

# YOU

## Your guide to 2024 benefits

Let's start your  
benefits journey!



# Matter



# YOU Matter

**Building a better tomorrow starts with you – because you make amazing things happen for our business every day.**

We want you to feel supported, connected and healthy as you build a better tomorrow for you and your loved ones. That's why we provide a broad range of tools and resources designed to help you get there.

Our goal is to offer you great choices and to give you all the information you need to make the best selections for you and your family. We recognize and celebrate that those choices are always your own, which is why our benefits meet you where you are. This guide outlines how.

Here you'll find details of all the tools and resources available to you, so you can make the changes necessary to ensure you and your family feel supported, connected and healthy today and every day.

*Your Health & Wellness Team*

## TOTAL Rewards

We want to show you how much you matter with your personal Total Rewards Statement, which includes your benefits, compensation and retirement savings all in one place - everything you need to **build a better tomorrow.**

Check your Total Rewards annual statement by visiting **RAIBenefits.com** or visit the Alight site from Employee Central.





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# Benefits you select

How? When? Where? These charts answer those questions and more.

Enrolling through [RAIBenefits.com](https://RAIBenefits.com) or via the Alight mobile app.

Benefit	When to enroll		Previous elections carryover	Find out more
	Open Enrollment & New Employees <sup>1</sup>	Anytime		
<b>Pre-tax payroll deductions</b>				
Medical (incl. Rx)	✓	✗	Yes	Page 6
Dental	✓	✗	Yes	Page 11
Vision	✓	✗	Yes	Page 12
Health Savings Account (HSA)	✓	See 2 below	Yes	Page 9
Flexible Spending Account (FSA)	✓	✗	No	Page 10
Dependent Day Care FSA	✓	✗	No	Page 10
<b>Post-tax payroll deductions</b>				
Short-Term Disability (STD) Buy-Up <sup>3</sup>	✓	✗	Yes	Page 13
Long-Term Disability (LTD) Buy-Up <sup>3</sup>	✓	✗	Yes	Page 13
Accident Insurance <sup>4</sup>	✓	✗	Yes	Page 14
Critical Illness Insurance <sup>4</sup>	✓	✗	Yes	Page 15
MedSave	✓	✓	Yes	Page 22

<sup>1</sup> Within 61 days of your hire date

<sup>2</sup> When you enroll in the Advantage Plan, an HSA account is automatically setup for you with the \$600 Startup Contribution. See page 9 for additional details about contributing to the HSA.

<sup>3</sup> Enrollment is subject to Evidence of Insurability if you do not enroll when first eligible.

<sup>4</sup> Non-ERISA coverage. Employee pays all premiums.

## Availability of summary health information

Medical benefits provide important protection for you and your family, so choosing the right plan is a big decision. That's why we provide a Summary of Benefits and Coverage (SBC) to make it easier for you to understand and compare your options.

These documents summarize important information about the Advantage and Standard plans in the same format. Visit [RAIBenefits.com](https://RAIBenefits.com) and select the Health Plan Documents tile to print copies, or call Alight at **866.342.6986** to request a paper copy free of charge.



Tools are available to help you evaluate your options and make informed decisions. You can also reach out to Alight at **866-342-6986**.



Once you have made your elections, make sure you save your confirmation for future reference!

## Enrolling through vendor sites

Benefit	When to enroll		Where to enroll	Previous elections carryover	Find out more
	New Employees <sup>5</sup>	Anytime			
Voluntary: Life, Dependent Life, Accidental Death & Dismemberment (AD&D)	✓	See 5 below	<a href="https://RAIvoluntarybenefits.com">RAIvoluntarybenefits.com</a>	Yes	Page 13
Auto, Renters and Home Insurance	✓	✓	Call <b>Farmers</b> at <b>800-438-6381</b>	Yes	Page 13
RAI 401k Savings Plan	✓	See 6 below	<a href="https://401k.com">401k.com</a> or call <b>877-902-0256</b>	Yes	Page 22

**Note:** Voluntary insurances and auto renters and home insurance are Non-ERISA plans. Employees pay all premiums through post-tax deductions. See page 22 to learn about your 401(k) contribution options.

<sup>5</sup> Enrollment is subject to Evidence of Insurability if you do not enroll when first eligible.

<sup>6</sup> A 401(k) account is automatically setup for you with Fidelity when you are hired. See page 22 for additional details on contributing to and managing your Fidelity account.

+Within 61 days of your hire date.

## Designate your beneficiary

You are required to designate beneficiaries for each of these benefits.

Benefit	Where to go to designate your beneficiary
RAI 401k Savings Plan	<a href="https://401k.com">401k.com</a>
Health Savings Account	<a href="https://myHealthEquity.com">myHealthEquity.com</a>
Basic Life Insurance and Accidental Death & Dismemberment Insurance	<a href="https://Mybenefits.metlife.com">Mybenefits.metlife.com</a> or call <b>866-492-6983</b>
Voluntary Life, Dependent Life, Accidental Death & Dismemberment	<a href="https://RAIvoluntarybenefits.com">RAIvoluntarybenefits.com</a>

The above sites can also be accessed using single sign-on through Employee Central.



### Life happens

Anytime you experience a change in family status (such as marriage, divorce or the birth of a child) you can update your benefit elections with **Alight** within **61 days** after the event.



# Medical plans

We offer two medical plan options so you can choose the one that best meets your needs. The Advantage and Standard plans cover identical medical services and both have prescription drug coverage through the Express Scripts' national pharmacy network.

Use the table below to compare the medical plans

	Advantage Plan	Standard Plan
100% preventive care	✓	✓
Deductibles and Coinsurance (included in the Out-of-Pocket Maximum)	✓	✓
Coinsurance	Same	Same
Deductible	In-Network \$1,600 per individual; \$3,200 per family	In-Network \$800 per individual; \$2,400 per family
Out-of-Pocket Maximum (applies to medical and prescription drug spend)	In-Network \$5,600 per individual; \$11,200 per family	In-Network \$4,200 per individual; \$12,600 per family
Tax-Favored Health Savings Account	✓	Not eligible
Health Savings Account Start-up Contribution	\$600 (if eligible)	Not eligible
Health Care FSA	✗	✓
Prescription Drugs	You pay coinsurance once you have met any deductible	You pay coinsurance
Teladoc Medical and Behavioral Health	You pay 10% coinsurance once you have met your deductible	You pay 10% coinsurance
Onsite Health Centers	You pay a co-pay (\$3-30) for your appointments until your deductible is met. Once met, there's no cost to you.	No cost

## It's worth your time to compare and evaluate

Take a look at your most recent medical and prescription drug expenses and consider your longer-term health care needs.

