

2022 SPINX BENEFITS

Full-Time Guide

Smart Choices Impact Your Overall Financial Wellbeing





Welcome

Life today is complex. That's why Spinx offers you a package of benefits and programs to help you simplify and enrich your life. Our goal is to help you choose the benefits that are right for you so you can use your benefits to your best advantage. Take a few minutes to become familiar with your benefits package by reviewing this handbook. Detailed Information can be found on SpinxHelp.com.

If you have benefit questions, please contact Matthew Joseph | (864).451.6627 | mjoseph@spinxco.com or Fran Krainas | (864).451.6646 | fkrainas@spinxco.com



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2022 Benefits At-A-Glance

Benefit	Benefit Summary	Who is Eligible?	How to Enroll?	Who Pays?
Insurance – Eligible first of month after 30 days of employment.				
Medical & Pharmacy	Comprehensive PPO Plan or HDHP with HSA option offered by Healthgram® and Spinx.	Full-time Teammates	Select your plan in Kronos.	You and Spinx
Dental	Dental plan offered through Sun Life Financial®.	Full-time Teammates	Select your plan in Kronos.	You
Vision	Vision plan offered through Physicians Eyecare Plan.	Full-time Teammates	Select your plan in Kronos.	You
Basic Life & AD&D	\$10k to \$20k benefit offered through Sun Life Financial®. Dependents receive \$2k of basic life insurance coverage.	Full-time Teammates	Select your plan in Kronos.	Spinx
Voluntary Life Insurance	Supplemental life insurance coverage for you & your dependents through Sun Life Financial®.	Full-time Teammates	Select your plan in Kronos.	You
Long-Term Disability	After 90 days of disability due to illness or injury, the plan pays 66.67% of monthly earnings. Offered through Sun Life Financial®.	Full-time Teammates *excluding hourly store teammates	Select your plan in Kronos.	Spinx
Short-Term Disability	After 15 days of disability, the voluntary plan through Sun Life Financial® pays 60% of earnings for up to 24 weeks.	Full-time Teammates	Select your plan in Kronos.	You
Accident, Cancer, & Critical Illness	Protection for a wide range of covered benefits through Sun Life Financial®.	Full-time Teammates	Select your plan in Kronos.	You
Hospital Indemnity	Supplemental insurance designed to pay for the costs of a hospital admission through Sun Life Financial®.	Full-time Teammates	Select your plan in Kronos.	You
Retirement Benefits				
401(k)	<p>Traditional or Roth 401(k) with The Standard. Spinx will match 100% of every dollar contributed up to 1% of your salary, then 50 cents of every dollar contributed for the next 5% of your salary.</p> <p>In addition to contribution matching, Spinx features a profit sharing system, which will contribute a portion of the company's overall Profit sharing is offered at Spinx's discretion, based on the company meeting or exceeding budgeted net income.</p>	<p>401(k): All teammates who complete 6 months of service and are 21 years of age or older.</p> <p>Profit Sharing: All teammates who complete 1,000 hours of service, are 21 years of age or older, and are employed on 12/31.</p>	Auto-enrolled at 3% unless employee changes enrollment or allocation.	You and Spinx

Benefit	Benefit Summary	Who is Eligible?	How to Enroll?	Who Pays?
Assistance Programs				
Employee Assistance Program	No-cost services for teammates and their household dealing with personal problems, planning for life events or simply managing daily life. Includes free online will preparation. Offered through Sun Life Financial®.	All Teammates	Information is available on Spinx Help.	Spinx
Teammate Assistance	Time off and financial support to teammates who suffer a tragedy, emergency or natural disaster. Teammates may donate to the fund.	All Teammates who complete 90 days of service.	Teammates may apply or donate by going to Spinx Help under Teammate Assistance Forms.	You and Spinx
Fuel Discount Program	All teammates are eligible for a discount of 24 cents per gallon of gas (max. 20 gallons). Benefit can be used once per week.	All Teammates	No enrollment necessary.	Spinx
Paid Time Off				
Vacation	Paid vacation based on length of service.	Full-time Teammates after 6 months of employment.	No enrollment necessary.	Spinx
Holidays	Six recognized holidays paid. Stores are open on holidays.	All Support Center Teammates after 60 days of employment.	No enrollment necessary.	Spinx
Personal Days	Five paid personal days per calendar year for eligible Full-time Support Center staff.	Full-time Support Center Teammates after 60 days of employment.	No enrollment necessary.	Spinx
Rewards Programs				
Bonuses	At the Company's discretion, various bonus/ incentive programs may be offered.	Support & Store Teammates based on position.	Contact your supervisor for details.	Spinx
Tuition Reimbursement & Scholarships	Education reimbursement for tuition, related fees, and book expenses. Reimbursement is awarded at end of term. Some scholarship opportunities available.	Teammates who have worked at least 90 continuous days and work a minimum of 12 hours per week.	Complete the Tuition Reimbursement Program Enrollment form and submit to Human Resources.	Spinx
Service Recognition	Monetary gifts for exceptional service.	All Teammates	At discretion of company.	Spinx
Holiday Club	Savings plan that allows teammates to save up to \$20 per pay period. Spinx contributes an additional \$3.50 per pay period. Team members receive savings in November each year.	All Teammates	Select your plan in Kronos.	You and Spinx
Child Care	Discounts to childcare programs in South Carolina.	All Teammates	Information is available on Spinx Help.	You
Movie Tickets	Discounted Regal Cinemas movie tickets.	All Teammates	Contact Human Resources	You

Choosing Your Benefits

All full-time teammates must select or waive each insurance benefit offered via the Kronos system. For insurance products that you select, your part of the cost is automatically deducted from your paycheck. Contributions are deducted:

- 1. Before-tax:** Medical, Dental and Vision premiums, Health Savings Account contributions and 401(k) deductions.
- 2. After-tax:** Supplemental Life, Long-Term Care and Short- and Long-Term Disability Insurance premiums.

When Coverage Ends

Teammates who separate from Spinx employment immediately forfeit all benefits, excluding elected medical, dental, and vision coverage under applicable COBRA regulations.

Eligibility



Eligible Employees

You may enroll in the Spinx Employee Insurance Program if you are an active full-time employee.

Eligible Dependents

If you are eligible for our benefits then your dependents are too. In general, eligible dependents include your spouse and children up to age 26.

Newly Hired Employees

If you are a Spinx employee who is newly eligible for benefits, you and any eligible dependents must enroll within 30 days of your date of hire.

When Coverage Begins

Your coverage begins on the first day of the month following 30 days of active service. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a life change event (Qualifying Event).

Making Enrollment Changes During the Year (Qualifying Event)

In most cases, your benefit elections remain in effect for the entire year. However, if you experience a Qualifying Event you may make changes during the year. A Qualifying Event includes:

- Marriage, divorce, or legal separation
- Gain or loss of an eligible dependent for reasons such as birth, adoption, court order, disability, death, marriage, or reaching the dependent child age limit of 26
- Changes in your spouse's employment or benefit coverage with another employer effecting benefit eligibility

You have 30 days from the date of a Qualifying Event to make a change in Kronos. See Spinx Help for easy to follow instructions or contact your Benefits Team.

Health Plan



Your insurance needs are as unique as you are. No matter your situation, the Spinx Teammate Insurance Program looks out for the health and welfare of you and your family with two options to help cover your expenses: the Preferred Provider Organization (PPO) Plan or the High Deductible Health Plan (HDHP).

