



Your 2025 benefits guide.

When you thrive, we thrive.

At Reynolds, you matter, and we want you to succeed, not just at work but in life. With the right support, you can feel your best and be your best — at home, work and everywhere in between.

That's why Reynolds offers comprehensive benefits that support your total wellbeing. Review this guide to learn how your Reynolds benefits **benefit you** — so you can make the best decisions for you and your family.

When we thrive, the company thrives, and better days lead to a better tomorrow.

— Your Benefits & Wellbeing Team



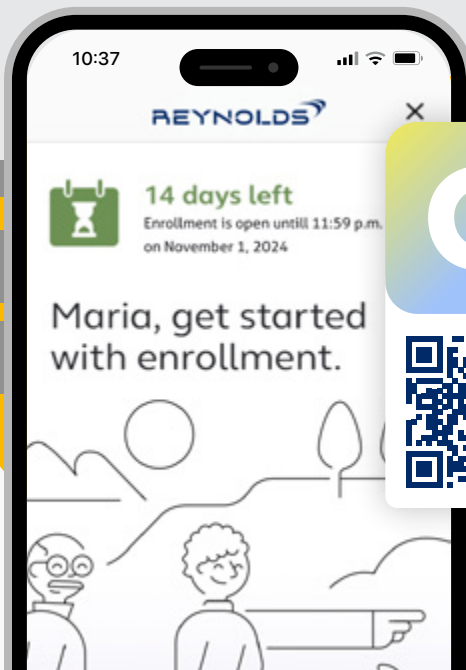
BENEFITS + COMPENSATION + RETIREMENT SAVINGS

Total Rewards

The benefits outlined in this guide are a part of your Total Rewards at Reynolds. Check out your Total Rewards Statement on the Alight site at RAIBenefits.com.



What's Inside!



Enroll with ease, download the Alight app!

On the app, you'll also find:

- Tools to help you compare the medical plans
- Your Total Rewards Statement
- Other benefit details

Benefits you select

Enroll through Alight

Use the Alight app or go to RAIBenefits.com to enroll in the benefits below.

	when to enroll	elections carry over	more information
PRE-TAX PAYROLL DEDUCTIONS			
HEALTH SAVINGS ACCOUNT (HSA) ¹	Enroll or change elections anytime	✓	See page 9
MEDICAL Includes prescription drugs	Open Enrollment & New Employees ²	✓	See page 4
DENTAL		✓	See page 12
VISION Includes hearing		✓	See page 13
HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)		✗	See page 14
DEPENDENT DAY CARE FSA		✗	See page 14
POST-TAX PAYROLL DEDUCTIONS			
SHORT-TERM DISABILITY (STD) BUY-UP ³ Eligible hourly employees	Open Enrollment & New Employees ²	✓	See page 18
LONG-TERM DISABILITY (LTD) BUY-UP ³		✓	See page 18
ACCIDENT INSURANCE ⁴		✓	See page 16
CRITICAL ILLNESS INSURANCE ⁴		✓	See page 17

1. Available for eligible employees enrolled in the Advantage medical plan. See [page 9](#) for additional details about contributing to the HSA and its triple-tax advantages.
2. Enroll within 61 days of your hire date or a change in family status.
3. Enrollment is subject to Evidence of Insurability if you do not enroll when first eligible.
4. Non-ERISA coverage. Employee pays all premiums.

Life happens

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

Enroll through vendor sites

You can select the additional benefits below through the vendor sites listed in the “more information” column.

	when to enroll	elections carry over	more information
SUPPLEMENTAL LIFE ¹ Group Universal Life, Dependent Life, Voluntary Accidental Death & Dismemberment (AD&D)	Within 61 days of your hire date ²	✓	RAIvoluntarybenefits.com 800-652-9512 See page 18
AUTO, RENTERS & HOME INSURANCE ¹	Anytime	✓	farmers.com/groupselect 800-438-6381 See page 18
RAI 401K SAVINGS PLAN	An account is automatically created for you when you are hired	✓	netbenefits.com 877-902-0256 See page 22

1. Supplemental life and auto, renters & home insurance are non-ERISA plans. Employees pay all premiums through post-tax deductions.

2. Enrollment is subject to Evidence of Insurability (EOI) if you do not enroll when first eligible.

Designate your beneficiaries

Remember to designate your beneficiaries for each of the benefits listed below. The websites below can also be accessed using single sign-on through Employee Central.

	where to go
RAI 401K SAVINGS PLAN	netbenefits.com
HEALTH SAVINGS ACCOUNT (HSA)	myHealthEquity.com
COMPANY-PAID INSURANCE Life, Accidental Death & Dismemberment (AD&D)	MetLife.com/mybenefits 866-492-6983
SUPPLEMENTAL LIFE Group Universal Life, Dependent Life, Voluntary Accidental Death & Dismemberment (AD&D)	RAIvoluntarybenefits.com 800-652-9512

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 the Alight site at RAIBenefits.com and select Health Plan Documents under Quick Links to print copies, or call Alight at **866-342-6986** to request a paper copy free of charge.



Have you made your elections? Make sure you save your confirmation for future reference!

Medical plans

Reynolds offers two medical plan options — choose the one that best meets your needs.

The Advantage and Standard plans cover identical medical services through Blue Cross and Blue Shield (BCBS) and both have prescription drug coverage through the Express Scripts' national pharmacy network. Use the table below to compare the medical plans.