If you are currently on a Reynolds BCBS plan, use these tools:

- ✓ Visit BlueCross BlueShield website ([BlueCrossNC.com/members](https://www.bluecrossnc.com/members)) to get information about your past medical and dental plan expenses.
- ✓ Visit [express-scripts.com/reynoldsam](https://www.express-scripts.com/reynoldsam) to compare the costs of your medications under the Advantage and Standard plans. Medications on the ESI Preventive Medication List are not subject to the deductible under either medical plan. Once the Advantage Plan deductible is met, the cost under the two medical plans is the same.
- ✓ Visit Health Equity ([comparemyhsa.com/ReynoldsAmerican](https://www.comparemyhsa.com/ReynoldsAmerican)) and click on 'Start My Comparison' tool to evaluate your 2024 medical plan needs.



Health Coaching and Preventive Care are free under both plans at our onsite health centers.

## Monthly premiums

It's no secret – health care costs continue to rise. Your health and well-being matter to us, so we've worked hard to ensure rates and monthly premiums remain affordable in 2024.

	Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
Advantage Plan	\$57	\$214	\$214	\$372
Standard Plan	\$89	\$280	\$280	\$472
Annual Difference in Premiums	\$384	\$792	\$792	\$1,200

## What the medical plans cover

Program features	Advantage Plan (In-Network)	Standard Plan (In-Network)
Preventive Care	Plan pays 100% with no deductible	Plan pays 100% with no deductible
Primary Care Physician (PCP) Office Visit or Walk-in Clinics	Plan pays 90% after deductible	Plan pays 90% after deductible
Specialist Office Visit	Plan pays 80% after deductible	Plan pays 80% after deductible
Most Covered Medical Services: Hospital, Emergency room, Ambulance, Outpatient Services	Plan pays 80% after deductible	Plan pays 80% after deductible

Ayco Financial Coaching is always available to help you choose and get the most out of your coverage.

Visit [Ayco.com/login/rai](https://Ayco.com/login/rai), call 866-416-1496 or download the mobile app.



## Prescription drug coverage

### Good news - prescription drug coverage is automatically provided by Express Scripts (ESI) when you elect a Reynolds medical plan.

With the Advantage Plan, the medical deductible also applies to certain prescription drugs not included on the ESI Preventive Medication List. Find out more at [ThriveatRAL.com](https://www.thriveatRAL.com).

	Advantage Plan (In-Network)		Standard Plan (In-Network)	
	Plan pays...			
ESI mail service	Generic and Preferred Brand <b>85% after deductible</b> (if applicable)	Non-Preferred Brand <b>65% after deductible</b> (if applicable)	Generic and Preferred Brand <b>85%</b>	Non-Preferred Brand <b>65%</b>
Preferred ESI Participating Retail Pharmacy and Specialty drugs purchased through Accredo Specialty Pharmacy	Generic and Preferred Brand <b>80% after deductible</b> (if applicable)	Non-Preferred Brand <b>65% after deductible</b> (if applicable)	Generic and Preferred Brand <b>80%</b>	Non-Preferred Brand <b>65%</b>
Non-Preferred ESI Participating Retail Pharmacy	Generic and Preferred Brand <b>75% after deductible</b> (if applicable)	Non-Preferred Brand <b>60% after deductible</b> (if applicable)	Generic and Preferred Brand <b>75%</b>	Non-Preferred Brand <b>60%</b>



### Generic medication substitution

Generic FDA-approved medications will be automatically substituted for brand-name medication when available, unless the generic is more expensive or your physician requires your prescription be dispensed as written.

If you choose brand-name medications, you'll pay the relevant coinsurance percentage plus the difference in cost. The amount paid to cover the difference in cost will not count towards your deductible or out-of-pocket maximum.

### Making certain you get the right medication

Certain prescription drugs require prior authorization. ESI will contact your provider if you are using a prescription that requires a prior authorization.



Express Scripts partners with many retail pharmacies like CVS, Walmart and Costco. To find participating retail partners near you, and to see the cost of your medications under the Advantage and Standard plans, visit [express-scripts.com/reynoldsam](https://www.express-scripts.com/reynoldsam)



# Health Savings Account (HSA)

An HSA lets you save and pay for eligible out-of-pocket costs using pre-tax dollars.

You can use the account to pay for health expenses in the current year plan or roll them over for use in the future.

You'll be offered an HSA, administered by Health Equity, when you select the Advantage Plan.

## Benefit from a triple-tax advantage\*

- ✓ You contribute pre-tax dollars
- ✓ Your savings can be invested and grow tax free
- ✓ You don't pay tax when you withdraw your savings to pay for qualified medical expenses

## Health Savings Account contribution maximums

- ✓ Up to \$4,150 for individual coverage
- ✓ \$8,300 for family coverage
- ✓ 55 or older, contribute an extra \$1,000

## \$600 Start-up Contribution

- ✓ If you are a new hire, the \$600 start-up contribution will be prorated based on your hire date

## Making contributions

- ✓ Once your HSA is set up, a Start-up Contribution will be made to your account
- ✓ You can contribute funds through pre-tax payroll deductions or by making tax-deductible contributions directly to Health Equity
- ✓ Adjustments to your HSA contributions can be made any time by contacting Alight at [RAIBenefits.com](https://RAIBenefits.com)

\*There are some exceptions for state taxation, so it's important to check how your state treats the HSA.



Learn more by visiting [healthequity.com](https://healthequity.com) or calling 877-713-7682

## Save, invest and build

- Start investing your funds when your account balance reaches \$1,000. Visit [healthequity.com](https://healthequity.com) to make your investment choices.
- Your HSA balance rolls over year after year and stays with you – even if you leave the company or change medical plans.
- If you change medical plans in the future, you can still use your HSA to pay for health care expenses.
- An HSA can be passed on to a beneficiary, so make sure you designate a beneficiary by visiting Employee Central.

