



2025 BENEFIT GUIDE



HAVE
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OUT
THERE

EQUIPPED WITH ACADEMY BENEFITS

At Academy, our goal is to attract and maintain the best team in retail. We strive to offer our Team Members a suite of benefit choices that appeal to our diverse population while aligning with the company's long-range plan.

In addition to a competitive paycheck, we are proud to offer you high-quality benefits. Our benefits package includes a variety of options so you can choose which benefits are the right fit for your health and well-being. Plus, we offer these benefits beyond you to include your spouses and dependents.

This guide is an overview of the benefits available to you and your family. We encourage you to review all of your options and contact Collective Health at 855-496-8562 if you have questions.

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If you or your dependents have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Review the legal notices available to you on Better Together in Compass.



HOW TO ENROLL

Enroll online through your Compass inbox. If you have questions about enrollment, contact Collective Health at 855-496-8562.

ELIGIBILITY AND ENROLLMENT

WHO'S ELIGIBLE

- Full-time Team Members who work at least 30 hours per week are eligible for the benefits described in this guide.
- Your legally married spouse and dependent children up to age 26, regardless of student or marital status, are also eligible for coverage. **Just a reminder, Academy has the right to verify dependent eligibility at any time.**

WHEN TO ENROLL

Review the options below for your benefit enrollment deadlines. If you miss the open enrollment deadline, you'll have to wait until the next open enrollment period to enroll.

OPEN ENROLLMENT 2025

You can enroll from November 4–17, 2024. The benefits you choose will remain in effect January 1 through December 31, 2025, unless you have a qualifying life event. If you're happy with your current elections, you don't have to take action unless you enroll or are enrolled in the HDHP Basic plan with a health savings account (HSA) in 2025. You must re-enroll in the HSA each year to participate. Your other coverage will roll over to 2025.

NEW HIRES

Salaried Team Members must enroll in Compass within **31 days** from hire date; benefits will begin on the first of the month following hire date. **Hourly Team Members** must enroll in Compass within **60 days** from hire date; benefits will begin on the first of the month following 60 days from hire date.

QUALIFYING LIFE EVENT

Changes to your elections outside of the open enrollment period can be made if you experience a qualifying life event. You must update your benefit elections within **31 days** of the qualifying life event. You can find a complete list of qualifying life events in Better Together in Compass.

STATUS CHANGES

When moving from part-time to full-time, you will become eligible for our full suite of benefits. Salaried Team Members must enroll in Compass within 31 days from the status change; benefits will begin on the first of the month following status change date. Hourly Team Members must enroll in Compass within 60 days from the status change; benefits will begin on the first of the month following 60 days from status change date. Upon termination, benefit coverage ends on the last day of employment.

SUMMARY OF BENEFITS AND COVERAGE (SBC)

The Affordable Care Act (health care reform) requires that Academy provides Team Members a standard SBC for medical plans. This rule is intended to allow for easier comparison of the plans available to you. You may access the SBCs on Better Together in Compass.

MEDICAL AND PRESCRIPTION DRUG COVERAGE

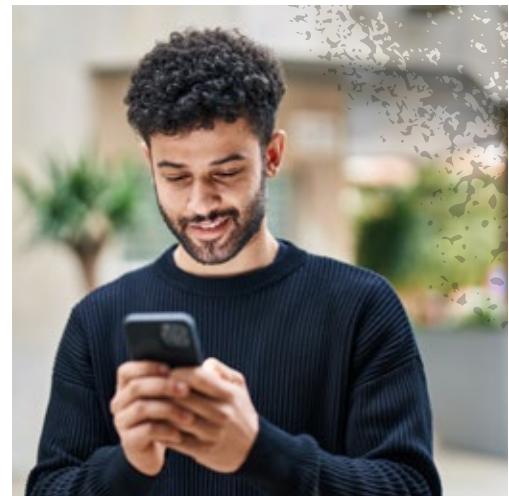


COLLECTIVE HEALTH IS HERE TO HELP YOU!

Academy partners with Collective Health to help you navigate your medical and pharmacy benefits, manage your coverage, and support you along the way! Turn to Collective Health when you:

- Are looking for an in-network provider
- Have questions about your benefits or benefits statements
- Want to understand more about how your plan works

Reach a Collective Health Member Advocate by phone at 855-496-8562 or register for the member portal at bcbsil.collectivehealth.com or download the mobile app. Mon.—Fri. 6 a.m.—8 p.m. (CT), Sat. 9 a.m.—1 p.m. (CT)



Get the Collective Health app.



How do Collective Health and Blue Cross Blue Shield (BCBS) work together?

→ **Collective Health administers your medical plan.**

As your plan administrator, Collective Health answers questions about your medical coverage, processes your medical claims, distributes your ID cards, and offers tools and resources to help you build a healthy life.

→ **BCBS is your network of providers.**

Your medical plan offers discounted prices for doctors and hospitals that participate in the BCBS network. BCBS is a large network of providers all over the country who have proven to offer high-quality services.

MEDICAL PLAN COMPARISON

Academy offers three medical plans through **Collective Health/BCBS**. All three plans include prescription drug coverage through **OptumRx**. When you use network providers, all three medical plans cover 100% of your preventive care costs (even before you reach the plan deductible). This table reflects in-network coverage. If you choose an out-of-network provider or pharmacy, you'll likely pay more.