The PPO Plan has higher premiums and lower deductibles. The HDHP has lower premiums and higher deductibles. If you elect the HDHP, you will be eligible for a Health Savings Account (HSA). HSAs are one of the most important distinguishing factors of HDHPs. For full information on HSAs, see page 9 of this booklet. Spinx will contribute a minimum of \$150 to your HSA annually, or a minimum of \$250 if you also have dependent coverage. Bank of America is Spinx's preferred HSA provider. If you have an existing HSA account with a different bank, you are allowed to continue using that. After selecting the HDHP in Kronos, you will be prompted to complete the required information to establish an HSA account and contribution. In addition, the HDHP has no coinsurance for in-network services whereas the PPO Plan has 20% coinsurance. Coinsurance is the percentage of the cost of healthcare you pay after you meet your deductible.

Benefits	PPO Plan		HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$1,500 per member; \$3,000 per family	\$3,000 per member	\$3,000 per member; \$6,000 per family	\$3,500 per member; \$7,000 per family
Annual Maximum Out-of-Pocket	\$5,000 per member; \$10,000 per family	\$13,000 per member	\$3,000 per member; \$6,000 per family	\$10,000 per member; \$20,000 per family
Primary Care				
Office Visits	\$25 per visit	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Mandated Preventive Care	\$0	Not covered	\$0	Not covered
Specialty Care				
Office Services	\$40 per visit	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Hospital Services	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Emergency Room Care	Up to deductible, then 20%	Up to deductible, then 20%	Up to deductible, then 0%	Up to deductible, then 40%
Other Routine Care				
GYN Exam – 2 per Benefit Period	\$0	Up to deductible, then 40%	\$0	Up to deductible, then 40%
Routine Screening Mammogram	\$0	Up to deductible, then 40%	\$0	Up to deductible, then 40%
Routine Screening Colonoscopy	\$0	Up to deductible, then 40%	\$0	Up to deductible, then 40%
Routine Maternity Physician Services	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Inpatient Hospital/Facility Services				
Admission	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Skilled Nursing Facility	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Long-term Acute Care Facility	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Outpatient/Ambulatory Care Facilities				
All Outpatient Services	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Emergency Room Services	\$250 per visit, then 20%	\$250 per visit, then 20%	Up to deductible, then 0%	Up to deductible, then 0%
Ambulatory Surgical Center	\$40 per visit	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Urgent Care	\$25 per visit	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%

Benefits	PPO Plan		HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Chiropractic Services				
Manipulation	\$40 per visit	Not covered	Up to deductible, then 0%	Not covered
All Other Services	Up to deductible, then 20%	Not covered	Up to deductible, then 0%	Not covered
Other Services				
Ambulance	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Behavioral Therapy (ABA) for Autism Spectrum Disorder	Up to deductible, then 20%	Not covered	Up to deductible, then 0%	Not covered
Dental Services due to Acc. Injury	Up to deductible, then 20%	Not covered	Up to deductible, then 0%	Up to deductible, then 40%
Durable Medical Equipment (DME)	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Home Health	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Hospice	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Initial Prosthetic Appliances	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Medical Supplies	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Occupational Therapy	Up to deductible, then 20%	Not covered	Up to deductible, then 0%	Up to deductible, then 40%
Outpatient Private Duty Nursing	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Physical Therapy	Up to deductible, then 20%	Not covered	Up to deductible, then 0%	Up to deductible, then 40%
Speech Therapy	Up to deductible, then 20%	Not covered	Up to deductible, then 0%	Up to deductible, then 40%
Mental Health & Substance Use Disorders				
Inpatient Hospital Facility Services	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Inpatient Physician Services	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Outpatient Facility Institutional Services	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Outpatient Facility Prof. Services	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Office Professional Services	\$25 per visit	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Urgent Care	Up to deductible, then 20%	Up to deductible, then 40%	Up to deductible, then 0%	Up to deductible, then 40%
Prescription Medicine: Retail (31 Day Supply) / Mail Order (90 Day Supply)				
Tier 1	\$15 / \$30	Covered at participating pharmacy	All Drugs: Up to deductible, then 0%	All Drugs: Not covered
Tier 2	\$15 / \$30	Covered at participating pharmacy		
Tier 3	\$40 / \$80	Covered at participating pharmacy		
Tier 4	\$60 / \$120	Covered at participating pharmacy		
Tier 5	\$125 / \$250	Not covered		
Tier 6	\$175 / \$350	Not covered		
Employee Assistance Program				
All EAP Services	\$0	\$0	\$0	\$0

2022 Weekly Employee Contribution

	PPO Plan		HDHP	
	2021	2022	2021	2022
Employee	\$55.00	\$57.75	\$27.50	\$29.00
Employee + Spouse	\$172.50	\$181.25	\$138.00	\$145.00
Employee + Child(ren)	\$149.50	\$157.00	\$115.00	\$120.75
Family	\$218.50	\$229.50	\$161.00	\$169.00

Health Savings Accounts (HSAs)



A Health Savings Account, or HSA, is available to any employee who selects the HDHP plan for their health insurance coverage. HSAs are triple tax-advantaged savings accounts, which means they can offer you savings on taxes in 3 separate ways:

1. Any money you contribute to your HSA account is funded with pre-tax dollars, thus reducing your taxable income for the year by the amount you put into your HSA.
2. Should you choose to invest your HSA funds in the market, any potential earnings and interest gained grows tax free for the lifetime of the account.
3. Withdrawals from your HSA are tax free, as long as it is used for a qualifying medical expense. For more details on what counts as a qualified medical expense, [click here](#).

Unlike FSA accounts, the funds in your HSA do not expire. Instead, any money left in your HSA at the end of every year will roll over to the following year, for as long as the account remains open. This means HSAs can be a great way to save for medical expenses in retirement, as you can use these HSA funds to pay for any qualified medical expenses, even after you have stopped working.

The annual HSA contribution limit for the 2022 calendar year is \$3,650 for employees with self-only coverage, or \$7,300 for employees with family health plans. On top of being able to fund your account by making your own contributions, if you select the HDHP and enroll in an HSA, Spinx will contribute a minimum of \$150 if you are on a self-only plan, or a minimum of \$250 if you have at least one dependent enrolled in your health insurance. On top of this initial contribution, Spinx will match \$0.25 per dollar contributed by the employee, up to a maximum employee contribution of \$20 per week. If you contribute \$20 or more each week, Spinx's matching contribution would total an additional \$260 on top of the initial Spinx deposit of \$150 for employee only plans or \$250 for plans with dependent coverage.

Bank of America is Spinx's preferred HSA provider. If you have an existing HSA with another bank, you are allowed to continue using that. After selecting the HDHP in Kronos, you will be prompted to complete the required information to establish an HSA and contribution.

Additional resources on HSA can be found in [this video](#), or the *HSA for Life* informational brochure. Or visit the HSA Learn Center [here](#).

If you are enrolled in a Bank of America HSA, please review the *HSA Mobile App* flyer containing instructions on how to download the app to easily and quickly manage all aspects of your Health Savings Account.

Dental Coverage



Spinx offers a comprehensive dental plan through Sun Life Financial.

