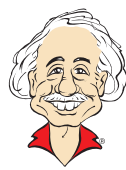




2018-2019 BENEFIT ENROLLMENT OVERVIEW



OLLIE'S *Bargain* **OUTLET**
"GOOD STUFF CHEAP"



We've developed a benefits-specific website exclusively for Ollie's Associates! Look inside for an overview of the benefits available to you, and visit **benefits.ollies.us** for more details. Enter the password "**bargain**" and click Submit to log in.

YOUR 2018-2019 BENEFITS

Welcome to Ollie's Bargain Outlet! It's time to consider electing a benefits package that meets your family's health and financial needs, now and in the future.

This enrollment guide presents highlights of each of the benefit plans available to you. We hope you will use this information to make informed decisions that make the most sense for you and your family.

Enrolling in Benefits

Review your enrollment materials carefully, including the benefits website, **benefits.ollies.us**.

To enroll in benefits, have your personal, dependent and beneficiary information ready. You will need full names, dates of birth and Social Security Numbers of your dependent(s).

If your benefits are effective on the 2nd day of continuous employment, you have 30 days from your date of hire to enroll in benefits.

If your benefits are effective on the 91st day of continuous employment, your enrollment period begins on your 60th day of employment and ends on your benefits effective date.

There are two ways to enroll in benefits:

Enrollment Center: All eligible Associates will speak with a professional benefits counselor to enroll in benefits. The counselor will provide benefit details, including rates, answer your questions and help you enroll in the coverage that is right for you. To enroll over the phone, please call **1-800-868-0769**, Monday through Friday, 9:00 a.m. - 6:00 p.m., ET.

Online Portal: Associates also have the option to enroll online through our Online Enrollment Portal. To enroll online, visit the How To Enroll page on the Ollie's Benefit Portal, **benefits.ollies.us** to find enrollment instructions.





This benefit enrollment brochure provides a high-level overview of the benefits available for the 2018-2019 plan year*. You can find more detailed information online at **benefits.ollies.us**.

Health Care Benefits

Ollie's Bargain Outlet offers medical, prescription drug, dental and vision coverage for you and your dependents.

Medical and Prescription Drug

Ollie's offers three medical plans through Highmark Blue Shield. The three plans are very similar, however, they differ in deductible. Preventive care is covered at 100% under all three plans, and all three plans include prescription drug coverage.

Dental and Vision

You can elect to enroll in dental benefits through United Concordia, and you have the option to participate in either the Low plan or the High plan. Both plans offer similar coverage for preventive, basic and major care; however, each plan has its own annual maximum per person limit, and only the High plan provides coverage for orthodontic services for children up to age 19.

You can elect to enroll in the Highmark Blue Shield Optical Plan for eye exam, frame, lens and contact lens benefits.

Flexible Spending Accounts (FSAs)

A Flexible Spending Account allows you to set aside money to pay for out-of-pocket health care or dependent care expenses. The money is deducted directly from your paycheck on a pre-tax basis, allowing you to reduce your taxable income and save money for eligible expenses at the same time. Ollie's offers two types of FSAs – a Health Care FSA and a Dependent Care FSA. The annual maximum contribution amount for the Health Care FSA is \$2,650 through Ameriflex.



Additional Benefits

Additional benefits available to eligible Ollie's Associates include:

401(k)

The 401(k) program will help you save money and prepare for retirement. You contribute through convenient pre-tax payroll deductions. Ollie's will make matching contributions in an amount equal to 25% up to 6% of your eligible compensation.

Employee Assistance Program (EAP)

The EAP can offer invaluable assistance in times of need for personal and work-related concerns. You and your dependents can access the EAP at no cost 24 hours a day, seven days a week via a toll free phone number or the Web. The assistance is completely confidential.

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

Life Insurance/AD&D offers financial protection to your loved ones if something were to happen to you. It pays a benefit that can allow your family to continue their way of life. Ollie's provides eligible Associates with basic term life and AD&D insurance at no cost to you. You also have the option to increase this coverage through Supplemental Life Insurance coverage.

Disability Insurance

Ollie's also provides eligible Associates with Short Term and Long Term disability coverage to assist in the event an Associate is out of work due to an injury or illness. A voluntary disability option is available for all other Associates.

Visit **benefits.ollies.us** for more details
on the benefits available to you and for enrollment instructions.
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* Part Time Associates are only eligible for certain benefits. Please speak with a benefits counselor for details.

Voluntary Benefits

Protecting your financial future is just as important as taking care of your health. Ollie's provides you with access to a wide range of voluntary benefits to help protect your future and the future of your family*.

Hospital Indemnity

Hospital indemnity insurance provides financial protection if you or a covered family member require medical care in the hospital. The benefit amounts can be used to pay for medical plan deductibles and coinsurance until the out-of-pocket maximum kicks in. You may also have enough left over to pay for family member lodging and food while they stay near the hospital.

Voluntary Pet Insurance

Ollie's offers pet insurance to help offset the cost of caring for your pet. The plan covers a variety of medical treatments from preventive care to accidents and illnesses. It also covers X-rays, office visits, medications, surgeries and hospital stays.

InfoArmor ID Theft

InfoArmor offers a comprehensive, proactive identity theft defense. It can help limit your chances of experiencing fraud and restore your identity if it does become compromised. It includes credit monitoring, an expert to help restore your identity, an identity theft insurance policy and more.

Supplemental Life and Accidental Death and Dismemberment

Ollie's offers supplemental life and accidental death and dismemberment coverage to all full time Associates. This is a great opportunity for Associates to purchase additional term life coverage at group rates and also have the option to purchase coverage for your spouse and dependents. This coverage is completely portable, so should your employment with Ollie's end for any reason, this coverage may be billed to you direct at home.

Whole Life Insurance

Whole life insurance is "permanent" insurance. It doesn't expire, lasting as long as you pay the premium. It also builds cash value you can use while you are still alive. This coverage is available for you, your spouse, your children and grandchildren.

Disability Insurance

An injury or illness that keeps you out of work can be devastating to your way of life. Disability insurance pays a portion of your salary if an illness or injury keeps you out of work. This source of income may help you maintain your household and living expenses until you get back to work.

Accident Insurance

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Voluntary accident insurance pays a benefit directly to you if you suffer a covered injury. This benefit can help cover out-of-pocket expenses related to these injuries – such as hospitalization, physical therapy and transportation. The benefit amount depends on the type and severity of the injury.

Critical Illness Insurance

Critical illness insurance helps provide income protection in the event of a covered serious illness. The policy pays a lump sum benefit directly to you if you are diagnosed with a covered condition. You can use this benefit any way you choose – deductibles and copays or coinsurance, expenses your family incurs to be by your side or simply to replace lost earnings from being out of work. You choose the benefit amount when you enroll.

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NOTE: This statement is intended to summarize the benefits you receive from Ollie's Bargain Outlet, Inc. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact benefits@ollies.us.