2025 MEDICAL BENEFITS COMPARISON CHART			
IN-NETWORK MEDICAL COVERAGE*	HDHP BASIC	HDHP PLUS	PPO
DEDUCTIBLE (INDIVIDUAL/FAMILY)	\$3,300/\$6,400	\$1,750/\$5,250	\$1,750/\$5,250
ANNUAL OUT-OF-POCKET MAXIMUM (INDIVIDUAL/FAMILY)	\$6,375/\$12,750	\$6,000 / \$12,000	\$6,000/\$12,000
HEALTH ACCOUNT OPTIONS	Health savings account (HSA)	Health reimbursement account (HRA)	N/A
ACADEMY CONTRIBUTIONS TO HEALTH ACCOUNT (INDIVIDUAL/FAMILY)	\$0	\$500/\$1,000	N/A
PREVENTIVE CARE	FREE	FREE	FREE
PHYSICIAN OFFICE VISIT (PRIMARY CARE/SPECIALIST)	30%**	\$25 copay/30%**	\$25 copay/ \$60 copay
TELEMEDICINE	30%**	\$20 copay	\$20 copay
DIAGNOSTIC X-RAYS AND LABS	30%**	30%**	30%**
HOSPITAL/FACILITY SERVICES (WITH PRE-CERTIFICATION)	30%**	30%**	30%**
SURGICAL EXPENSES*	30%**	30%**	30%**
EMERGENCY ROOM (COPAY WAIVED IF ADMITTED)	30%**	30%**	\$250 copay then 30% of total cost
URGENT CARE	30%**	\$60 copay	\$60 copay
MENTAL HEALTH AND SUBSTANCE ABUSE FACILITY	30%**	30%**	30%**
PARTICIPATING RETAIL PHARMACY* - 30-DAY SUPPLY MAXIMUM PER PRESCRIPTION			
CERTAIN PREVENTIVE DRUGS	FREE	FREE	FREE
GENERIC	30%**	30% up to \$10**	\$10 copay
PREFERRED BRAND	30%**	30% up to \$60**	\$60 copay
NON-PREFERRED BRAND	30%**	30% up to \$100**	\$100 copay
SPECIALTY	30%**	30% up to \$200**	\$350 copay
PARTICIPATING MAIL-ORDER PHARMACY* - 90-DAY SUPPLY MAXIMUM PER PRESCRIPTION			
CERTAIN PREVENTIVE DRUGS	FREE	FREE	FREE
GENERIC	30%**	30% up to \$20**	\$20 copay
PREFERRED BRAND	30%**	30% up to \$120**	\$120 copay
NON-PREFERRED BRAND	30%**	30% up to \$200**	\$200 copay

* Lantern (formerly SurgeryPlus) is the required network for all joint and spine related procedures. See page 9 for additional information.

**The amount you pay after you reach your deductible, also called coinsurance.

MAKE THE MOST OF YOUR HEALTH CARE DOLLARS

HDHP BASIC:

Health Savings Account (HSA)

You can open an HSA with **WEX** to pay for medical, dental, and vision expenses:

- The maximum you can contribute to your HSA is \$4,300 for individual coverage and \$8,550 for family coverage.
- Team Members age 55 and older may contribute an additional \$1,000.
- You can change your contribution amount at any time.
- You can save your HSA funds and allow the money to roll over each year.

HDHP PLUS:

Health Reimbursement Account (HRA)*

Academy will provide you with an HRA to reimburse you for your medical and dental expenses:

- Individual coverage: \$125/quarter (up to \$500 per year)
- Family coverage: \$250/quarter (up to \$1,000 per year)
- At the end of the year, you can carry over up to \$1,000 for individual coverage and up to \$2,000 for family coverage.

*Team Members are unable to make contributions to the HRA as it is fully funded by Academy.



	COLLECTIVE HEALTH BI-WEEKLY COST					
	HDHP BASIC WITH HSA		HDHP PLUS WITH HRA		PPO PLAN	
	NON-TOBACCO USER	TOBACCO USER	NON-TOBACCO USER	TOBACCO USER	NON-TOBACCO USER	TOBACCO USER
TEAM MEMBER ONLY	\$34.75	\$54.75	\$60.42	\$80.42	\$76.87	\$96.87
TEAM MEMBER + SPOUSE	\$133.94	\$153.94	\$199.29	\$219.29	\$253.55	\$273.55
TEAM MEMBER + CHILD(REN)	\$88.68	\$108.68	\$133.21	\$153.21	\$169.48	\$189.48
TEAM MEM- BER + SPOUSE + CHILD(REN)	\$176.74	\$196.74	\$252.46	\$272.46	\$321.19	\$341.19

Note: Being tobacco-free can save you \$20 on your bi-weekly medical premiums. To earn the lower rates you are required to select your tobacco status during enrollment. If you are a tobacco user, you may still be eligible for lower premiums. Call Tria Health at 888-799-8742 to learn more.

MEDICAL PLAN IN ACTION

While our plans differ in how costs are shared, they work in much the same way:

1 | YOUR DEDUCTIBLE*

You pay **100%** until your deductible is met.

Network preventive care is 100% covered and not subject to the deductible.

For the HDHP Plus and PPO plans, you pay a copay for some expenses.

2 | YOUR COINSURANCE

Once you meet your deductible, the plan will begin sharing in your medical expenses.

You'll always pay less when you stay in the network or use Optum's mail-order pharmacy.

3 | YOUR OUT-OF-POCKET MAX

Once you reach your out-of-pocket max, the plan will pay **100%** of your covered medical expenses for the rest of the plan year.



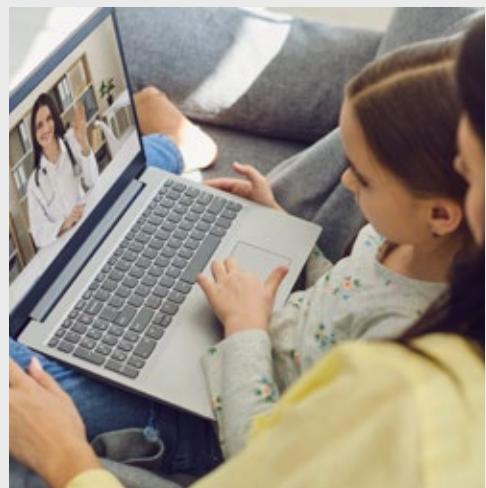
***NOTE:** If you have family coverage, your deductible consists of two components – individual and family. The individual deductible limit is embedded in the family deductible. So, if one family member meets the individual deductible, that individual family member will begin to pay coinsurance for in-network care until the family deductible is met. Additional family members will not begin to pay coinsurance until they have each met their individual deductibles.

