



We're Adding **More** **Healthy** to **Healthcare**

Oct. 15-31

Read up on what's ahead for 2025.





Get Ready

Enrollment is here!
Oct. 15-31

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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. 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.

Don't Miss to Enroll



We're making changes for 2025

so listen up to get the benefits you want.

You must enroll or your 2024 elections will automatically roll over into the most comparable new 2025 plans. However, benefit accounts (FSA/DCFSA/LPFSA) will not roll over and will require an annual election, whereas HSA employer contribution will carry over. Dependents must be enrolled and are subject to verification, including the new spouse eligibility provision if applicable.

Here's what you need to do:

1 Know what's new.

We're making changes to your benefits for 2025. Get more information on page 4.

2 Explore your 2025 benefit options.

Your medical plan options are new, so this step is important. Use this guide to make the best choices. You can review your options starting on page 6.

3 Choose who to cover.

Who's eligible?

You, if you're a full-time employee or part-time and determined eligible by the Affordable Care Act.

Your spouse, if they're not eligible for coverage through their employer.

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.

4 Use your tools.

Use the information, videos and charts in this guide and on [Healthat7-Eleven.com](https://www.healthat7-eleven.com) and think about your needs for next year before you make your decisions. You can also call the Benefits Service Center at **1-855-429-8837** for enrollment or general benefit questions.

5 Enroll

online at my7-ElevenBenefits.com or call **1-855-429-8837** and submit your elections by the deadline,

Oct. 31, 11:59 p.m. CST.

LET'S GO >>

Know the Changes

Healthcare costs and offerings require a partnership — between you and the company. When 7-Eleven invests in these benefits, we're making an investment in you, our employees. When we do our part and you do yours, it positions us to continue to offer you solid benefit plan choices and helps you get healthier.

1

Updated Medical Plans

We're changing up the plans this year to better align with the market, provide you with more predictable costs and encourage all employees to live healthier. The plans will still offer the same Blue Cross Blue Shield (BCBS) network and include the entire BCBS network of physicians and hospitals.

The plans are designed to help you get the right care for your needs and your budget. To do that, **we're putting more healthy into the healthcare** — which means you can expect a few new features. For example, we've done away with coinsurance and now all of our plans have copays. We've replaced the Conventional PPO and Consumer Plans with a Consumer Copay Only Plan and added copays to the HSA plans once the deductible has been met. We're also providing a new Provider Search & Rating Tool to help you find quality cost-effective providers in your community. You'll see more resources to help you better manage your health too. This guide has more information on these features.

If you live in California, you will continue to have the Kaiser HMO Plan as an additional plan option.

2

New Market-Aligned Premiums and Dental Plan Design

Medical plan contributions will be increasing for 2025 for both you and the Company.

Also, out-of-network dental coverage will decrease from 80% to 70% for Basic Services and 50% to 40% for Major Services in 2025.

Why the increase? Long story short, our healthcare claims are way above the norm for a company our size. That means our people aren't as healthy as most and don't get the preventive care needed to stop small problems before they become big ones. So, we've had to make changes to better afford the benefits we offer and better align with our market and peer groups. In the meantime, we're incentivizing everyone to get a primary care doctor and annual physical to hopefully build a healthier employee population and help manage serious conditions while bringing down claims.

3

New Spouse Eligibility Provision

In 2025, your spouse will not be eligible for 7-Eleven medical/dental coverage if they are eligible for medical/dental coverage through their employer.

If your working spouse has access to coverage through their employer and is currently on a 7-Eleven plan, make sure they participate in their company's Open Enrollment. A spousal employment and coverage audit will be conducted. If your spouse missed their enrollment, they'll be in a Qualifying Life Event which allows them to enroll outside of the enrollment period.

