligibility begins on the first day of the next calendar quarter after meeting the requirements.

401(k) Plan Highlights	
Rally House Matching Contribution	• 100% match on the first 3% you contribute • 50% match on the next 2% you contribute
2027 Maximum Annual Deferral Limit	• Up to $25,500 • Catch-up (Age 50+): $8,500 • Extra Catch-up (Age 60–63): $11,750
Vesting Schedule	100% vested immediately

Empower Dashboard

Your account dashboard helps you track, manage, and plan your finances in real time. Here's what you can do:

- **Estimate Your Retirement Income:** See how close you are to your retirement goal and adjust your savings inputs to see the potential impact in real time.
- **View Your Net Worth:** Get a clear picture of your finances by securely linking your accounts. See what you own compared to what you owe.
- **Track Progress Toward Your Goals:** Use personalized action steps and progress indicators to help you stay on track.
- **Link Other Accounts Securely:** Enjoy bank-level security and privacy protections. Your employer cannot access or view your personal financial information.
- **Use Powerful Planning Tools:** Access tools for retirement planning, budgeting, saving, and more. Securely link your accounts for a complete 360° view of your finances.

To get started: Visit **empowermyretirement.com**

Your Retirement Plan Partner – Two West Advisors

Two West Advisors serves as the dedicated advisor for your 401(k) plan, offering expert fiduciary support and a wide range of financial planning tools to help you stay on track toward your financial goals.

Through their Financial Planning Resources, you can:

- Connect one-on-one with a Two West Financial Coach.
- Access personalized support for budgeting, debt management, and retirement planning.
- Attend monthly financial education workshops.
- Explore a variety of tools and educational materials to support your financial journey.

For more information, visit:
www.twowestadvisors.com/financial-planning-resources

GET STARTED TODAY BY SCANNING THE QR CODE



INCLUDED PERKS



Will Preparation Services

Provided by Epoq, Inc. | Offered Through Mutual Solutions

Creating a will is a vital step in planning for the future. It ensures your assets are distributed according to your wishes and can be customized to reflect your life situation, whether you're single, married, a parent, or a grandparent.

What's Included:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

Easy, Free & Secure Process:

1. Visit **www.willprepservices.com**.
2. Use code **MUTUALWILLS** to register.
3. Answer a few simple questions and your documents will customize in real time.
4. Download, print, and share your documents instantly.
5. Keep them up to date with life changes like marriage, divorce, or the birth of a child.
6. Make it legally binding by following your state's requirements.



Identity Theft Assistance

Provided by AXA Assistance | Included with Travel Assistance Benefits

Identity Theft Assistance is designed to help you and your dependents stay informed, take preventive steps, and respond quickly if your personal information is compromised. This service is included as part of your employer-provided Travel Assistance package.

What's Included — Education & Awareness

- Learn how identity theft happens and how to spot warning signs.
- Get answers to your questions about prevention and risk.
- Receive tips on how to avoid becoming a victim.

Recovery Guidance

- You'll receive step-by-step educational guidance for responding to identity theft.
- Resources to help address issues related to credit card and check fraud.
- A contact list for financial institutions, credit bureaus, and check verification services.

Note: This is an educational support service, not a full identity recovery program.

Access ID Theft Assistance services by calling AXA Assistance toll-free at 800-856-9947.



Employee Assistance Program (EAP)

Rally House offers access to comprehensive, confidential support through the Enhanced EAP, available 24/7/365 to full-time team members and their immediate family members.

Core Services Include:

- 24/7 Access to Professionals: Speak with a master's-level EAP clinician via a dedicated hotline or secure online portal.
- Counseling Support: **Up to 3 sessions per household per year** (in-person or telehealth options available)

  *California Residents: Knox-Keene Statute limits no more than three face-to-face sessions in a six-month period per person.
- National Provider Network: 10,000+ licensed providers for face-to-face counseling and 30,000+ for telehealth. Services available in 120+ languages.

Additional Resources:

- Legal Services: Online legal tools, one free 30-minute consultation, and 25% off additional legal services.
- Financial Services: Access Enrich's financial wellness platform and a free 30-minute financial consultation.
- Work/Life Support: Childcare, elder care referrals, and everyday life resources.
- Educational Content: Articles, tools, and guides. Available in English and Spanish.