CONNECT WITH DOCTORS ON-THE-GO

Doctor On Demand gives you access to board-certified physicians from your mobile device or computer. Use Doctor on Demand to diagnose and treat non-emergency medical issues, get personalized counseling services and psychiatric consultations, and manage your medical care.

Just like in-person visits, your doctor will review symptoms and medical history, perform an exam, and may recommend treatment. They can even prescribe medications, if necessary, which can be sent electronically to the pharmacy of your choice.

Download the Doctor on Demand app to get started.



PARTNERS IN HEALTH CARE

MEDICARE ENROLLMENT SUPPORT

www.transitionsrbg.com | 800-936-1405

Medicare offers a select amount of opportunities to enroll into Medicare without being penalized or acquiring additional fees for enrollment. It is important for our team members to plan and understand the when and how of Medicare enrollment options. Transitions Benefit Group can help you plan your enrollment into Medicare and any other supplemental plans that support your and your family's needs.

YOUR PARTNER IN AFFORDABLE PHARMACY SOLUTIONS

www.triahealth.com | 888-799-8742

Tria Health's pharmacists act as your personal medication experts and work with you and your doctor(s) to make sure your conditions are properly controlled without the risk of medication-related problems.

The program's goal is to make sure your medications are safe, effective, and affordable. You are eligible for the program if you are enrolled in an Academy medical plan and take multiple medications to treat one or more chronic conditions, including:

- Asthma
- Depression
- High cholesterol
- Chronic pain
- Heart disease
- Migraines
- Diabetes
- High blood pressure
- Specialty conditions

Tria Health now offers weight loss coaching. Making the commitment to lose weight can be a critical step in improving your overall health. By enrolling in Tria Health's Choose to Lose program, you'll have immediate access to some of the best resources that will help aid in your weight loss, including:

- A designated health coach (dietitian)
- An industry-leading health and fitness app
- Access to a clinical pharmacist



 tria **HEALTH**

Empower Yourself!

Download the Tria Health app to enhance your ability to interact with Tria Health.

- Get a consultation with a Tria Health pharmacist
- Receive medication reminders and complete medication list
- Take advantage of money saving opportunities for your medications



Quit tobacco with Tria Health's help!

Your Academy medical plan includes a free tobacco cessation program through Tria Health. Call Tria Health to get connected with a tobacco treatment specialist and start your tobacco quitting journey.





PERSONALIZED PAIN CARE THAT GETS YOU MOVING

hinge.health/academy | 855-902-2777



Relieve joint and muscle pain with personalized exercise therapy at no cost to you. On average, participants reduce their pain by 68%.

- Virtual sessions anytime, anywhere
- Unlimited 1-on-1 health coaching
- Motion-tracking technology for instant form correction

Your family may be eligible, too!



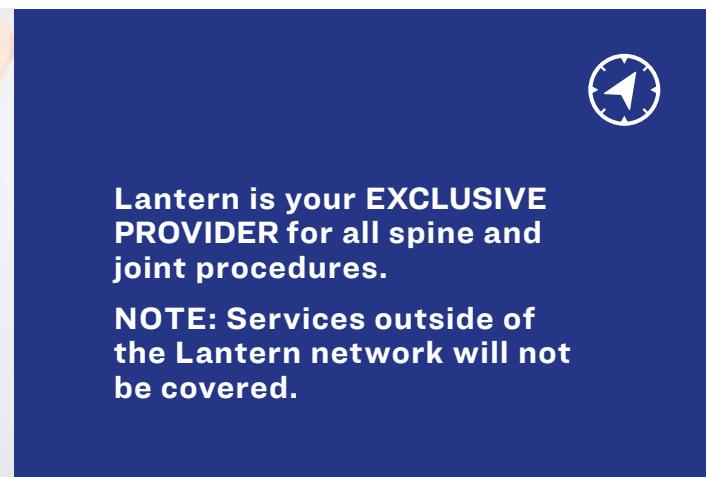
TAKE THE STRESS OUT OF MEDICAL PROCEDURES

www.lanterncare.com | 844-752-6162



Needing surgery can be overwhelming. Locating a top-quality surgeon, scheduling multiple appointments, transferring medical records, dealing with unexpected medical bills, setting up travel – it's complicated. Lantern (formerly SurgeryPlus) is here to help and save you money.

The Lantern full-concierge service handles the hassle for you. Your dedicated Care Advocate will locate the best-fitting provider, schedule all appointments, coordinate medical record transfers and travel, and follow up with you post-procedure to ensure top satisfaction with your experience. If you are enrolled in an Academy medical plan and need surgery, contact Lantern to see if your procedure is covered.





GET SUPPORT THROUGHOUT YOUR FAMILY PLANNING JOURNEY

www.progyny.com | 888.702.1562

Our medical plans not only cover many family planning services but also connect you with top-rated fertility specialists through Progyny. With Progyny, you'll receive personalized guidance and support from a dedicated Patient Care Advocate. When necessary, Progyny will help you get care from one of Progyny's trusted fertility providers across the country to help you build your family with confidence.



Access the Progyny app for education, trackers, secure communication, and benefits management.



PRECONCEPTION, FERTILITY, AND FAMILY BUILDING

- 1:1 member concierge support and digital tools
- Network of the nation's top fertility specialists, including reproductive endocrinologists and reproductive urologists
- Personalized surrogacy and adoption coaching and support



PREGNANCY AND POSTPARTUM

- Proactive clinical education and member preparation at each stage
- Timely, programmatic coaching check-ins
- In-house experts in pregnancy, return-to-work, lactation/feeding, mental health, and more



MENOPAUSE AND MIDLIFE CARE

- Early awareness of the impact of menopause symptoms
- Specialized network of nationwide menopause providers
- Prescriptions for hormone and non-hormone treatments
- Online scheduling for virtual visits

DENTAL



Your dental benefits are provided by **Delta Dental**. Choosing a participating provider helps lower your out-of-pocket costs and eliminates the need to complete claim forms. If your dentist does not participate in the network, you may still see them, but your out-of-pocket expenses may be higher.

