



**Healthy
is good**
for everyone



**We're Adding
More
Healthy^{to}
Healthcare**

OCT. 14-30

Read up on what's
ahead for 2026.



Get Ready

Enrollment is here!
Oct. 14–30, 2025

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For more details, refer to the summary plan descriptions, contact the program or plan carriers or call the 7-Eleven Benefits Service Center at **855-429-8837**. This information is not intended to be a legal contract, a specific promise of benefits or a summary plan description. In all cases, the formal plan and policy documents will govern the benefit plans or programs. 7-Eleven reserves the right to amend or revoke the benefit plans or programs in whole or in part, from time to time, at its sole discretion.

Start here

Enrollment is your once-a-year opportunity to make sure you have the benefits you want for 2026.

If you cover your spouse and want to continue their coverage, you must go through the enrollment process and verify your spouse's eligibility. If you don't cover your spouse and don't want to make any changes to your benefit choices, then you don't need to enroll. Your elections from last year will automatically carry over to 2026 — except for health savings account (HSA) and flexible spending accounts (FSAs).

If you want to contribute to an HSA or FSA in 2026, you must enroll and elect your contribution amount(s).

If you are hired (or rehired) between Oct. 1 and Dec. 1, or have a qualifying life event between Oct. 1 and Dec. 31, you'll need to enroll in both 2025 and 2026 benefits. Be on the lookout for a separate communication mailed to your home with more details.

If you do need to change things up and/or contribute to an HSA or FSA, here's what you need to do.



Follow these steps

Explore what's new.

We're making a few changes to your benefits for 2026. Get more information on page 4.

Choose who to cover.

Who's eligible?

You, if you are a benefits-eligible full-time or part-time employee and determined eligible by the Affordable Care Act. **Your spouse**, if they're not eligible for coverage through their employer (including retiree medical). **Your children**, up to age 26 (or older if permanently disabled).*

*Including natural and stepchildren (or children of a common-law marriage), legally adopted children, or children you or your spouse are the legal guardian for.

Use your tools.

Use the information, videos and charts in this guide and on [Healthyat7-Eleven.com](https://www.healthyat7-eleven.com) and think about your needs for next year before you make your decisions. You can also call the Benefits Service Center at **855-429-8837** for enrollment or general benefit questions.

Enroll online.

Visit [My7-ElevenBenefits.com](https://www.my7-elevenbenefits.com) or call **855-429-8837**.

Submit your elections by the deadline, **11:59 p.m. CST**

Oct. 30.

Note: If you're a benefits-eligible new hire, your coverage becomes effective on the 1st of the month following 60 days from date of hire, and you must enroll within 45 days of your hire date.

Submit dependent verification documents, if applicable.

If you add new dependents to coverage, you'll need to provide documentation to the Benefits Service Center to verify their eligibility. Spouses will undergo an additional audit to ensure they're not eligible for coverage from another employer-sponsored plan. Be on the lookout for a letter requesting more information for spouse verification.

Don't Forget to Verify Your Spouse!

If your spouse is eligible for coverage through their employer (including retiree medical), they're not eligible for coverage on your 7-Eleven medical or dental coverage. If you cover a spouse on your plan, you'll need to certify their employment and coverage eligibility during Open Enrollment. If you don't take action, your spouse's coverage will end (effective 1/1/2026). All eligible spouses can still be covered.

Know the Changes

Healthcare is a partnership between you and 7-Eleven. When we invest in your benefits, we're investing in you. That's why we're enhancing some of our offerings in 2026! Most of your benefits remain the same, but you'll notice some enhanced medical benefits to support your wellbeing and manage your care costs.

1

New Wellness Screening Requirement

Starting in 2026, employees and covered spouses enrolled in a 7-Eleven medical plan will have a **financial incentive to complete an annual physical** between Oct. 1 and Aug. 31 each year.

Annual physicals are free under your medical plan and you can complete your exam with your primary care provider (PCP), through an Aligned Marketplace PCP or virtually through Accolade Care. Annual physicals are an important part of preventive care and early detection — helping you stay healthy and keep healthcare costs lower for everyone.

By completing your annual physical, you'll **avoid a supplemental medical premium** in 2027. Track your completion progress on Wellright by visiting 711.app.wellright.com.

2

More Mental Health Support

We're increasing the number of free counseling sessions you get through Lyra, our Employee Assistance Program (EAP). Beginning in 2026, you'll receive 10 free sessions — giving you additional opportunities to connect with a counselor, clinician or coach for confidential support with stress, relationships, anxiety, work challenges or other personal concerns.

3

Reduced Medical Plan Copays

While the costs in the market are soaring, we've limited the increases and reduced copays for certain services — making it less expensive to get the care you need.

4

Waived Deductible for Virtual Visits

If you're enrolled in the Standard or Security HSA plans, you'll have easier access to virtual care in 2026. For visits through Accolade Care, Aligned Marketplace, Vori Health and Pelago, your deductible will be waived and you'll have a \$0 copay.

5

Changes to Basic Life and Basic AD&D

For non-ACA eligible hourly store staff employees, Basic Life insurance is changing from 1x your annual base pay to a flat amount of \$10,000.

6

New Health Support Resources

As part of our commitment to put the healthy into healthcare, we're introducing some new (or, in some cases, just updated) tools and resources to help you navigate your healthcare journey. Here's a few of them:

AI Care Assistant

Have a question about how your plan works? Care Central's AI Care Assistant can help. This generative AI tool provides personalized guidance to help you understand your plans and how to use them. Find it in the Care Central mobile app, powered by Accolade, or on member.accolade.com.

Care On-Demand

Get real-time care right when you need it through the Care Central mobile app, powered by Accolade, or on member.accolade.com. From your account, you can chat with a real doctor and get answers to your care questions — all in 60 seconds or less.

Renalogic

Renalogic provides you and your covered dependent(s) with clinical support if you're diagnosed with chronic kidney disease or end-stage renal disease. Renalogic's team of registered nurses will work with you to help slow disease progression, preserve kidney function, improve overall health and reduce care costs.

Cardiometabolic Vendor

Verily Onduo will become our new cardiometabolic health vendor. Onduo already supports our employees with diabetes and hypertension management. And, beginning next year, Onduo will also take over management of weight loss medications, including GLP-1s, replacing our current vendor, Calibrate. If you're currently participating in Calibrate, you'll receive additional communications to help guide your transition to Verily Onduo. This change reflects our continued commitment to providing you with integrated, high-quality care for metabolic health.