To get started, call 1-800-316-2796 or visit **mutualofomaha.com/eap**.

ADDITIONAL INCLUDED PERKS



Worldwide Travel Assistance

Provided by Mutual of Omaha and administered by AXA Assistance USA, this service offers 24/7 support for emergency situations while traveling more than 100 miles from home (up to 120 days per trip) for you, your spouse, and dependent children.

Pre-Trip Assistance — Available anytime (not subject to distance):

- Passport/visa documentation
- Health advisories & vaccination requirements
- Weather forecasts, currency exchange rates
- Embassy/consulate locations

Emergency Support While Traveling:

- Medical provider referrals & communication support
- Emergency medical evacuation and repatriation
- Return transportation for dependents or vehicles
- Lost baggage assistance
- Legal and interpreter services
- Emergency funds coordination
- Document replacement and emergency message delivery
- Lodging help during recovery
- Prescription replacement and insurance coordination

AXA ASSISTANCE

Identity Theft Assistance
Available 24/7 whether at home or abroad:

- Prevention tips and ID theft guide
- Support for recovering from credit, passport, or Social Security fraud
- Dedicated case managers via 800-856-9947

Limitations:

- Not covered within 100 miles of home
- Not valid if traveling for medical treatment, pregnancy/childbirth (unless complications), or against medical advice
- No reimbursement without prior AXA authorization

Global Travel Assistance
Support available for both business and personal travel.

Within the U.S.:
Call toll-free at 1-800-856-9947

Outside the U.S.: Call collect at (312) 935-3658



Hearing Discount Program

Brought to you by Amplifon Hearing Health Care

Enjoy significant savings and support through our comprehensive hearing care program designed to fit your lifestyle and budget.

Program Highlights:

- Personalized Hearing Solutions
  Access hearing aids from a network of 10 leading manufacturers, customized to your needs and budget
- Risk-Free 60-Day Trial
  Try your hearing aids with confidence. You'll get a full refund if you're not satisfied.
- Low Price Guarantee
  Found the same hearing aid at a lower price? We'll beat it by 5% when you show a local quote.
- Ongoing Support
  Enjoy 1 year of follow-up care, 2 years of free batteries, and a 3-year product warranty.

Getting Started is Simple:

1. Call Amplifon at 1-888-534-1747 to connect with a Patient Care Advocate.
2. The advocate will help you locate a nearby hearing care provider, explain the process, and gather your mailing information.
3. Amplifon will send the necessary details to both you and your provider to activate your discount.

Learn more at: **amplifonusa.com/mutualofomaha**

PAID TIME OFF (PTO)

Rally House offers a flexible Paid Time Off (PTO) program that combines vacation and sick leave into a single bank of hours you can use for most types of time off. This program is available to all regular full-time Team Members.

- You begin accruing PTO on your first day of employment.
- All PTO requests are subject to manager approval. While Rally House strives to honor all requests, approval may depend on business needs to ensure adequate coverage.
- Unused PTO expires upon resignation, except in states where payout is legally required.

Paid Time Off (PTO) Accrual Schedule

POSITIONS	LENGTH OF EMPLOYMENT	TIME ACCRUED PER PAY	TIME ACCRUED ANNUAL	PAID HOLIDAYS
• **District Manager** • **Regional Director** • **General Store Manager** • **Event Store Manager**	1st Day	4.92 Hours	16 Days (128 Hours)	• New Year's Day • Martin Luther King Jr. Day • Presidents' Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Christmas Day • 2 Floating Holidays • Earn 1 floating holiday for each of the following weeks when working 5 days during the: ◦ Week of Thanksgiving ◦ Week of Christmas
	5th Year	6.46 Hours	21 Days (168 Hours)	

POSITIONS	LENGTH OF EMPLOYMENT	TIME ACCRUED PER PAY	TIME ACCRUED ANNUAL	STORES CLOSED
• **Head Coach** • **Assistant Coach** • **Team Captain** • **Receiving & Inventory Manager**	1st Day	4.307 Hours	14 Days (112 Hours)	• Thanksgiving Day • Christmas Day
	5th Year	5.846 Hours	19 Days (152 Hours)	

Maternity & Parental Leave

Rally House understands the importance of taking time to bond with a new child. Our Maternity & Parental Leave benefit offers paid time off for both mothers and fathers following the birth, adoption, or foster care placement of a child.