4

New Resources

Sometimes you need a helping hand to get healthy and stay that way. As part of our commitment to put more healthy into healthcare, we've added some brand new resources. We'll provide the tools and resources. You take the next steps on your wellness journey. Here's a few of them:

AffirmedRx*

AffirmedRx is replacing Prime. Through the **AffirmedRx** Pulse app, you'll be able to choose the best-quality, lowest-cost drugs, find the lowest-cost pharmacy near you — and check for drug interactions. **AffirmedRx** also has member advocates specially trained to help with your pharmacy questions and improve health outcomes.

Pelago

You will have access to substance abuse (nicotine, alcohol and drugs) support through **Pelago**, where you can receive guidance, management and treatment from a virtual physician accessible from any location in the U.S.

Onelming*

If you need an MRI or CT scan, you are now **required** to use **Onelming** to connect you to high-quality, affordable medical imaging providers through its 4,800 Imaging Centers of Excellence. Scheduling is easy — you can do it via mobile app, a phone call or email.

MyPHA

The **MyPHA** (Personal Health Assistant) platform connects you with a dedicated personal health assistant to take the hassle out of healthcare and ensure you have the right resources to make the best healthcare decisions to improve your health. Your PHA is a healthcare professional who will work with you one-on-one to help you get the best possible care, make sure you maximize the medical benefits you receive from 7-Eleven and avoid additional premiums. This new benefit is:

- Provided at no cost to you
- Available for you, your covered spouse and dependent children
- Available in Spanish — Hablamos Español
- Completely confidential

You will also be required to complete a preventive exam either virtually or in person through your provider in 2025 to avoid a surcharge on your premiums for the following year. More details will follow about how to meet the requirement.

MyPHA can guide you through your benefit requirements to help you pay the least amount possible for your healthcare.

5

New Website

Check out our new benefits website, HealthyAt7-Eleven.com, to find guides, helpful videos and more. **We're trying to make communication better than ever.** So, you can have the information you need to make the best decisions for you.

Call the Benefits Service Center at **1-855-429-8837** if you have questions about your benefits or need help choosing.

* Does not apply to the Kaiser HMO Plan.



Watch this video to learn more about the updated plans.

Scan to watch now.