	Advantage Plan In-Network	Standard Plan In-Network
DEDUCTIBLE ⓘ		
EMPLOYEE ONLY	\$1,650	\$850 per individual
EMPLOYEE + DEPENDENT(S)	\$3,300	\$850 per individual / \$2,550 per family
OUT-OF-POCKET MAXIMUM		
EMPLOYEE ONLY	\$5,600 per individual	\$4,200 per individual
EMPLOYEE + DEPENDENT(S)	\$5,600 per individual / \$11,200 per family	\$4,200 per individual / \$12,600 per family
HEALTH SAVINGS ACCOUNT (HSA) START-UP CONTRIBUTION — from Reynolds		
EMPLOYEE ONLY	\$600	Not eligible
EMPLOYEE + DEPENDENT(S)	\$1,200	
YOU PAY ...		
PREVENTIVE CARE	\$0	\$0
PRIMARY CARE PHYSICIAN (PCP) Office Visit or Walk-in Clinics	10% (after deductible)	10% (after deductible)
SPECIALIST OFFICE VISIT	20% (after deductible)	20% (after deductible)
VIRTUAL VISITS Teladoc Medical & Behavioral Health	10% (after deductible)	10% (no deductible)
MOST COVERED MEDICAL SERVICES Hospital, Emergency Room, Ambulance, Outpatient Services	20% (after deductible)	20% (after deductible)
ONSITE REYNOLDS HEALTH CENTERS	\$3 – \$30 co-pay (until deductible is met); \$0 (after deductible)	\$0



A note about deductibles: Under the Advantage Plan, the entire family deductible must be satisfied before the medical plan begins to share the costs. Under the Standard Plan, the medical plan begins to share the cost for any family member who has met the individual deductible, and then once the total family amount is met, the medical plan shares in the cost for all members. With both plans, in-network preventive care is 100% covered with no deductible.

Prescription drug coverage

Good news! Prescription drug coverage is automatically provided through Express Scripts (ESI) when you elect a Reynolds medical plan. ESI partners with many preferred 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.

	Advantage Plan In-Network	Standard Plan In-Network
ESI MAIL SERVICES		
GENERIC & PREFERRED BRAND	You pay 15% (after deductible, if applicable)	You pay 15%
NON-PREFERRED BRAND	You pay 35% (after deductible, if applicable)	You pay 35%
PREFERRED ESI — Participating Retail Pharmacy		
GENERIC & PREFERRED BRAND	You pay 20% (after deductible, if applicable)	You pay 20%
NON-PREFERRED BRAND	You pay 35% (after deductible, if applicable)	You pay 35%
NON-PREFERRED ESI — Participating Retail Pharmacy		
GENERIC & PREFERRED BRAND	You pay 25% (after deductible, if applicable)	You pay 25%
NON-PREFERRED BRAND	You pay 40% (after deductible, if applicable)	You pay 40%
SPECIALTY DRUGS — Purchased through Accredo		
GENERIC & PREFERRED BRAND	You pay 20% (after deductible, if applicable)	You pay 20%
NON-PREFERRED BRAND	You pay 35% (after deductible, if applicable)	You pay 35%

Thinking about choosing the Advantage Plan?

Remember that prescription drugs not on the ESI Preventive Medication List will be subject to the deductible listed in the medical plan table. Visit express-scripts.com/reynoldsam to learn more and research the cost of your medication under both of the medical plan options.



Monthly premiums

It's no secret — medical costs continue to rise. As in past years we have worked hard to ensure monthly medical premiums remain as affordable as possible for 2025. For a full view of the cost of your medical coverage, review your Total Rewards Statement at RALbenefits.com or the Alight app.

	Advantage Plan	Standard Plan	annual savings with Advantage Plan
EMPLOYEE ONLY	\$62	\$93	\$372
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	\$231	\$292	\$732
EMPLOYEE + CHILD(REN)	\$231	\$292	\$732
EMPLOYEE + FAMILY	\$402	\$492	\$1,080

Need help deciding which plan is best for you?

Currently on a Reynolds medical plan?

- Get information about your current-year medical and dental care usage by logging in to BlueConnect (BlueCrossNC.com/members or via the app).
- Compare medication costs and learn about drugs that may be subject to the deductible under the Advantage Plan by visiting express-scripts.com/reynoldsam.

New to Reynolds or not on a Reynolds medical plan currently?

Head over to the Alight site at RALbenefits.com or the Alight app. You can evaluate your benefit options and make informed decisions using the estimator tools during the enrollment process.



Have you considered the Advantage Plan?

Over 50% of Reynolds employees are enrolled in the Advantage Plan. They are paying less for their monthly medical premiums, receiving a start-up contribution in their Health Savings Account, and saving and investing money for health care expenses that is growing tax-free.

Medical plan features that save you money

Free in-network preventive care

Preventive care is an important part of maintaining your physical and emotional wellbeing. Tests, check-ups and counseling can help to prevent illnesses, disease and other health problems. Examples of preventive care include:

- Blood pressure and cholesterol screenings
- Cancer screenings
- Immunizations
- Contraception
- Mammograms and pap smears
- Well-baby/well-child care
- Mental health screenings

Talk with your medical provider to confirm you are receiving all appropriate preventive care.

Teladoc

Teladoc provides 24/7 access to licensed physicians from your computer, tablet or phone. Licensed physicians can provide a diagnosis, treatment plan and prescriptions for common medical issues such as colds, bronchitis, allergies and more. With Teladoc, appointments are available usually within a couple of hours, saving you time and the additional expense of seeking care at an urgent care center or the emergency room.

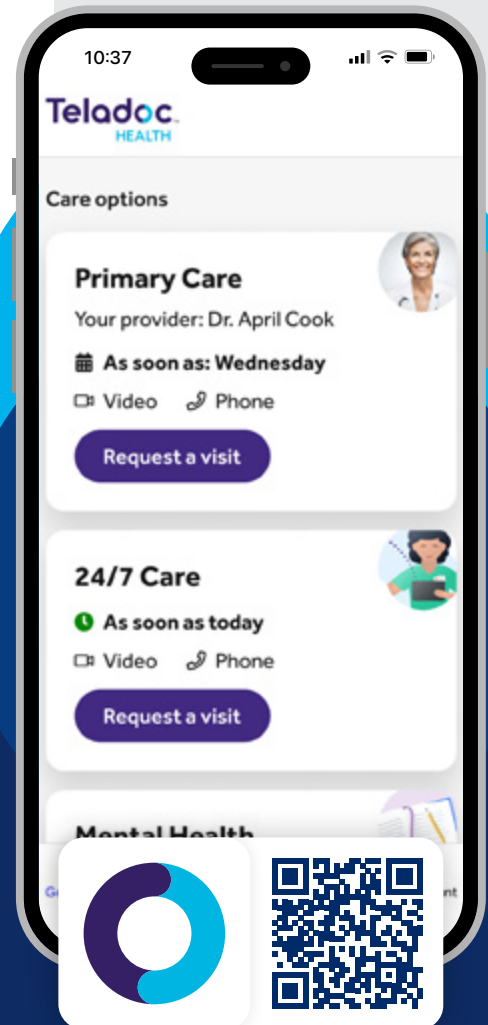
Teladoc also offers confidential mental health care consultations with a network of mental health providers dedicated to compassionate care. With virtual counseling sessions, you aren't limited to a professional in your area. Mental health providers are available daily from 7 a.m. – 9 p.m. EST.