	Benefits
Annual Deductible (Only Applies to Type II: Basic Services and Type III: Major Services)	\$50 individual \$150 per family
Annual Maximum (Type I: Preventative Services, Type II: Basic Services, and Type III: Major Services)	\$1,000 per individual
Annual Maximum (Type IV: Orthodontic Services)	\$1,500 Lifetime Max per child under 26

Type I: Preventive Services (\$0)	Type II: Basic Services (up to deductible, then 20%)	Type III: Major Services (up to deductible, then 50%)	Type IV: Orthodontic Services (up to deductible, then 50%)
<ul style="list-style-type: none"> • Oral Evaluations • Dental Prophylaxis (Cleanings) • Fluoride Treatments • Sealants • Full Mouth X-Rays • Bite-Wing X-Rays • Intraoral X-Rays • Space Maintainers 	<ul style="list-style-type: none"> • Palliative Treatment • Simple Extractions • Periodontal Maintenance • Amalgam Restorations • Composite and Silicate Restorations • Periodontics (Non-Surgical) Scaling and Root Planning 	<ul style="list-style-type: none"> • Inlays and Onlays • Crowns • Crown Buildup • Full or Partial Dentures • Fixed Bridges • Surgical Periodontics • Endodontics: Root Canal Therapy • Oral Surgery: Surgical Extraction of Erupted or Impacted Teeth • General Anesthesia 	<ul style="list-style-type: none"> • Orthodontic Treatment

2022 Weekly Employee Contribution

	Member Cost
Employee	\$6.41
Employee + Spouse	\$12.20
Employee + Child(ren)	\$15.74
Family	\$21.74

Vision Coverage

Good vision is crucial for work and play. An annual eye exam can help detect serious illness. Spinix offers employees the option to elect vision coverage through Physicians Eyecare Plan.

	In-Network Benefits	Out-of-Network Benefits
Annual Eye Exam	\$15 copay	\$55 less exam copay (includes contact lens fitting)
Material Allowance (every 24 months)	One time \$20 copay; \$150 allowance; then 20% discount on glasses and 15% discount on contact lens	65% of material allowance used
Refractive Surgery	10-15% discount at participating providers	Not covered
Contact Lens Fitting	\$49 standard fitting fee or 15% discount off non-standard lens fitting	Not covered

2022 Weekly Employee Contribution

	Member Cost
Employee	\$1.12
Employee + Spouse	\$2.08
Employee + Child(ren)	\$2.16
Family	\$3.20



Additional Life Insurance Coverage



Basic Life and Accidental Death & Dismemberment (AD&D) Insurance is provided by Spinx. Benefit is determined by job class and ranges from \$10,000 to \$20,000 for most employees. Dependents are covered for \$2,000 of basic life insurance. Any teammate electing to add additional life insurance or enroll for the first time must complete an Evidence of Insurability form. This form will also need to be completed by spouses if electing additional spouse life insurance. A link to the Evidence of Insurability form will be available in Kronos for enrollment.

Additional Life Insurance

If you feel that additional term life insurance is necessary to meet the needs of your family, you may select additional coverage through Sun Life Financial.

	Benefits
Employee Optional Life Insurance	An amount in increments of \$10,000 that may not exceed \$500,000 or 5x annual earnings.
Spouse Optional Life Insurance	An amount in increments of \$5,000 that may not exceed \$250,000.
Child Optional Life Insurance	\$10,000 for children at least 15 days old but under 19 years old. Max age is extended to under 25 years old (instead of 19) if child is a full-time student.



Additional Disability Benefits



In the event you become sick or hurt and cannot work, disability insurance replaces a portion of your pre-disability earnings. Spinx provides short-term and long-term disability insurance to eligible employees* at no cost to you! The covered amounts are listed in the following table.

Short-Term Disability (Voluntary)

	Hourly Store Employees	Administrative, Clerical, General Managers, Support Staff, Maintenance Personnel & Drivers
Benefit %	60% of employee's weekly earnings	60% of employee's weekly earnings
Weekly Benefit Max	\$1,000	\$1,000
Benefit Duration	Up to 24 weeks	Up to 11 weeks
Elimination Period	15 days	15 days

Short-Term Disability Weekly Premium (Voluntary)

You are responsible for 100% of your weekly premium. It is calculated based on your age and job classification and available to review in Kronos when you enroll.

Note: Pre-existing conditions apply for the first 12 months after enrollment

Long-Term Disability *Not available for hourly store employees.

	Salaried Non-Executives	Hourly; excluding Store Employees
Benefit %	66.67% of employee's monthly earnings	66.67% of employee's monthly earnings
Monthly Benefit Max	\$5,000	\$5,000
Benefit Duration	Social Security Normal Retirement Age	5 year
Elimination Period	90 days	90 days

Accident, Cancer and Critical Illness Insurance (Voluntary)

Sun Life's Accident, Cancer, and Critical Illness Insurance provide protection for a wide range of covered benefits. For a full listing of covered services, please review the Sun Life Accident, Cancer, and Critical Illness Insurance summary brochures available for download on Kronos.

Hospital Indemnity Insurance

Spinx has partnered with Sun Life in the event a hospital stay occurs for covered individual(s). Sun Life's hospital indemnity insurance can help ensure you are better prepared by providing you with a payment to use as you see fit if you experience a covered event. For a full listing of covered services, please review the Sun Life Hospital Indemnity summary brochure available for download on Kronos.

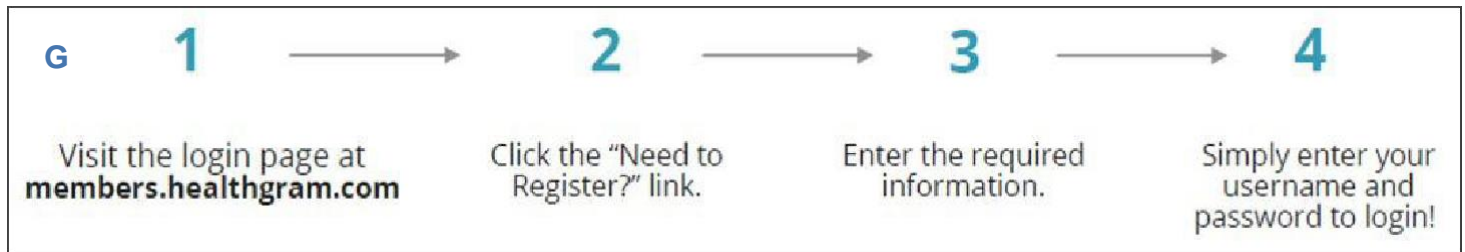
	Weekly Premium
Employee Only	\$5.18
Employee and Spouse	\$9.21
Employee and Children	\$7.02
Employee and Family	\$11.05

Regardless of which health plan you choose, you will have access to many wellness options through Healthgram Trax. Spinx offers these wellness programs to help you take control of your health by connecting with health coaches, completing preventive health activities, and finishing health-related challenges. We encourage you to take full advantage of these offerings.

