

Your guide to 2022 benefits

YOU



Matter



YOU *Matter*

We are building A Better Tomorrow – and the health and well-being of YOU and your family are key to our success. You Matter.

We care about you. We want you to feel supported – connected – healthy.

We are passionate about giving you the tools you need to take care of your mind, body and family.

This book provides a snapshot of those resources. You'll find details on everything Reynolds offers to help you take care.

Take a look – find the resources that work for you. Use them to make the changes you'd like to see in yourself.

Be the change that builds a better tomorrow.

Your Health & Wellness Team



Benefits + Compensation + Retire

The benefits outlined here are a part of your Total Rewards at Reynolds. Check out your Total Rewards Statement at RAIBenefits.com or Employee Central>Total Rewards Summary to see your total annual rewards package.

Supported. Connected. Healthy. Choose (and use) what's best for you!

We offer a wide range of benefits because one size doesn't fit all. This book outlines your options and provides tips to help you make confident decisions.

There are additional benefits automatically available from the company... many at no cost to you! They are listed below and waiting for you to use them.

Look for the star  throughout the book to learn more about these.

Your additional benefits



- Health Advocate
- Healthy You Wellness Centers
- Fitness Centers
- Employee Assistance Program
- Virgin Pulse Wellness Platform
- Ayco Financial Planning & Coaching
- Basic Life Insurance
- Accidental Death & Dismemberment Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Bright Horizons Family Supports Services
- Student Loan Support
- Time Off

ment Savings = Total Rewards

Benefit election resources

ThriveatRAI.com – online benefits information available 24/7/365

Vendor Support

Alight – review your Total Rewards Statement and use the enrollment site to make your 2022 benefit elections.

Visit RAIBenefits.com or call **866-342-6986**

Ayco – free personalized financial coaching, online education resources and planning tools help you set and reach your financial goals, including how to get the most from your benefits.

Visit Ayco.com/login/rai, call **866-416-1496** or download the **mobile app**

Blue Cross Blue Shield (BCBS) – review what you've spent on medical and dental previously.

Visit BlueCrossNC.com/members or call **888-868-5527**

Express Scripts (ESI) – compare drug costs – review your annual prescription drug spend and compare the cost of your medications with the Advantage and Standard plans.