## Am I eligible for an HSA?

IRS regulations impact who can participate in an HSA. You will not be eligible to contribute if:

- You are also covered by another health insurance plan that isn't an HSA-eligible health plan; such as a spouse or parent's medical plan or health care flexible spending account.
- You're enrolled in Medicare (Part A or B) or claimed as a dependent on another person's tax return.
- You're on active military duty or a veteran who has received veteran's benefits in the last three months.
- You're a US resident living in Puerto Rico or American Samoa.



Enrolling in the Advantage Plan is your affirmation that you are eligible to contribute to an HSA. If you're unsure whether you qualify, talk to a tax advisor or consult IRS Publication 969 for more details.

# Flexible Spending Account (FSA)

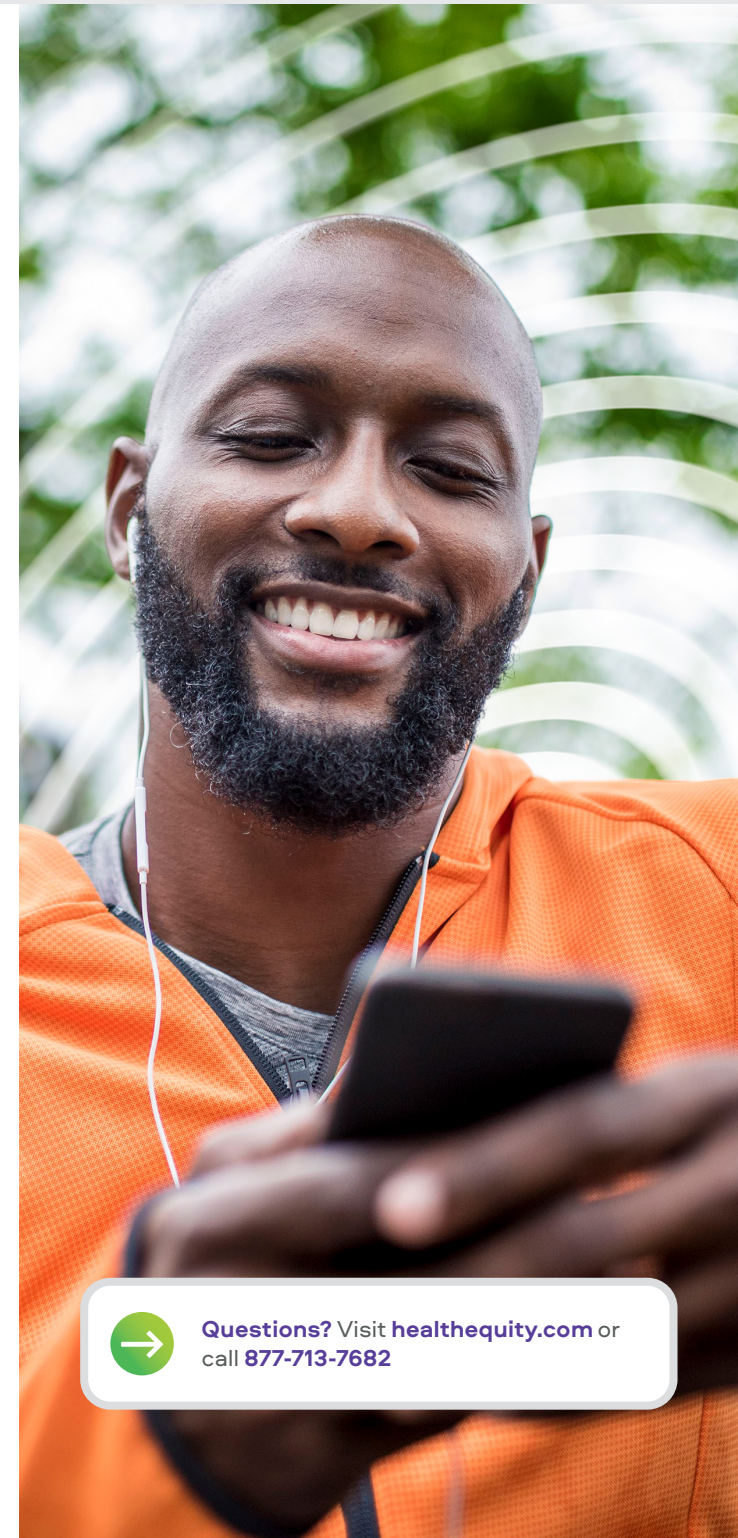
An FSA lets you reimburse yourself for a wide range of eligible expenses incurred and paid during the calendar year using pre-tax dollars. You decide how much to contribute for the year, and each pay period a pro-rata amount of your election is deducted from your pay.

There are two plans available

	Health Care FSA		Dependent Day Care FSA	
	Use to pay for out-of-pocket medical, dental, pharmacy and vision expenses		Use to pay for dependent care expenses*	
Eligibility to enroll	Regular full-time employees who are not eligible to contribute to a Health Savings Account		All regular full-time employees	
Contribution requirements	Maximum \$3,050	Minimum \$200	Maximum \$5,000** (\$2,500 if married and filing separate returns)	Minimum \$300
Funds carryover for future use	No		No	
Annual election required	Yes		Yes	
Pre-tax payroll deduction	Yes		Yes	
Deadlines	Expenses must have been incurred and paid during the calendar year. Claims must be submitted for reimbursement by March 31 <sup>st</sup> the following year.			

\*The Dependent Day Care FSA can be used to pay for dependent care expenses for children under 13 who live with you, or for a physically or mentally disabled spouse or parent who lives with you and is unable to care for him or herself.

\*\*Federal tax law may result in a maximum contribution lower than \$5,000.



Questions? Visit [healthequity.com](https://www.healthequity.com) or call 877-713-7682

# Dental plan

Your dental plan encourages good dental health by helping you pay for most diagnostic and preventive dental care before serious treatment is necessary. The dental plan is not a network-based plan – you pay the same deductible and coinsurance regardless of the provider you choose for your care.