Healthgram Trax Overview

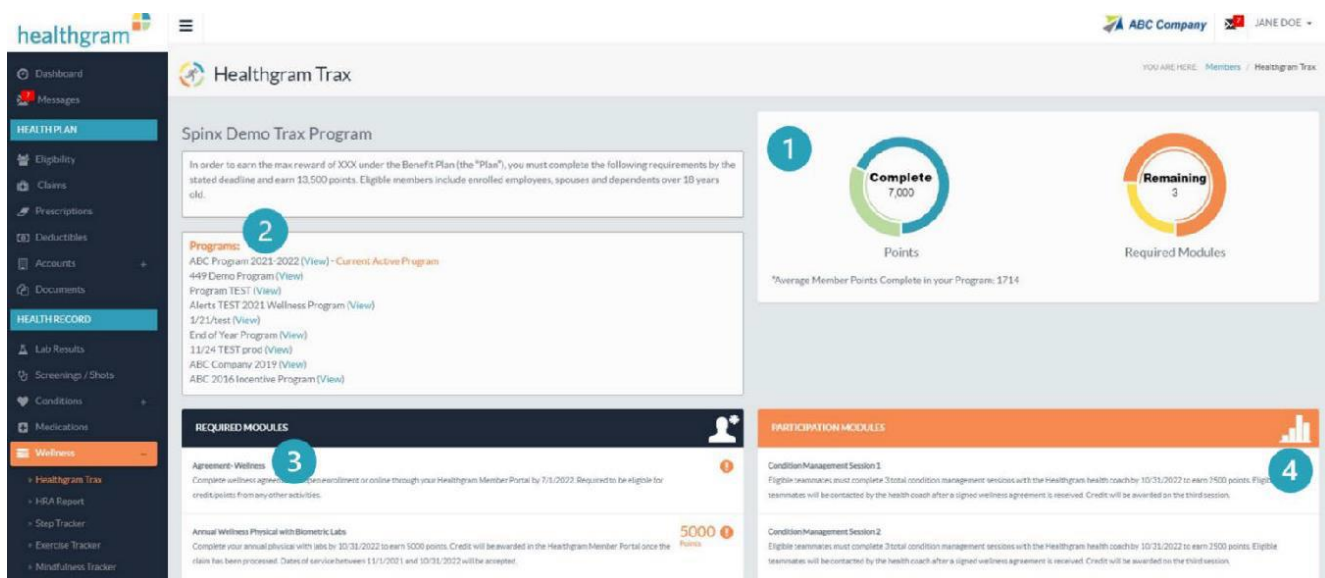
As you work toward better health, you'll be able to track your progress online. Healthgram Trax is a user-friendly, web-based incentive tracking system that's designed to reward you for making healthy choices. Conveniently located within your Healthgram member portal, this tool allows you to monitor your compliance with your Wellness Program through a simple points system.

Register for your Member Portal:



How to Access Healthgram Trax:

Access Healthgram Trax through the homepage or under the Wellness tab on the left navigation bar. From your dashboard you can **(1)** review your total points, **(2)** view your participation in a previous program, **(3)** view your required wellness and prevention modules, **(4)** view your optional condition management modules, **(5)** view your optional wellness and prevention modules.



The screenshot displays the Healthgram Trax dashboard for a user named JANE DOE. The dashboard includes a sidebar with navigation options like Dashboard, Messages, Health Plan, and Health Record. The main content area shows the Spinx Demo Trax Program with a list of programs and a section for Required Modules. A summary card on the right shows 7,000 complete points and 3 remaining required modules. A participation modules section at the bottom lists condition management sessions.

1 Complete 7,000 Points
*Average Member Points Complete in your Program: 1714

2 Remaining 3 Required Modules

3 Required Modules

4 Participation Modules

5 Condition Management Session 1

6 Condition Management Session 2

MEMBER MODULES

COVID-19 Vaccination

5

2500 Points

Upload proof of vaccination with your vaccine card by 10/31/2022 to earn 2500 points.

Proof Required!

Upload Document

Flu Shot

2500 Points

Report if you have had a flu shot in the last 12 months by 10/31/2022 to earn 2500 points. Dates of service between 11/01/2021 and 10/31/2022 will be accepted.

Proof Required!

Upload Document

Focused Fitness Event 1

1250 Points

Complete 1 Organized Focused Fitness Event and upload proof in Trax by 10/31/2022 to earn 1250 points. (These may include organized community walk/run events, charity races, Peloton and bike ride events, treadmill and marathons, etc.)

Proof Required!

Upload Document

Focused Fitness Event 2

1250 Points

Complete 1 Organized Focused Fitness Event and upload proof in Trax by 10/31/2022 to earn 1250 points. (These may include organized community walk/run events, charity races, Peloton and bike ride events, treadmill and marathons, etc.)

Proof Required!

Upload Document

Proof Required!

Upload Document

Focused Mental Health

2000 Points

Report by 10/31/2022 that you've completed 3 or more experiences with Spinx EAP to earn 2000 points. (These may include sessions with a counselor, attending live webinars, watching pre-recorded webinars, completing self-guided assessments, etc.) This is a self-attest module and does not require anything about the nature or contents of the 3 engagements to be disclosed.

Complete!

Yes

Hypertension Preventative Screening 1

200 Points

Visit the Spinx Healthbot Kiosk or any other blood pressure screening system at your local pharmacy 1 time between 1/1/2022 and 7/31/2022 to earn 200 points. You must upload documentation (uploads to include photo of reading at kiosk, email confirmation, etc.) each time you visit a kiosk.

Not Active Yet

Hypertension Preventative Screening 2

200 Points

Visit the Spinx Healthbot Kiosk or any other blood pressure screening system at your local pharmacy 1 time between 8/1/2022 and 9/30/2022 to earn 200 points. You must upload documentation (uploads to include photo of reading at kiosk, email confirmation, etc.) each time you visit a kiosk.

Not Active Yet

Hypertension Preventative Screening 3

200 Points

Visit the Spinx Healthbot Kiosk or any other blood pressure screening system at your local pharmacy 1 time between 10/1/2022 and 10/31/2022 to earn 200 points. You must upload documentation (uploads to include photo of reading at kiosk, email confirmation, etc.) each time you visit a kiosk.

Not Active Yet

Program Activities and Deadlines

Eligible members, including enrolled employees, spouses, and dependents over 18 years old, can earn a \$250 paycheck reimbursement by participating in the 2022 Wellness Program. Members are required to earn 13,500 points from the activities listed below by the stated deadlines. Note that 10,500 of the required 13,500 points must be earned from the required activities section.

	Activity	Deadline	Point Value
2022 WELLNESS PROGRAM – Max rewards is \$250 after earning 13,500 points			
Required Activities	Agreement – Wellness (Included in 2022 OE booklet) • Employees hired after July 1 are not eligible for the reward	July 1, 2022	0
	Annual Wellness Physical with Biometric Labs (Claims-Based Validation)	October 31, 2022	5,000
	Health Risk Assessment (Complete on Trax Portal)	October 31, 2022	500
	Prevention Management (Claims-Based Validation)	October 31, 2022	5,000
Optional Activities	Condition Management Sessions (3) with Healthgram Coach (Eligible teammates only, validated by Healthgram Case Managers)	October 31, 2022	2,500
	COVID-19 Vaccine (Documentation Required)	October 31, 2022	2,500
	Flu Shot (Attest)	October 31, 2022	2,500
	Focused Fitness Events (2), Such As: Organized Walk/Run Charity Race, Peloton and Bike Ride Events, Treadmill and Marathons, Etc. (Documentation Required)	October 31, 2022	2,500
	Focused Mental Health Event (3 or more) with Spinx EAP (Counseling, Webinars, Self-Guided Assessments) (Documentation Required or Attest)	October 31, 2022	2,000
	Hypertension Preventative Screenings (3) (Documentation from Spinx Healthbot Kiosk)	October 31, 2022	600

***To participate in the wellness program, you must sign the “wellness agreement” located within the health plan coverage options when completing your enrollment in Kronos.**

More Information

Our updated wellness program is another way Spinx is committed to delivering first-in-class benefits. We truly believe that we are greater together and by investing in our people (and their families), we are investing in the long-term success of the firm.

