



Medical
Plans



Pharmacy



HSA/FSA



Dental
Plans



Vision
Plans



Life &
Disability



Financial
Wellness

2021-2022

Benefits Hub

The Benefits Hub is a one-stop shop for all of your year-round benefits needs. Get access to everything you need – plan documents, contact information, plan information, in-network provider search, and more – at the click of a button!

To get started, click a Plan Icon or just continue scrolling.

Questions about enrollment?



(<https://kordinator.mhealthcoach.net/calendar/16715-cba>)

Call the Enrollment Center at
(855) 952-3569 or schedule an appointment here!

Questions about the Five Below Benefits Plans?



(<mailto:fivebelow@piperjordan.com>)

Call our Benefits Center at
(855) 219-4530 or email your question here!



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Medical Plans

with  Cigna.

(<https://hcpdirectory.cigna.com/web/public/consumer/directory>)

Use CirrusMD instead of 'Dr. Google'!

Starting 11/1, getting care will be as easy as texting a friend. Cigna medical enrollees will be able to connect to a doctor in seconds from any computer or mobile device with the CirrusMD app. Text a physician anytime, anywhere for less than the cost of a visit to the doctor. It's \$5 if you're enrolled in the EPO and if you're enrolled in one of our HDHP plans, the cost is \$45 until you reach your deductible. After that, it's free!

Learn more with this video → (<https://player.vimeo.com/video/477672250?h=dcd1002180>)

HDHP \$3500

Preventive Care: Plan pays 100%

Office Visit: You pay 10% after deductible

Deductible: \$3,500 (I) / \$7,000 (F)

HDHP \$1750

Preventive Care: Plan pays 100%

Office Visit: You pay 20% after deductible

Deductible: \$1,750 (I) / \$3,500 (F)

EPO \$800

Preventive Care: Plan pays 100%

Office Visit: \$20 copay

Deductible: \$800 (I) / \$1,600 (F)

The EPO \$800 is an in-network only plan. Your home zip code will determine if you are placed into the LocalPlus network or the Open Access Plus network. You are unable to use out-of-network providers with this plan.

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Pharmacy Benefit

Pharmacy Benefit coverage is included with every Cigna plan.

[Documents](#)

[Contacts](#)

[View Plan Details](#)

Health Savings Account

A health savings account, or HSA, is an account that's funded with pre-tax contributions from your paycheck and used to cover health-related expenses.

If you choose an HDHP plan with HSA, we'll deposit quarterly matching contributions into your HSA up to the limits shown below – yours to keep, yours to use for eligible expenses.

If you choose to contribute the IRS maximum amount to your HSA, then the matching contributions you receive from Five Below will reduce the amount of your contributions (meaning that less comes out of your paycheck).



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Flexible Spending Accounts

with **alight**

A flexible spending account (FSA) is a tax-free reimbursement account funded by pre-tax contributions from your paycheck. You can use FSA funds to pay for qualified medical or dependent care expenses. Your eligibility for a healthcare FSA depends upon which medical plan you elect.

Health Care FSA Eligibility:

EPO \$800 plan or no medical coverage

Dependent Care FSA and Commuter Reimbursement Eligibility:

All benefit-eligible employees

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(<https://hcpdirectory.cigna.com/web/public/consumer/directory>)

Dental Plans

Choose between the Dental HMO plan, with no deductible and more coverage (in-network services only), or one of the two Dental PPO plans, which offer the flexibility of both in- and out-of-network coverage.

When searching for a dentist in the DHMO plan, use "DHMO Access PLUS" when searching on Cigna.

Dental HMO

Preventive Cleanings & Exams: \$5 office copay, then 100%

Deductible: \$0

Basic Services: \$5 office copay

Major Services: \$5 office copay, then 50%

Orthodontic Services: \$5 office copay, then 50%



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Dental Low PPO

Preventive Cleanings & Exams: 100% covered

Deductible: \$50 (I) / \$150 (F)

Basic Services: 50% after deductible

Major Services: No coverage

Orthodontic Services: No coverage

Dental High PPO

Preventive Cleanings & Exams: 100% covered

Deductible: \$50 (I) / \$150 (F)

Basic Services: 90% after deductible

Major Services: 60% after deductible

Orthodontic Services: 50% no deductible

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(<https://www.vsp.com/eye-doctor>)

Vision Plans

Starting 11/1/21, our vision insurance provider will be VSP! VSP offers two plans, a Base and a Buy-up, low rates,

and a broad network. They also have special discounts throughout the year on Laser Vision Correction, additional frames, and prescription sunglasses. Also included is a discount on hearing aids with TruHearing!

No ID card needed

Learn how to access your benefit [HERE!](#) (111021/VSP Welcome Letter.pdf)



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Life & Disability

We provide life and disability coverage for all our benefit-eligible employees at no cost to you! You do not need to re-enroll in basic life or disability coverage each year in order to receive these benefits – no action required.

The optional supplemental life plan is 100% employee-paid and may cover you,

Included Benefits

- ✓ Basic Employee Life
- ✓ Accidental Death & Dismemberment (AD&D)
- ✓ Short-Term Disability
- ✓ Long-Term Disability
- ✓ Employee-Paid Supplemental Life

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Financial Wellness

Check out our benefits that can make planning for the future easier. We offer a generous 401(k), an Employee Stock Purchase Program (ESPP), and discounts from our partners at PerkSpot!

[View Plan Detail](#)

Supplemental Benefits

These optional programs offer you and your family even more flexibility and added perks! These benefits are employee-paid and completely voluntary.

Included Benefits:

- ✓ Watchdog ID Theft
- ✓ Pet Assure Program
- ✓ MetLaw Legal Plan
- ✓ CHUBB Accident
- ✓ CHUBB Hospital Indemnity
- ✓ CHUBB Critical Illness
- ✓ CHUBB Term Life

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Family-Friendly Benefits

Whether you already have a family or are just starting out, these benefits have family in mind.

Included Benefits:

- ✓ Paid Parental Leave
- ✓ Cigna's Healthy Pregnancies Program
- ✓ Cigna's Healthy Babies Program

Starting 11/1/2021, we are no longer able to offer Ovia Health.

[View Plan Details](#)

Whole-Self

Get mental health support from Cigna, or participate in the FREE and confidential Employee Assistance Program through CareBridge. Starting 11/1/2021, all full-time crew will have access to CirrusMD, a wellbeing benefit with on-demand workouts, mindfulness and mental health classes, nutrition education and healthy recipes, and more!



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Compliance

Your hub for compliance information, forms, and contacts you may not have found elsewhere.

View Information

FIVE BELOW permits INSURERS to offer employees of FIVE BELOW certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. FIVE BELOW does not make a contribution towards the cost of these programs and employees pay the full cost of premiums on an after-tax basis. FIVE BELOW does not sponsor, maintain, endorse, recommend, or promote these voluntary programs. FIVE BELOW'S involvement regarding these voluntary insurance programs is strictly limited to allowing the insurer access to employees to publicize these programs and FIVE BELOW may perform certain ministerial functions such as payroll deduction and forwarding employee premium payments to the insurer. FIVE BELOW does not receive any consideration in the form of cash or otherwise in connection with the program, other than reasonable compensation, excluding any profit, for administrative services actually rendered in connection with payroll deductions. Accordingly, these voluntary insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

In the event of any conflict between the content contained herein and the Summary Plan Description (SPD), the provisions of the Summary Plan Description (SPD) shall prevail.

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