7

Minimal Contribution Increases

Your paycheck contributions for medical coverage will increase slightly in 2026. We're keeping this increase as low as possible to help balance affordability with rising healthcare costs. Dental and vision contributions are not changing.



How the Medical Plans Work

We offer three medical plans. All three plans use the same Blue Cross Blue Shield (BCBS) network and cover the same services, but they differ based on how you pay for care when you need it, what you pay out of your paycheck for coverage, how much your deductibles are and whether you have access to an HSA.



First

Then

Finally

Consumer Copay Only Plan

You pay set copays.
There is no deductible with this plan. When you need care, you pay a copay* based on the tier of the provider you choose.

Employees electing this plan are not eligible for an HSA but may contribute to a Flexible Spending Account (FSA).

You continue to pay copays.
You pay copays until you reach your out-of-pocket maximum.

Copays are the same for all three plans — and are based on the provider you choose when you need care.

7-Eleven pays 100% of the cost.
If you meet the out-of-pocket maximum (the most you pay in a calendar year for care), 7-Eleven pays 100% of eligible in-network expenses for the rest of the year.

Lowest out-of-pocket maximum

Standard HSA Plan

You meet your deductible.
You pay 100% of the cost* when you need care until you meet your deductible.

7-Eleven contributes money to an HSA for you (\$500 for you only coverage and \$1,000 if you cover yourself and your family), and you can make your own pre-tax contributions. Employer contributions are funded each pay period.

You pay set copays.
After you meet your deductible, you pay a set copay based on the provider you choose until you reach your out-of-pocket maximum.

Copays are the same for all three plans — and are based on the provider you choose when you need care.

7-Eleven pays 100% of the cost.
If you meet the out-of-pocket maximum (the most you pay in a calendar year for care), 7-Eleven pays for 100% of eligible in-network expenses for the rest of the year.

Medium out-of-pocket maximum

Security HSA Plan

You meet your deductible.
You pay 100% of the cost* when you need care until you meet your deductible.

7-Eleven DOES NOT contribute money to an HSA for you, but you can make your own pre-tax contributions.

You pay set copays.
After you meet your deductible, you pay a set copay based on the provider you choose until you reach your out-of-pocket maximum.

Copays are the same for all three plans — and are based on the provider you choose when you need care.

7-Eleven pays 100% of the cost.
If you meet the out-of-pocket maximum (the most you pay in a calendar year for care), 7-Eleven pays 100% of eligible, in-network expenses for the rest of the year.

Highest out-of-pocket maximum

*Some services — including preventive care and certain services through our preferred providers — are free and therefore not subject to a copay and/or deductible.

Note: Employees in California also have access to the Kaiser HMO plan.

How the Medical Plans Compare

The plans all offer free preventive care services, predictable copays and prescription drug coverage through AffirmedRx. Not sure which plan may be best for you?

Let's break it down.



Paycheck Contributions

The amount you pay out of your paycheck for coverage

Deductible

The amount you pay before the plan begins to pay a portion of your eligible expenses

Why You Might Choose It

Consumer Copay Only Plan

\$\$\$\$

Highest

\$0

Lowest

Because you can budget for paycheck contributions and don't want to worry about affording the deductible if you need care.

Standard HSA Plan

\$\$

Middle

\$\$

Middle

Because you want to balance your costs — paying a little less in paycheck contributions and a little more when you need care. Plus, you want the **free** money from 7-Eleven in your HSA to help you pay the deductible! (And, you want basic Accident and Critical Illness Insurance for free.)

Security HSA Plan

\$

Lowest

\$\$\$\$

Highest

Because you want the lowest paycheck contributions and are willing to risk paying the higher deductible if you need care. (And, you want basic Accident and Critical Illness Insurance for free.)

How Does Your Provider Stack Up?

All three medical plans come with a tiered provider approach. Basically, the system ensures that the higher-quality provider you see, the more money you save. Here's how the system works.

First,
Understand the ratings.

1

GREEN / TIER 1

Doctors/providers that deliver
THE BEST OVERALL VALUE

to patients in terms of quality of care and cost.

They use their resources in the most efficient ways and have the **strongest** record of treating patients effectively the first time, which saves money and time.

2

YELLOW / TIER 2

Doctors/providers that deliver
INTERMEDIATE VALUE

to patients in terms of quality of care and cost.

They use their resources in somewhat efficient ways and have an **average** record of treating patients effectively the first time.

3

RED / TIER 3

Doctors/providers that deliver
LOWER VALUE

to patients in terms of quality of care and cost.

They do not use their resources efficiently and have a **weak** record of treating patients effectively the first time.

Next,
pick a provider to visit.

- 1. Go to Care Central at member.accolade.com or call **866-336-0735**.
- 2. Navigate to the Provider Search & Rating Tool.
- 3. Input your doctor to see their ranking or search for Tier 1 doctors near you.

You can also call Care Central at **866-336-0735** for help finding a Tier 1 doctor or if you need help making a doctor's appointment.

Then,
pay the copay based on your provider's rating.

The copay you pay when you need care is based on your provider's rating. Green (Tier 1) providers will be the lowest cost and Red (Tier 3) providers will be the highest.



Know When to Go Where

From a simple phone call to an ER visit, you've got options when you need care. But what makes the most sense for you and your wallet?



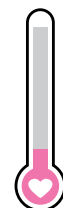
How Do You Feel?

What Should You Do?

What Are Your Needs?

What Can You Get Help With?

How Soon Can You Receive Care?



VERY MILD

Call Care Central at 866-336-0735
or use Care On-Demand at member.accolade.com

- Busy or traveling and don't have time to go to your PCP
- Looking for after-hours care
- Seeking help for a minor health issue

- Common cold
- Flu
- Allergies
- Sinus issues



24/7
Available anytime



MODERATE

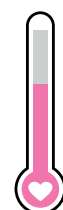
Visit Your Doctor

- Needing general or preventive care
- Wanting to see an MD
- Willing to wait for an appointment
- Wanting a provider to track your health history

- Basic health concerns
- Preventive care
- Immunizations
- Disease management



Business Hours
Check with facility for exact hours.

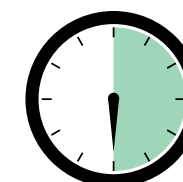


SEVERE

Go to Urgent Care

- Experiencing a serious health issue
- Needing fast care that's nearby
- Looking for after-hours care

- Sprains and strains
- Minor broken bones
- Minor infections
- Burns



Extended Hours
Often 24/7, but check with facility for exact hours.