Saving with generic medications

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 toward your deductible or out-of-pocket maximum.

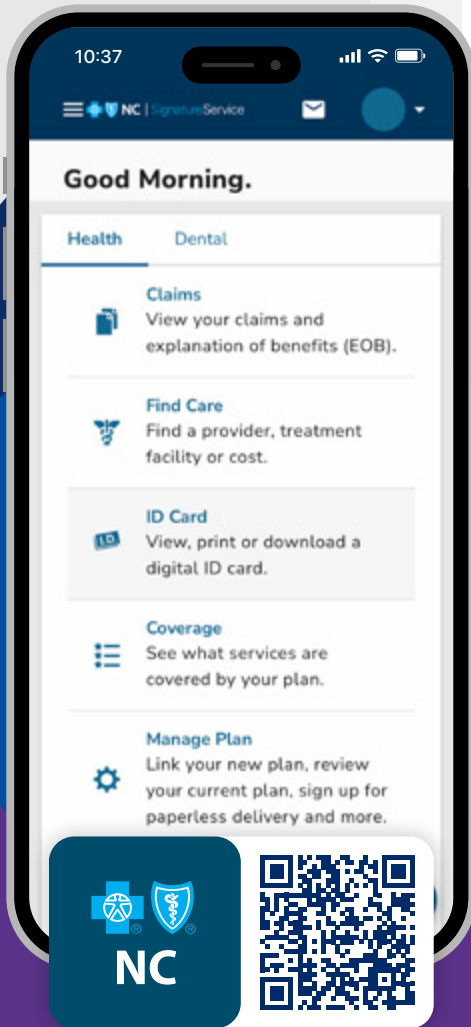
Making certain you get the right medication

Certain prescription drugs require prior authorization. This process saves you and the plan money. ESI will contact your provider if you are using a prescription that requires a prior authorization.



Get the Teladoc app!

Visit teladochealth.com or call 800-Teladoc (835-2362).



Get the BlueConnect app!

Keep your health plan information in the palm of your hand with secure, easy access to SmartShopper and:

- Real-time claims status and spending
- High-level benefits and coverage summary
- Digital documents, including your ID card
- Customer support

Added support from BCBS: SmartShopper and BlueConnect

In addition to providing comprehensive health coverage through Blue Cross Blue Shield (BCBS), Reynolds offers resources that help connect you to the right care, while saving you money and time. SmartShopper and BlueConnect are **available to employees and their dependents enrolled in a Reynolds medical plan.**

SmartShopper

With SmartShopper, you can earn a cash reward by choosing the best in-network provider for common medical services. It's as simple as visiting the BCBS site (or using the BlueConnect app), hitting the Earn Cash with SmartShopper button and searching for the medical service needed **before** scheduling the appointment. If you use a best in-network provider, you'll save on out-of-pocket costs and earn a share of the overall savings as a cash reward.

Find providers, compare prices and shop rewards at BlueCrossNC.com/SmartShopper, the BlueConnect app, or by calling the Personal Assistant Team at **877-702-6661**. A team member can also help schedule your procedure!

Here's some examples of 2024 procedures that offered cash incentives to Reynolds participants including:

- Back surgery
- Colonoscopy
- Knee surgery
- MRI
- Sleep study
- and more

For a complete list of covered medical services, log in to SmartShopper.

Reynolds does not determine the incentives offered or any features of the program. The program is voluntary and does not impact availability of otherwise medically necessary services.

Health Savings Account (HSA)

Get triple-tax advantages with an HSA¹ when you enroll in the Advantage Plan!

- 1 Contribute pre-tax dollars to an HSA (administered by HealthEquity)
- 2 Use your HSA to pay for current or future eligible health care expenses (medical, dental and vision) tax-free
- 3 Invest your savings and the growth is tax-free

Even if you change medical plans in the future, your HSA can pay for health care expenses for you and your dependents — all the advantages of a Flexible Spending Account without the downside of having to spend all your contributions in the calendar year. Learn more at healthequity.com, or download the HealthEquity app.

✓ Making contributions

You can contribute funds through pre-tax payroll deductions or by making tax-deductible contributions directly to HealthEquity. Adjustments to your pre-tax payroll deductions for the HSA can be made any time at RAIBenefits.com.

✓ Start-up contribution

If you enroll in the Advantage Plan, you get **\$600** added to your HSA at the beginning of the year. **You will receive an additional \$600 mid-year if you're also covering dependents at that time.** Start-up contributions are prorated for new hires and mid-year enrollment.

✓ Annual contribution maximums²

You can contribute up to **\$4,300** for individual coverage, and **\$8,550** for family coverage. If you're 55 or older, you can contribute an extra **\$1,000**. Note the start-up contribution is included in the maximum IRS contribution amounts.

✓ Save, invest and build

Start investing in over 30 funds when your account balance reaches \$1,000.

1. There are some exceptions for state taxation, so it's important to check how your state treats the HSA.
2. Mid-year enrollment in the Advantage Plan will impact the maximum amount you can contribute to the HSA and the start-up amount you receive. Contact Health Equity for information on partial-year limits.

HSA eligibility

Per IRS regulations you are **not** eligible to contribute to an HSA if:

- You are 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.

If you are unsure whether you qualify, talk to a tax advisor or consult [IRS Publication 969](#) for more details.