DENTAL (IN-NETWORK)	
ANNUAL DEDUCTIBLE (INDIVIDUAL/FAMILY)	\$50/\$150
ANNUAL MAXIMUM BENEFIT PER CALENDAR YEAR (APPLIES TO ALL SERVICES EXCEPT ORTHODONTICS)	\$1,500
PREVENTIVE CARE (EXAMS, CLEANINGS, X-RAYS)	100% coverage, no deductible
BASIC SERVICES (EXTRactions, PERIODONTICS)	20% after deductible
MAJOR RESTORATIVE SERVICES (CROWNS, DENTURES)	50% after deductible
ORTHODONTIA (FOR DEPENDENT CHILDREN UNDER AGE 19)	50% after deductible
LIFETIME ORTHODONTIA MAXIMUM	\$2,000

Visit www.deltadentalins.com/academy or call 800-521-2651 to access these free resources and more:

- Find an in-network dentist
- Check benefits, eligibility, and claims information
- Browse informative articles and tips
- Take the oral health risk assessment
- Learn more from online quizzes



DENTAL BI-WEEKLY COST	
TEAM MEMBER ONLY	\$10.35
TEAM MEMBER + SPOUSE	\$20.93
TEAM MEMBER + CHILD(REN)	\$21.98
TEAM MEMBER + SPOUSE + CHILD(REN)	\$31.50

The **VSP** vision plan includes coverage for an eye exam and your choice of contacts or glasses (lenses and frames are both covered).

	BASIC		ENHANCED	
	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT
EYE EXAM/ MATERIALS	\$30 copay	Up to \$45	\$0 copay	up to \$45
LENSES				
Single	Covered in full after \$30 materials copay	Up to \$30	Covered in full after \$0 materials copay	Up to \$30
Bifocal		Up to \$50		Up to \$50
Trifocal		Up to \$60		Up to \$60
Lenticular		Up to \$75		Up to \$75
FRAMES	\$150 allowance after \$30 materials copay	Up to \$50	\$200 allowance	Up to \$50
CONTACT LENSES				
Elective*	\$150 allowance Covered in full after \$30 materials copay	Up to \$100 Up to \$210	\$200 allowance Covered in full for medically necessary	Up to \$100 Up to \$210

*Elective contacts fitting and evaluation services are subject to a maximum \$60 copay.

VISION BI-WEEKLY COST		
COVERED PERSON	BASIC	ENHANCED
TEAM MEMBER ONLY	\$2.31	\$3.81
TEAM MEMBER + SPOUSE	\$4.81	\$7.94
TEAM MEMBER + CHILD(REN)	\$5.01	\$8.28
TEAM MEMBER + SPOUSE + CHILD(REN)	\$6.41	\$10.59



BONUS: The TruHearing MemberPlus Program makes hearing aids affordable for VSP members and covered dependents, with savings of up to 60% per hearing aid and discounts on additional batteries. Learn more at www.truhearing.com/vsp or call 877-396-7194.



LIFE, AD&D, AND DISABILITY



BASIC LIFE AND AD&D

Academy offers basic life and accidental death and dismemberment (AD&D) coverage through **Sun Life** at no cost to you. Eligible dependents are automatically enrolled at no additional cost if they are enrolled in the medical plan.

BASIC LIFE AND AD&D*		
COVERED PERSON	BASIC LIFE	BASIC AD&D
TEAM MEMBER	2x your annual earnings rounded to next higher multiple of \$1,000 (up to \$250,000)	1x annual earnings rounded to next higher multiple of \$1,000 (up to \$125,000)**
SPOUSE	\$2,000	N/A
CHILD(REN)	14 days to 6 months = \$1,000 6 months to 26 years = \$2,000	

*Your basic life and AD&D benefits will reduce to 65% at age 65. You may collect a portion of your benefits during your lifetime if you become terminally ill.

**If you are partially disabled in an accident, AD&D benefits will pay a percentage of the benefit.

LIFE, AD&D, AND DISABILITY

VOLUNTARY LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

If you would like additional coverage, you may purchase voluntary life and AD&D insurance through **Sun Life**. When you elect life insurance for yourself and your eligible dependents, a corresponding AD&D election will be included automatically. You must elect coverage for yourself in order for your spouse and/or child(ren) to be eligible. You must be actively at work, and your dependents cannot be disabled or hospital confined on the coverage effective date.

NOTE: We want to remind you that if you are eligible for life insurance and choose not to enroll during your initial enrollment period, you will be required to submit evidence of insurability in order to enroll at a later date. This means you may need to provide health information or undergo a medical evaluation to obtain approval.

VOLUNTARY LIFE AND AD&D		
COVERED PERSON	COVERAGE AMOUNT	GUARANTEED ISSUE AMOUNT* (New hires or qualified status changes only)
TEAM MEMBER**	\$10,000 increments up to \$500,000 <i>(Not to exceed 5x your annual earnings)</i>	\$150,000
SPOUSE**	\$10,000 increments to \$250,000 <i>(Not to exceed 50% of Team Member's amount)</i>	\$30,000
CHILD	14 days to 6 months = \$250 6 months to 26 years old = \$10,000 <i>(Not to exceed 50% of Team Member's amount)</i>	\$10,000

*Guaranteed issue means you can purchase life insurance during your initial eligibility without requiring medical approval (evidence of insurability).

Note: Spouse and child(ren) benefits may be reduced due to Team Member age benefit reductions. Refer to the plan document for additional details.

The amount you pay for voluntary life and AD&D coverage depends on your age and tobacco status. The chart below shows the monthly cost for Team Members and their spouse per \$1,000 of coverage.