VERY SEVERE

Go to the Emergency Room

- Needing immediate care
- Experiencing a life-threatening condition
- Needing multiple resources or specialties

- Uncontrolled bleeding
- Chest pain or pressure/difficulty breathing
- Major trauma/broken bones
- Severe burns



24/7
Available anytime

Compare Medical Plans

The chart below shows costs for in-network care. For all copays, you'll pay the lesser of your copay or the contracted BCBS amount. As a reminder, our medical plans do not pay benefits for out-of-network care. **FYI: The Standard HSA Plan is the only plan that you get money from 7-Eleven to pay healthcare expenses. It goes into a Health Savings Account (HSA) for you.**

What You Pay for Care	Consumer Copay Only Plan			Standard HSA Plan			Security HSA Plan			Kaiser HMO Plan (Employees in California only)
7-Eleven HSA Contribution	No HSA available			You Only: \$500 You + Family: \$1,000			\$0			No HSA available
Deductible (You Only)	\$0			\$2,500			\$5,000			\$0
Deductible (You + Family)	\$0			\$5,000			\$10,000			\$0
Deductible (Embedded within Family)	N/A			Not Embedded			\$9,200			N/A
Out of Pocket (You Only)	\$4,000			\$5,000			\$7,000			\$1,500
Out of Pocket (You + Family)	\$8,000			\$10,000			\$14,000			\$3,000
Out of Pocket (Embedded within Family)	\$4,000			\$9,200			\$9,200			N/A
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3	No Tiers Apply
Primary Care Office Visit	\$20***	\$50***	\$90	\$20***	\$50***	\$90	\$20***	\$50***	\$90	\$20
Specialist Office Visit	\$60***	\$140***	\$300	\$60***	\$140***	\$300	\$60***	\$140***	\$300	\$20
Telehealth Visit*	\$10	\$50***	\$90	\$10	\$50***	\$90	\$10	\$50***	\$90	\$0
Incentivized Provider Services										
Primary Care Visits – Aligned Marketplace and Accolade Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Advanced Imaging – Onelming**	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	N/A
Diagnostic Radiology – Onelming	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$0
Surgical Care – Lantern**	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Addiction Care – Pelago	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Musculoskeletal Pain – Vori Health**	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Advanced Imaging – non-Onelming	\$200***	\$500	\$800	\$200***	\$500	\$800	\$200***	\$500	\$800	N/A
Routine Diagnostic Labs	\$50	\$75***	\$150	\$50	\$75***	\$150	\$50	\$75***	\$150	\$0
Diagnostic Radiology – non-Onelming	\$75	\$200***	\$500	\$75	\$200***	\$500	\$75	\$200***	\$500	\$0
Diagnostic Labs	\$175***	\$200***	\$400	\$175***	\$200***	\$400	\$175***	\$200***	\$400	\$0
Urgent Care	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$20
Outpatient Surgery	\$1,500	\$2,000	\$3,500	\$1,500	\$2,000	\$3,500	\$1,500	\$2,000	\$3,500	\$50
Emergency Room/Emergency Services	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$75
Ambulance	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$0
Outpatient Therapies (PT, OT, ST)	\$50***	\$100***	\$300	\$50***	\$100***	\$300	\$50***	\$100***	\$300	\$20 per visit
Inpatient Hospital Stay	\$2,000	\$3,000	\$4,000	\$2,000	\$3,000	\$4,000	\$2,000	\$3,000	\$4,000	\$250
Home Healthcare	\$150	\$200	\$300	\$150	\$200	\$300	\$150	\$200	\$300	\$0
Hospice	\$400	\$600	\$900	\$400	\$600	\$900	\$400	\$600	\$900	\$0
Skilled Nursing Facility	\$2,000	\$3,000	\$4,000	\$2,000	\$3,000	\$4,000	\$2,000	\$3,000	\$4,000	\$0
Durable Medical Equipment	\$250	\$400	\$600	\$250	\$400	\$600	\$250	\$400	\$600	20% coinsurance

*After deductible is met for Standard HSA Plan and Security HSA Plan
**Must use this provider to receive coverage
***Reduced copay amount for 2026

Money from 7-Eleven

The Standard HSA Plan is the only plan that you get money from 7-Eleven to pay healthcare expenses. It goes into a Health Savings Account (HSA) for you, funded each pay period.

Prescription Drugs

Your prescription drug coverage is managed by AffirmedRx and depends on the medical plan you choose.

With the Consumer Copay Only Plan, you pay a set copay for all prescription drugs based on the tier of the drug you get. There is no deductible to meet first.

With the Standard HSA Plan and the Security HSA Plan, you must first meet your medical plan’s annual deductible (this includes all of your medical expenses). Once you have met your deductible, you pay either a copay or coinsurance on your prescriptions, depending on their tier. Your coinsurance payments are limited by tier-based minimums and maximums. If you want an HSA, you must make that election during Open Enrollment each year.

What You Pay for Prescriptions

	Consumer Copay Only Plan	Standard HSA Plan	Security HSA Plan	Kaiser HMO Plan (Employees in California only)
Preventive Drugs	\$0	\$0	\$0	\$0
Generic				
30-day	\$10	Deductible + \$10	Deductible + \$10	\$10
90-day	\$25	Deductible + \$25	Deductible + \$25	\$20
Preferred				
30-day	\$30	Deductible + 30% (\$30 minimum, \$75 maximum)	Deductible + 30% (\$30 minimum, \$75 maximum)	\$20
90-day	\$75	Deductible + 30% (\$75 minimum, \$188 maximum)	Deductible + 30% (\$75 minimum, \$188 maximum)	\$40
Non-Preferred				
30-day	\$60	Deductible + 30% (\$60 minimum, \$150 maximum)	Deductible + 30% (\$60 minimum, \$150 maximum)	\$20
90-day	\$150	Deductible + 30% (\$150 minimum, \$375 maximum)	Deductible + 30% (\$150 minimum, \$375 maximum)	\$40
Specialty Medications	\$0	Deductible + \$0	Deductible + \$0	\$20

Note: ACA preventive drugs are \$0. Please review the AffirmedRx site for a list of these drugs.

Understand Your Prescription Drug Benefits

Download the AffirmedRx Pulse mobile app to find out everything you need to know about your prescription drugs, from where to find the lowest cost to what you shouldn’t be taking it with.