Vendor Change

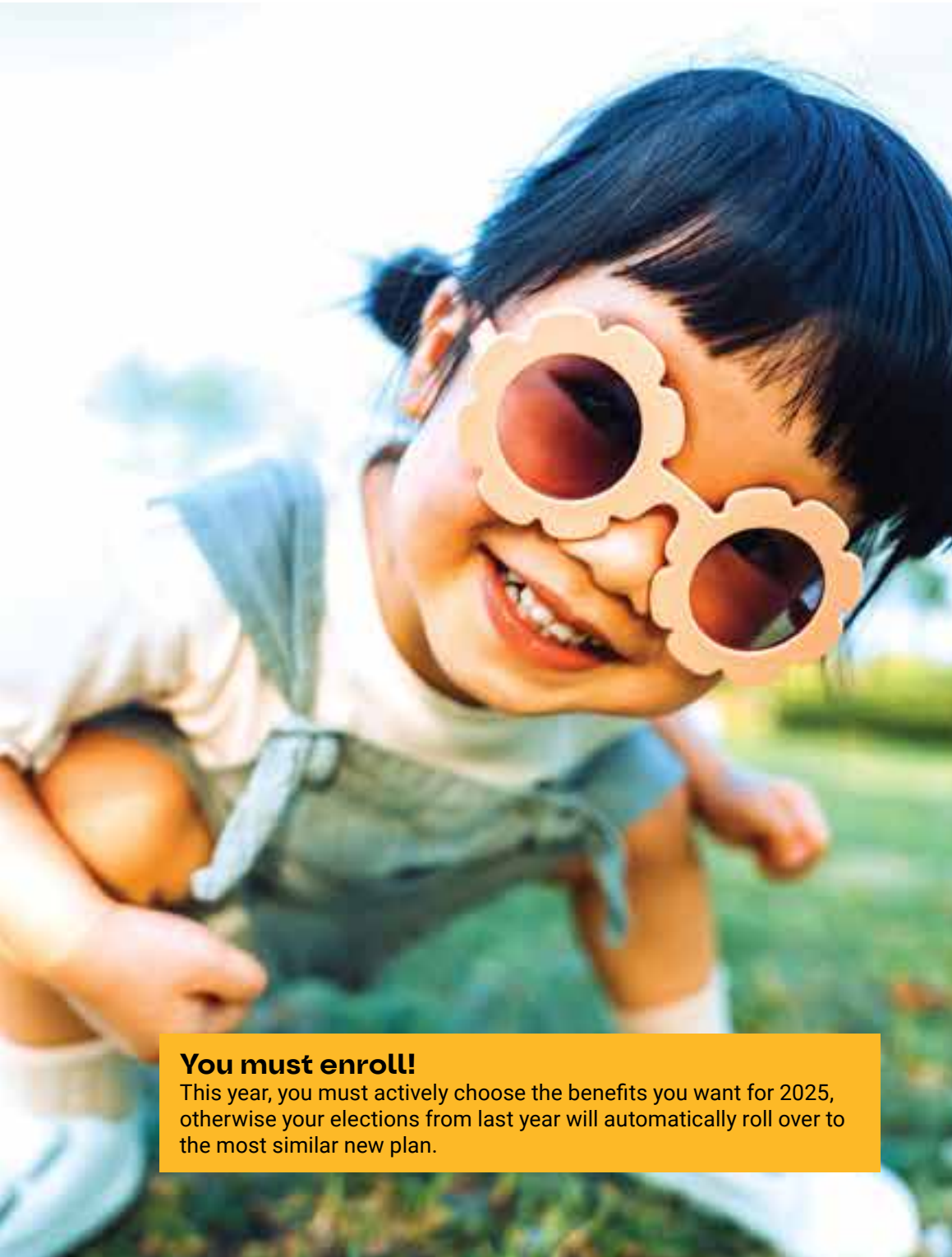
Beginning in 2025, Voya will administer Accident, Critical Illness and Hospital Indemnity Insurance, and ARAG will provide our group legal coverage.