VOLUNTARY LIFE AND AD&D MONTHLY COST												
AGE	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
NON-TOBACCO	\$0.085	\$0.095	\$0.115	\$0.125	\$0.168	\$0.244	\$0.415	\$0.681	\$0.843	\$1.508	\$2.553	\$4.073
TOBACCO	\$0.144	\$0.166	\$0.209	\$0.231	\$0.340	\$0.515	\$0.907	\$1.517	\$1.888	\$3.414	\$5.812	\$9.300

Note: The monthly life insurance rate for child(ren) is \$1.70 no matter how many children are covered. AD&D insurance is not available for child(ren).

You can earn a discount on voluntary life insurance if you are tobacco free. See the cost of coverage below. **Your basic life and AD&D benefits will reduce to 65% at age 65.



Evidence of Insurability: Sun Life may require proof of good health (also known as evidence of insurability) if you:

- Enroll in team member, spouse, or dependent life insurance after initial eligibility period
- Enroll in a benefit amount that is higher than the guaranteed issue amount
- Increase your coverage amount by more than \$10,000 for optional life insurance

SHORT AND LONG TERM DISABILITY BENEFITS

Disability coverage through **Sun Life** is available to full-time Team Members. Salaried Team Members are automatically enrolled at no cost. Hourly Team Members may purchase disability coverage at the rates listed below. **If coverage is not elected during your initial eligibility period, you will have to submit evidence of insurability to SunLife for approval.** Your initial eligibility period is when you enroll for benefits as a newly-hired or newly-eligible Team Member (ex. when you change from part-time to full-time).

		DISABILITY	
		COVERAGE AMOUNT	TIMING OF BENEFITS
SHORT-TERM DISABILITY (SALARIED TEAM MEMBERS)*		< 10 years of service = 70% of total pre-disability weekly earnings 10+ years of service = 100% of total pre-disability weekly earnings	Benefits begin after 7 days** (salaried Team Members) or 14 days** (hourly Team Members) of disability and end after 180 days (runs concurrently with FMLA when applicable)
VOLUNTARY SHORT-TERM DISABILITY (HOURLY TEAM MEMBERS)		60% of total pre-disability weekly earnings up to \$1,000 per week	
LONG-TERM DISABILITY (SALARIED TEAM MEMBERS)		60% of total pre-disability monthly earnings up to \$20,000 per month	
VOLUNTARY LONG-TERM DISABILITY (HOURLY TEAM MEMBERS)		60% of total pre-disability monthly earnings up to \$5,000 per month	Benefits begin after 180 days

*All full-time salaried team members are eligible for the short-term disability benefit on the first day of the month following 6 months of continuous employment.

**Team members may use PTO to cover this time period. See PTO policy for additional information.

VOLUNTARY STD MONTHLY COST			
AGE	PER \$10 WEEKLY BENEFIT	AGE	PER \$10 WEEKLY BENEFIT
<25	\$0.725	50-54	\$0.794
25-29	\$0.840	55-59	\$1.001
30-34	\$0.817	60-64	\$1.219
35-39	\$0.679	65-69	\$1.392
40-44	\$0.575	70+	\$1.518
45-49	\$0.644		

VOLUNTARY LTD MONTHLY COST			
AGE	PER \$100 MONTHLY COVERED PAYROLL	AGE	PER \$100 MONTHLY COVERED PAYROLL
<25	\$0.146	50-54	\$0.859
25-29	\$0.153	55-59	\$0.969
30-34	\$0.250	60-64	\$1.063
35-39	\$0.386	65-69	\$0.872
40-44	\$0.598	70+	\$0.502
45-49	\$0.734		



 Disability plans help protect your income when you cannot work due to an extended injury or illness. To get started, call Sun Life at 877-932-7287 or log on to www.sunlife.com/us and click the submit a claim button. The policy number is 237990.

FINANCIAL WELL-BEING

TUITION REIMBURSEMENT PROGRAM

Academy offers tuition reimbursement to eligible Team Members to assist with costs for college or certification courses.

- Maximum reimbursement amount is **\$2,000 per calendar year** for courses from an **accredited** institution and **\$500 per calendar year** for courses from a **non-accredited** institution.
- Team Members must meet eligibility requirements as listed in Better Together.
- All courses taken at an accredited college or university, non-accredited school, or for a certification are eligible for the annual maximum reimbursement, at Academy's discretion, for the calendar year.
- Final course grade(s) must be C- (pass) or better, or certificate of successful completion.
- All fees are eligible for reimbursement up to the calendar year maximum.
- Both programs may be utilized simultaneously. This means you can apply for reimbursement for a college course and a certification course at the same time.

To apply for reimbursement, submit your application form along with your receipt and final grade(s) after course completion to HROperations@academy.com in accordance with program deadlines as noted on the application form.

ADOPTION REIMBURSEMENT

Academy offers Adoption Reimbursement to eligible Team Members to assist with qualifying expenses related to the adoption of a child 17 years or younger. The maximum lifetime reimbursement amount is \$10,000.

Reimbursable expenses include adoption agency fees, court costs, and travel expenses related to the process. For additional details and to apply for reimbursement, please see the full Adoption Reimbursement Policy in Better Together.





401(K) PLAN

Team Members may enroll in the 401(k) plan, administered by **FIDELITY**, on the first day of the month following their date of hire. You may contribute from 1% to 75% of your pre-tax earnings up to the maximum allowed by the IRS. Eligible Team Members who will be 50 years of age or older during the calendar year may make an additional pre-tax contribution up to the annual IRS limit.

Academy will contribute \$1 for every \$1 you contribute, up to 6% of your eligible compensation (up to the IRS limits). You will receive matching contributions on the first day of the calendar month following your first anniversary of employment with Academy if you have 1,000 hours of service during your first 12 months of employment.

You may contribute to your Academy 401(k) plan through **pre-tax** or **post-tax** contributions. The primary difference is when you pay taxes. We encourage you to talk to a financial advisor to determine which option is best for you. You may view Fidelity webinars in the Money Matters tab within Compass' Better Together section.