Dental

Healthy smiles are good for everyone. You have three plan options from Delta Dental, which differ in coverage levels and costs for services. Choose between the Basic and Enhanced Plans, which allow you to see any provider, and the Dental HMO Plan, which requires you to see an in-network provider.

What You Pay for Care

	Basic Plan		Enhanced Plan		Dental HMO Plan
	In Network	Out of Network	In Network	Out of Network	In Network Only
Annual Benefit Allowance Excludes preventive care	\$1,500		\$2,500		N/A
Preventive Care Two checkups and cleanings/year	\$0		\$0		\$0
Deductible Applies to basic, major and orthodontic services	\$50 for you only \$150 for you + family		\$50 for you only \$150 for you + family		N/A
Basic Care Fillings, simple extractions, root canals	20% after deductible	30% after deductible	20% after deductible	30% after deductible	Copay per fee schedule
Major Care Dentures, crowns, bridges	50% after deductible	60% after deductible	50% after deductible	60% after deductible	Copay per fee schedule
Orthodontia Braces for adults and children	N/A		50% after deductible (up to \$2,500 lifetime maximum)		Copay per fee schedule

Vision

Putting the healthy into healthcare means caring for your eyes too! We offer vision coverage through EyeMed, which covers annual exams and corrective treatment, and helps pay for eyeglasses, contact lenses and other eye care expenses.

What You Pay for Care

	Basic Plan
Vision Exam Annually	\$10 copay
Lenses Annually	\$25 copay
Frames Benefit Allowance	\$175
Contacts Benefit Allowance Annually instead of glasses	\$175 (copay does not apply)



What You Pay in Paycheck Contributions

Medical

TIER	Weekly	Tobacco Supplemental Premium – 1 Member	Tobacco Supplemental Premium – 2 Members
Consumer Copay Only Plan			
You Only	\$45.82	\$13.85	N/A
You + Spouse	\$126.10	\$13.85	\$27.69
You + Children	\$98.97	\$13.85	N/A
You + Family	\$169.96	\$13.85	\$27.69
Standard HSA Plan			
You Only	\$32.78	\$13.85	N/A
You + Spouse	\$93.96	\$13.85	\$27.69
You + Children	\$73.75	\$13.85	N/A
You + Family	\$126.64	\$13.85	\$27.69
Security HSA Plan			
You Only	\$16.42	\$13.85	N/A
You + Spouse	\$68.73	\$13.85	\$27.69
You + Children	\$53.94	\$13.85	N/A
You + Family	\$92.64	\$13.85	\$27.69
Kaiser South			
You Only	\$51.91	\$13.85	N/A
You + Spouse	\$110.90	\$13.85	\$27.69
You + Children	\$96.04	\$13.85	N/A
You + Family	\$150.54	\$13.85	\$27.69
Kaiser North			
You Only	\$68.11	\$13.85	N/A
You + Spouse	\$144.17	\$13.85	\$27.69
You + Children	\$120.62	\$13.85	N/A
You + Family	\$229.43	\$13.85	\$27.69

Dental

TIER	Weekly
Basic Plan	
You Only	\$3.32
You + Spouse	\$6.65
You + Children	\$6.98
You + Family	\$10.30
Enhanced Plan	
You Only	\$3.81
You + Spouse	\$7.62
You + Children	\$8.00
You + Family	\$11.81
Dental HMO Plan	
You Only	\$1.80
You + Spouse	\$3.60
You + Children	\$4.35
You + Family	\$6.73

Vision

TIER	Weekly
Vision Plan	
You Only	\$1.32
You + Spouse	\$2.50
You + Children	\$2.63
You + Family	\$3.87

Verify Your Tobacco Status During Open Enrollment to Earn a Wellness Reward

If you choose to use tobacco products (cigarettes/cigars/pipe/chewing tobacco/e-cigarettes/vaping), you're putting your health at risk. Tobacco users develop chronic illnesses and conditions more often than those who are tobacco-free. 7-Eleven offers a wellness program to help employees and their spouses be tobacco-free. Each year when you and your spouse enroll in a 7-Eleven medical plan, you will be asked to verify whether you use tobacco products. If you and/or your spouse verify that you are tobacco-free, you and/or your spouse can avoid an annual tobacco use supplemental premium under the medical plan for the year, which is up to \$720 for each of you. If you and/or your spouse attest that you do use tobacco products, you and/or your spouse will each pay up to a \$720 annual tobacco use supplemental premium under the medical plan for the year.

As a reasonable alternative, however, each year 7-Eleven also provides the opportunity to earn the full wellness reward non-tobacco users can earn for that year. To receive this reward, each year tobacco users must complete six weekly coaching sessions through the Pelago Tobacco Program, which is provided at no cost to you. Once you complete these six sessions during the year, your tobacco use supplemental premium will be removed retroactively for that year. The same reasonable alternative to earn the full reward through the Pelago Tobacco Program applies to your spouse. Kaiser participants will use Kaiser's tobacco cessation program to obtain the same level of wellness reward. To get started with Pelago, visit pelagohealth.com/7-eleven, email members@pelagohealth.com or call 877-349-7755.

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under the tobacco-free wellness program described above, you might qualify for an opportunity to earn the same reward by different means. Contact us at BenefitQuestions@7-11.com, and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Health Support Resources

Personal Health Assistant

With concierge support from healthcare professionals, myPHA helps you take charge of your health. From helping you navigate chronic conditions, find doctors and schedule appointments to expert guidance on nutrition, fitness and stress management — they're here to support your wellbeing every step of the way. Plus, they'll ensure you make the most of all the health benefits 7-Eleven has to offer.

469-405-2860
mypha.as.me/7-Eleven
Email: 7-eleven@mypha.com

Metabolic Health Management

Verily Onduo offers personalized, virtual support for managing chronic conditions like diabetes, high blood pressure and obesity — conditions that significantly increase the risk of heart disease and other serious health issues. Download the Onduo mobile app to access digital tools, connected devices (like glucose monitors or blood pressure cuffs) and one-on-one coaching from a care team that includes health coaches, dietitians and even doctors.

Verily Onduo can also support your weight loss journey. You can lose an average of 18% of your body weight (and keep it off) with this virtual program that combines GLP-1 weight loss medication, one-on-one coaching and personalized care. You'll receive access to tools and support you need to reach your goals at little or no cost, so you can achieve lasting results and feel your best without the stress of extreme dieting. GLP-1 drugs for weight loss are only covered if you enroll and continue to stay engaged in the program.