You've got this!
Because

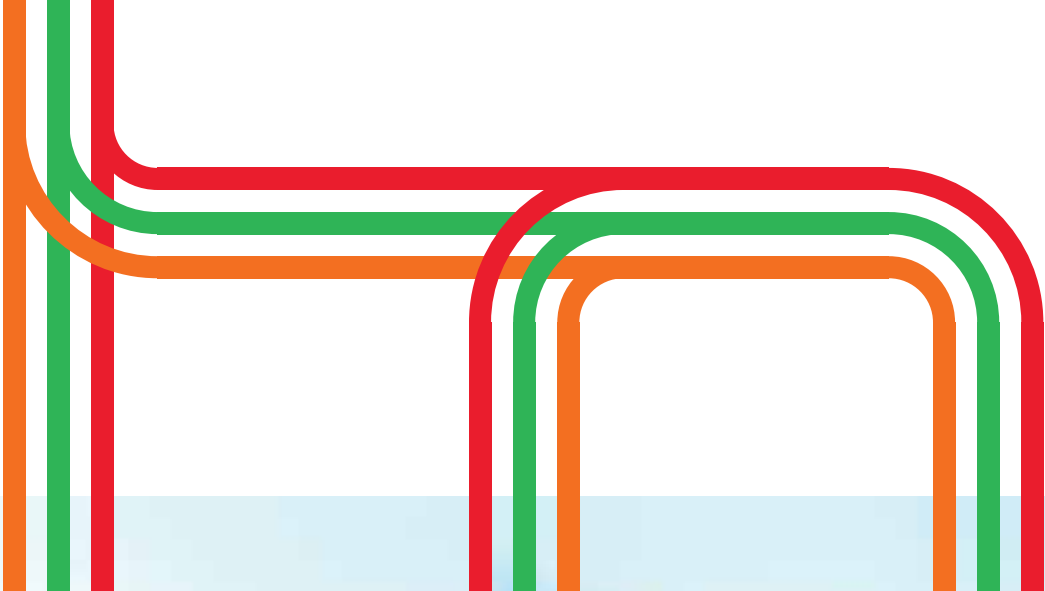
Healthy is good
for everyone

How the Medical Plans Work

We're putting more healthy into healthcare by offering three updated medical plans. Our updated plans have some similarities to the old plans, but they're more catered to the health needs of our employee population. All three plans use the same Blue Cross Blue Shield (BCBS) network and cover the same services as before, but they differ based on how you pay for care when you need it, premiums, deductibles and whether you have access to a Health Savings Account (HSA).



You must enroll!
This year, you must actively choose the benefits you want for 2025, otherwise your elections from last year will automatically roll over to the most similar new plan.



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 provider you choose (except preventive care, which is free).

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

You continue to pay set 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 (except preventive care, which is free).

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 (except preventive care, which is free).

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.

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

How Medical Plans Compare

The plans all offer free preventive care services, the predictability of copays, MyPHA, AffirmedRx and OnelMaging. Not sure which plan might be best for you?

Let's break it down.



Premiums

The amount you pay out of your paycheck for coverage

Consumer Copay Only Plan

Standard HSA Plan

Security HSA Plan

\$\$\$
Highest

\$\$
Middle

\$
Lowest

Deductible

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

\$0
Lowest

\$\$
Middle

\$\$\$
Highest

Why You Might Choose It

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

Because you want to balance your costs – paying a little less for premiums 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.)

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



Want these comparisons broken down in real-time? Watch this short video that explains the differences in the plans and the changes for 2025.

How Does Your Provider Stack Up?

With the updated medical plans, comes 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



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.



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.



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 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 Accolade 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.

Compare Medical Plans

The chart below shows costs for in-network care. 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			Individual: \$500 Family: \$1,000			\$0			No HSA available
Deductible (Individual)	\$0			\$2,500			\$5,000			\$0
Deductible (Family)	\$0			\$5,000			\$10,000			\$0
Deductible (embedded within Family)	N/A			Not Embedded			\$9,200			N/A
Out of Pocket (Individual)	\$4,000			\$5,000			\$7,000			\$1,500
Out of Pocket (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	\$30	\$60	\$90	\$30	\$60	\$90	\$30	\$60	\$90	\$20
Specialist Office Visit	\$75	\$150	\$300	\$75	\$150	\$300	\$75	\$150	\$300	\$20
Virtual Visit*	\$10	\$60	\$90	\$10	\$60	\$90	\$10	\$60	\$90	\$0
Advanced Imaging – non-Onelming	\$250	\$500	\$800	\$250	\$500	\$800	\$250	\$500	\$800	N/A
Advanced Imaging – Onelming**	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	N/A
Routine Diagnostic Labs	\$50	\$100	\$150	\$50	\$100	\$150	\$50	\$100	\$150	\$0
Diagnostic Radiology – non-Onelming	\$75	\$250	\$500	\$75	\$250	\$500	\$75	\$250	\$500	\$0
Diagnostic Radiology – Onelming	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$0
Diagnostic Labs	\$200	\$250	\$400	\$200	\$250	\$400	\$200	\$250	\$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)	\$75	\$150	\$300	\$75	\$150	\$300	\$75	\$150	\$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
**MRI + CT Scans Required through Onelming

Prescription Drugs

Your prescription drug coverage 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 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.

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.

Understand your prescription drug benefits.

Use this 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. Download the app now.



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 Premiums

Here’s what you pay based on the plans you enroll in.