How much start-up contribution do you get? If you enroll just yourself, you receive a \$600 start-up for your HSA. If you enroll yourself and dependents, the start-up doubles to \$1,200.²

LiveWell Health Centers

We want you to be the healthiest YOU possible — so we provide onsite health centers to help take care of you.

At the LiveWell Health Center, you'll find high-quality health care services provided by Marathon Health.

The centers are convenient, cost-effective and confidential. Visit my.marathon-health.com to learn more and get started on your journey to better health.

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-preventive visit, a \$4 fee per lab, and a \$4 fee per generic medication.¹ For those not on the Advantage Plan, all services are available at no cost to you. Services include:

- Virtual, telephonic and in-person visits
- Health coaching
- Health and biometric screenings
- Chronic condition coaching
- Acute and sick visits
- Laboratory services
- Vaccinations and allergy shots
- Prescriptions
- Annual physicals and well visits
- Limited onsite medications
- Nutrition services with a registered dietitian (available to all employees)
- Behavioral health counseling (North Carolina only)

Behavioral Health Services

Eligible full-time employees can access Behavioral Health Counseling² at the Reynolds Operations Center and Plaza LiveWell Health Centers, regardless of health insurance coverage. Counseling can support you through whatever you're facing from grief, stress, anxiety, depression and relationship challenges to eating disorders, substance abuse and self-image issues. Your information will not be shared with the company.

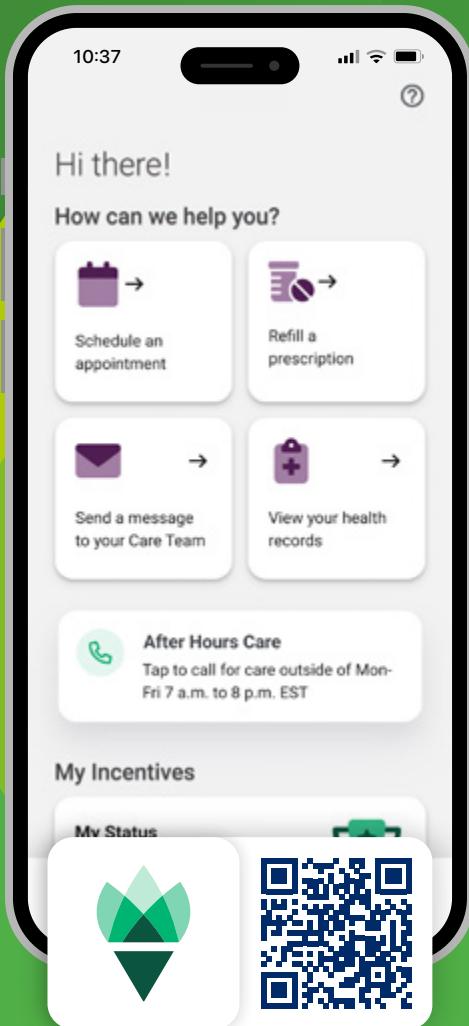
1. To comply with IRS guidelines, employees enrolled in the Advantage Plan with a Health Savings Account will be subject to these rates until the annual deductible is met. Once the deductible is reached, the employee may receive wellness center services at no cost for the remainder of the calendar year.

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

Worried about your privacy?

Rest assured. The care you receive by Marathon Health is confidential and protected by state and federal law.





Access the LiveWell Health Center

Download and activate the Marathon Health app on your mobile device for 24/7 access to scheduling an appointment, requesting a prescription refill, viewing your health records and messaging your Care Team.

You can also call **336-741-1319** to schedule Virtual Health Coaching & Nutrition Services appointments.

Nutrition services available to all Reynolds employees!

Our LiveWell Health Centers are staffed by a Registered Dietitian available to all employees, regardless of location. The Registered Dietitian is available virtually, while employees in the Winston-Salem area can also meet in-person at either the Plaza or Reynolds Operation Center. Nutrition services are available at no cost and can support you with:

Chronic condition management

Weight management

Food allergies and intolerances

Prevention and lifestyle support



High blood pressure, high cholesterol, diabetes and obesity are all impacted by how employees eat. Many of these conditions in a mild state can be controlled with proper nutrition alone. Working with a Registered Dietitian really allows one to fully understand the impact the foods they consume have on their health.

Scott Slate

Physicians Assistant, Reynolds Operations Center

Dental plan

Your dental plan encourages good oral hygiene by helping you pay for most diagnostic and preventive dental care before serious treatment is necessary.

The dental plan provided through Blue Cross and Blue Shield (BCBS) is not a network-based plan — you pay the same deductible and coinsurance regardless of the provider you choose for your care. For more information on the dental plan and services covered, log in to BlueConnect at [BlueCrossNC.com/members](https://www.bluecrossnc.com/members).

Dental plan	
MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$6
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	\$22
EMPLOYEE + CHILD(REN)	\$22
EMPLOYEE + FAMILY	\$38
HOW IT WORKS ...	
ANNUAL DEDUCTIBLE Waived for diagnostic and preventive services	Individual: \$50 Family: \$150
ANNUAL MAXIMUM BENEFIT Applies to all services except Orthodontia and Temporomandibular Joint (TMJ) Disorders	\$2,000 (per individual)
DIAGNOSTIC & PREVENTIVE SERVICES	You pay \$0
BASIC RESTORATIVE SERVICES	You pay 20% (after deductible)
MAJOR RESTORATIVE SERVICES	You pay 50% (after deductible)
EMERGENCY TREATMENT 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
ORTHODONTIA SERVICES Coverage is limited to dependent children	You pay 50% (after deductible) \$2,500 lifetime maximum per child
NON-SURGICAL TREATMENT For TMJ Disorders	You pay 20% (after deductible) \$1,000 lifetime maximum per individual

Vision & hearing benefits

Your vision and hearing health is an important part of your wellbeing.

To help you take care of your eyes, we provide a comprehensive vision insurance plan from Superior Vision by MetLife. Visit metlife.com/mybenefits to learn more.

Not just good for your eyes!

