

2022 SPINX BENEFITS

Part-Time Guide

Smart Choices Impact Your Overall Health and Financial Wellbeing





Welcome

Welcome to The Spinx Company Benefits Guide. 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.

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



Table of Contents

Welcome	2
Benefits Program	4
Benefits At-A-Glance	4
Health Benefits	5
Retirement Benefits	6
Assistance Programs	7-9
Holidays	10
Rewards Programs	11-12
Benefits Enrollment Guide	13
Contact Information	14



Benefits Program

Life today is complex. That's why Spinx offers you a package of benefits and programs to help you simplify and enrich your life. These benefits are an important element of your total company compensation.

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 Indemnity	Effective the 1 st of the month following start date. Teammate may choose medical, dental, life & short-term disability options. Offered through Reliance Standard. Does not qualify as minimum essential coverage.	Part-time Teammates	Select your plan in Kronos.	You
Retirement Benefits				
401(k)	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. 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.	401(k): All teammates who complete 6 months of service and are 21 years of age or older. Profit Sharing: All teammates who complete 1,000 hours of service, are 21 years of age or older, and are employed on 12/31.	Auto-enrolled at 3% unless employee changes enrollment or allocation.	You and Spinx
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 25 cents per gallon of gas (max. 20 gallons). Benefit can be used once per week	All Teammates	No enrollment necessary.	Spinx
Paid Time Off				
Holidays	Six recognized holidays paid. Stores are open on holidays.	All 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 child care programs in South Carolina.	All Teammates	Information is available on Spinx Help.	You
Movie Tickets	Discounted Regal Cinemas movie tickets.	All Teammates	Contact a human resources teammate.	You



Health Benefits

Medical Indemnity Insurance

Spinx offers Medical Indemnity Insurance to all part-time teammates through Reliance Standard. Your coverage is effective on the first day of the month following your start date. You may choose from medical, dental, life and short-term disability options. You are responsible for the full cost of this insurance, and this coverage does not qualify as minimum essential coverage under the Affordable Care Act.



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 will be allowing 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.

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.



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.

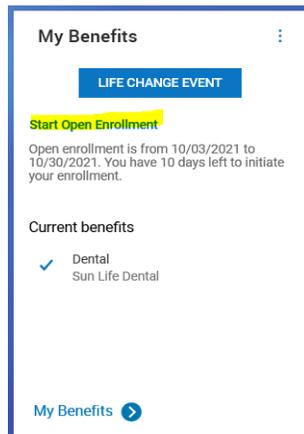




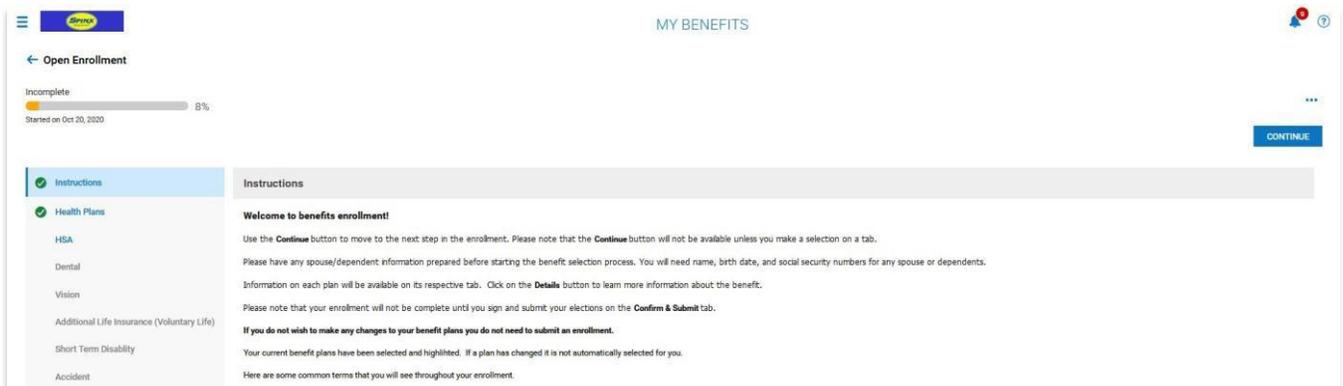
Open Enrollment Start Guide

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:



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



401(k) Retirement Plan

The Standard

800-858-5420

www.standard.com



Life Insurance

Reliance Standard

800-351-7500

www.reliancestandard.com