Medical

Consumer Copay Only Plan

TIER	Weekly	BiWeekly	Semi-Monthly
You Only	\$43.64	\$87.28	\$94.56
You + Spouse	\$120.10	\$240.19	\$260.21
You + Children	\$94.26	\$188.52	\$204.24
You + Family	\$161.86	\$323.73	\$350.71

Standard HSA Plan

You Only	\$31.22	\$62.44	\$67.64
You + Spouse	\$89.49	\$178.98	\$193.89
You + Children	\$70.24	\$140.48	\$152.19
You + Family	\$120.61	\$241.23	\$261.33

Security HSA Plan

You Only	\$15.64	\$31.28	\$33.89
You + Spouse	\$65.46	\$130.92	\$141.83
You + Children	\$51.38	\$102.75	\$111.32
You + Family	\$88.22	\$176.45	\$191.15

Kaiser South

You Only	\$47.11	\$94.22	\$102.07
You + Spouse	\$100.64	\$201.29	\$218.06
You + Children	\$87.15	\$174.31	\$188.83
You + Family	\$136.62	\$273.24	\$296.01

Kaiser North

You Only	\$61.81	\$123.62	\$133.92
You + Spouse	\$130.84	\$261.67	\$283.48
You + Children	\$109.47	\$218.93	\$237.17
You + Family	\$208.21	\$416.42	\$451.13

Dental

Basic Plan

TIER	Weekly	BiWeekly	Semi-Monthly
You Only	\$3.32	\$6.65	\$7.20
You + Spouse	\$6.65	\$13.29	\$14.40
You + Children	\$6.98	\$13.96	\$15.13
You + Family	\$10.30	\$20.61	\$22.33

Enhanced Plan

You Only	\$3.81	\$7.62	\$8.25
You + Spouse	\$7.62	\$15.24	\$16.51
You + Children	\$8.00	\$16.00	\$17.33
You + Family	\$11.81	\$23.62	\$25.59

Dental HMO Plan

You Only	\$1.80	\$3.60	\$3.90
You + Spouse	\$3.60	\$7.20	\$7.81
You + Children	\$4.35	\$8.70	\$9.43
You + Family	\$6.73	\$13.47	\$14.59

Vision

Vision Plan

TIER	Weekly	BiWeekly	Semi-Monthly
You Only	\$1.32	\$2.63	\$2.85
You + Spouse	\$2.50	\$5.00	\$5.42
You + Children	\$2.63	\$5.26	\$5.70
You + Family	\$3.87	\$7.74	\$8.38

Verify Your Tobacco Status during Open Enrollment

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. 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 attest to using tobacco products, you and/or your spouse will each pay up to a \$720 annual tobacco use supplemental premium. As a reasonable alternative, 7-Eleven also provides a program to help you quit. If you complete six weekly coaching sessions through the Pelago Tobacco Program provided by Pelago, your tobacco use supplemental premium will be removed retroactively from Jan. 1, 2025. To get started with Pelago, visit pelagohealth.com/7-eleven, email members@pelagohealth.com or call 877-349-7755 after January 1, 2025.

ACCOUNTS

Tax-Advantaged Accounts

Save money with spending and saving accounts. We offer several types of accounts 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*	Limited Purpose Flexible Spending Account
The Plan You Must 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 (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 a 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">\$4,300 for you\$8,550 for you + family (additional \$1,000 catchup contribution for age 55+) <p><small>These amounts include 7-Eleven's contributions.</small></p>	Up to \$3,200	Up to \$3,200
Do All Funds Rollover?	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 \$640. You have until March 31, 2026, to submit any 2025 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 I 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?	<ul style="list-style-type: none">All benefit-eligible employees	<ul style="list-style-type: none">All full-time and part-time employees
What You Can Contribute	<ul style="list-style-type: none">Minimum: \$120Maximum: \$5,000	Up to the 2025 IRS Limit Visit irs.gov to see the updated limits.
Do All Funds Rollover?	No. You forfeit any remaining funds at the end of the year. You have until March 15, 2026, to submit any 2025 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.



PROTECTION

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	1x base pay, up to a maximum of \$1,500,000	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

	Supplemental Life Insurance		Supplemental AD&D	Supplemental Short-Term Disability	Supplemental Long-Term Disability
Coverage	Employee	Up to eight times 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 store employees	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 2025.