Superior Vision by MetLife partners with **Your Hearing Network** to offer members free hearing exams and exclusive discounts. Visit superiorvision.yourhearing.com to find details about your hearing benefits.

Superior Vision by MetLife	
MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$7.20
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	\$15.50
EMPLOYEE + CHILD(REN)	\$11.67
EMPLOYEE + FAMILY	\$21.25
VISION BENEFITS	
EYE EXAM Once per calendar year	\$10 co-pay
EYEGLOSS FRAMES AND/OR LENSES	\$15 co-pay
FRAMES Every other calendar year	Up to \$150 allowance (after co-pay)
CONTACT LENS Standard fitting	\$0
CONTACT LENSES Instead of frames	Up to \$150 allowance (after co-pay)
HEARING BENEFITS	
HEARING EXAM	\$0
HEARING AIDS	Up to 40% discount

National Network

You have access to a wide network of MDs, ODs and optical retail chains including:

- 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

Flexible Spending Accounts (FSAs)

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 it will be deducted from your paycheck in equal amounts throughout the year. Learn more at [healthequity.com](https://www.healthequity.com), or download the HealthEquity app.

	Health Care FSA	Dependent Day Care FSA
HOW TO USE	Pay for out-of-pocket medical, dental, pharmacy and vision expenses	Pay for dependent care expenses ¹
ELIGIBILITY	Regular full-time employees who are not eligible to contribute to a Health Savings Account	All regular full-time employees
CONTRIBUTION REQUIREMENTS	Minimum: \$200 Maximum: \$3,200	Minimum: \$300 Maximum: \$5,000 ² (\$2,500 if married and filing separate returns)
CARRY OVER FUNDS Ability to use funds for a future calendar year	✗	✗
ANNUAL ELECTION REQUIRED	✓	✓
PRE-TAX PAYROLL DEDUCTION	✓	✓
EXPENSE DEADLINES	Expenses must have been incurred and paid during the calendar year. Claims must be submitted for reimbursement by March 31 of the following year.	

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



Coverage at no cost to you

Reynolds provides you and your loved ones with peace of mind by offering the following coverages for FREE.



Short- 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 benefits under the Short-Term Disability (STD) and Long-Term Disability (LTD) plans.



Life Insurance

Eligible full-time employees are automatically provided basic life insurance in the amount of 1x annual base pay (\$50,000 minimum).



Accidental Death and Dismemberment (AD&D) Insurance

Reynolds 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 their annual base pay, to a maximum of \$500,000 (\$50,000 minimum) through AD&D insurance.



Survivor Support

We offer support to our employees' families in the event of an employee's death. To help survivors through this difficult time, Reynolds offers a benefit called Survivor Support, a professional financial counseling service available to family members.

Through Survivor Support, the employee's surviving spouse or other appropriate survivor receives guidance from a qualified financial counselor who can provide specific, personalized answers to questions about estate settlement, employee benefits, estate and income taxes, and more.

This service is provided at no cost to the family through an arrangement between Reynolds and The Ayco Company, L.P.



Accident Insurance

If you or a covered family member needs 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 and even unexpected child care expenses.

The lump-sum benefit amount varies by covered event and services. Visit metLife.com/info/reynolds to learn more and see a detailed description of the financial support you or a loved one could receive in the event of a covered accident.

The following premiums are not based on age. They are deducted from your pay after tax. Any payments you receive from the insurance is tax free.

Accident Insurance	
MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$14.05
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	\$28.10
EMPLOYEE + CHILD(REN)	\$32.04
EMPLOYEE + FAMILY	\$39.62
COVERAGE EXAMPLES	
INJURIES & SERVICES	Broken bones, cuts, stitches, burns, eye injuries, ambulances, medical equipment, physical therapy, hospital admission and more!

! TAKE A LOOK!

\$100 Health Screening Benefit

Every year you and your covered family members can each receive a \$100 Health Screening Benefit (HSB) under the Accident and/or Critical Illness plan. Simply complete a preventive screening, such as a mammogram or annual physical, and submit the information to MetLife.

If you've got coverage in both plans, you can collect a \$100 HSB for both plans, using the same claim!

* Non-ERISA coverage, and employee pays all premiums.

More great features!

You'll have the option to enroll in Accident and Critical Illness insurances via the ALight site at RALbenefits.com either during New Hire or Open Enrollment. You don't need to be enrolled in a Reynolds medical plan or complete a health questionnaire to elect these coverages, and the plans are portable, so the coverage can move with you if you leave the company.



Critical Illness Insurance

Critical Illness Insurance¹ 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. When coverage is elected, your covered spouse/domestic partner will receive the same level of coverage, while dependent children will be covered for 50% of your chosen benefit amount. Critical Illness Insurance also comes with a **\$100 Health Screening Benefit** (see [page 16](#)).

	Employee Only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
MONTHLY PREMIUMS — based on \$10,000 of coverage ²				
AGE <25	\$1.60	\$2.50	\$2.50	\$3.30
AGE 25 – 29	\$1.80	\$2.70	\$2.70	\$3.60
AGE 30 – 34	\$3.10	\$4.50	\$4.00	\$5.40
AGE 35 – 39	\$5.10	\$7.30	\$5.90	\$8.20
AGE 40 – 44	\$8.40	\$12.10	\$9.30	\$13.00
AGE 45 – 49	\$13.60	\$19.50	\$14.50	\$20.30
AGE 50 – 54	\$21.20	\$29.80	\$22.10	\$30.70
AGE 55 – 59	\$31.00	\$43.40	\$31.90	\$44.20
AGE 60 – 64	\$45.80	\$63.60	\$46.70	\$64.50
AGE 65 – 69	\$70.60	\$97.50	\$71.50	\$98.40
AGE 70+	\$105.40	\$147.20	\$106.30	\$148.00

COVERAGE EXAMPLES	
COVERED ILLNESSES	Advanced Alzheimer’s disease, coronary artery by-pass surgery, most types of cancer, major organ transplant, infectious diseases when confined as an inpatient for five days for covered conditions and more!