For more information, please visit www.healthgram.com

Retirement Benefits

401(k)

Teammates may choose from a traditional or Roth 401(k) administered by The Standard. Spinx contributes \$1 per dollar contributed up to 1% of your salary, then \$0.50 for every dollar contributed for the next 5% of your salary. In addition, Spinx offers a profit sharing program, which shares a percentage of the company's overall profits with Spinx employees, via additional employer contributions to your 401(k) account.

This profit sharing is based on the company meeting or exceeding budgeted net income, and is available at Spinx's sole discretion. Please review the following information to help guide your decision on which retirement plan is right for you.

Is a Roth Right for You?

When it comes to saving for retirement, the question of whether to defer part of your after-tax dollars to a Roth 401(k) can be a tricky one. Spinx offers both pre-tax savings and a Roth after-tax option, so you'll need to decide if you'll contribute to one or the other— or both.

- Before deciding, you'll want to evaluate the tax situation you have now and the one you expect to have in retirement. To put it another way, consider whether you'd prefer to take the tax-free distributions in the future or reduce your tax liability now.
- The Roth option is available to any employee who is eligible to contribute to a traditional account, a Roth account or both. Roth contributions are made on an after-tax basis and earnings grow tax-free.
- Qualified distributions are not subject to federal income tax. A distribution is qualified if it has been at least five years since the first contribution and the participant is at least 59½, disabled or deceased.
- A Roth IRA account balance cannot be rolled over to a traditional, pre-tax retirement plan account. However, a Roth 401(k) can be rolled over into another Roth 401(k) or a Roth IRA.
- Roth IRA and regular IRA accounts cannot be rolled over into a Roth 401(k) account.
- Spinx-matched contributions are made on a pre-tax basis, and taxes must be paid on the matching contributions and any earnings on those contributions upon distribution.
- A maximum of \$20,500 (\$26,500 for participants age 50 and over) in 2022 can be deferred to either a traditional pre-tax account or a Roth account or a combination of both accounts.
- Income restrictions do not apply to the Roth 401(k) as they do to the Roth IRA. For 2022, contributions to Roth IRAs cannot be made by single taxpayers with incomes of \$144,000 or more, or by couples filing jointly with incomes of \$214,000 or more.

Assumption	Strategy	Best Option
Tax rate will be lower in retirement	Pay taxes later	Traditional, pre-tax plan
Tax rate will be higher in retirement	Pay taxes now	Roth plan
Tax rate will be the same	Pay taxes now or later	Both options produce same benefit

Spinx is continuously seeking new ways to help all employees put themselves in a strong financial position for retirement and providing the best retirement program possible. Spinx allows employees who take a loan from their retirement account to continue to contribute while making repayments on their loan through payroll. Contribution matching will also now continue during the repayment period.

If you are considering taking a loan, please login to Personal Savings Center to model a loan and apply.
www.standard.com/retirement / 800.858.5420

Assistance Programs



Employee Assistance Program (EAP) - offered through Sun Life Financial

Spinx maintains an Employee Assistance Program (EAP) that provides services for teammates and their dependents dealing with challenges such as chemical dependency, mental health, marriage or family issues, or other issues. This benefit provides free and confidential counseling, services and resources designed to help you and your family members.

WHAT ASSISTANCE IS AVAILABLE?

Confidential Counseling on Personal Issues:

Your Employee Assistance Program (EAP) is a confidential counseling service to help address the personal issues you face. This service, staffed by experienced clinicians, is available by calling a toll-free phone line 24 hours a day, seven days a week. A Guidance Consultant will refer you to a local counselor or to resources in your community. Call any time with personal concerns, including:

- Relationships
- Problems with your children
- Substance abuse
- Stress, anxiety, or depression
- Job pressures
- Martial conflicts
- Grief and loss
- Empty-nesting

Information, Referrals and Resources for Work-Life Needs:

Whether you are a new parent, a caregiver for an elder, sending a child off to college, buying a car or doing home repairs, you're bound to have questions or need resource referrals. Our work-life specialists will help you sort out the issues and provide you with information based on your specific criteria. You'll receive a personalized reference package containing helpful resources and literature, covering areas such as:

- Finding child or elder care
- Planning for college
- Relocating to a new city
- Planning a party
- Shopping for the right gift
- Finding pet care
- Purchasing a car
- Home repair
- Adopting a child
- Planning a vacation

Legal Information, Resources, and Consultation:

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, we can refer you to a qualified attorney in your area for a free initial consult at no cost and a 25% reduction in customary legal fees thereafter. Call any time with legal issues, including:

- Divorce and family law
- Debt obligations
- Landlord and tenant issues
- Real estate transactions
- Bankruptcy
- Criminal actions
- Civil lawsuits
- Contracts

Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- Getting out of debt
- Retirement planning
- Credit card or loan problems
- Saving for college
- Tax questions
- Estate planning

Online Information, Tools and Services:

GuidanceResources® Online is your one stop shop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial matters. Each time you return, you will receive personalized, relevant information based on your individual life needs. You can:

- Take an online Health Risk Assessment
- Subscribe to timely e-newsletters on topics of interest
- Review in-depth HelpSheetsSM
- Get answers to specific questions
- Search for services and referral
- Use helpful planning tools

Free Online Will Preparation:

EstateGuidance® offers you the ease and simplicity of online will preparation—right on your computer! To access EstateGuidance, you must have a computer with access to the internet and then log in to guidanceresources.com. Click on the link under Site Highlights to get to EstateGuidance. Once you are on EstateGuidance, simply supply the information at the prompts. You can complete your will online and download it to your computer. In addition, you will receive instructions about how to execute and store your will properly.

Support for Expectant and New Parents:

ParentGuidance® is your source for help with many of the issues that new and expecting parents may confront. ParentGuidance can assist you with:

- Emotional issues and concerns
- Financial issues, such as managing expenses and saving for college
- Legal questions, including updating/preparing a will and estate planning
- Choosing quality childcare
- Achieving work-life balance

The Benefit of Using Your EAP:

- **FREE** – Counseling and life management services are offered at no cost to you.
- **CONFIDENTIAL** – Services are confidential to the extent permitted by the law.
- **NOT REPORTED** – Use of your First Sun EAP is not reported to your employer or manager.
- **FAMILY MEMBERS ARE ELIGIBLE** – Your EAP is available to you and your household family members.
- **SMART GROWTH TOOL** – This free benefit is your own personal and professional growth tool, allowing you to regain balance in your life.

More information regarding the EAP is available on Spinx Help. You may also contact the benefits department with questions.

Phone Number: 877.595.5281

Website: guidanceresources.com; Your company Web ID: EAPBusiness

Spinx Teammate Assistance Fund

The Spinx Teammate Assistance Fund is designed to help any teammate who has been with the company for at least 90 days and has suffered the misfortune of an emergency life event or natural disaster. Teammates who wish to donate to the fund may do so through a one-time gift or recurring payroll deductions. Teammates can apply or donate by going to Spinx Help under Teammate Assistance Forms and completing the appropriate form.

Paid Time Off ☀️

Vacation

Spinx recognizes that in order to do your work well, you also need time away from work to refresh and renew. That’s why we offer paid vacation time to our full-time teammates at their regular rate of pay. The following table illustrates the breakdown of vacation accrual per years of service:

Length of Service	Amount of Vacation
6 months to 1 year	5 days
1 year to 5 years	10 days
5 years to 10 years	15 days
10 years plus	20 days



Holidays

Spinx stores are open on holidays. All hourly store teammates are eligible for holiday pay at the time and a half rate for hours actually worked on the following holidays:

- Thanksgiving
- Christmas Eve
- Christmas Day
- New Years Day

The pay rate for holiday pay is exclusive of any overtime or other pay, not in additional to any other pay.