833-446-6386
join.onduo.com/7-eleven
Email: support@onduo.com

AI Care Assistant

Have a question about how your plan works? Care Central's AI Care Assistant can help. This generative AI tool provides personalized guidance to help you understand your plans and how to use them.

866-336-0735
member.accolade.com

Care On-Demand

Get real-time care right when you need it through the Care Central mobile app, powered by Accolade, or on member.accolade.com. From your account, you can chat with a real doctor and get answers to your care questions — all in 60 seconds or less.

866-336-0735
member.accolade.com

Renalogic

Renalogic provides you and your covered dependent(s) with clinical support if you're diagnosed with chronic kidney disease or end-stage renal disease. Renalogic's team of registered nurses will work with you to help slow disease progression, preserve kidney function, improve overall health and reduce care costs.

Your health plan requires that you complete an initial consultation with a Renalogic Engagement Specialist. This is your opportunity to take charge of your health and protect yourself from serious complications.

833-998-3750
renalogic.com
Email: info@renalogic.com

Joint and Muscle Pain Relief

Get joint and muscle pain relief with Vori Health, a virtual program designed to help overcome neck, joint or sports-related pain. From your first virtual visit, you'll be connected with specialty doctors, physical therapists, coaches and nutritionists who'll personalize your diagnosis, prescribe non-opioid pain relief, order imaging or labs, guide physical therapy, prep you for surgery if needed, and even offer second opinions and lifestyle changes. If you're enrolled in a 7-Eleven medical plan, you'll be covered with no extra cost to you. All musculoskeletal-related health services, including MRI and CT scans, have to start with a virtual consultation with Vori Health.

866-970-8674
vorihealth.com/7-eleven
Email: hello@vorihealth.com

Surgery Support

Lantern Surgery Care offers the Network of Excellence for surgery and a specialized clinical care team. From initial consultations to post-surgery care, Lantern provides the support you need to make informed decisions about your health. You'll receive personalized care and advice tailored to your specific needs, ensuring you're fully prepared for the surgery and the recovery process. These surgeries and procedures are only covered if performed by a Lantern provider: bariatric surgeries, joint replacements/repair/revisions, spinal surgeries and select infusions.

833-834-0051
my.lanterncare.com

Weight Loss Support

Learn how to better support your physical and mental wellbeing with Wondr Health. You and your dependents age 18 years and older can use the program for helpful tips on how to enjoy your favorite foods without going overboard, identify the differences between appetite and hunger, reduce eating due to emotions, sleep better, become more physically active and manage stress.

855-999-7549
wondrhealth.com/healthyat7-eleven
Questions: support.wondrhealth.com

Substance Abuse Programs

If you are struggling with nicotine, alcohol or drug abuse, or addiction, Pelago offers support from anywhere in the United States. Through their program, you can meet with a virtual physician who will guide you through the process of quitting, so you can take the next step in becoming the healthiest version of you. If you complete six weekly coaching sessions through the Tobacco Program provided by Pelago, you'll avoid the \$720 annual tobacco use supplemental premium. See more details on page 19.

877-349-7755
pelagohealth.com/7-eleven
Email: members@pelagohealth.com

Aligned Marketplace

Aligned Marketplace makes accessing high-quality primary care easier and more affordable than ever. With free or low-cost visits, same- or next-day appointments and 24/7 virtual care, you can get the care you need — when and where you need it.

888-254-1828
aligned.market/711

Onelming

Onelming helps you get the right care at the right place by guiding you to high-quality, cost-effective imaging centers for services like MRIs, CT scans and ultrasounds. With Onelming, you'll have support in scheduling appointments, finding convenient locations and ensuring you receive reliable results — all while helping you save money and feel confident in your care. Keep in mind, you're required to go through Onelming to receive coverage for any necessary MRI or CT scans.

833-619-0837
join.oneimaging.com/7-eleven
Email: help@oneimaging.com

Cancer Care

From an initial diagnosis through active treatment and beyond, Lantern's Cancer Care Direct oncology nurse navigator-led team can help you:

- Schedule appointments at top local and regional cancer centers and start your care faster
- Get in-network medical second opinions to reduce costs
- Find virtual and in-person care
- Understand your diagnosis, treatment plan, results and more
- Review and negotiate medical bills
- Navigate the healthcare system and make informed decisions
- And more

833-834-0051
my.lanterncare.com

Family-Building, Fertility and Menopause Support

If you're enrolled in one of the BCBS medical plans, you have access to female and male hormonal health, and fertility and family-building benefits through Carrot — including funds to help pay for eligible fertility care.

888-817-9040
get-carrot.com/start
Email: support@get-carrot.com

Tax-Advantaged Accounts

Save money with spending and savings accounts. We offer several types of accounts administered by Aptia365 to help you pay for necessary healthcare, childcare and commuter expenses with tax-free dollars. The health account(s) you are eligible for depends on the medical plan you enroll in.

Health-Specific Accounts

	Health Savings Account (HSA)	Healthcare Flexible Spending Account*	Combination Flexible Spending Account
What Plan Do You Need to Be Enrolled In?	<ul style="list-style-type: none">Standard HSA PlanSecurity HSA Plan	Consumer Copay Only Plan	<ul style="list-style-type: none">Standard HSA PlanSecurity HSA Plan
What Can You Use It For?	Eligible medical, prescription drug, dental and vision expenses, such as doctor office visits, prescription drugs or eyeglasses	Eligible medical, prescription drug, dental and vision expenses, such as doctor office visits, prescription drugs or eyeglasses	Eligible dental and vision expenses and post-statutory deductible medical expenses (this account is meant to be paired with an HSA)
Who's Eligible?	You are if enrolled in Standard HSA Plan or the Security HSA Plan	You are if enrolled in the Consumer Copay Only Plan	You are if enrolled in the Standard HSA Plan or the Security HSA Plan, and you are contributing to an HSA
What 7-Eleven Contributes	<ul style="list-style-type: none">\$500 for you only\$1,000 for you + family (only if you enroll in the Standard HSA plan)	\$0	\$0
What You Can Contribute	<ul style="list-style-type: none">\$4,400 for you\$8,750 for you + family (additional \$1,000 catch-up contribution for age 55+)	Up to \$3,300	Up to \$3,300
Do All Funds Roll Over?	Yes. All unused money rolls over from year to year and is yours to keep, even if you leave 7-Eleven.	No. The maximum amount you can carry over from year to year is \$660. You have until March 31, 2027, to submit any 2026 claims on the money you had in the account that year.	