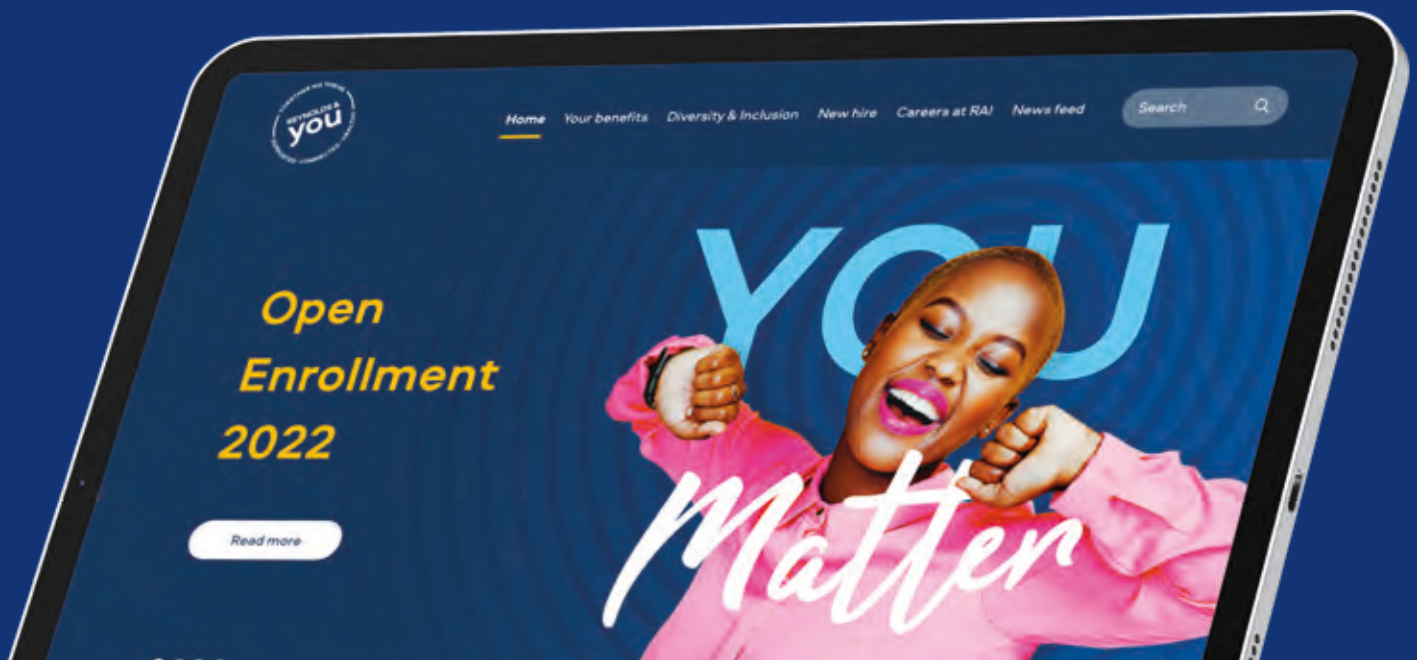
Visit express-scripts.com/reynoldsam

Health Advocate – ask questions and get help understanding your benefits.

Visit healthadvocate.com/members, call **855-424-6400** or download the **mobile app**

Health Equity – Health Savings Account tools and educational resources gives you personalized insight and data about your benefits.

Visit comparemyhsa.com/ReynoldsAmerican



Health insurance 101

Here's what we mean when we say...

Allowed amount

The maximum amount Blue Cross Blue Shield (BCBS) will pay for a covered health care service. If you use a provider who is not in the BCBS network, you may have to pay the difference.

Change in Family Status

Certain benefit elections can only be made during the Open Enrollment or New Hire period, unless you experience a Qualifying Life Event. A change in your family or employment status may allow you to make changes. If you have a change in your family status, you have 61 days after the event to revise your elections.

Examples include birth, adoption, marriage, divorce, a spouse changing jobs and losing coverage.

Coinsurance

The percentage of the cost you pay for covered medical, prescription drug or dental service after you've met your deductible and before you reach the out-of-pocket maximum.

Co-pay

A fixed amount you pay for a covered health care service.

Deductible

The annual amount you pay before the plan begins paying for covered medical or dental services. When a service is covered 100% by the plan, you won't pay a deductible.

Explanation of Benefit (EOB)

You will receive an EOB from BCBS after a claim has been submitted. The EOB shows the price of the service, what the plan pays and how much you owe. You'll also see how much of your deductible has been met, and any coinsurance or other amounts you may owe.

The EOB will show the discount received by choosing an In-Network Provider. If your treatment involved multiple providers, you may receive more than one EOB.

In-Network Provider

A health care practitioner or service that contracts with BCBS. You may pay more when you use an Out-of-Network provider.

Out-of-pocket maximum

The most you'll spend on eligible medical and prescription drug expenses in a single calendar year. Your plan will cover all eligible expenses after this limit is reached.

Premium

The amount of money you pay for your elected coverage. Premiums listed in this guide show what will come out of your pay.

Pre-tax payroll deduction

You pay for certain benefits through pre-tax deductions. This means your premiums come from wages you've earned, but didn't pay taxes on. Pre-tax deductions also reduce your taxable wages, so you will likely owe less federal and state income tax and FICA (Social Security and Medicare).

Post-tax payroll deduction

You pay for certain benefits through post-tax deductions. Your premiums come from wages you've earned and already paid taxes on.

Making your benefit choices

How? When? Where? These charts answer those questions and more.

Enrolling through RAIBenefits.com or via the Alight mobile app

You can evaluate your benefit options and make an informed decision using tools that are part of the enrollment process. If you have questions while enrolling, you can call Alight at **866-342-6986**.