1. Non-ERISA coverage, and employee pays all premiums.
2. 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.



Need details on all the voluntary insurance plans? Visit metlife.com/info/reynolds to easily review all your MetLife voluntary benefits in one place and find detailed descriptions of the financial support you can receive.

Additional insurances

To give you added peace of mind, you can choose to purchase additional coverages. Your premiums are paid through convenient payroll deductions.

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 eligibility and cost, visit the Alight site at RAIBenefits.com.

Voluntary Life and AD&D Insurances*

You can enroll in the following insurances at RAIVoluntaryBenefits.com. Note the insurance is portable, meaning you can retain your coverage (and continue to pay required premiums) if you leave the company.

Group Universal Life Insurance

Coverage of 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$3,000,000.

Dependent Life Insurance

Coverage up to a maximum of \$250,000 (in multiples of \$10,000) for your spouse/domestic partner. Coverage of \$5,000 or \$10,000 for eligible children (from ages 14 – 26).

Accidental Death & Dismemberment (AD&D)

Coverage options include 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$1,500,000. You have the option to purchase family coverage that pays a benefit based on a percentage of your coverage amount.

Group Auto, Renters' & Home Insurance*

Group coverage is available from Farmers Auto & Home at discounted rates 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.



* Non-ERISA coverage.

A quick note about beneficiaries

Many of the plans you've reviewed so far carry benefits for your loved ones should something happen to you — that's why it's important to name beneficiaries when you enroll and to review and update your beneficiaries annually, so you remain secure in the knowledge that your coverage goes on to care for them.

HealthJoy

Reynolds provides additional resources like HealthJoy to enhance your benefits and give you the tools to take care of you and your loved ones.

We know that your wellbeing is about more than choosing the right health insurance. **All HealthJoy resources are provided at no cost to you!**

HealthJoy Health Concierge

HealthJoy's Health Concierge service is available to help you navigate your health care experience. Call **877-500-3212** or download the app. Services include: Understanding an Explanation of Benefits, asking questions about your coverage, finding in-network providers and facilities, researching treatments, estimating costs and scheduling appointments.

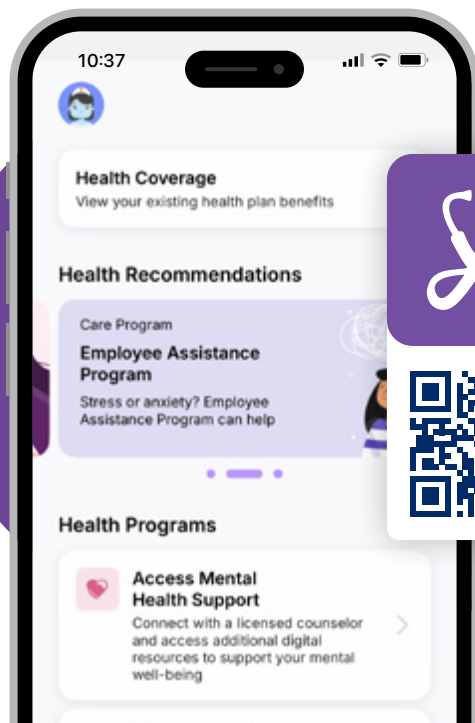
HealthJoy Employee Assistance Program (EAP) & Work-Life Services

With HealthJoy EAP, you and your eligible dependents can receive up to eight free counseling sessions per issue each calendar year, and unlimited access to text therapy and digital behavioral health resources. Get confidential, 24/7/365 support with any personal or emotional issues you may have. Access is available anytime by downloading the HealthJoy app and selecting Access Mental Health Support or by calling **888-731-3327**. HealthJoy EAP also offers resources that can provide help with the following:

- Child and elder care support
- Building resilience
- Legal consultations
- ID theft consultations
- Mindfulness

LifeMart employee discounts through HealthJoy EAP

Get deals on child care, pet insurance, food and grocery, gyms and more through LifeMart employee discounts. Learn more on the HealthJoy app.



Get the HealthJoy app!

- 1 Scan the QR code to download or visit 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!

HealthFitness resources

LiveWell Fitness Centers

powered by HealthFitness

Our onsite fitness centers come fully equipped with cardio and strength equipment plus free weights and all the gear you might need to get in the workout you want. The centers and the certified HealthFitness trainers are available to all eligible employees. They can provide fitness assessments, personalized exercise programs, and support for all levels of fitness. You can exercise individually, participate in group classes and complete challenges with your colleagues.

Virtual coaching, group exercise classes and trainer talks are accessible for all via Microsoft Teams. The LiveWell Fitness Centers are open for use 24/7 and are provided at no cost to you! What's more, locker rooms with showers and towel service are included.

Contact fitnessdt@rjrt.com to request more information about programs, classes and to be added to their contact list.

Physical Therapy Services

powered by HealthFitness

If you are recovering from an injury or a surgery or working to avoid both, physical therapy is a great resource to care for your physical health. Reynolds provides all eligible employees with access to physical therapy services provided by HealthFitness at no cost to you. Services are available at the Reynolds Operations Center (ROC) located in Tobaccoville and the ASC 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 is confidential and protected by state and federal law.

Contact the HealthFitness physical therapist at ROC or Clarksville to schedule an appointment.



Education resources

Tuition reimbursement

Growth and development are also important to your total wellbeing, 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 & college financing advice

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, learn about benefits available through the Education Network, or receive assistance on the admissions and college financing process. Learn more on Employee Central, Quick Links, 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 Fidelity Student Debt tool provides information about options you have to manage your student loan debt. In addition, you can compare refinancing options with Credible. To learn more, visit netbenefits.com/studentdebthelp.

Scholarship programs for your dependents

At Reynolds, we understand that building A Better Tomorrow™ depends on educating our youth today. Our commitment to our employees and their financial wellbeing includes several scholarship programs available for US high school students who are children of Reynolds and affiliated companies employees to apply and compete for awards. Scholarship opportunities include vocational, technical, physical science, engineering and more. You can learn more about each scholarship by visiting Now@BAT on Employee Central.