Eligibility: Team members must have completed one year of full-time service prior to the child's birth. For additional eligibility details, please refer to the Team member Handbook.

Leave Benefit

TYPE	LENGTH	LIMITATIONS
Maternity Leave	6 weeks	• Must be taken consecutively • Must be taken within 12 months of birth.
Parental (Bonding) Leave	2 weeks	• Must be taken consecutively • Must be taken within 12 months of birth, adoption, or foster care placement.



Bereavement Leave

We understand the loss of a loved one is a challenging time. Rally House supports you by providing paid bereavement leave to help you be with your family and manage personal matters.

- 3 days of paid leave for the loss of an immediate family member.
- 1 day of paid leave for the loss of an extended family member.

Team Member Perks

Team Member Referral Bonus Program

Rally House values great people, and we know great people know other great people! You can earn a referral bonus when someone you refer joins the team and meets the employment requirements listed below:

- **Part-Time Retail Team Member:** $100 — eligible for payout after 30 days of employment.
- **Full-Time Retail Team Member:** $500 — eligible for payout after 6 months of employment.
- **Full-Time Corporate Team Member:** $1,000 — eligible for payout after 6 months of employment.

All current Team Members are eligible to participate in the referral bonus program.

Shopping & Discounts

Team Members receive access to special discounts and exclusive shopping perks.

For full details and eligibility requirements, please refer to the Team Member Handbook.

EMPLOYEE NAVIGATOR

1. LOG IN

Go to **https://www.employeenavigator.com/benefits**

Returning Users: Log in with the username and password you previously created.

New Users: Click the Registration Link in the email sent by your administrator or Register as a New User.

Create an account by setting up your username and password.
You'll need to provide:

- First and last name
- PIN (last four digits of your SSN)
- Date of Birth (mm/dd/yyyy)

COMPANY IDENTIFIER: Rally House



2. BEGIN ENROLLMENT PROCESS

After logging in, click **"Let's Begin"** to complete any required onboarding tasks. Once finished, click **Start Enrollment** to begin the enrollment process.

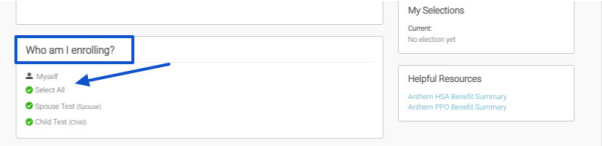
Start Enrollment

3. UPDATE PERSONAL INFORMATION

Before selecting benefits, you'll need to enter or verify your personal and dependent information. To enroll a dependent in coverage, you'll need their Date of Birth and Social Security Number.

4. ELECT YOUR BENEFITS

You can now choose to **select** or **waive** each of your benefits.
To enroll a dependent, check the box next to their name in the "**Who am I enrolling?**" section. Click **Save & Continue** at the bottom of each page to save your elections.

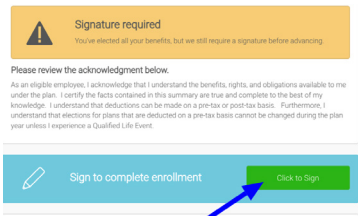


5. ADDITIONAL FORMS

If any of your elected benefits require a beneficiary or an Evidence of Insurability (EOI) form, the system will prompt you to add the necessary information.

6. REVIEW AND CONFIRM ELECTIONS

Review the summary of your selected benefits. If everything looks correct, click **Sign & Agree** to complete your enrollment. You may log in and view your online summary at any time during the year.



Employee Navigator Mobile App

Already have an Employee Navigator account? Download the free Employee Navigator Mobile App from the Apple App Store or Google Play to conveniently manage your benefits on the go!

With the app, you can:

- Update your benefits
- Access your ID cards
- Find HR contact information
- And more!

Please Note: New users must complete their account registration and setup through a web browser before downloading and using the mobile app. The app does not support new account registration.

Scan the QR code for quick access to Employee Navigator

For help, contact:
enrollmentsupport@bukaty.com
913-345-0440

NOTES

RALLY HOUSE®

LOCAL STUFF