*Also available if you have no medical coverage but are benefits eligible.
**IRS maximum annual contribution includes 7-Eleven contribution.

Other Savings Accounts

	Dependent Care Flexible Spending Account	Commuter Flexible Spending Account
Do You Have to Be Enrolled in a Medical Plan?	You do not have to be enrolled in any medical plan to enroll in this account.	You do not have to be enrolled in any medical plan to enroll in this account.
What Can You Use It For?	Eligible dependent care expenses, including: <ul style="list-style-type: none">Licensed nursery schoolsLicensed daycare centers for children and disabled adults Go to irs.gov for a full list of eligible expenses.	A checking account you can use to pay for monthly parking or transit costs in applicable states
Who's Eligible?	All benefit-eligible employees, except for highly compensated employees (earning more than \$160,000 in 2026)	All full-time and part-time employees
What You Can Contribute	<ul style="list-style-type: none">Minimum: \$120Maximum: \$7,500	Up to the 2026 IRS limit. Visit irs.gov to see the updated limits.
Do All Funds Roll Over?	No. You forfeit any remaining funds at the end of the year. You have until March 15, 2027, to submit any 2026 claims on the money you had in the account that year.	As long as you are employed at 7-Eleven, your balance will roll over year to year.



Life, AD&D and Disability Insurance

To offer you and your family peace of mind if something unexpected happens to you, we automatically provide you with free Basic Life Insurance, free Basic Accidental Death and Dismemberment (AD&D) Insurance, and free Short-Term and Long-Term Disability coverage, if eligible, through Lincoln Financial. You have the option to purchase more coverage if you want to.

What We Provide

	Basic Life Insurance	Basic AD&D	Basic Salary Continuation/Short-Term Disability	Basic Long-Term Disability
Coverage	1x base pay, up to a maximum of \$1,500,000 OR flat amount of \$10,000 (non-ACA-eligible hourly store staff employees only)	1x base pay, up to a maximum of \$1,500,000, or flat \$10,000 for non-ACA-eligible hourly store staff employees	Provided for Full-Time Non-Store and Store Management employees	50% of base pay, up to \$15,000 per month
Eligibility	All employees	All employees	Full-Time Non-Store and Store Management employees	All benefit-eligible employees

What You Can Choose

	Voluntary Life Insurance		Supplemental AD&D	Supplemental Short-Term Disability	Supplemental Long-Term Disability
Coverage	Employee	Up to 8x base pay, up to a maximum of \$2,000,000	Up to 10x base pay, up to a maximum of \$1,000,000	60% of base pay, up to \$3,200 per week	Up to a total of 60% of base pay, up to \$20,000 per month
	Spouse*	\$10,000 increments, up to \$100,000**			
	Child*	\$10,000, \$20,000 or \$30,000			
Eligibility	All benefit-eligible employees + family coverage		All benefit-eligible employees + family coverage	ACA-eligible non-management hourly store employee	All benefit-eligible employees
Cost	Per-paycheck contribution rates are determined by age and salary for employee and spouse life insurance coverages and individual rates will be visible within the enrollment platform.				

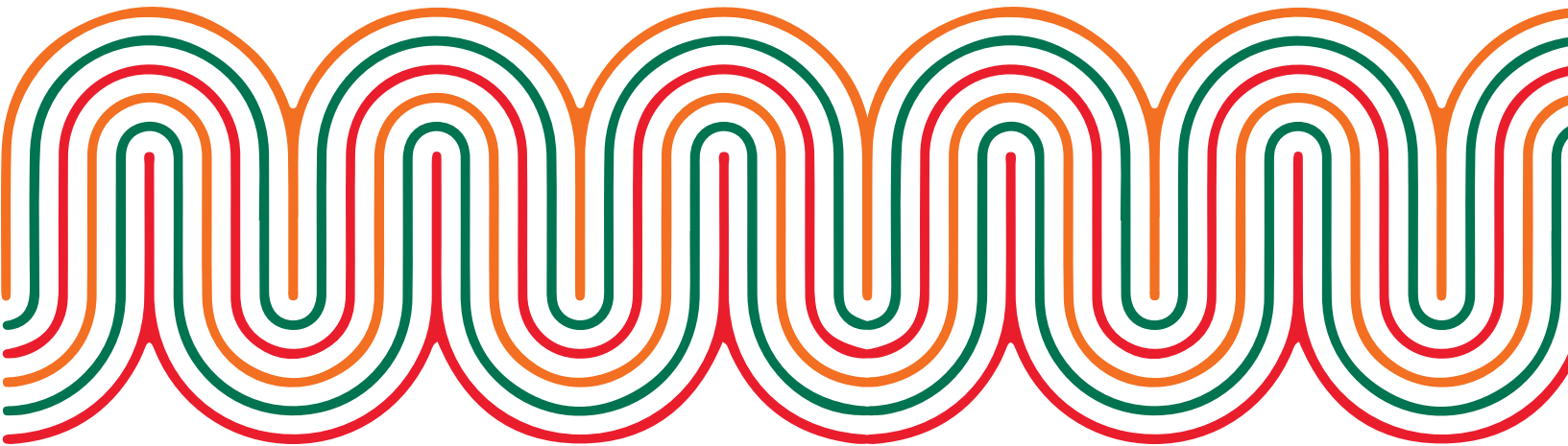
*To elect spouse and/or child coverage, you must enroll in supplemental employee coverage.
**Spouse Life Guarantee Issue is increasing to \$50,000 in 2026.

Note: If you choose supplemental life insurance coverage, you may be required to provide Evidence of Insurability (EOI), also known as medical underwriting or a statement of health.