## Monthly premiums

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$6	\$22	\$22	\$38

## Here's how it works

<b>Annual deductible</b> (waived for diagnostic and preventive services)	\$50 per individual, \$150 per family
<b>Annual maximum benefit</b> (applies to all services except Orthodontia and TMJ)	\$2,000 per individual
<b>Diagnostic and preventive services</b>	No cost to you
<b>Basic restorative services</b>	Plan pays 80% after deductible is met
<b>Major restorative services</b>	Plan pays 50% after deductible is met
<b>Emergency treatment</b> (when necessary to ease pain or discomfort, but not treatment to cure the pain or discomfort, such as extractions or permanent fillings)	No cost to you
<b>Orthodontia services</b> (coverage is limited to dependent children)	Plan pays 50% after deductible is met (\$2,500 lifetime maximum per child)
<b>Non-surgical treatment of Temporomandibular Joint (TMJ) Disorders</b>	Plan pays 80% after deductible is met (\$1,000 lifetime maximum per individual)



For more information on the dental plan and services covered visit [BlueCrossNC.com/members](https://www.bluecrossnc.com/members) or call 888-868-5527



# Vision plan

Your eye health is an important part of your health and well-being. To help you take care of your eyes, we provide a comprehensive vision insurance plan.

## Monthly premiums

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$7.20	\$15.50	\$11.67	\$21.25

### Superior Vision by MetLife National Network

Take advantage of the national network of MDs, ODs and national and regional optical retail chains:

- ✓ Costco Optical
- ✓ Eyemart Express
- ✓ LensCrafters
- ✓ Pearle Vision
- ✓ Target Optical
- ✓ Walmart Vision Centers

### Network coverage includes:

- ✓ A frame and contact lens benefit
- ✓ 100% coverage for standard progressive lens and factory scratch coatings
- ✓ 100% coverage for children's polycarbonate lenses
- ✓ Access to LASIK services at a discount through the QualSight network

## Here's how it works

Eye exam (once per calendar year)	\$10 co-pay
Eyeglass frames and/or lenses	\$15 co-pay
Standard contact lens fitting	\$0
Contact lenses in lieu of frames	Up to \$150 allowance after the co-pay
Frames – standard (every other calendar year)	Up to \$150 allowance after the co-pay

### Now, not just good for your eyes!

Superior Vision by MetLife has partnered with **Your Hearing Network** to offer members free hearing exams and exclusive discounts including up to 40% off premium hearing aids.

Visit [superiorvision.yourhearing.com](https://superiorvision.yourhearing.com) or call 888.494.1272.



**Any questions about your vision coverage?**

Visit [Metlife.com/mybenefits](https://Metlife.com/mybenefits) or call **833-Eye-Life (1-833-393-5433)**

# Additional coverage

Reynolds provides several additional plans at no cost to you.

## Life Insurance

Eligible full-time employees are automatically provided basic life insurance in the amount of 1x annual base pay (\$50,000 minimum) at no cost to the employee.

## Accidental Death and Dismemberment (AD&D) Insurance

The company also provides a separate benefit for accidental death or a covered dismemberment as a result of an accident. Eligible employees are provided with coverage in the amount of 2x annual base pay, to a maximum of \$500,000 (\$50,000 minimum) through AD&D Insurance.

## Short-term and Long-Term Disability Income Protection

If you're absent from work because of a non-work-related accident, surgery, pregnancy or personal illness, you may be eligible to receive disability benefits under the Short-Term Disability (STD) and Long-Term Disability (LTD) Income plans, which Reynolds provides to you at no cost.



# Voluntary insurances

To give you added peace of mind, you can choose to purchase the following additional coverages. You pay the premiums through convenient payroll deductions. Your insurance is portable, meaning you can retain your coverage (and continue to pay required premiums) if you leave the company.

Group Universal Life Insurance*	Dependent Life Insurance*	Accidental Death & Dismemberment (AD&D)*
Coverage of 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$3,000,000	Coverage up to a maximum of \$250,000 (in multiples of \$10,000) for your spouse/domestic partner	Coverage options include 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$1,500,000
	Coverage of \$5,000 or \$10,000 for eligible children (from age 14 to age 26)	Option to purchase family coverage that pays a benefit based on a percentage of your coverage amount

\*Non-ERISA coverage.

## Disability Buy-Up

You may be eligible to purchase additional coverage through the Disability Buy-Up plans, which provide an additional benefit of 16.66% percent of your base pay when your STD or LTD disability benefit is reduced to 50%. To find out your cost, visit the Alight site at [RAIBenefits.com](https://RAIBenefits.com)

## Farmers Group Select Auto, Renters' and Home Insurance\*

Group Auto and Home Insurance coverage is also available from Farmers Auto & Home and could save you money. You pay the full cost for this coverage, and enrollment is available year-round. Call **800.438.6381** to get a quote.

## Accident Insurance\*

If you or a covered family member need medical treatment following an incident, Accident Insurance can provide a lump-sum benefit to help cover unplanned out-of-pocket costs – such as deductibles, coinsurance, co-pays, even unexpected child care expenses.

### Examples of covered injuries and services include:

- ✓ Broken bones
- ✓ Cuts
- ✓ Stitches
- ✓ Burns
- ✓ Eye injuries
- ✓ Ambulances
- ✓ Medical equipment
- ✓ Physical therapy
- ✓ Hospital admission

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$14.05	\$28.10	\$32.04	\$39.62

\*Non-ERISA coverage.



### A closer look

The lump-sum benefit amount varies by covered event and services. Visit [ThriveatRAL.com](https://www.thriveatral.com) to see the detailed description of the financial support you or a loved one could receive in the event of a covered accident.



**NEW for 2024!** If you've got coverage in both the Accident and Critical Illness plans, you can collect a \$50 Health Screening Benefit (HSB), for both plans, using the same claim!



### \$50 Health Screening Benefit

Every year you and your covered family members can each receive a \$50 Health Screening Benefit. Simply complete a preventive screening, such as a mammogram or annual physical, and submit the information to MetLife.



## Critical Illness Insurance\*

Critical Illness Insurance can provide peace of mind when your family needs it most. Insured through MetLife, the plan provides a lump-sum payment if you or a covered family member experiences a covered critical illness.

You can choose a coverage amount of \$10,000, \$20,000 or \$30,000. Your covered spouse will receive the same level of coverage, while dependent children will be covered for 50% of your chosen benefit amount.