Benefit	When to enroll		Previous elections carryover	Find out more
	Open Enrollment & New Employees*	Anytime		
Pre-tax payroll deductions				
Medical (incl. Rx)	✓	✗	Yes	Page 8
Dental	✓	✗	Yes	Page 20
Vision	✓	✗	Yes	Page 21
Health Savings Account (HSA)	✓	✓	Yes	Page 16
Health Care Flexible Spending Account (FSA)	✓	✗	No	Page 18
Dependent Day Care FSA	✓	✗	No	Page 18
Post-tax payroll deductions				
Short-Term Disability (STD) Buy-Up*	✓	✗	Yes	Page 19
Long-Term Disability (LTD) Buy-Up*	✓	✗	Yes	Page 19
Accident Insurance**	✓	✗	Yes	Page 12
Critical Illness Insurance**	✓	✗	Yes	Page 13

*Enrollment is subject to Evidence of Insurability if you do not enroll when first eligible.

** Non-ERISA coverage. Employee pays all premiums.

+ Within 61 days of your hire date.



Life happens

Anytime you experience a change in family status (such as marriage, divorce or the birth of a child) you can update your benefit elections with Alight within 61 days after the event.



Once you have made your elections, make sure you save your confirmation for future reference!

Enrolling through vendor sites

Benefit	When to enroll		Where to enroll	Previous elections carryover	Find out more
	New Employees*	Anytime			
Voluntary: Life, Dependent Life, Accidental Death & Dismemberment	✓	✓	RAIvoluntarybenefits.com	Yes	Page 19
Auto, Renters' and Home Insurance	✓	✓	Call Farmers at 800-438-6381	Yes	Page 19
401(k) Savings Plan	✓	✓	401k.com or call 877-902-0256	Yes	Page 26

Note: Voluntary insurances and auto renter's and home insurance are Non-ERISA plans. Employees pay all premiums through post-tax deductions. See page 26 to learn about your 401(k) contribution options.

*Enrollment is subject to Evidence of Insurability if you do not enroll when first eligible.

+Within 61 days of your hire date.

Designate your beneficiary

It is required to designate beneficiaries for each of the benefits.

Benefit	Where to go to designate your beneficiary
401(k) Savings Plan	401k.com
Health Savings Account	myHealthEquity.com
Basic Life Insurance and Accidental Death & Dismemberment Insurance	Mybenefits.metlife.com or call 866-492-6983
Voluntary Life, Dependent Life, Accidental Death & Dismemberment	RAIvoluntarybenefits.com

The above sites can also be accessed using single sign-on through Employee Central.



Availability of summary health information

Medical benefits provide important protection for you and your family. Choosing a medical plan is an important decision. To help you make an informed choice, Reynolds makes available a Summary of Benefits and Coverage (SBC) for each plan. These documents summarize important information about the Advantage and Standard plans in the same format to help you compare your options.

You can print copies of the 2022 SBCs from Alight at **RAIBenefits.com** by selecting the **Health Plan Documents** tile. A paper copy is also available, free of charge, by calling Alight at **866-342-6986**.

Medical plans

Reynolds offers two medical plan options so you can choose the one that best meets your needs. The Advantage and Standard plans cover identical medical services. With both plans, you receive prescription drug coverage through Express Scripts' national network of pharmacies.



Your wallet will thank you for being in the right plan

Over 40% of Reynolds employees are enrolled in the Advantage Plan. They are paying less for their monthly medical premiums, receiving a Start-up contribution in their Health Savings Account, and are saving and investing money for health care expenses that is growing tax-free.



It's worth your time to compare & evaluate

Take a look at your most recent medical and prescription drug expenses, and consider your longer-term health care needs.



These resources can help:

- ✓ Visit the BlueCross BlueShield website ([BlueCrossNC.com/members](https://www.BlueCrossNC.com/members)) to get information about your past medical and dental plan expenses.
- ✓ Check out [express-scripts.com/reynoldsam](https://www.express-scripts.com/reynoldsam) to compare the costs of your medications under the Advantage and Standard plans. Medications on the ESI Preventive Medication List are not subject to the deductible under either medical plan. Once the Advantage Plan deductible is met, the cost under the two medical plans is the same.
- ✓ Visit Health Equity at [comparemyhsa.com/ReynoldsAmerican](https://www.comparemyhsa.com/ReynoldsAmerican) and click on the Start My Comparison tool to evaluate your 2022 medical plan needs.
- ✓ Don't forget Ayco Financial Coaching is always available to help you choose and get the most out of your coverage.