Accident, Critical Illness and Hospital Indemnity Insurance

If you're injured in an accident or diagnosed with a serious illness, these additional coverage options administered by Voya provide lump-sum cash benefits that help when expenses start to add up. These are limited benefit policies, not health insurance, and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

	Accident	Critical Illness	Hospital Indemnity
Purpose	<ul style="list-style-type: none">Provides a cash benefit for when you're injured in a covered accidentCovers medical costs, physical therapy, rent/mortgage and other living expenses	<ul style="list-style-type: none">Provides a cash benefit for when you're diagnosed with cancer, heart disease or another serious conditionCovers medical costs, groceries and other living expenses.Includes an annual Wellness Benefit, which will pay you and covered family members each a \$50 benefit if you complete an eligible health screening test	<ul style="list-style-type: none">Provides a cash benefit for when you are hospitalizedCovers medical costs, childcare, or other living expenses (Ideal for labor and delivery or other planned hospitalizations)
Coverage	<ul style="list-style-type: none">If you enroll in the Standard HSA Plan or Security HSA Plan, you'll automatically receive Basic Accident InsuranceVoluntary plan: Coverage is available for you, your spouse and your child(ren)	<ul style="list-style-type: none">If you enroll in the Standard HSA Plan or Security HSA Plan, you'll automatically receive Basic Critical Illness Insurance (\$5,000 coverage)Voluntary plan: \$10,000 and \$20,000 of coverage for yourselfAdd spouse and/or child(ren) coverage at 50% of your benefit amount (\$5,000 or \$10,000)	<ul style="list-style-type: none">You choose the High Plan or the Low PlanCoverage is available for you, your spouse and your child(ren)



Extras

7-Eleven offers additional benefits to cover you through all of life’s ups and downs.

Identity Protection

Norton LifeLock Identity Protection helps keep your online identity safe. This plan helps guard against identity and credit theft by providing continuous monitoring of your personal information, such as:

- Credit and Social Security number alerts
- Identity verification
- Social media monitoring
- Dark web monitoring

Your coverage also includes:

- Parental controls
- Norton Device Security, including antivirus protection
- Norton Secure VPN

800-607-9174

First time: www.norton.com/ebsetup

Login: my.norton.com

Legal Plan

The ARAG Legal Plan provides your family with access to a network of participating attorneys for help with a range of legal issues, including:

- Wills and estate planning
- Family law (name change, adoption, divorce)
- Consumer protection (auto repair, consumer fraud)
- Juvenile court matters (includes criminal matters)
- Debt and identity theft matters (bankruptcy, tax audits)
- Home and real estate matters (purchase or sale of a home, security deposits)

800-247-4184

araglegal.com

Email: service@araglegal.com

Access Code: 19264sev

PerkSpot

Save money on everyday purchases with exclusive discounts through PerkSpot. From travel and entertainment to electronics, fitness, groceries and more, PerkSpot helps you stretch your dollars further with deals from thousands of national and local retailers.

866-606-6057

7-eleven.perkspot.com

Email: cs@perkspot.com

Access Code: 7-ElevenPerks

Pet Insurance

Care for your furry friends by getting preferred pricing and discounts for medical expenses, including well-care and vaccinations, surgeries, emergency care, prescriptions and more, through Nationwide Pet Insurance. Use any vet, anywhere — no networks or pre-approvals needed. You can choose 50% or 70% reimbursement for the level of coverage that fits your needs.

800-540-2016

benefits.petinsurance.com/7eleven

Home, Renter, Car, Disaster Insurance and Car Warranty

Protect what matters most with Recoop’s coverage options for home, renters, car, disaster events and car warranties. With fast payouts after disasters and affordable add-on options, Recoop helps fill coverage gaps and gives you peace of mind when the unexpected happens.

855-206-9411

enroll.recoopinsurance.com/7-eleven

Auto Wellness and Maintenance

Keep your car running smoothly and save money with DriveClub through SnoopDrive. You’ll get monthly car washes, a free annual oil change, discounts on repairs and maintenance, cash back on gas and more.

855-206-9411

snoopdrive.com/7-Eleven

Email: support@snoopdrive.com

401(k)

Building Your Financial Future with 7-Eleven’s 401(k) Plan

At 7-Eleven, we believe financial health is a cornerstone of overall wellbeing — and we’re committed to helping you plan for a secure future. That’s why we offer a robust 401(k) Plan through Fidelity Investments, giving you the tools to save smartly and invest confidently.

2026 Plan Updates

Starting in 2026, there are updates to contribution limits for highly compensated employees (HCEs) — those who earned \$160,000+ in 2025. If you fall into this category, your salary deferrals will be capped at:

- 2% pre-tax or Roth
- 2% after-tax

This change helps ensure the plan remains compliant with IRS regulations. But it doesn’t mean your savings journey is limited — you can still make catch-up contributions, if eligible, and explore other investment vehicles to complement your retirement strategy.

If you’re not an HCE, you can contribute up to 75% of your pay, subject to IRS limits — giving you plenty of room to build your nest egg.



How It Works

Each pay period, you can contribute a portion of your paycheck to your retirement savings. You have flexible options:

- Pre-tax contributions.** Lower your taxable income today while saving for tomorrow.
- Catch-up contributions.** Available if you’re age 50 or older — a great way to boost your savings.
- Roth (after-tax) contributions.** Pay taxes now and enjoy tax-free withdrawals later.
- After-tax contributions.** Another way to grow your savings, though less common.

And here’s the bonus. 7-Eleven may provide a discretionary match on your contributions in the following plan year — helping your savings grow even faster. For example, contributions made in 2026 may be matched in early 2027. While the match isn’t guaranteed, it’s a reflection of our commitment to your financial success.

Your Contribution	7-Eleven Contribution	Investment	Vesting
<p>If you are a highly compensated employee (meaning you earned \$160k+ in eligible earnings in 2025), you are limited to salary deferrals of 2% of pre-tax or Roth and 2% after-tax.</p> <p>If you are not a highly compensated employee, you can contribute up to 75% of your pay up to current IRS limits. These limits do not apply to catch-up contributions, if eligible.</p>	<p>A discretionary match may be provided on your contributions in the plan year following your contributions. For example, any discretionary match on 2026 contributions will be determined and made in the first quarter of 2027.</p> <p>Note that the 7-Eleven discretionary match is not guaranteed. The match amount, if any, will be determined on an annual basis after the end of the plan year.</p>	<p>You have several investment options available through Fidelity.</p>	<p>Company contributions are automatically and immediately vested. If/when discrimination testing fails, excess company contributions can still be forfeited.</p>

Your Wellbeing

We want to be here to support you in every way we can, including on your wellbeing journey.

Expert Mental Health Support

Our Employee Assistance Program (EAP), powered by Lyra, offers you and your eligible dependents access to 10 **free** therapy or coaching sessions per person, per year, plus self-care resources you can use anytime. No matter what life throws your way, your Lyra benefit is there to support you. From workplace stress and dealing with grief to relationship troubles and money worries, they've got you covered!