### Examples of covered illnesses include:

- ✓ Advanced Alzheimer's disease
- ✓ Major organ transplant
- ✓ Coronary artery by-pass surgery
- ✓ Infectious Diseases when confined as an inpatient for five days for covered conditions
- ✓ Most types of cancer

### Monthly premiums – based on \$10,000 of coverage

Premiums are based on your age on December 31 of the prior year. They are deducted from your pay after tax. Any payments you receive from the insurance are tax free.

Attained age	Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
<25	\$1.60	\$2.50	\$2.50	\$3.30
25-29	\$1.80	\$2.70	\$2.70	\$3.60
30-34	\$3.10	\$4.50	\$4.00	\$5.40
35-39	\$5.10	\$7.30	\$5.90	\$8.20
40-44	\$8.40	\$12.10	\$9.30	\$13.00
45-49	\$13.60	\$19.50	\$14.50	\$20.30
50-54	\$21.20	\$29.80	\$22.10	\$30.70
55-59	\$31.00	\$43.40	\$31.90	\$44.20
60-64	\$45.80	\$63.60	\$46.70	\$64.50
65-69	\$70.60	\$97.50	\$71.50	\$98.40
70+	\$105.40	\$147.20	\$106.30	\$148.00

\*Non-ERISA coverage.



You'll have the option to enroll for these plans through Aight either during New Hire or Annual Open Enrollment. You can elect coverage without enrolling in a medical plan or completing a health questionnaire.



### NEW for 2024!

The Critical Illness Insurance plan includes a \$50 HSB for all covered members.



### Need help deciding if these options are right for you?

Call Ayco at **866-416-1496**



Visit [ThriveatRAI.com](https://www.thriveatral.com) to learn more about the additional insurances available to you and your loved ones.

# Healthy You resources

Your well-being is about so much more than choosing the right health insurance. Reynolds provides the following resources to enhance your benefits and give you the tools to take care of you and your loved ones.

## HealthJoy

We are pleased to provide a robust digital solution for you and your dependents that is available via mobile app, phone and virtual 24/7/365.

**HealthJoy is provided at no cost to you and includes:**

### The HealthJoy Digital Wallet

Here you'll find information and links to all your health, wellness and financial vendor resources as well as health plans benefit information including digital benefits cards for your convenience.

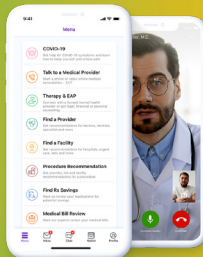
### HealthJoy Health Concierge

HealthJoy's Health Concierge service is available to help you navigate healthcare and find the best providers, locate health facilities, schedule appointments, research treatments and uncover billing errors.

## How to activate and download the HealthJoy app

1. Scan the QR code below to download the app or visit [HealthJoy.com/download](https://HealthJoy.com/download)
2. Create an account using your Reynolds email address
3. Verify your details and plan benefits
4. Create your password
5. Access the full benefit of HealthJoy!

**HealthJoy**



## HealthJoy Employee Assistance Program (EAP) and Work-Life Services

With the HealthJoy Employee Assistance Program, you and your eligible dependents can receive up to eight free counseling sessions per issue each calendar year, unlimited access to text therapy and digital behavioral health resources.

### EAP provides 24/7/365 support with:

- ✓ Stress
- ✓ Anxiety
- ✓ Depression
- ✓ Burnout
- ✓ Parenting and family issues
- ✓ Substance misuse or abuse
- ✓ Anger management
- ✓ Marital and relationship problems
- ✓ Grief and bereavement
- ✓ Post-traumatic stress

### Work-Life Services can help with:

- ✓ Child and Elder Care
- ✓ Back up Care
- ✓ Productivity and Work Engagement
- ✓ Building Resilience
- ✓ Sleep Fitness
- ✓ Legal Consultations
- ✓ ID Theft Consultations
- ✓ Work-Life Balance
- ✓ Mindfulness
- ✓ And Many More!



To access EAP resources anytime, visit the HealthJoy app and select **Access Mental Health Support** or call **888-731-3327**.



## Healthy You Wellness Centers powered by Marathon Health

We want you to be the healthiest YOU possible – so we provide onsite health centers to help take care of you. At the Healthy You Wellness Center, you'll find high-quality healthcare services provided by Marathon Health. The centers are convenient, cost-effective, and confidential.

All full-time employees are eligible to use the onsite centers regardless of health insurance coverage. For those on the Advantage Plan, there is a \$30 fee for a non-preventative visit, a \$4 fee per lab, and a \$4 fee per generic medication.\* For those not on the Advantage Plan, all services are available at no cost to you.

### Services include:

- ✓ Virtual, telephonic and in-person visits
- ✓ Acute and sick visits
- ✓ Limited onsite medications
- ✓ Health Coaching
- ✓ Laboratory services
- ✓ Behavioral Health Counseling
- ✓ Health and biometric screenings
- ✓ Vaccinations and allergy shots
- ✓ Annual physicals and well visits
- ✓ Chronic condition coaching
- ✓ Prescriptions

\*To comply with IRS guidelines, employees enrolled in the Advantage Plan with a Health Savings Account will be subject to these rates until the annual deductible is met. Once the deductible is reached, the employee may receive wellness center services at no cost for the remainder of the calendar year.



### Behavioral Health Services

Eligible full-time employees can access Behavioral Health Counseling\* at the Reynolds Operations Center and Plaza Healthy You Wellness Centers, regardless of health insurance coverage. Counseling is a confidential service that can support you through whatever you're facing from grief, stress, anxiety, depression, PTSD, and relationships challenges to eating disorders, substance abuse, and self-image issues. Your information will not be shared with the company.

\*The Behavioral Health Specialist is only licensed to practice in N.C.

### Get connected!

Download the **Marathon eHealth** app or log on to the **Marathon eHealth Portal** at [my.marathon-health.com](https://my.marathon-health.com) anytime to schedule an appointment, learn more about services available, complete health questionnaires and get started on your journey to better health. You can also schedule an appointment by calling your onsite health center.



**Privacy notice:** The care you receive by Marathon Health is confidential and protected by state and federal law. Marathon Health operates health centers nationwide, with a focus on helping members become more active in their health and healthcare.