RAI 401k Savings Plan

A Better Tomorrow includes saving and investing for your future — it's why Reynolds provides both a matching contribution and an enhancement contribution to a 401k plan in your name. We want you to succeed today, tomorrow and beyond.

Saving now, for later

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 payout.

You'll be auto-enrolled 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. Visit Now@BAT on Employee Central to check plan limits and log into Fidelity to make elections, or call **877-902-0256**.

Your contribution options

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



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



Roth 401k contributions — deducted from your base pay and/or bonus payout 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 payout 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.

Company contributions

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



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).

The enhanced contributions are made even if you don't make an employee contribution.

Get free financial help!

As a participant in the RAI 401k Savings Plan, you have access to free financial help.

From workshops to online tools to dedicated phone representatives, you have resources at your fingertips that can help you put a plan in place. Schedule a 1:1 consultation with a Fidelity financial representative. Visit netbenefits.com, call **1-800-603-4015** or download the Fidelity app to get started.

Together, you can create a personalized plan that can include:

Budget / debt management

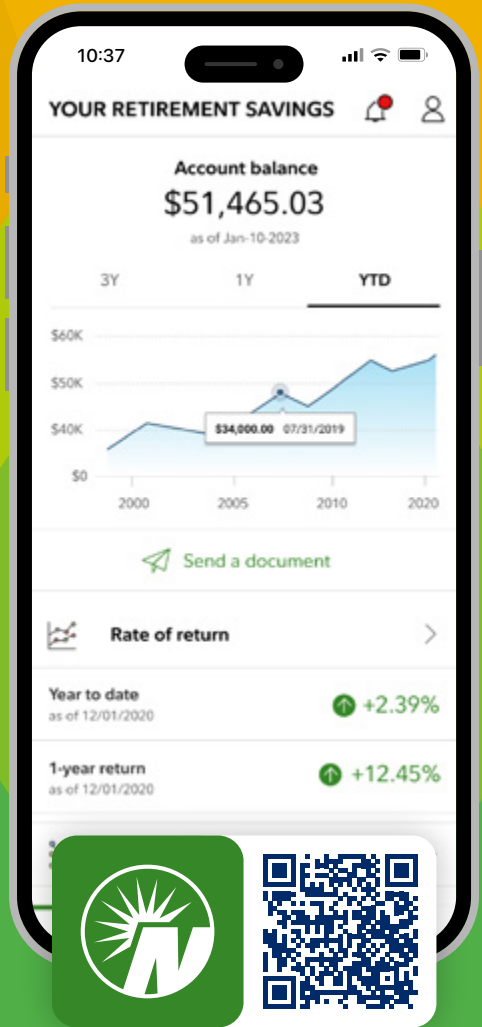
Life events planning

Investing

Strategies for estate planning

Retirement planning

Charitable planning



Download the Fidelity NetBenefits App

Get instant access to helpful resources for your financial wellbeing journey, including:

- Viewing your account details
- Tracking your retirement savings needs
- Accessing educational articles, guides and videos
- Connecting to a Fidelity representative



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.

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. Vacation days are prorated in the year of hire.

Holidays

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

Community Outreach Days

Each calendar year, all regular full-time employees can take up to two days to perform volunteer activities during normal working hours. These days will be paid at your regular rate of pay.

Sick & 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.

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.

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 US. Key details:

- Receive up to 16 weeks of fully-paid leave and benefits to help you bond and care for your child.
- Receive 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.

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 Human Resources 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.

* 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.

Supporting the community

At Reynolds, we have a long history of supporting communities in need and are passionate about making a positive impact in the lives of others.

Employee Resource Groups

Employee Resource Groups (ERGs) represent employees from all different backgrounds and are focused on education, awareness and advancing our culture diversity initiatives, including inclusivity, recruitment, retention and development of talent. All employees are welcome to join an ERG as a representative of the group or as an ally. ERGs can help employees find connections and community together. Current ERGs include:

- ADAPT (Able & Disabled Advocates Partnering Together)
- Asian American
- B. E. Y. O. U. (Black Employee Network Yielding Outreach and Unity)
- B United (LGBTQ+)
- HOLA (Hispanic Origin and Latin American)
- LINK
- Veterans
- Women's

Visit the People & Culture tab on the Hub to learn more about the ERGs.

Reynolds American Foundation Matching Grants

As an employee at Reynolds, you can make your gifts to nonprofits and higher education institutions go further through the Matching Grant program. When you donate, simply visit eConnect on the Hub and enter the information about your donation. The Reynolds American Foundation will match your donation dollar for dollar, up to \$7,000 per employee per year. Good for you and good for our communities.

Community Outreach Days

Our Community Outreach policy encourages employees to get involved in their communities by allowing them to use paid company time while volunteering. See [page 24](#) for more information.



Key terms explained

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

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 a 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 Savings Plan.

Change in family status

A change in family status is also known as a qualifying life event and includes marriage, divorce, birth, adoption, or your spouse changing jobs and losing the associated coverage. Certain benefit elections can only be made during Open Enrollment or the New Hire period unless you experience a change in family status.

Coinsurance

Coinsurance is the percentage of the cost you pay for a 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 may pay for covered health care services, usually when you receive the service. The amount can vary by the type of covered service provided.

Deductible

The annual amount you pay before the plan begins paying for covered services. When a service is covered 100% by the plan, you won't pay a deductible.

Dependent

Your dependent is any person you can also enroll in coverage under a specific plan. Examples of eligible dependents include your spouse/domestic partner, and children/your domestic partner's children.

Explanation of Benefits (EOB)

An EOB explains how claims are processed by your plan. It includes cost of services, network discounts, what the plan paid and how much you owe as a deductible or coinsurance.

Formulary

A formulary is a list of prescription drugs covered by the prescription drug plan administered by Express Scripts. The list includes both branded and generic medications.

Generic drug

A generic drug is an FDA-approved prescription medication that is the chemical equivalent of a brand-name prescription drug.