Compare the medical plans

	Advantage Plan	Standard Plan
100% preventive care	✓	✓
Deductibles and Coinsurance (included in the Out-of-Pocket Maximum)	✓	✓
Coinsurance	Same	Same
Deductible	In-Network \$1,400 per individual; \$2,800 per family	In-Network \$600 per individual; \$1,800 per family
Out-of-Pocket Maximum (applies to medical and prescription drug spend)	In-Network \$5,600 per individual; \$11,200 per family	In-Network \$4,200 per individual; \$12,600 per family
Tax-Favored Health Savings Account	✓	Not eligible
Health Savings Account Start-up Contribution	\$600 (if eligible)	Not eligible
Health Care FSA	✗	✓
Prescription Drugs	You pay coinsurance once you have met any deductible	You pay coinsurance
On-site Health Centers Health Coaching is always free under both plans	You pay the cost for your appointments (\$3–\$30) until your deductible is met. Once met, there's no cost to you	No cost
Teladoc Medical and Behavioral Health	You pay 10% coinsurance once you have met your deductible	You pay 10% coinsurance



Monthly premiums

It's no secret – health care costs continue to rise. Your health and well-being matter to us, so we've worked hard to ensure rates and monthly premiums remain affordable in 2022.

	Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
Advantage Plan	\$48	\$196	\$196	\$345
Standard Plan	\$79	\$260	\$260	\$441
Annual Difference in Premiums				
	\$372	\$768	\$768	\$1,152

What the medical plans cover

Program features	Advantage Plan (In-Network)	Standard Plan (In-Network)
Preventive Care	Plan pays 100% with no deductible	Plan pays 100% with no deductible
Primary Care Physician (PCP) Office Visit or Walk-in Clinics	Plan pays 90% after deductible	Plan pays 90% after deductible
Specialist Office Visit	Plan pays 80% after deductible	Plan pays 80% after deductible
Most Covered Medical Services Hospital, Emergency room, Ambulance, Outpatient Services	Plan pays 80% after deductible	Plan pays 80% after deductible



A healthy you starts with preventive care! Learn more about no-cost-to-you services on [page 14](#).

Prescription drug coverage

When you elect a medical plan, you are automatically enrolled in prescription drug coverage with Express Scripts (ESI).

With the Advantage Plan, the medical deductible also applies to certain prescription drugs when the medication isn't included on the ESI Preventive Medication List. The list of medications not subject to the deductible can be found on [ThriveatRAI.com](https://www.thriveatRAI.com)

	Advantage Plan (In-Network)		Standard Plan (In-Network)	
	Plan pays...			
ESI mail service	Generic and Preferred Brand 85% after deductible (if applicable)	Non-Preferred Brand 65% after deductible (if applicable)	Generic and Preferred Brand 85%	Non-Preferred Brand 65%
Preferred ESI Participating Retail Pharmacy and Specialty drugs purchased through Accredo Specialty Pharmacy	Generic and Preferred Brand 80% after deductible (if applicable)	Non-Preferred Brand 65% after deductible (if applicable)	Generic and Preferred Brand 80%	Non-Preferred Brand 65%
Non-Preferred ESI Participating Retail Pharmacy	Generic and Preferred Brand 75% after deductible (if applicable)	Non-Preferred Brand 60% after deductible (if applicable)	Generic and Preferred Brand 75%	Non-Preferred Brand 60%



Visit express-scripts.com/reynoldsam to see the cost of your medications under the Advantage and Standard plans.



Generic medication substitution

FDA-approved generic medications will be automatically substituted for a brand-name medication when available. If you choose the brand-name medication instead, you will pay the brand-name coinsurance percentage plus the difference in cost between the brand-name and the generic medication. The amount paid for the difference in cost does not count toward your deductible or out-of-pocket maximum. Substitution will not occur if the generic is more expensive, or if your physician requires your prescription to be dispensed as written.

Making certain you get the right medication

Certain prescription drugs require prior authorization. ESI will contact your provider if you are using a prescription that requires a prior authorization.