## Fitness Centers - powered by HealthFitness

Our fully equipped Fitness Centers and the HealthFitness trainers are available to all eligible employees onsite and virtually. You can exercise individually, participate in classes and complete challenges with your colleagues. The fitness trainers provide fitness assessments, personalized exercise program design, virtual coaching and personal training. You can also participate in team and individual programs each month, access programming from wherever you are via Microsoft Teams, and receive weekly and monthly motivation tips via email.

Coaching is available for all eligible employees to help you set and reach your physical fitness goals. Connect with a HealthFitness trainer to get started today.

Email [fitnessdt@rjrt.com](mailto:fitnessdt@rjrt.com) to request more information about programs, classes and to be added to their contact list.

## Physical Therapy Services available at ROC and Clarksville

Full-time employees can access Physical Therapy Services provided by HealthFitness at no cost. Services are available at the Reynolds Operations Center located in Tobaccoville and the Clarksville site. Physical therapists can support line-side coaching, work-related stretching, recovery post-injury or post-surgery, and full physical therapy to help prevent injuries before they happen. The care you receive by a HealthFitness Physical Therapist is confidential and protected by state and federal law.

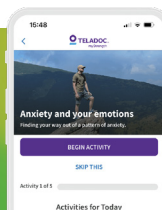
Contact the HealthFitness Physical Therapist at ROC or Clarksville to schedule an appointment.

## Teladoc Virtual Medical and Behavioral Health Care (for employees enrolled in a Reynolds medical plan)

Teladoc provides 24/7 access to eligible employees and their dependents to licensed physicians from your computer, tablet or phone, helping you to save money and valuable time. Doctors can provide a diagnosis, treatment plan and prescriptions for common medical issues such as colds, bronchitis, allergies, and more.

Teladoc also offers confidential mental health care consultations with a family therapist or psychologist seven days a week between 7a.m. and 9p.m.

Download the **mobile app**  
Visit **Teladoc.com**  
Call **800-Teladoc (835-2362)**



# Caring for you and your wallet

Our benefits aren't only here to care for you, they are also meant to help save you real money and time. Here's a reminder of ways to save.

## Get Preventive Care – services are 100% covered under both medical plans

Preventive care is an important part of maintaining your physical and emotional well-being. Tests, check-ups and counseling can help to prevent illnesses, disease and other health problems. You can find more about Blue Cross Blue Shield preventive coverage at [ThriveatRAI.com](https://www.thriveatrai.com).

## Put HealthJoy's Healthcare Concierge to work for you

### HealthJoy's healthcare concierge service is available to help with:

- ✓ Understanding an Explanation of Benefits
- ✓ Searching for the right provider and medical facility
- ✓ Confirming a doctor is in the BCBS network
- ✓ Scheduling appointments
- ✓ Questions about your benefits and coverage
- ✓ Comparison shopping for health care services
- ✓ Estimating out-of-pocket costs for medical procedures

There is no cost to you or your dependents to use HealthJoy.



Haven't activated HealthJoy yet? Go to page 16 of this guide to see how to download the app and activate your account.

## Visit a Healthy You Wellness Center for care

The onsite health centers located at our North Carolina and Tennessee locations provide employees treatment for acute care, primary care and condition management - all at reduced or no cost to you.\* Appointments are easy to make, and you'll find the Marathon Health care team ready to work with you to get well and stay healthy. Visit the Marathon Health portal to schedule an appointment or call your onsite health center.

\*Advantage Plan members pay a co-pay until the deductible is met. Some lab and medication fees may apply.

## Harness the power of Ayco Financial guidance

Whether you're budgeting to pay off a student loan or credit card debt, purchase a home or simply want to save for the unexpected, Ayco can guide the way. With their support, you can better understand and manage your finances

### Ayco's free financial coaching and online planning tools include support with:

- ✓ Choosing your health care coverage
- ✓ Understanding how to get the most from your benefits
- ✓ Learning investment basics and growing your 401(k) savings
- ✓ Organizing your finances, managing debt and saving for the future
- ✓ Funding education for you and your family
- ✓ Understanding tax basics



Download the mobile app, visit [Ayco.com/login/rai](https://www.ayco.com/login/rai) or call **866-416-1496**

## Use these BlueCross BlueShield Resources (for employees enrolled in a Reynolds medical plan)

### Nurse Support Program

The Nurse Support Program can help with understanding your BCBS benefits and managing your health with confidence. Nurse Advocates provide personalized assistance with your unique health care needs. They can help with questions about your medical care, planning and support for a newly diagnosed condition or an existing chronic condition, plus much more.

The program does not replace your current care or interfere with your normal schedule; you will continue to work with your health care provider.

### My Pregnancy Blue Cross NC

Whether it's your first or fourth child, the My Pregnancy program can help. It's a great way to help you find answers to questions, save money on breastfeeding support and supplies, and learn fun facts about your pregnancy. The My Pregnancy Blue Cross NC app is free and confidential.

### Blue365

Blue365 is a discount program offering, which includes hearing and vision products, fitness gear and healthy eating options. With the program, you and your family have access to deals and discounts from top health and wellness retailers around the country.

### SmartShopper

With SmartShopper, you can earn a cash reward by choosing the best in-network provider for your medical care. Compare prices and rewards by shopping online at [BlueCrossNC.com/SmartShopper](https://BlueCrossNC.com/SmartShopper) or by calling the Personal Assistant Team at **1-877-702-6661**. A SmartShopper Personal Assistant Team can also schedule your procedure. You'll save on out-of-pocket costs and earn a share of the overall savings as a cash reward.



Login to learn about more BCBS resources at [BlueCrossNC.com/members](https://BlueCrossNC.com/members) or access via **Employee Central** for single sign-on.



## Check out these education resources that can support your development and save you money.

### Tuition reimbursement

Growth and development are also important to your total well-being, so Reynolds provides a tuition reimbursement program. The program is available to all regular, full-time employees after completing one year with the company. Tuition costs are 100% reimbursable, up to \$10,000 per calendar year.

Covered expenses include tuition, program fees, technology fees and lab fees.



For more information on eligibility, requirements, and the application approval process, visit Employee Central

### Education Network and Coaching with EdAssist by Bright Horizons

Talk to an EdAssist coach and receive free expert academic and college financing advice. You can schedule an appointment to review educational options, discuss previous coursework and prior learning, learn about discounts or other benefits available through the Education Network, or receive assistance on the admissions and college financing process.