You can enroll or make changes to your 401(k) at any time of the year by logging on to www.401k.com or calling the Fidelity Benefits Line at 800-835-5095.



GET CONNECTED

Download the Net Benefits app to manage your 401(k) on the go. With this app, you can view your account balance, change your investments, increase your contribution elections, and more.

EMPLOYEE STOCK PURCHASE PLAN

Team Members who have been employed for one or more consecutive year(s) are eligible to participate in Academy's Employee Stock Purchase Program (ESPP). An ESPP is a benefit plan that allows eligible Team Members to purchase shares of Academy Sports + Outdoors (ASO) common stock at a 15% discount.

There are currently two six-month offering periods in a calendar year with two weeks of enrollment prior to the start of the offering period. Team Members who choose to enroll are required to elect a percentage of their base pay that they wish to contribute which is deducted from their paychecks post-tax over the course of the purchase period. At the end of the purchase period, these funds are then used to purchase ASO stock at the 15% discount. Team Members can elect to contribute from 1% to 15% of their base pay.

PURCHASE PERIOD START DATE	PURCHASE PERIOD END DATE	ENROLLMENT DATES
January 1, 2025	June 30, 2025	December 3 – 26, 2024
July 1, 2025	December 31, 2025	June 4 – 21, 2025



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

All benefits-eligible Team Members can contribute pre-tax dollars to a dependent care flexible spending account (DCFSA) to pay for eligible child or elderly daycare services.

WHAT CAN I USE THE FUNDS FOR?

Eligible daycare expenses for your children under age 13 or dependents who are mentally or physically incapable of caring for themselves (including elderly dependents)

Your elder dependent or child over age 13 must live with you for at least 8 hours a day and they must be claimed as a dependent on your annual tax returns.

HOW MUCH CAN I CONTRIBUTE EACH YEAR?

You can contribute between \$500 and \$5,000 (\$2,500 for married individuals filing separately) to your dependent care FSA in 2025.

WHEN CAN I USE THE FUNDS?

Funds are available after you contribute to the account with each paycheck.

CAN I ROLL OVER FUNDS EACH YEAR?

No, you will lose any unused funds at the end of the year. However, you will have until March 15th of the following year to submit any expenses incurred in the previous plan year.

HOW DO I PAY FOR ELIGIBLE EXPENSES?

Submit claims for reimbursement by visiting www.wexinc.com and clicking **Login>Benefits accounts**.



IMPORTANT NOTE: The dependent care FSA has a use-it-or-lose-it rule. You will lose any unused funds at the end of the year. You must reelect coverage each year.

TIME OFF

PAID TIME OFF (PTO) POLICY

Academy Sports + Outdoors believes that Team Members should have opportunities for time away from work to relax, spend time with family and friends, and enjoy more sports and outdoors. Academy permits eligible Team Members to accrue and use paid time off (PTO) for various personal needs.

Eligible Team Members will accrue PTO based on division, job, pay grade, hours worked, and length of service. Full-time Team Members begin accruing PTO from the date of hire.

- Eligible Team Members may accrue PTO each pay period worked in the plan year, unless state law requires a different accrual method.
- Full-time Team Members must work a minimum of 60 hours per pay period to accrue PTO.
- The following individuals are not eligible for PTO: temporary and seasonal Team Members, interns, and contingent workers/contractors.

You can find the full PTO policy and accrual details in Better Together.



BEREAVEMENT

Academy provides eligible Team Members with paid time off from work for absences related to the passing of a loved one based on relationship. To be eligible for bereavement under this policy, Team Members must be employed with Academy for at least (6) consecutive months prior to the loss. For additional details, see the full Bereavement Policy in Better Together.



TAKE A BREAK

Make time for what is important to you. Use your PTO to get some rest, go on an adventure, or spend quality time with loved ones.

LEAVE OF ABSENCE

To support our Team Members, we offer paid and unpaid leave for all eligible Team Members. Follow these steps if you need to take a leave of absence:

- 1** If a Team Member needs a leave of absence, he/she must give Academy at least 30 days advance notice of the leave when foreseeable. When the need for leave of absence is not foreseeable or is unexpected (e.g. early birth of a child, emergency medical treatment or qualifying exigency), notice must be given to Academy as soon as possible and practical. "As soon as practical" generally means giving at least a verbal notice to Academy the same or next business day after learning of the need to take a leave of absence. Notice should be given according to Academy's normal absence call-in process. Failure to provide notice may result in a delay of leave of absence benefits.
- 2** Team Members must notify the Leave Department of their need for leave of absence or when absent for any reason that may qualify as a leave of absence by submitting a "Request Leave of Absence" event in Compass. Job aides with instructions on how to submit a leave of absence can be found in the "Leave of Absence and Accommodations" app in Compass.
- 3** The Leave Department will review your request. If you are eligible for leave, additional instructions will be emailed to your personal email as listed in Compass.

MATERNITY AND PARENTAL LEAVE

MATERNITY LEAVE	PARENTAL LEAVE*
10 weeks 100% paid leave for eligible Team Members who: • Recently gave birth	2 weeks 100% paid leave for eligible Team Members following: • The birth of a child (non-birthing parent) • The placement of a child (adoption or foster care)

*Must be Taken during the first three-month period following the qualifying event

NOTE: Maternity and parental leave is available for eligible, full-time Team Members with at least three months of continuous employment, prior to the birth of the dependent. You must provide proof of birth (birth record/birth facts) or court documents for adoption or foster care placement within seven calendar days of the event.



How Do I Pay for My Benefits When I am on Leave?

If you are on an approved leave of absence and are not currently receiving a paycheck from Academy, you will be required to pay for your benefits through our direct bill provider, WEX. Your benefits will be calculated at a monthly rate rather than your normal bi-weekly rate. You will receive a packet to your home address as listed in Compass detailing how to pay for your benefits. For a more detailed look into our FMLA coverage, log on to Better Together to find our FMLA policy.