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.

PROTECTION

Accident, Critical Illness and Hospital Indemnity Insurance

If you're injured in an accident or diagnosed with a serious illness, these additional Voya insurance options 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.

If you were previously enrolled in Accident, Critical Illness or Hospital Indemnity Insurance through MetLife, you will automatically be enrolled in the same level of coverage with Voya unless you call the Benefits Service Center at **855-429-8837** to make changes.

	Accident	Critical Illness	Hospital Indemnity
Purpose	<ul style="list-style-type: none">Provides a cash benefit for when you're injured in a covered accident.Cover 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 condition.Covers 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 hospitalized.Covers 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 Accident and Critical Illness Insurance.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 Accident and Critical Illness Insurance.\$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 Plan.Coverage is available for you, your spouse and your child(ren).



Additional Benefits

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

Learn more by calling **800-607-9174**.

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)

Learn more at araglegal.com.

Note: If you were previously enrolled in a Legal Plan through MetLife and do not update your coverage choice during enrollment, you will automatically be enrolled in Legal through ARAG.

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.

Learn more at benefits.petinsurance.com/7eleven.

Disaster Insurance

In the event of a natural disaster — such as a hurricane, wildfire, tornado or earthquake — Recoop’s coverage provides a quick, lump-sum cash benefit to pay for out-of-pocket expenses not covered by your homeowners’ or renters’ insurance. These can include deductibles, emergency repairs and lodging and transportation.

Learn more at 7-elevenvoluntarybenefits.com.

Auto, Home and Renters Insurance

Auto, Home and Renters Insurance helps you easily design and compare coverage and carriers through a single application. You’ll receive real-time, side-by-side quotes from up to six top-rated U.S. carriers and have access to preferred pricing and discounts for multi-car, multi-policy, good driving habits, vehicle safety features and more.

Auto, Home and Renters Insurance coverage is provided by the carrier you choose through the application and is not provided or endorsed by 7-Eleven. Vehicle service contracts are offered through SnoopDrive.

Learn more at 7-elevenvoluntarybenefits.com.

401(k)

Financial health is good for everyone too! 7-Eleven offers a 401(k) Plan through Fidelity so you can plan and save for retirement. Each pay period, you have the option to contribute a percentage of your paycheck to your retirement savings and 7-Eleven will match part of your contributions. Making your contributions pre-tax/Roth and pre-tax/Roth catch-up to decrease your taxable income is common, but contributing after tax is an option too.

Your Contribution	7-Eleven Contribution	Investment	Vesting
You can contribute up to 75% of your pay.	7-Eleven will match: <ul style="list-style-type: none">• 100% of the first 3% you contribute• 50% of the next 2% you contribute To get the maximum match contribution from 7-Eleven, contribute at least 5% of your pay. This match is contributed each pay period.	You have several investment options available through Fidelity.	Company contributions are automatically and immediately vested, meaning you own 100% of your savings and 7-Eleven cannot forfeit, or take it back, for any reason.



Your Wellbeing

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

Get personalized help to improve your mental wellbeing.

Our Employee Assistance Program (EAP), powered by Lyra, offers professional mental health and stress support. They also offer assistance for all sorts of common issues that can be big sources of stress. This assistance ranges from help for daunting challenges such as financial and legal matters, to everyday things like finding a pet sitter or scheduling a moving company. Whatever it is, they've got you covered!

Call **877-219-5899** or visit 7-11.lyrahealth.com to learn more.

Get one-on-one guidance to care for your physical wellbeing.

MyPHA provides you with access to a personal health assistant who can be a resource for you in your physical health journey. They can help you learn about proper nutrition, develop an exercise plan, or direct you to clinical stress management. They can even help you schedule a doctor's appointment!

Call **469-405-2860** or visit mypha.as.me/7-Eleven to learn more.

Get help with substance abuse.

If you are struggling with a 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.

Get trusted referrals for child and eldercare.

