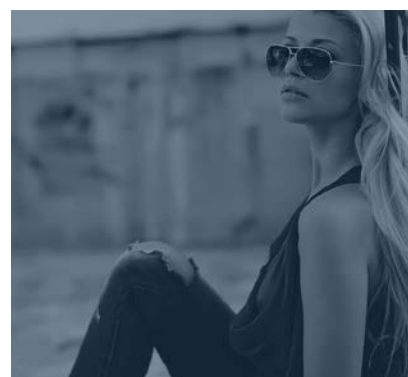




HBC BENEFITS

NEWLY-ELIGIBLE ASSOCIATES

ENROLLMENT GUIDE 2017



TOTAL REWARDS
BENEFITS | PAY | OPPORTUNITY | RESOURCES



BENEFITS ENROLLMENT 2017

Welcome to HBC Benefits! As a newly benefits-eligible Associate, you have access to a valuable and comprehensive benefits package.

The Company provides some benefits at no cost to you, and other benefits are available for you to elect. If you're eligible, you have 31 days from your date of hire to enroll in benefits. Benefits elected during this time will generally be effective the first of the month following 60 days of continuous employment. Full-time hourly Associates are eligible for short-term and long-term disability coverage the first of the month following six months of service.

HBC provides a full range of benefits that address your needs — now and in the future.

COMPANY-PAID BENEFITS

- Basic Life Insurance
- Basic Accidental Death & Dismemberment (AD&D) Insurance
- Short-Term Disability (STD) Insurance
- Long-Term Disability (LTD) Insurance
[Core plan for Salaried Associates]
- Employee Assistance Program (EAP)
- Access to MDLIVE telehealth services
- Adoption Assistance

BENEFITS YOU CAN ELECT*

- Medical and Prescription Drug Insurance
- Dental Insurance
- Vision Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Accident Insurance
- Supplemental and Dependent Life Insurance
- Supplemental AD&D Insurance
- Permanent Life Insurance
- LTD Core and Buy-Up Insurance
- Flexible Spending Accounts (FSAs)
- Health Savings Account (HSA)
- Commuter Benefits
- Legal Insurance

***You MUST actively elect benefits if you want coverage.**

VISIT WWW.MYHBCBENEFITS.COM FOR BENEFIT INFORMATION

ELIGIBILITY

ASSOCIATE ELIGIBILITY

Only those Associates meeting the eligibility requirements may be enrolled in coverage:

- All full-time Associates working 30 or more hours per week are eligible for all benefits
- Part-time Associates scheduled to work 20 or more hours per week are eligible for dental, vision, FSAs and supplemental benefits, which include Critical Illness, Accident, Hospital Indemnity, Permanent Life, Legal Insurance, EAP, access to MDLIVE telehealth services and Commuter benefits.
- Part-time Associates scheduled to work 20 or more hours per week with at least one year of service are eligible for adoption benefits.
- Salaried and Hourly Associates are eligible the 1st of the month following 60 days of continuous employment.
- Full-time Hourly Associates are eligible for Short Term* and Long Term Disability the 1st of the month following six months of service.

Please Note: 401(k) Plan has separate eligibility rules.

DEPENDENT ELIGIBILITY

Only those dependents meeting the eligibility requirements may be enrolled in coverage:

- Your legal spouse or domestic partner (same-sex or opposite-sex)
- Your dependent children up to age 26 (age 22 for child life insurance), regardless of marital or student status

You may be required to provide documentation for the dependents you wish to cover. Check with your benefits counselor for more information regarding dependent eligibility.

**Statutory benefits apply.*

HOW TO ENROLL

You will complete your enrollment over the phone with the help of a Benefits Counselor.

PRE-ENROLLMENT CHECKLISTS

Visit www.myhbcbenefits.com for information on the benefits available to you, including plan details and rates.

To best prepare for enrollment, be sure to:

- ☐ Review the Medical, Dental and Vision pages for coverage details
- ☐ Consider Life, Disability and FSA options to help protect your financial future
- ☐ Visit the Permanent Life, Critical Illness, Hospital Indemnity and Accident Insurance pages to learn about supplemental benefits
- ☐ Review the EAP, MDLIVE, Commuter Benefits, Legal Insurance and Adoption Assistance pages for information on the additional programs HBC offers to help with work/life balance

Then, follow these steps:

- ☐ Write down the plans and options you want to enroll in for 2017
- ☐ Make a list of questions you have about your benefit options
- ☐ Be prepared for your enrollment with the following information:
 - Your name, birth date and Social Security number
 - Your mailing address and phone number
 - Your eligible dependents' names, birth dates, Social Security numbers and addresses, if different from your own
 - Your life insurance beneficiaries' names, birth dates, Social Security numbers and addresses
- ☐ Enroll within 31 days of your date of hire by calling the HBC Benefits Service Center at the number below to discuss your options, ask your questions and make your enrollment elections with a Benefits Counselor.

HBC Benefits Service Center

1-800-498-8705

Monday - Friday, 9:00am - 6:00pm ET

TOOLS AND RESOURCES

Check out the tools and resources available at www.myhbcbenefits.com to help you make the benefit decisions that are right for you.

- Learn about the true “total cost of health care,” and how to be a smart health care consumer
- View the video on the Health Savings Account and learn how it can benefit you
- Use the interactive Quick Comparison Tool to help you determine which medical plan may be best for you
- Learn more about supplemental benefits by watching videos on Critical Illness and Permanent Life Insurance
- Read about the other benefits HBC has to offer, such as Legal Insurance and Commuter Benefits

Many of the HBC plans and programs can help save you money on health care costs; some, such as the HSA and FSA, even offer tax-saving opportunities.

AFTER YOU ENROLL

DEPENDENT VERIFICATION

If you elect coverage for a spouse, domestic partner or civil union dependent, you **MUST** complete the Certification of Marriage, Civil Union or Domestic Partnership. The certification must be returned to the HBC Benefits Service Center via fax at 1-844-397-7261 within 31 days of enrollment. The form can be found by visiting www.myhbcbenefits.com and selecting *Eligibility* under the *Enrollment & Premiums* tab.

CONFIRMATION STATEMENTS

All full-time and part-time Associates eligible for HBC health and welfare benefits should receive an email at the end of their enrollment period with instructions to access a confirmation statement online. If you do not have an email address on file, a confirmation statement will be mailed to your home address within 31 days of enrollment. This statement will list your benefit elections, if any, and the corresponding rates/contribution, including company-provided benefits. Be sure to review the confirmation statement carefully to ensure it accurately reflects your elections. If any corrections are necessary, call the HBC Benefits Service Center during their regular hours.

TO ENROLL:
CALL THE HBC BENEFITS SERVICE CENTER
AT 1-800-498-8705
MONDAY - FRIDAY, 9:00AM - 6:00PM ET

You *MUST* complete the enrollment process over the phone within 31 days of your date of hire to elect or waive benefits. If you do not take action, you will not have coverage other than the HBC-provided benefits (refer to “Company-paid Benefits” section).

VISIT THE HBC BENEFITS WEBSITE AT
WWW.MYHBCBENEFITS.COM