Full-time Support Center teammates receive seven paid holidays per year. In order to be eligible for paid holidays, hourly Support Center teammates must have completed 60 days of employment with Spinx. For Support Center teammates, holiday pay is equal to the regular rate of pay. If a holiday arises during the hourly Support Center teammate's first 60 days, the teammate may be given the time off without pay. Transportation drivers will receive an average day's pay for each specified holiday, regardless of work schedule.

The Spinx Company usually recognizes the following holidays:

- New Year's Day
- Independence Day
- Thanksgiving (2 days)
- Memorial Day
- Labor Day
- Christmas Day

A holiday that falls on a weekend will be observed on either the preceding Friday or the following Monday as directed by Spinx. From time to time, a support center teammate may be asked to work a holiday and, if so, will be given an alternate day off.

Personal Days

After 60 days of continuous employment, full-time Support Center staff may be eligible for five days paid personal leave. Personal days are based on a calendar year and do not roll over into the next year. Teammates separated from the company will not be paid for any unused personal leave for which they were eligible as of their separation date. Requests should be made 30 days in advance in Kronos and must be approved by your immediate supervisor and/or Human Resources.



Rewards Programs



Bonuses

At Spinx's discretion, various bonuses and incentive programs may be offered to teammates. These opportunities may be discretionary or non-discretionary. You should contact your direct supervisor with questions about available bonuses and incentive programs. To receive a bonus or incentive, you must be actively employed by Spinx at the time it is distributed and meet the specified qualifications. Unless a specific bonus, incentive plan, or applicable law requires otherwise, the bonus or incentive is not earned (and does not become wages to which you are entitled) until it is distributed.



Tuition Reimbursement and Scholarships

Spinx is pleased to invest in you while you invest in your career. We encourage teammates to pursue professional advancement through education. Listed below are programs currently in place to assist with educational endeavors.

Tuition Reimbursement Program:

The Spinx Tuition Reimbursement Program is designed for approved higher learning degrees and certifications. Once accepted into the Tuition Reimbursement program, you will receive reimbursement at the end of the term for documented tuition, related fees, and book expenses. All Spinx teammates who have completed 90 days of continuous employment with Spinx and who average a minimum of 12 hours of work per week in a rolling 90-day period may apply to the program. To apply, you must complete the Tuition Reimbursement Program Enrollment form and submit it to the Human Resource Department prior to the beginning of the course or term.

Scholarship Opportunities:

There are several scholarship opportunities available to you through Spinx and other industry providers, including but not limited to the Spinks Family Scholarship Fund at North Greenville University, Greenville Technical College, and NACS scholarship program. For more details, please visit the Spinx Help webpage and/or the benefits department.



Service Recognition

We want to recognize and reward our teammates for their exceptional service to our customers. The success of the company would not be possible without the contribution of every individual, and we want to be sure that we are thanking our dedicated employees for their continued hard work.

With the Employee Service Recognition Program, employees will be recognized at the third year of employment, the fifth year, and then every five years thereafter.

Years	Recognition Amount
3 years	\$100
5 years	\$250
10 years	\$1,000
15 years	\$1,500
20 years	\$2,000
25 years	\$2,500
30 years	\$3,000

Holiday Club

The Spinx Holiday Club is a teammate savings plan that allows you to choose a designated amount to save for holiday fun. You may save up to \$20 per pay period and Spinx will contribute an additional \$3.50 per period. If you choose to participate, your selected contribution amount will be drafted from your paycheck each period. All teammates are eligible to participate in this plan from their date of hire or rehire date. Distributions of Holiday Club funds for active teammates will be made in November each year. You must be actively employed at the time of distribution to receive the funds matched by Spinx. Early withdrawal of teammate contributions or matched funds for active teammates is not permitted.

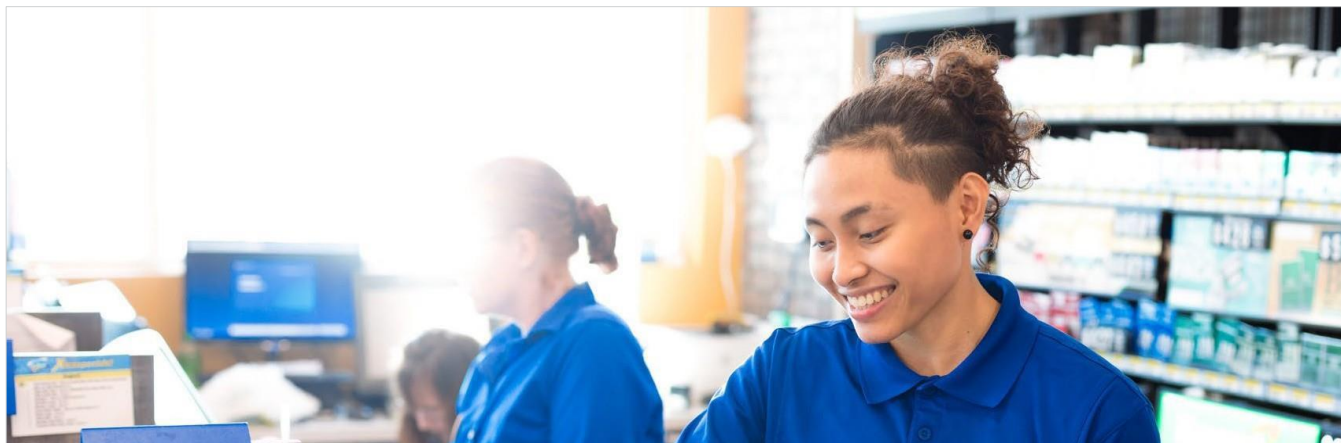
Child Care

Spinx has partnerships with various childcare programs across the state of South Carolina to provide discounted childcare options to our teammates. We currently partner with KinderCare Learning Centers, Classy Kids, and La Petite Academy. For questions about this program, please see Spinx Help or contact the benefits department.



Movie Tickets

Spinx offers movie tickets to Regal Cinemas at a discounted price of \$9 per ticket – a great option for birthday parties and holidays! Contact the receptionist at the Corporate Office to purchase tickets by cash or check.



Enrollment Guide



Open Enrollment Start Guide

1. Log into Kronos: <https://spinx.prd.mykronos.com>
 - a. If you do not know your username or password, please email supportthr@spinxco.com with your Name and Store Number

2. In the **My Benefits** tab on your home screen, click on **Start Open Enrollment**

3. You will be taken to the open enrollment questionnaire. Confirm your information and click SUBMIT at the bottom.
4. You will be taken to the Open Enrollment screen to begin your enrollment:

health & benefit accounts

The HSA for Life[®]

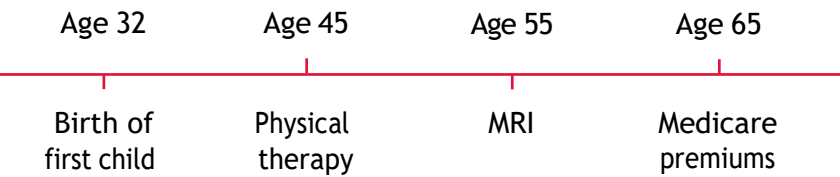


About The HSA for Life

A Health Savings Account (HSA) is a personal savings account that works in combination with an HSA-qualified health plan to let you set aside money on a pre-tax basis to help save for health care expenses.¹ Your HSA can be used now, next year or even when you're retired.