COBRA BENEFITS

If you lose your eligibility for insurance or your employment with Academy ends, you can temporarily continue your Academy health coverage at a higher premium. WEX administers our COBRA benefits and will reach out to you when you become eligible for COBRA coverage.

VOLUNTARY BENEFITS



Financially protect yourself from the unexpected with the following voluntary benefits offered through Sun Life. The following plans pay benefits directly to you, to use however you want:

CRITICAL ILLNESS INSURANCE

An illness can lead to unexpected costs not covered by your health plan. Deductibles and copays or other costs like travel and child care can reduce your savings. Critical illness insurance provides a cash benefit when you or a covered dependent are diagnosed with a covered condition, like a heart attack or stroke. The benefit is paid directly to you, to use however you want.

ACCIDENT INSURANCE

Accident insurance is a way to stay ahead of the medical and out-of-pocket expenses that can quickly add up after an accidental injury. It's not just for emergency treatment, hospital stays, and medical exams, but also for other expenses you may face, such as transportation and lodging needs.

HOSPITAL INDEMNITY INSURANCE*

This benefit can help ease the financial burden of hospital admission, allowing you to focus more on your recovery and less on your finances.



IMPORTANT NOTE: Academy offers a fixed indemnity policy; this is NOT health insurance. If you are considering purchasing this policy, please read the notice below in its entirety.

*FIXED INDEMNITY NOTICE

IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job or a family member's job, contact the employer.

VOLUNTARY BENEFITS CONTINUED



LEGAL SERVICES

You can purchase legal insurance through Legalease at our group discounted rates. Legal insurance isn't just for the serious issues. It's for your everyday needs, too. Some things are planned, like creating a will, and others are more unexpected like fighting a traffic ticket or getting your deposit back from a difficult landlord. With legal insurance, network attorney fees are 100% paid-in-full for most covered matters.

Enrollment in the legal plan also gets you free access to TurnSignl, the mobile app that allows drivers and their families to chat face-to-face with an attorney when they are pulled over or in an auto accident.

See the complete list of what your plan covers at:
legaleaseplan.com/academy.

Access a qualified enrollment event via Compass to enroll in legal insurance at a bi-weekly rate of \$7.32 for Team Member or family.



PET INSURANCE

You have the opportunity to enroll in the My Pet Protection plan offered through Nationwide. There are two levels of coverage: 50% reimbursement and 70% reimbursement. This coverage is available to you through Nationwide, which means you pay them directly for your monthly premium. Enroll at any time, visit any vet, submit the claim, and get reimbursed!

There are three simple ways to sign up:

- Go directly to our Academy URL:
<https://benefits.petinsurance.com/academy>.
- Visit PetsNationwide.com and enter our full company name: Academy Sports + Outdoors.
- Contact Nationwide Customer Care at 877-738-7874 and state that you are an Academy Sports + Outdoors Team Member looking to receive this offer and preferred pricing.



EARN THE \$50 WELLNESS BENEFIT



These voluntary benefit plans include a wellness benefit to encourage you to get annual routine screenings. If you get a covered screening, you can earn \$50 per voluntary benefit each plan year. This benefit is in addition to your other coverages.

To file a claim, call Sun Life at 877-932-7287 or log on to www.sunlife.com/us and click the submit a claim button. The policy number is 943006.

OTHER BENEFITS



TRAVEL WITH PEACE OF MIND

The business travel accident (BTA) plan provides a benefit in case of accidental death or dismemberment while the Team Member is away from his or her usual place of employment on company business. In case of death, benefit will be paid to the designated beneficiary on file for the Team Member's Academy life insurance policy. Coverage is from \$100,000 to \$300,000, depending on the Team Member's job position classification.



CONNECT WITH CAREGIVERS THROUGH CARE.COM

Academy wants to help our Team Members create the right balance between home and work-life care options by providing you with unlimited access to child and adult care, pet care, housekeepers, tutors, and more! With **Care.com**, you have tools at your fingertips to make more informed decisions whenever your need for care arises. More information about this benefit is available in Better Together.



ACCESS GYMS AND ONLINE FITNESS TOOLS WITH ONE PASS

Academy has partnered with Optum/Plus One to bring you **One Pass**. One Pass is a fitness and wellness subscription-based network of personalized well-being tools, consumer fitness centers and grocery/home essential delivery options. You will have the option of accessing over 20,000 on demand and live streaming fitness classes, as well as an expansive fitness network of over 13,000 national fitness centers and boutique studios.



GET PAID FASTER AT ACADEMY WITH DAILYPAY

Academy has partnered with DailyPay to give Team Members more financial flexibility. We recognize that sometimes your life would be easier if you didn't have to wait two weeks to receive your earned income.

DailyPay is an optional benefit that gives you access to your pay in advance of payday. With this optional benefit you can elect to receive a portion of your pay on the same day that you work a shift. You can also track your daily income with updates four times a day. Even though you might prefer to receive some of your paycheck immediately, you may also want to save some of it. DailyPay gives you the option to access a portion of your earned income and direct the rest into savings.

The idea is to help you pay for day-to-day essentials and “nice-to-haves” when you need to!

There are four simple ways to sign up:

- Download the **DailyPay App** on the App Store or Google Play.
- Sign up at the **DailyPay site: my.dailypay.com**.
- Text **START** to 66867.
- Scan the **QR code** below to sign up:



Scan to get started



ComPsych®
—The GuidanceResources Company®—



EMPLOYEE ASSISTANCE PROGRAM

You and your immediate household family members have access to Guidance Resources, an employee assistance program (EAP) offered through **ComPsych**.

The EAP offers confidential support, guidance, and resources for a variety of issues, such as:

- Work/life services
- Child care
- Elder care
- Adoption
- Relationships and financial issues

Help is available by phone. You can also use the EAP to schedule in-person counseling for short-term issues.

Visit www.guidanceresources.com

(ID: **EAPEssential**) or call 800-460-4374.