Bright Horizons offers you 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.

Call **877-BH-CARES (242-2737)** or visit clients.brighthorizons.com/7eleven to learn more.



Contacts

Benefit	Provider	Info
HEALTH		
Benefits Service Center	7-Eleven	855-429-8837 M–F 6am–8pm CST / my7-ElevenBenefits.com
Care Central	Accolade	866-336-0735 M–F 7am–10pm CST / member.accolade.com
Medical	Care Central (Accolade)	866-336-0735 M–F 7am–10pm CST / member.accolade.com
	Lantern	833-834-0051 M–F 6am–10pm CST / my.lanterncare.com
	Dispatch Health	833-416-5529 / dispatchhealth.com
	Onduo	833-446-6386 M–F 9am–6pm EST / join.onduo.com/7-eleven
	Regenexx (non-surgical orthopedic injury treatment)	866-828-9203 / regenexxbenefits.com/7-eleven
	Carrot Fertility	888-817-9040 M–F 24/5 / get-carrot.com/signup
Prescription Drugs	AffirmedRx	877-828-2465 / affirmedrx.com/employee-member
	Amazon Pharmacy	855-206-3605 M–F 8am–10pm EST, Sat/Sun 10am–8pm EST / amazon.com/homedelivery-meds
	Mark Cuban Cost Plus	costplusdrugs.com
	Vivio	800-470-4034 M–F 8am–7pm CST / myvivio.com/7-Eleven
	Calibrate	844-492-1991 M–F 8am–8pm EST / joinalibrate.com/pages/7-eleven
Dental	Delta Dental	800-521-2651 HMO: 800-422-4234 / deltadentalins.com
Vision	Eye Med	866-804-0982 M–F 630am- 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: <u>7ELEVEN</u>
Disability	Lincoln Financial Group	888-787-2129 M–F 7am–9pm CST / mylincolnportal.com Company Code: <u>7ELEVEN</u>
Accident	Voya	877-236-7564 M–F 9am–8pm EST / presents.voya.com/EBRC/7Eleven
Critical Illness	Voya	877-236-7564 M–F 9am–8pm EST / presents.voya.com/EBRC/7Eleven
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: <u>19264sev</u>
Identity Protection	Norton	800-607-9174 M–Su 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 / nb.fidelity.com
WELLBEING		
EAP	Lyra	877-219-5899 24 hours / 7-11.lyrahealth.com / care@lyrahealth.com
Care Management	MyPHA	469-405-2860 / mypha.as.me/7-Eleven
Child and Eldercare	Bright Horizon	877-BH-CARES (242-2737) clients.brighthorizons.com/7eleven Username: <u>7Eleven</u> Password: <u>Benefits4You</u>
Addiction Care	Pelago	877-349-7755 / pelagohealth.com/7-eleven
Perks/Discounts	PerkSpot	7-eleven.perkspot.com Access Code: <u>7-ElevenPerks</u>



Now that we’ve covered details to help you **CHOOSE** your 2025 benefits, flip the page to learn more about how to **USE** your new benefits starting Jan. 1.

Get More for Your Healthcare Dollar with These



Want to find ways to cut
healthcare costs and still find
quality care?

Use these tips to maximize your
benefits while spending less.



Get a Primary Care Provider

Regular access to a primary care provider (PCP) is associated with lower health costs and longer lifespans. That is why 7-Eleven medical plans cover 100% of the cost for your preventative care, like regular checkups, screenings and immunizations. But often, finding really great primary care providers has been a challenge.

This year 7-Eleven is bringing you access to an exclusive selection of the highest-quality primary care providers through our relationship with Aligned. Once you have an established relationship with one of these new high-quality primary care providers, they can often get you in for sick visits the same or the next day, which means you get the care you need while saving money on expensive urgent and emergency department care visits. Make it a priority. Schedule your annual physical and follow your provider's guidance about screenings and immunizations every year.

Why is it important?