How it works

- 1. **Save it.** Contribute funds into your HSA, up to the annual maximum, when enrolled in an HSA-qualified health plan.
- 2. **Use it.** Use funds from your HSA when you need to pay for qualified health care expenses—now or anytime in the future.



- 3. **Never lose it.** And one of the biggest benefits of all, there are no “use-it-or-lose-it” rules.² Any unused funds in your HSA roll over from year to year. It doesn't matter if you change jobs, change health care plans or retire, it's yours... for life!

Paying expenses with your HSA is easy

Use your debit card³, reimburse yourself online or pay your provider directly from the member website or mobile app.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Triple tax advantage

1. Pre-tax payroll contributions reduce the taxes you'll need to pay when you file your income taxes every year.
2. Tax-free interest and investment earnings allow your money to grow faster over time.
3. Tax-free withdrawals for qualified medical expenses give you more buying power for your health care dollars.

Note: The money you save into an HSA is exempt from Federal income tax, State income taxes (in most states), and payroll contributions are exempt from FICA tax.

Set a savings goal

Studies show that a couple could need at least \$301,000 to pay for health care expenses during retirement.⁴ With this in mind, here are three ideas to help you set a savings goal for your HSA:

Contribute the maximum allowed by the IRS

Take full advantage of the HSA tax savings by contributing the maximum amount each year.

Save the amount of your plan deductible

HSA-eligible health plans typically have lower premiums with higher deductibles. So it's a good idea, at minimum, to save enough to be able to pay your plan deductible for the year.

Example: If your HDHP deductible is \$2,100, contribute \$175 per month to reach your plan deductible amount in one year.

Save enough to have \$301,000 in retirement

How much do you need to start saving each month to meet your health care costs in retirement? Use the HSA calculator to help determine how much you should be saving and spending each year to help meet your health care costs in retirement at <https://bofa.wealthmsi.com/hsa/>.

HSA contribution limits

	2021	2022
Individual coverage	\$3,600	\$3,650
Family coverage	\$7,200	\$7,300
Catch-up contributions (Starting at age 55)	\$1,000	\$1,000

Annual tax savings

\$2,134

Family contribution	\$7,200
Tax bracket	22%
FICA	7.65%
Income tax savings	\$1,584
FICA	\$550
Annual tax savings	\$2,134

Keep more of your hard earned money. Imagine how this savings could add up over 20 years.

Note: Hypothetical results are for illustrative purposes only.

Did you know?

After age 65, you have the option to use the funds in your HSA to pay for non-qualified expenses. You'll just be subject to income tax on those funds.

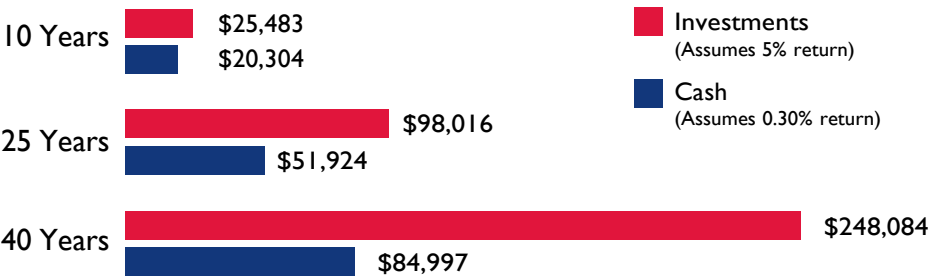
HSA investing

Another way to maximize your HSA is to take advantage of the investment option. This feature of your HSA allows you the opportunity to invest in a wide variety of mutual funds to help your balance grow over time and save for health care expenses down the road.

Why invest your HSA?

See how choosing to save an additional \$2,000 annually in your investment account can really add up!

Once your balance reaches \$1,000, you're eligible to invest any portion of your HSA balance above this amount into select mutual funds. You can set this feature up anytime and set your minimum threshold amount — this is the amount you want to always have in your Cash Account. Then, recurring automatic transfers will begin when your balance reaches the minimum threshold. Set up auto investments on the member website at myhealth.bankofamerica.com.



Hypothetical results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investments may be worth more or less than their original cost.

Note: When selecting investment funds for your HSA, you'll want to take into consideration your overall portfolio strategy in other longer-term investments such as a 401(k) plan or IRA to ensure you are aligned with your financial goals and priorities.

Two ways to invest

Recurring automatic transfer

With this option you will establish your cash threshold, the amount of money you choose to keep in your Cash Account. Then, whenever you contribute to or withdraw from the Cash Account, money will automatically be transferred between your Cash and Investment Accounts to maintain the cash threshold that you have selected.

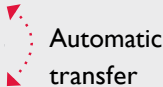
One-time manual transfer

Once your Cash Account exceeds the minimum balance of \$1,000, you can use this option to make transactions between your Cash and Investment Accounts whenever you want. This option is ideal for those who want more control over their investment transactions.

Investment Account

Cash Account

Threshold (\$1,000 minimum)



Retire strong

It's important to understand how your HSA can help you stretch your income in retirement. For example, let's consider Bill and Cathy, who are now retired. During their working years, they maximized both their 401(k) and HSA to help grow their retirement savings. Because they know that withdrawals from their HSA are tax-free if used for health care expenses, they use the money they saved in their account to pay for their qualified medical expenses. If they were to use funds from their 401(k) to pay, they would have to take out \$25,000 to net the same amount after tax.

HSA		401(k)
Tax-free withdrawals		Taxable withdrawals
\$20,000		\$25,000
– 0		– 5,000
\$20,000		\$20,000
Withdrawal		
Taxes		
Qualified health care expenses in retirement		

* Example is for illustrative purposes only. Assumes a 20% total tax rate in retirement: $\$25,000 \times 80\% = \$20,000$. Consult with your tax or financial advisor to understand the impact federal, state and local taxes specific to your situation.



Visit our Learn Center

Find tools and resources to help you manage your health care spending.
healthaccounts.bankofamerica.com



Download the mobile app

Get the "MyHealth BofA" mobile app⁵ directly from the App StoreSM or Google Play^{TM6}



We're here to help

If you have questions, please call the number on the back of your debit card.

¹ About Tax Benefits: You can receive tax-free distributions from your HSA to pay or be reimbursed for qualified medical expenses you incur after you establish the HSA. If you receive distributions for other reasons, the amount you withdraw will be subject to income tax and may be subject to an additional 20% tax. Any interest or earnings on the assets in the account are tax-free. You may be able to claim a tax deduction for contributions you, or someone other than your employer, make to your HSA. Certain limits may apply to employees who are considered highly compensated key employees. Bank of America recommends you contact qualified tax or legal counsel before establishing an HSA.

² "Never Lose it" refers to account portability and annual rollover of accumulated assets; it does not imply you cannot lose money. The investment portion of the HSA account is not FDIC insured, not bank guaranteed and may lose value.

³ This HSA debit card program is issued by Bank of America, N.A. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc.

⁴ Employee Benefits Research Institute, Issue Brief, no. 481, May 16, 2019. A 65-year-old couple, both with median drug expenses needs \$301,000 to have a 90% chance of having enough money to cover health care expenses (excluding long-term care) in retirement. Savings needed for Medigap Premiums, Medicare Part B Premiums, Medicare Part D Premiums and Out-of-Pocket Drug Expenses for Retirement at age 65 in 2019. A 65-year-old man needs \$144,000 or a 65-year-old woman would need \$163,000 to have to have a 90% chance of having enough money to cover health care expenses (excluding long-term care) in retirement.