BETTER TOGETHER

The **Better Together** portal is your one-stop shop for Academy benefits, Team Member perks, compensation, and Academy's diversity and inclusion initiatives.

Better Together keeps you informed and helps you take advantage of Academy's latest program offerings. Visit Better Together frequently for updates as new programs are rolled out or current programs are revised, including:

- Health and welfare
- Bonus and other incentives
- Payroll
- Employment verification via the work number
- Estate guidance
- Academy news
- How can we improve survey (suggestion box)
- Diversity and inclusion
- Team Member resource groups (TRGs)
- Academy network groups (ANGs)



Log on to Compass, click View All Apps, and select **Better Together**.



TEAM MEMBER PERKS

Being an Academy Team Member comes with great perks! You have access to discounts and perks found on the Better Together portal. In addition, Academy's **BenefitHub** offers Team Members a wide range of discounts and rewards for sporting events, theme parks, restaurants, travel, hotels, cars, and more.

To take advantage of these discounts, visit:

Compass > Better Together > Perks > Discount Programs > BenefitHub.

For questions, please email HROperations@academy.com or call 281-646-5996.

TEAM MEMBER RELIEF

Eligible Team Members may apply for financial assistance if you experience damage to your personal property due to a natural disaster or fire.

To apply for financial assistance, visit:

Compass > Better Together > Money Matters > Team Member Relief.

If using a mobile device, enter compass.academy.com in the browser (Chrome or Safari). You cannot use the app to submit your application.

For questions, please email HROperations@academy.com or call 281-646-5996.



As you explore your benefit options, you'll come across some frequently-used terms. Learning these terms can go a long way toward understanding your benefits.

TERMS TO KNOW

HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

A medical plan with which you pay 100% of the cost for covered services until you reach the plan deductible.

PPO HEALTH PLAN

A medical plan with which you pay copays for most covered services until you reach the plan deductible.

COPAY

A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

DEDUCTIBLE

The amount you owe for health care services before your health insurance or plan begins to pay. For example, if your deductible is \$750, your plan will not pay anything until you've met your \$750 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

OUT-OF-POCKET MAXIMUM

The most you pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% for covered essential health benefits.

PREMIUM

The amount that must be paid for your coverage, health insurance, or plan.

IN-NETWORK

The facilities, providers, and suppliers your health insurance or plan has contracted with to provide health care services.

OUT-OF-NETWORK

A provider who is not contracted with your health insurance or plan. Using out-of-network providers usually costs more than in-network providers.

HEALTH SAVINGS ACCOUNT (HSA)

An account you can use to save for eligible medical, prescription drug, dental and vision expenses. You contribute to the account with pre-tax dollars, and the funds are always yours to keep (even if you retire or leave the company). **Only available with the HDHP Basic medical plan option.**

HEALTH REIMBURSEMENT ACCOUNT (HRA)

An account set up and funded by Academy Sports + Outdoors when you are enrolled in the High-Deductible Health Plus Plan (HDHP) to help offset out-of-pocket costs for covered medical services, such as deductibles and coinsurance. Available funds will be reimbursed to you via check. **Only available with the HDHP Plus medical plan option.**

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

An account you can use to set aside pre-tax dollars to pay for eligible child or elderly daycare services.

EVIDENCE OF INSURABILITY (EOI)

Documentation required to prove you are in good health and qualified to receive an income protection benefit, such as life insurance.

CONTACTS

BENEFIT	PROVIDER	PHONE	EMAIL OR WEBSITE
Benefits Enrollment	Compass	N/A	compass.academy.com
Medical Group Number: 0117007	Collective Health	855-496-8562	bcbsil.collectivehealth.com
Prescription Drugs	OptumRx	877-633-4461	www.optumrx.com
Dental Group Number: 18453	Delta Dental	800-521-2651 Mon-Fri, 6:15 a.m. - 7 p.m.CT	www.deltadentalins.com/academy
Vision Group Number: 30042755	VSP	800-877-7195 Mon-Fri, 7 a.m. - 10 p.m. CT Sat, 9 a.m. - 10 p.m. CT Sun, 9 a.m. - 9 p.m. CT	www.vsp.com
Personalized Prescription Drug Management	Tria Health	888-799-8742 Mon-Thurs, 8 a.m. - 9 p.m. CT Fri, 8 a.m. - 7 p.m. CT Sat, 9 a.m. - 5 p.m. CT	www.triahealth.com
Surgery Concierge	Lantern	844-752-6162	www.lanterncare.com
Family Support	Progyny	888.702.1562	www.progyny.com
Telemedicine	Doctor On Demand	800-997-6196	www.doctorondemand.com
Life, AD&D, Disability and Voluntary Benefits Group Number: 237990 (LIFE, AD&D, DISABILITY) 943006 (VOLUNTARY BENEFITS)	Sun Life	800-247-6875 Mon - Fri, 7 a.m. - 7 p.m. CT	www.sunlife.com/us
Employee Assistance Program	ComPsych	800-460-4374	www.guidanceresources.com ID: EAPEssential
Legal Services Group Number: 18806	LegalEASE	800-248-9000	legaleaseplan.com/academy
401(k) Plan Group Number: 09372	Fidelity	800-835-5095 Mon - Fri, 7:30 a.m. - 7:30p.m. CT	www.401k.com
Pet Insurance	Nationwide	877-738-7874	benefits.petinsurance.com/academy
Health Savings Account, COBRA Benefits and Direct Bill	WEX	866-451-3399	www.wexinc.com



RETAIL STORE TEAM



CORPORATE CAREERS



DISTRIBUTION CENTERS



This Benefits Guide is a Summary of Material Modifications providing key elements of the Academy Sports + Outdoors® benefits program and changes to its plans effective January 1, 2025. This guide is intended to provide highlights only. Every attempt has been made to ensure the accuracy of this information. If there is any discrepancy between this guide and the insurance contracts or other legal documents, the legal documents will always govern. The company reserves the right to make future changes.