877-219-5899
7-11.lyrahealth.com
Email: care@lyrahealth.com

Personalized Health Assistance

With personalized support from healthcare professionals, myPHA helps establish and build healthy habits that lead to long-term wellbeing, making it easier to take control of your health and feel better every day. You receive exclusive access to tools and healthcare professionals to teach you about proper nutrition, create an exercise plan that works for you and find ways to manage daily stress.

469-405-2860
mypha.as.me/7-Eleven

Child and Eldercare Referrals

Bright Horizons offers backup care benefits and resources if you need help finding trusted childcare, assisted living or retirement facilities. They will steer you down the right path so that your loved ones are properly cared for.

877-BH-CARES (242-2737)
clients.brighthouse.com/7eleven



Use These Resources to Stay Well. We've Got Lots!



Virtual care
Get 24/7 access to a doctor by phone, video or app for non-emergency conditions like a cold, allergies, infection or rash.



A second medical opinion
A live specialist can answer your questions about a medical diagnosis, chronic condition, treatment or surgery and guide you through a care plan.



Chronic condition management
Receive a free customized kit with the latest devices to help you track and manage your chronic condition, such as high blood pressure or diabetes.



Emotional health support

- Receive up to 10 covered sessions per year with licensed therapists or physicians
- Access personalized resources for guided self-care



Family-building support
Get end-to-end fertility services — such as egg freezing or IVF — and a dedicated support team to coordinate the full spectrum of benefits available to you.



Relief from joint or muscle pain
Find treatment options to help resolve your condition without the assistance of addictive pain medications or invasive procedures.



Surgery or medical procedure
Access the highest-quality surgeons and facilities, and a care coordinator who provides one-on-one guidance.

Personal health assistance
Take the hassle out of healthcare and ensure you have the right resources to improve your health with MyPHA.



Care advocacy through a cancer diagnosis
Receive guidance from the best oncologists and specialists at each stage of your diagnosis.



Contacts

BENEFIT	PROVIDER	INFO	WEB
Benefits Enrollment (Benefits Service Center)	Aptia365	855-429-8837 M–F, 6am–8pm CST	www.my7-elevenbenefits.com
Medical Care Questions	Care Central (Accolade)	866-336-0735 M–F, 7am–10pm CST	member.accolade.com
HEALTH			
Medical	Blue Cross Blue Shield of Illinois	866-336-0735 M–F, 7am–10pm CST	member.accolade.com
	Blue Cross Blue Shield/ Coupe Health		Provider Search and Rating Tool: member.accolade.com
	Kaiser Permanente	800-464-4000 24/7	kp.org
Health Support Resources	Lantern Cancer Care Direct	855-204-3923 M–F, 8am–5pm CST	my.lanterncare.com
	Lantern Surgery Care	833-834-0051 M–F, 6am–10pm CST	my.lanterncare.com
	Regenexx	866-828-9203	regenexxbenefits.com/7-eleven
	Vori Health	866-970-8674 M–F, 7am–9pm CST	vorihealth.com/7-Eleven Email: hello@vorihealth.com
	Verily Onduo	833-446-6386 M–F, 8am–5pm CST	join.onduo.com/7-eleven Email: support@onduo.com
	Wondr Health	855-999-7549 24/7	wondrhealth.com/HealthyAt7-Eleven Questions: support.wondrhealth.com
	Wellright		711.wellright.com
	Carrot	888-817-9040 M–F, 24/7	get-carrot.com/start Email: support@get-carrot.com
	MyPHA	469-405-2860 M–F, 7am–7pm CST	mypha.as.me/7-Eleven Email: 7-eleven@mypha.com
	Aligned Marketplace (Advanced Primary Care)	888-254-1828 M–F, 8am–4pm CST	aligned.market/711 Email: member.support@alignedmarketplace.com
	Onelming	833-619-0837 M–F, 6am–9pm CST	join.oneimaging.com/7-eleven Email: help@oneimaging.com
	Renalogic	833-998-3750	renalogic.com Email: info@renalogic.com
	Pelago (Addiction Care)	877-349-7755	pelagohealth.com/7-eleven
Prescription Drugs	AffirmedRx	General: 877-828-2465 Clinical: 469-472-5052 24/7	affirmedrx.com/7-eleven Email: PCA@affirmedrx.com
	Mark Cuban Cost Plus (Mail Order)		costplusdrugs.com

BENEFIT	PROVIDER	INFO	WEB
HEALTH cont.			
Prescription Drugs	Amazon Pharmacy (Mail Order)	855-206-3605	pharmacy.amazon.com/myw
	Vivio Health (Specialty Drugs)	800-470-4034 M–F, 8am–7pm CST	myvivio.com/7-Eleven
Dental	Delta Dental	PPO: 800-521-2651 HMO: 800-422-4234 M–F, 7am–7pm CST	www1.deltadentalins.com/members.html
Vision	EyeMed	866-804-0982 M–F, 6:30am–10pm CST Sat, 7am–10pm CST Sun, 10am–7pm CST	eyemed.com
PROTECTION			
Life and AD&D	Lincoln Financial Group	888-787-2129 M–F, 7am–9pm CST	mylincolnportal.com Company Code: 7ELEVEN
Disability	Lincoln Financial Group	888-898-0426 M–F, 7am–9pm CST	mylincolnportal.com Company Code: 7ELEVEN
Accident, Critical Illness and Hospital Indemnity	Voya	877-236-7564 M–F, 9am–8pm EST	presents.voya.com/EBRC/7Eleven
Legal	ARAG	800-247-4184 M–F, 8am–8pm EST	araglegal.com Access Code: 19264sev
Identity Protection	Norton Lifelock	800-607-9174 M–Sun, 8am–6pm CST	
Pet Insurance	Nationwide	800-540-2016 M–F, 7am–9pm CST, Sat, 9am–5:30pm CST	benefits.petinsurance.com/7eleven
Home, Renter, Car, Disaster and Car Warranty	Mercer	855-429-8837 M–F, 7am–7pm CST Sat, 7am–1pm CST	7-elevenvoluntarybenefits.com
RETIREMENT			
401(k)	Fidelity Investments	800-835-5095	NetBenefits.com
WELLBEING			
EAP	Lyra	877-219-5899 24 hours	7-11.lyrahealth.com Email: care@lyrahealth.com
Child and Eldercare	Bright Horizons	877-BH-CARES (242-2737)	clients.brighthorizons.com/7eleven Username: 7Eleven Password: Benefits4You
Perks/Discounts	PerkSpot	866-606-6057 8am–6pm CST (live chat 24/7)	7-eleven.perkspot.com Access Code: 7-ElevenPerks