10 to
12x

Going to an emergency department for a condition that is treatable by a primary care provider — for example, the flu or an upper respiratory infection — can cost up to **12 times** as much, according to a United Health Group study. An urgent care visit for this type of condition costs, on average, **10 times** as much as a primary care doctor visit.

50%

In 2022, 83% of adults had a visit with a doctor or other healthcare professional, but only **50%** of those visits were to primary care physicians. Popping in to see random doctors if you're sick puts you at risk — you could end up with conflicting medications or even overprescriptions that aren't safe for you to take.

1/3

Despite the clear value of having a PCP, **one third** of Americans do not have one. Do you have one?

Find an In-Network Provider

When looking for a PCP, remember, 7-Eleven plans cover services from in-network providers only. Your plan gives you access to a network of high-quality primary care providers that can be your trusted partner in managing your overall health. To find a high-quality provider and save money use the Provider Search and Rating Tool and select a Tier 1 green provider or check out Aligned to see an exclusive list of new high-quality, in-network Tier 1 providers.

For additional support in finding a PCP, call MyPHA at 469-405-2860.

Sources: Centers for Disease Control (CDC), National Association of Community Health Centers



Use Preventive Care

Preventive screenings can help you detect health problems early and allow you to treat them faster, which can prevent bigger health problems and costs later.

If more people would pursue them, preventive care services have the potential to save over **100,000** lives in the U.S. every year. And, 7-Eleven covers 100% of in-network preventive care, so why not take advantage of this benefit and be proactive about your health? Covered preventive care includes:

- Physical exams
- Well child exams
- Mammograms, prostate exams, colonoscopies and other age-related screenings
- Well woman exams
- Immunizations

Now, it's easier than ever to find the right PCP for you when you use the Provider Search and Rating Tool or Aligned.

Going forward, anyone participating in a 7-Eleven medical plan must get an annual physical to avoid paying additional premiums in 2026.

Preventive care goes farther than just medical care. Be sure you're getting dental and vision exams regularly, too.

Sources: The Centers for Disease Control and Prevention, National Institutes of Health

Spend Less Later

Preventive care saves you money in the long run. Consider this:

- Average total annual cost for treating pre-diabetes \$500
- Average total annual cost for treating diabetes \$13,240

Remember to use MyPHA!

If need help scheduling preventive care, remember that through MyPHA you'll be paired with a healthcare professional who'll work with you one-on-one to help you and your family get the best possible care and make sure you maximize the medical benefits you receive from 7-Eleven.

This new benefit is:

- Provided at no cost to you
- Available for you, your spouse and dependent children
- Available in Spanish – hablamos Español
- Completely confidential



Find the Right Doctor with the Provider Rating Tool

Around **795,000** Americans die or are permanently disabled by diagnostic error annually. That's why it's important that the doctor you're seeing has a strong record.

Use the new **Provider Search & Rating Tool** to check your doctor's ranking. Green (Tier 1) doctors are proven to provide higher quality care at a lower cost than a Red (Tier 3) doctor.

Source: Johns Hopkins School of Medicine

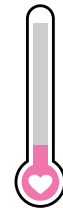


Know When to Go Where

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



How do you feel?



VERY MILD

What should you do?

Call Accolade Care

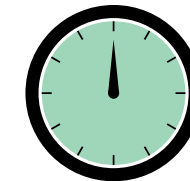
What are your needs?

- 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

What are examples of services?

- Common cold
- Flu
- Allergies
- Sinus issues

How soon can I get help?



24/7

Available anytime



MODERATE

Visit Your Doctor

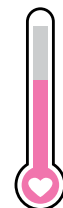
- Needing general or preventive care
- Wanting to see an MD
- Willing to wait for an appointment
- Wanting a provider to track your health history

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



Business Hours

Check with facility for exact hours

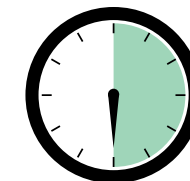


SEVERE

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

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



Healthy is good for everyone