Learn more on Employee Central under EdAssist.

### Student Loan Support

Managing student debt can be overwhelming, so we have partnered with Fidelity and Credible to help make it easier for you. The Student Debt tool provides information about options you have to manage your student loan debt. In addition to the Fidelity Student Debt tool, you can also compare refinancing options with Credible.



To get more information, visit [netbenefits.com/studentdebthelp](https://netbenefits.com/studentdebthelp)



# Saving now, for later

Your future financial well-being is so important and we believe saving and investing in your future should be a top priority which is why we provide these resources to help.

## RAI 401k Savings Plan

The RAI 401k Savings Plan offers you contribution and investment options that are designed to help you achieve your retirement goals. The plan is administered by Fidelity, and you can elect to contribute up to 50% of your base pay and your bonus plan.

You'll be auto-enrolled in the Plan when you join the company, with pre-tax contributions set at 6%, plus a 10% pre-tax bonus contribution if you do not make an election after 30 days with the company. You can change your investment elections at any time.

### Your Contribution options:

**Pre-tax contributions** – deducted from your base pay and/or bonus plan before taxes have been paid, reducing your taxable income. These are also referred to as “tax-deferred” contributions because you don't pay tax on your savings until you withdraw them.

**Roth 401(k) contributions** – deducted from your base pay and/or bonus plan after taxes have been paid. These grow tax free, so you won't pay additional tax when you withdraw them.

**After-tax contributions** – deducted from your base pay and/or bonus plan after taxes have been paid. Because taxes are paid on these amounts today, when you withdraw these, you'll only pay tax on the investment growth.

Any contributions you make to the plan are yours, even if you leave the company.

### Company contributions

**Matching contributions** – To help you maximize your money, the company matches your pre-tax and Roth contributions dollar-for-dollar up to 6%. The company match applies to both your base pay and your bonus.

**Enhanced contributions** – In addition to the 6% match, the company gives you an additional contribution – generally 3% of your base pay and bonus. This contribution is made even if you don't make an Employee Contribution.

Company contributions are 100% yours after just two years of working with Reynolds.



Visit Employee Central to check plan limits and log into Fidelity to make elections, or call **877-902-0256**.



### A quick word about MedSave

If you're age 40 or over, we have an additional tax savings plan called MedSave, that allows you to save money now for health expenses you incur after leaving the company. For each after-tax dollar you contribute, Reynolds adds a credit of 50 cents to your account. If you meet the plan and age requirements, you can use our company contribution in addition to the amount you have saved.



# Time-off

**Caring for yourself and others is important - it's why we offer a variety of time off benefits to ensure you have the flexibility you need, whenever you need it.**

## Vacation

Vacation time is an important benefit that allows you to relax and refresh mentally and physically. All regular, full-time employees, both exempt and non-exempt, begin with:

- 15 days paid vacation (Director and below); or
- 25 days (Senior Director and above).

Vacation pay is based on the rate of pay at the time in which vacation time is taken.

## Holidays

Reynolds observes nine company holidays a year, as well as two floating holidays.

## Community Outreach Days

Our Community Outreach policy is intended to encourage employees to get involved in their communities by allowing them to use paid company time while volunteering. Each calendar year, all regular full-time employees can take up to 2 days to perform volunteer activities during normal working hours. These days will be paid at your regular rate of pay.

## Sick and Personal

Regular, full-time employees are eligible to take time off when they're sick or have other personal reasons that require time away from work. Exempt employees may be excused with pay by their manager for brief absences. Non-exempt employees are eligible to receive up to six days of sick or personal leave.

## Parental Leave

Parental leave can help you care for your newborn or newly-placed child, adjust to your new home situation, and find your work-life balance. We're proud to offer a parental leave policy that is among the best in the U.S.

Key details:

- Up to 16 weeks of fully-paid leave and benefits to help you bond and care for your child.
- Up to eight months of a reduced work schedule immediately after the paid leave period.\*
- You're eligible to participate if you're a full-time employee, a new mother or father to a biological or adopted child, or standing in place of a parent.

\* Your work schedule can be reduced by up to two days a week. Pay will be prorated based on the number of days worked in a given week.

## Military Leave

We're proud of our employees who are active in the military. That's why you can request short or extended time off, as well as supplemental pay, if you're called to serve or require military training.

## Discretionary Leave

We understand that Reynolds' defined leave programs might not apply to all of life's challenges. That's why our discretionary leave benefit is in place, should you need to take an unpaid leave of absence for any legitimate reason for up to three months, subject to manager and HR approval.

## Released Time for Children's Education

Participation in the education of our children is important, so we provide parental paid time off to be present for school-related activities normally scheduled during working hours. Eligible education events include the first day of school for pre-school through 12th grade, high school graduation ceremonies, and parent-teacher conferences to name a few.

# Health benefit terms explained

## Here's what we mean when we say...

### Acute Care

Acute care is the short-term treatment of severe injuries, illness, an urgent medical condition or recovery from surgery.

### Allowed amount

An allowed amount is the maximum that Blue Cross Blue Shield (BCBS) will pay for a covered health care service. If you use a provider outside of the BCBS network, you may have to pay the difference.

### Beneficiary

A beneficiary is the person(s) or entity you select to receive the payout benefit from an insurance plan in the event of your death. It is important to ensure your beneficiary designations are up-to-date for insurances and retirement plans such as your Reynolds 401k.

### Change in Family Status

A change in family status is also known as a qualifying life event and includes marriage, divorce, birth, adoption, or the event of your spouse changing jobs and losing the associated coverage. Certain benefit elections made during open enrollment can only be changed in the instance of a qualifying life event – changes must be made within 61 days of the event.

### Chronic care

Care provided that helps you to learn more about a chronic condition and how to manage them through a treatment plan. It includes education and oversight for health conditions such as diabetes, high blood pressure and coronary heart disease.

### Coinsurance

Coinsurance is the percentage you pay for the cost of covered medical, prescription or dental services after deductibles have been met, and before you reach the out-of-pocket maximum.

### Co-pay

Co-pay is the fixed amount you pay for covered health care services, usually when you receive the service. The amount can vary by the type of covered service provided.