Accident & Critical Illness

Voluntary insurance options to help when the unexpected happens.



You don't need to be enrolled in a Reynolds medical plan or complete a health questionnaire to elect coverage, and your plan is portable, so this coverage moves with you – even if you leave the company. Non-ERISA coverage. Employee pays all premiums.

MetLife Accident Insurance – voluntary benefit

If you or a covered family member need medical treatment following an incident, Accident Insurance can provide a lump-sum benefit to help cover unplanned out-of-pocket costs – such as deductibles, coinsurance, co-pays, even unexpected child care expenses.

Examples of covered injuries and services include:

- ✓ Broken bones
- ✓ Burns
- ✓ Medical equipment
- ✓ Cuts
- ✓ Eye injuries
- ✓ Physical therapy
- ✓ Stitches
- ✓ Ambulances
- ✓ Hospital admission

Monthly premiums

Premiums are not based on age. They are deducted from your pay after tax. Any payments you receive from the insurance is tax free.

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$14.05	\$28.10	\$32.04	\$39.62



\$50 Health Screening Benefit

Every year you and your covered family members can each receive a \$50 Health Screening Benefit. Simply complete a preventive screening, such as a mammogram or annual physical, and submit the information to MetLife.



A closer look

The lump-sum benefit amount varies by covered event and services. Visit ThriveatRAI.com to see the detailed description of the financial support you or a loved one could receive in the event of a covered accident.

MetLife Critical Illness Insurance – voluntary benefit

Critical Illness Insurance can provide peace of mind when your family needs it most. Insured through MetLife, the plan provides a lump-sum payment if you or a covered family member experiences a covered critical illness.

You can choose a coverage amount of \$10,000, \$20,000 or \$30,000. Your covered spouse will receive the same level of coverage, while dependent children will be covered for 50% of your chosen benefit amount.

Examples of covered illnesses include:

- ✓ Advanced Alzheimer's disease
- ✓ Most types of cancer
- ✓ Coronary artery by-pass surgery
- ✓ Major organ transplant

Monthly premiums – based on \$10,000 of coverage

Premiums are based on your age on December 31 of the prior year. They are deducted from your pay after tax. Any payments you receive from the insurance are tax free.

Attained age	Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
<25	\$1.60	\$2.50	\$2.50	\$3.30
25-29	\$1.80	\$2.70	\$2.70	\$3.60
30-34	\$3.10	\$4.50	\$4.00	\$5.40
35-39	\$5.10	\$7.30	\$5.90	\$8.20
40-44	\$8.40	\$12.10	\$9.30	\$13.00
45-49	\$13.60	\$19.50	\$14.50	\$20.30
50-54	\$21.20	\$29.80	\$22.10	\$30.70
55-59	\$31.00	\$43.40	\$31.90	\$44.20
60-64	\$45.80	\$63.60	\$46.70	\$64.50
65-69	\$70.60	\$97.50	\$71.50	\$98.40
70+	\$105.40	\$147.20	\$106.30	\$148.00



**Need help
deciding if these
options are right
for you?**

Call Ayco at
866-416-1496



My son broke his ankle while playing sports this year. Our Accident Insurance policy was a useful resource that provided me with a cash payment to cover my deductible. The filing process was simple to follow and I received my payment via direct deposit within a few short weeks of submission of my claim.

Employee using the accident plan



Ways to care for you and your wallet



Get Preventive Care – services are 100% covered under both medical plans

Preventive care is an important part of maintaining your physical and emotional well-being. Tests, check-ups and counseling can help to prevent illnesses, disease and other health problems.

Examples of covered preventive services include:

- ✓ Blood pressure and cholesterol screenings
- ✓ Cancer screenings
- ✓ Mammograms and Pap smears
- ✓ Contraception
- ✓ Well-baby/well-child care
- ✓ Immunizations
- ✓ Mental health screenings
- ✓ COVID-19 vaccination

All covered at no cost to you!



To find out all preventive care covered by Blue Cross Blue Shield, visit [ThriveatRAI.com](https://www.thriveatRAI.com)

Use Teladoc Medical and Behavioral Health consultations

Teladoc provides 24/7 access to licensed physicians from your computer, tablet or phone, helping you to save money and valuable time. Doctors can provide a diagnosis, treatment plan and prescriptions for common medical issues such as colds, bronchitis, allergies, and more.