Health Savings Account (HSA)

An HSA is a personal savings and investment account that allows you to set aside money on a pre-tax basis to help pay for current year and future health expenses. An HSA offers triple tax savings because you never pay tax on the contributions, earnings or withdrawals if the amount is used for qualified health expenses. See [page 9](#) for additional information.

In-network medical 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 BCBS. 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 medical provider

An out-of-network provider is 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. This means premiums are deducted from your wages after you've paid tax.

Preferred brand drug

A preferred brand drug is a prescription drug included in the prescription drug formulary. Many preferred brand drugs have generic drug equivalents available that can be used instead and save you money.

Premium

A premium is the amount you pay for your elected coverage. Premiums listed in this guide are shown as monthly amounts and will be adjusted for bi-weekly payroll.

Pre-tax payroll deduction

You pay for certain benefits 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 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, and annual health checks that help you make informed choices to support your overall wellbeing. In-network preventive care services are 100% covered under both our medical plans.

Specialty drug

A drug deemed by Express Scripts as requiring additional oversight. If you are prescribed a specialty drug Express Scripts will work with you and your provider to provide the needed support.

Your contacts

Connect to your benefits 24/7/365 at [LiveWellatRAI.com](https://www.LiveWellatRAI.com).

Alight

Benefits enrollment, Total Rewards Statement

RAIBenefits.com | 866-342-6986

The Hartford

Short- and long-term disability plans

thehartford.com | 800-523-2233

Blue Cross Blue Shield (BCBS)

Medical and dental insurance

BlueCrossNC.com/members | 888-868-5527

HealthEquity

Health Savings Account (HSA), Flexible Spending Accounts (FSAs)

healthequity.com | 877-713-7682

Express Scripts (ESI)

Prescription drugs, home delivery program

express-scripts.com/reynoldsam
800-672-0287

HealthJoy EAP

Employee Assistance Program, Work-Life Services

healthjoy.com/download | 888-731-3327

Farmers Insurance

Auto, renters' and home insurance

farmers.com/groupselect | 800-438-6381

HealthJoy Health Concierge

Help navigating benefits and health care

healthjoy.com/download | 877-500-3212

Fidelity

RAI 401k Savings Plan

netbenefits.com | 877-902-0256

HealthFitness

LiveWell Fitness Centers

fitnessdt@rjrt.com

Fidelity Investments

Financial advisors, student loan support

netbenefits.com | 800-603-4015

Marathon Health

LiveWell Health Centers

my.marathon-health.com | 336-741-1319

Mercer

Supplemental Life (Group Universal Life, Dependent Life and Voluntary AD&D)

RAIVoluntaryBenefits.com | 800-652-9512

MetLife

Voluntary Accident and Critical Illness

metlife.com/info/reynolds | 800-GET-MET8 (800-438-6388)

SmartShopper

BCBS provider assistance, cash rewards

SmartShopper.com | 877-702-6661

Superior Vision by MetLife

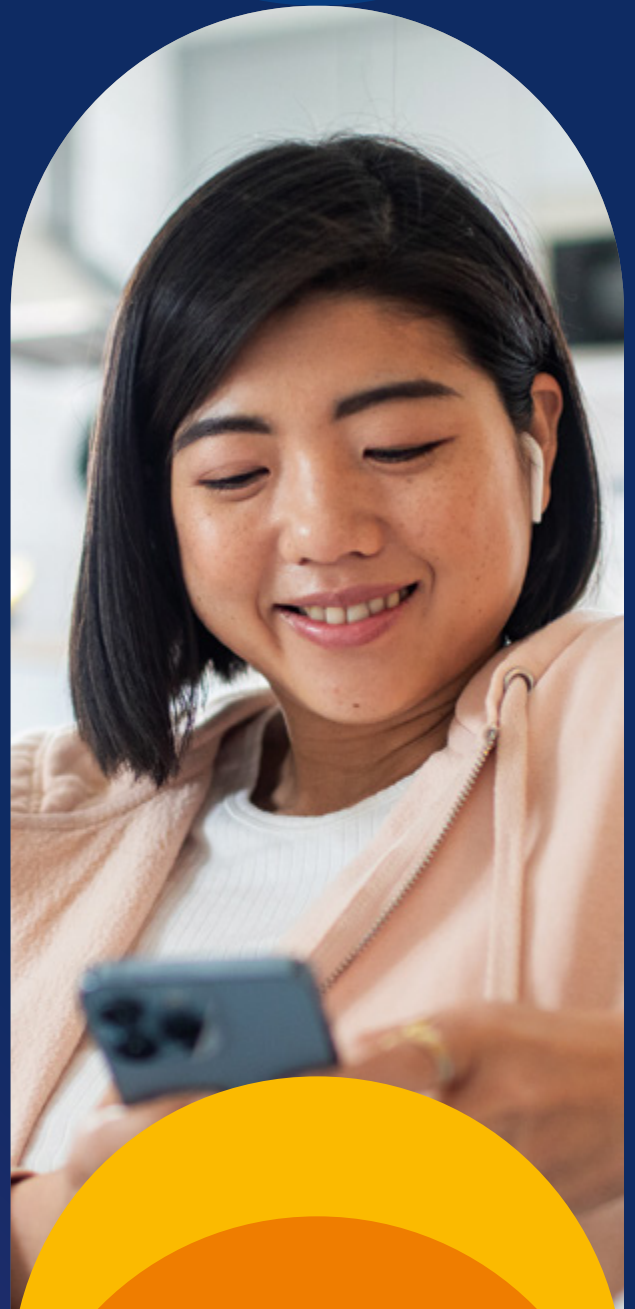
Vision and hearing benefits

MetLife.com/mybenefits | 833-Eye-Life (833-393-5433)

Teladoc

Telephonic medical and behavioral health care

teladochealth.com | 800-Teladoc (835-2362)



**Have questions
these resources
can't answer?**

Contact Global Business Services at **336-741-0400** or visit Now@BAT, HR Employee Services.



LiveWell

A Better Tomorrow™ starts with you

LiveWellatRAI.com

Your connection to information and resources on your benefits.



This guide generally describes benefits offered to an eligible employee on a US 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.