### Deductible

A deductible is the amount you must pay for medical or dental services before your medical plan covers any remaining costs. Some services are covered 100% by the plan, so you won't pay a deductible for those services.

### Dependent

A dependent for health benefits is any person (aside from the policyholder) eligible for coverage under a policyholder's plan. Typically, covered dependents are your spouse and biological, adopted, or stepchildren. By law, dependents are allowed to remain on their parents or guardians' family plan until they are 26 years old.

### Explanation of Benefit (EOB)

An EOB explains how claims are processed by your plan provider. It includes cost of services, network discounts, deductibles met and coinsurance owed. An EOB will clarify the amount covered by your provider and the amount you owe.

### Formulary

A formulary is a list of all prescription drugs covered by your health insurance plan. The list includes both branded and generic medications identified as offering the maximum overall value. Any drugs not included on the list will require prior authorization before they can be dispensed.

### Generic Prescription (Drug)

A generic prescription is an FDA-approved medication that delivers the same dose, strength, administration and purpose as its branded counterpart. The active ingredients remain the same, but the generic drug is typically cheaper than the branded versions.

### Health Savings Account (HSA)

An HSA allows you to save and pay for eligible out-of-pocket healthcare costs using pre-tax dollars. The money in your HSA is yours to keep. If you don't use all of your savings in one plan year, the remaining balance will roll over to the next plan year. You'll need to sign up the Advantage Plan (a high-deductible health plan) to open an HSA.



### High-deductible health plan

An HDHP offers lower premiums and higher out-of-pocket costs. These costs are capped by the plan's in-network deductible. When you reach the deductible, your plan will split the cost of services with you. This is known as coinsurance and is also capped at a maximum. When you reach the coinsurance limit, the plan covers the remaining in-network costs. Our Advantage Plan is an HDHP.

### In-Network Provider

An in-network provider is a health care practitioner or service that contracts with BCBS.

### Insurance Claim

An insurance claim is a request for payment from your provider to the health insurance company. It details the services you received and the requested payment. Information about the claim will be a part of the EOB you receive from BCBS.

### Out-of-pocket maximum

The out-of-pocket maximum is the most you'll spend on eligible medical and prescription drug expenses in a single calendar year. Your plan covers all eligible expenses after this limit is reached.

### Out-of-network provider

An Out-of-Network provider is a one who is not contracted with BCBS, so you may pay more for their services.

### Post-tax payroll deduction

You pay for certain benefits through post-tax deductions. Your medical insurance premiums will be deducted from your monthly wage after tax.

### Preferred Prescription

A preferred prescription is drugs that is commonly prescribed and covered by your prescription benefit plan. The list is created to maximize overall value by encouraging use of generic rather than branded drugs. It does not include all formulary medications covered your plan.

### Premium

A premium is the amount you pay per month for your elected coverage.

### Pre-tax payroll deduction

Certain benefits are paid for through pre-tax deductions. This means premiums are deducted from your wages before you've paid tax. This reduces your taxable income, so you could pay less overall tax as a result.

### Preventive (or Preventative) Care

Preventive care does not treat a medical illness or injury. Instead it helps to prevent or identify health issues ahead of time. Preventive care includes regular visits and tests with your doctor, as well as annual health checks that help you make informed choices to support your overall well-being. Preventive care services are 100% covered under both our medical plans.



# Benefit information resources

**ThriveatRAI.com** – Your ultimate destination for benefits information available 24/7/365

## Vendor Support

**Alight** – Benefits enrollment, Total Rewards Summary

Visit **RAIBenefits.com** or call **866-342-6986**

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**Ayco** – Financial coaching and planning tools

Visit **Ayco.com/login/rai**, call **866-416-1496** or download the **mobile app**

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**Blue Cross Blue Shield (BCBS)** – Medical and dental insurance

Visit **BlueCrossNC.com/members** or call **888-868-5527**

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**Express Scripts (ESI)** – Prescription drugs, including Home Delivery Program

Visit **express-scripts.com/reynoldsam** or call **800-672-0287**

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**Farmers Insurance** – Auto, Renters' & Home Insurance

Visit **Farmers.com/groupselect** or **800-438-6381**

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**Fidelity** – RAI 401k Savings Plan, Fidelity Financial Advisors,

Visit **Fidelity.com** or call **877-902-0256**

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**The Hartford** – Short and Long Term Disability Plans

Visit **thehartford.com** or **800-523-2233**

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**Health Equity** – Health Savings Account, Flexible Spending Accounts

Visit **healthequity.com** or call **877-713-7682**



**HealthFitness – Fitness Centers**

Email: [fitnessdt@rjrt.com](mailto:fitnessdt@rjrt.com)

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**HealthJoy Employee Assistance Program – EAP + well-being resources,**

Via **the app** or call **888-731-3327**

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**HealthJoy Health Concierge, Benefits Wallet**

Chat via **the app** or call **877-500-3212**

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**Marathon Health – Healthy You Wellness Centers**

Visit [My.marathon-health.com](https://my.marathon-health.com) or call **336-741-1319**

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**Mercer – Supplemental Life and AD&D insurances**

Visit [RAIVoluntaryBenefits.com](https://RAIVoluntaryBenefits.com) or call **800-652-9512**

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**MetLife – Basic Life, ADD, Accident, Critical Illness Insurances**

Visit [Metlife.com](https://Metlife.com) or call **800-638-5433**

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**SmartShopper – BCBS in-network provider assistance and rewards**

Visit [SmartShopper.com](https://SmartShopper.com) or call **877-702-6661**

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**Superior Vision by MetLife – Vision Plan**

Visit [MetLife.com/mybenefits](https://MetLife.com/mybenefits) or call **833-Eye-Life (833-393-5433)**

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**Teladoc – Telephonic medical and mental health care**

Visit [Teladoc.com](https://Teladoc.com) or **800-Teladoc (835-2362)**

# Visit ThriveatRAI.com

Your destination for more information and resources on your benefits.



This guide generally describes benefits offered to a regular, eligible, full-time employee on a U.S. payroll of Reynolds American Inc, its subsidiaries and electing US affiliates. For more information, consult the summary plan descriptions that can be found on Employee Central. Receipt or access to this guide does not entitle you to benefits for which you are otherwise not eligible. If there is any conflict between this guide and the official benefit document, the official document will govern.