Teladoc also offers confidential mental health care consultations with a family therapist or psychologist seven days a week between 7a.m. and 9p.m.



Download the [mobile app](#)
Visit [Teladoc.com](https://www.teladoc.com)
Call [800-Teladoc \(835-2362\)](tel:800-362-2362)



Head over to **page 23** of this guide to learn more about Teladoc's Behavioral Health services.





Tap into Health Advocate

Health advocacy provided by Health Advocate can help you find the right providers, schedule appointments, research treatments and uncover billing errors.

You don't have to be enrolled in a Reynolds medical plan to use Health Advocate and the services are available at no cost to you.

Connect with a personal Health Advocate representative for help with:

- ✓ Understanding an Explanation of Benefits
- ✓ Searching for the most cost-effective medical facility
- ✓ Confirming a doctor is in the BCBS network
- ✓ Questions about your benefits and coverage
- ✓ Comparison shopping for health care services
- ✓ Estimating out-of-pocket costs for medical procedures

There is no cost to you to utilize Health Advocate services.



BlueCross BlueShield Resources (for employees enrolled in a Reynolds medical plan)

Nurse Management

The Nurse Management Program offers one-on-one assistance to help you better manage complex health conditions. You can get help navigating through the sometimes complicated health care system, create a plan of care just for you, and better understand the benefits of receiving quality and cost-effective care. Find out more at [BlueCrossNC.com/members](https://www.bluecrossnc.com/members)

The Nurse Management program does not replace your current care or interfere with your normal schedule; you will continue to work with your health care provider. This program is a benefit of your health plan, so comes at no extra cost!

My Pregnancy Blue Cross NC

Whether it's your first or fourth child, the My Pregnancy program can help. It's a great way to help you find answers to questions, and learn fun facts about your pregnancy. The My Pregnancy Blue Cross NC app is free and confidential.

Blue365

Blue365 is a discount program offering, which includes hearing and vision products, fitness gear and healthy eating options. With the program, you and your family have access to deals and discounts from top health and wellness retailers around the country.



Login to learn about more BCBS resources at [BlueCrossNC.com/members](https://www.bluecrossnc.com/members) or access via [Employee Central](#) for single sign-on.



To boost your current (and future) health care savings, head over to the **next page** to learn about Health Savings Accounts.

Health Savings Account (HSA)

A Health Savings Account is a tax-advantaged account which allows you to save and pay for your eligible out-of-pocket health care costs using pre-tax dollars – saving you money.

You're offered a HSA, administered by Health Equity, when you select the Advantage Plan. You can use your account to pay for health expenses in the current plan year or roll it over for use in the future.

Benefit from a triple-tax advantage*	Health Savings Account contribution maximums	\$600 Start-up Contribution
You contribute pre-tax dollars	Up to \$3,650 for individual coverage	The Start-up Contribution will be prorated based upon your month of enrollment
Your savings can be invested and grow tax free	\$7,300 for family coverage	
You don't pay tax when you withdraw your savings to pay for qualified medical expenses	55 or older, contribute an extra \$1,000	

* There are some exceptions for state taxation, so it's important to check how your state treats the HSA.

Save, Invest and Build

- ✓ Your HSA belongs to you, the money in your account rolls over year after year and it stays with you, even if you leave the company
- ✓ Once your account reaches \$1,000, you can start investing your HSA funds
- ✓ Visit healthequity.com to make your investment choices

Making contributions

- ✓ Once your HSA is set up, a Start-up Contribution will be made to your account
- ✓ You can contribute funds through pre-tax payroll deductions or by making tax-deductible contributions directly to Health Equity
- ✓ Adjustments to your HSA contributions can be made any time by contacting Alight at RAIBenefits.com

Eligibility requirements

The HSA is a tax-advantaged account, so there are IRS rules about who can participate.