⁵ Data connection required. Wireless carrier fees may apply. Mobile app is available on most devices.

⁶ Apple, the Apple logo, iPhone, and iMac are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Play, and the Google Play logo are trademarks of Google, Inc.

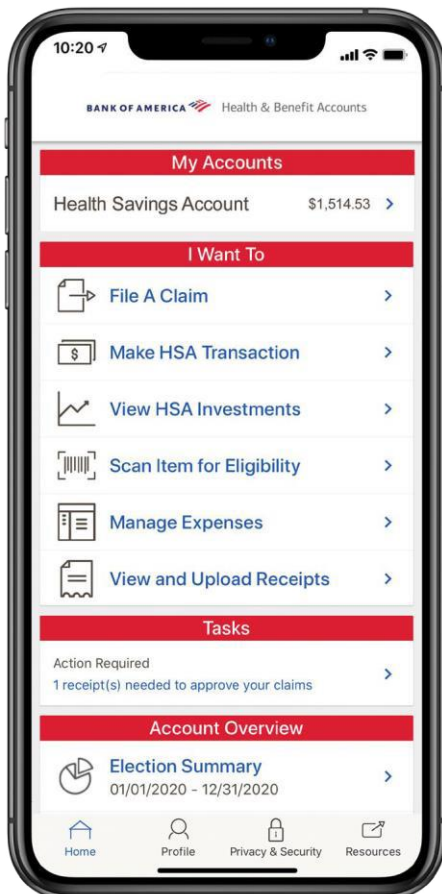
Please consult your tax or legal advisor regarding specific use of health savings accounts. Investments can lose money. Neither Bank of America nor any of its affiliates provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Bank of America, N.A., Member FDIC. Mutual Fund investment offerings for the Bank of America HSA are made available by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation ("BofA Corp."). Investments in mutual funds are held in an omnibus account at MLPF&S in the name of Bank of America, N.A. ("BANA"), for the benefit of all HSA account owners. Recommendations as to HSA investment menu options are provided to BANA by the Chief Investment Office ("CIO"), Global Wealth & Investment Management ("GWIM"), a division of BofA Corp. The CIO, which provides investment strategies, due diligence, portfolio construction guidance and wealth management solutions for GWIM clients, is part of the Investment Solutions Group (ISG) of GWIM.

health & benefit accounts

MyHealth mobile app

The easy way to manage
your health account



Convenience at your fingertips

Whether you're sitting in your living room or out running errands, the MyHealth mobile app¹ is the convenient tool to keep track and manage the details of your accounts—wherever and whenever you need.

Using your app is quick and easy

Some of the things you can do include:

- Check account balance and activity.
- File a claim and make account transactions.
- Snap a picture and upload receipts to the Receipt Organizer to access qualified expenses all in one place.
- Use the Eligible Expense Scanner to check if an item is an eligible expense by simply scanning the barcode.
- View your HSA investment account.



Download the “MyHealth BofA” mobile app directly
from the App StoreSM or Google Play^{TM2}

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

Tips on how to use the MyHealth mobile app

Eligible Expense Scanner

When shopping at your favorite retailer or pharmacy, use the Eligible Expense Scanner to take guesswork out of which items the IRS considers a qualified expense. Just scan any product barcode to find out if the item can be paid for using your health account. It's that easy!



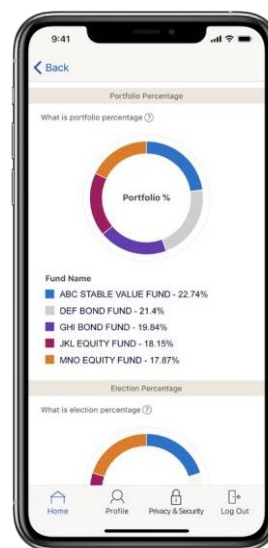
Receipt Organizer

After paying for health care expenses while at the doctor, pharmacy or retailer, use the Receipt Organizer feature to quickly upload and store your receipt. Just choose "View and upload receipts" on the home screen, choose the blue "add" button and a picture of your receipt. All of your receipts will then be conveniently accessible in one place and available whenever you need to file a claim, simply choose the image you need right from the Receipt Organizer.



View HSA Investments

Check the balance or recent activity in your investment account. You can also see a summary of your fund performance as well as graphs showing your portfolio and election percentages.



Visit our Learn Center

Find tools and resources to help you manage your health care spending.
healthaccounts.bankofamerica.com



Download the mobile app

Get the "MyHealth BofA" mobile app directly from the App StoreSM or Google PlayTM



We're here to help

If you have questions, please call the number on the back of your debit card.

¹ Data connection required. Wireless carrier fees may apply. Mobile app is available on most devices.

² Apple, the Apple logo, iPhone, and iMac are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Play, and the Google Play logo are trademarks of Google, Inc.

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Contact Information

Be a smart health care consumer. If you have questions or to locate an in-network provider, use the following contact information.



Benefits Department

864-233-5421

benefits@spinxco.com



Medical & Prescription Drug

Healthgram

800-446-5439

healthgram.com



Dental, Basic Life and AD&D, Short Term Disability, Long Term Disability, Accident, Cancer & Critical Illness, Hospital Indemnity

Sun Life Financial

1-800-442-7742

www.sunlife.com



Vision

Physicians Eyecare Plan

1-800-368-9609

www.physicianseyecareplan.net



401(k) Retirement Plan

The Standard

800-858-5420

www.standard.com

Helpful Terms

Insurance lingo can be confusing. But it's important to understand your benefits and how they work. Here are some terms you may need to know.

Allowed amount

The maximum amount you may pay a network provider for a covered service. Network providers have agreed to accept the allowed amount as their total fee.

Benefits

The items or services covered by your insurance plan.

Claim

A request for payment that you or your provider submits after you receive services.

Coinsurance

This is a percentage of the cost of health care you pay after you meet your deductible.

Coinsurance maximum

The amount of coinsurance you are required to pay each year before you are no longer required to pay coinsurance.

Copayment

The fixed amount you pay for a covered health care service or drug.

Deductible

The amount you pay for covered services before your health plan begins to pay.

Dependent

An eligible child or spouse covered by your health plan.

Health Savings Account (HSA)

If you are enrolled in the HDHP, Spinx will contribute a flat amount of \$150 annually to your HSA, or \$250 if you have dependent coverage. In addition, Spinx will match 25 cents for every dollar contributed by the employee, up to \$20 per week of employee contributions for an additional employer contribution of up to \$260 annually. Funds roll over from year to year and may be used to cover future medical expenses.

Network

A group of facilities, providers, and suppliers under contract to provide care for people covered by a health, dental or vision plan.

Out-of-pocket costs

These are your costs for expenses that aren't reimbursed by insurance. Out-of-pocket costs include deductibles, coinsurance, and copayments for covered services, plus all costs for services that aren't covered.

Preauthorization

A decision that a service, prescription drug or piece of equipment is medically necessary. Certain services and medications require preauthorization before you receive them, except in an emergency. You may also hear this referred to as precertification or prior authorization.

Premium

The amount you pay for insurance coverage.

Provider

This can refer to the medical professional who delivers care or the location where you receive health care services.