You are not eligible to contribute to a HSA if you are:

- ✓ Also covered by another health insurance plan that isn't a HSA-eligible health plan; such as a spouse or parent's medical plan or health care flexible spending account
- ✓ Enrolled in Medicare (Part A or B) or claimed as a dependent on another person's tax return
- ✓ On active military duty or a veteran who received veteran's benefits within the last three months
- ✓ A U.S. resident residing in Puerto Rico or American Samoa

Enrolling in the Advantage Plan is your affirmation that you are eligible to contribute to a HSA.

If you're unsure whether you qualify, talk to a tax advisor or consult IRS Publication 969 for more details.

Other HSA features

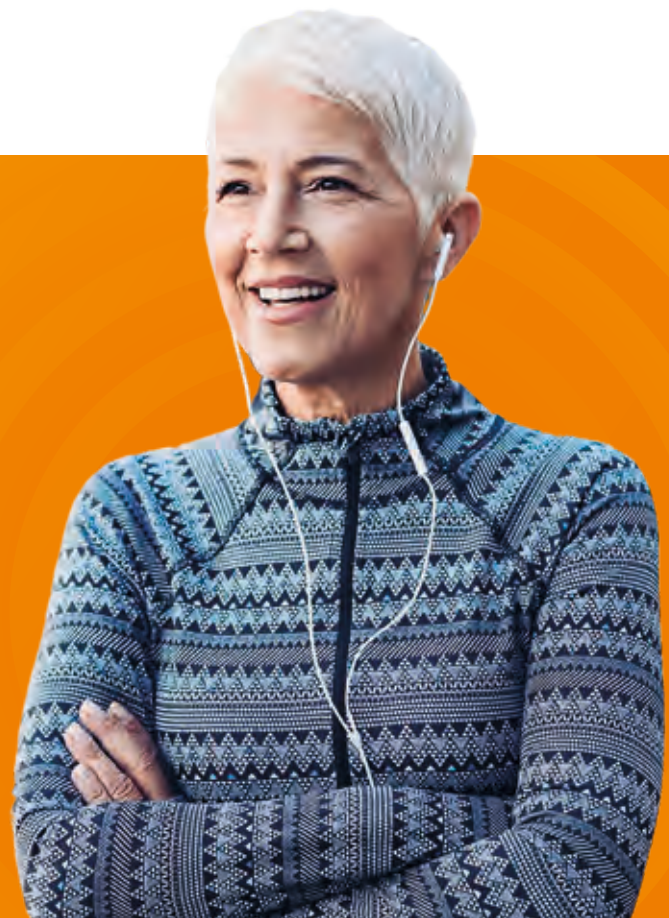
- ✓ If you change medical plans in the future, you can still use your HSA to pay for health care expenses
- ✓ A HSA can be passed to a beneficiary. Make sure you set and update beneficiaries by visiting **Employee Central**
- ✓ A HSA debit card is provided to pay for eligible expenses
- ✓ Sign up for electronic statements from Health Equity and you'll save \$12 a year

Learn more



Visit healthequity.com

Call **877-713-7682**



Flexible Spending Account (FSA)

A Flexible Spending Account lets you reimburse yourself for a wide range of eligible expenses incurred and paid during the calendar year using pre-tax dollars. You decide how much to contribute for the year, and each pay period a pro-rata amount of your election is deducted from your pay.

There are two plans available

	Health Care FSA		Dependent Day Care FSA	
	Use to pay for out-of-pocket medical, dental, pharmacy and vision expenses		Use to pay for dependent care expenses*	
Eligibility to enroll	Regular full-time employees who are not eligible to contribute to a Health Savings Account		All regular full-time employees	
Contribution requirements	Maximum \$2,750	Minimum \$200	Maximum \$5,000** (\$2,500 if married and filing separate returns)	Minimum \$300
Funds carryover for future use	No		No	
Annual election required	Yes		Yes	
Pre-tax payroll deduction	Yes		Yes	
Deadlines	Expenses must have been incurred and paid during the calendar year. Claims must be submitted for reimbursement by March 31 st the following year.			

* The Dependent Day Care FSA can be used to pay for dependent care expenses for children under 13 who live with you, or for a physically or mentally disabled spouse or parent who lives with you and is unable to care for him or herself.

** Federal tax law may result in a maximum contribution lower than \$5,000.

Questions?



Visit healthequity.com

Call [877-713-7682](tel:877-713-7682)

Additional insurances

Short-Term and Long-Term Disability plans



Disability Income Protection

If you're absent from work because of a non-work-related accident, surgery, pregnancy or personal illness, you may be eligible to receive disability benefits under the Short-Term Disability (STD) and Long-Term Disability (LTD) Income plans, which Reynolds provides to you at no cost.

Disability Buy-Up

You may be eligible to purchase additional coverage through the Disability Buy-Up plans, which provide an additional benefit of 16.66% percent of your base pay when your STD or LTD disability benefit is reduced to 50%. To find out your cost, visit the Alight site at RAIBenefits.com



Life and Accidental Death and Dismemberment (AD&D)

Eligible full-time employees are automatically provided basic life insurance in the amount of 1x annual base pay (\$50,000 minimum) at no cost to the employee.

The company also provides a separate benefit for accidental death or a covered dismemberment as a result of an accident. Eligible employees are provided with coverage in the amount of 2x annual base pay, to a maximum of \$500,000 (\$50,000 minimum) through AD&D Insurance.

Voluntary insurances*

To give you added peace of mind, you can choose to purchase additional Life or AD&D coverage. Your insurance is portable, meaning you can retain your coverage (and continue to pay required premiums) if you leave the company.

Voluntary Group Universal Life Insurance	Voluntary Dependent Life Insurance	Voluntary AD&D
Coverage of 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$3,000,000	Coverage up to a maximum of \$250,000 (in multiples of \$10,000) for your spouse/domestic partner	Coverage options include 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$1,500,000
	Coverage of \$5,000 or \$10,000 for eligible children (from age 14 to age 26)	Option to purchase family coverage that pays a benefit based on a percentage of your coverage amount

Auto, Renters' and Home Insurance now from Farmers

Group Auto and Home Insurance coverage is now available from Farmers and could save you money. You pay the full cost for this coverage, and enrollment is available year-round.

Visit ThriveatRAI.com to learn more about the additional insurances available to you and your loved ones.

*Non-ERISA coverage. Employee pays all premiums.

Dental plan



Your dental plan encourages good dental health by helping you pay for most diagnostic and preventive dental care before serious treatment is necessary. The dental plan is not a network-based plan – you pay the same deductible and coinsurance regardless of the provider you choose for your care.

Here's how it works

Annual deductible (waived for diagnostic and preventive services)	\$50 per individual \$150 per family
Annual maximum benefit (applies to all services except Orthodontia and TMJ)	\$2,000 per individual
Diagnostic and preventive services	No cost to you
Basic restorative services	Plan pays 80% after deductible is met
Major restorative services	Plan pays 50% after deductible is met
Emergency treatment (when necessary to ease pain or discomfort, but not treatment to cure the pain or discomfort, such as extractions or permanent fillings)	No cost to you
Orthodontia services (coverage is limited to dependent children)	Plan pays 50% after deductible is met (\$2,500 lifetime maximum per child)
Non-surgical treatment of Temporomandibular Joint (TMJ) Disorders	Plan pays 80% after deductible is met (\$1,000 lifetime maximum per individual)

Monthly premiums

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$6	\$22	\$22	\$38

A helping hand



For more information on the dental plan and services covered:

Visit [BlueCrossNC.com/members](https://www.bluecrossnc.com/members)

Call [888-868-5527](tel:888-868-5527)

Vision plan



Your eye health is an important part of your health and well-being. To help you take care of your eyes, we provide a comprehensive vision insurance plan.

Network coverage includes:

- ✓ An annual frame and contact lens benefit
- ✓ 100% coverage for children's polycarbonate lenses
- ✓ 100% coverage for standard progressive lens and factory scratch coatings
- ✓ No contact lens fitting fee

Eye exam (once per calendar year)	\$10 co-pay
Eyeglass frames and/or lenses	\$15 co-pay
Standard contact lens fitting	\$0
Contact lenses in lieu of frames	Up to \$150 allowance after the co-pay
Frames – standard (every other calendar year)	Up to \$150 allowance after the co-pay

Benefits may change when you don't use a Superior Vision network provider.

Monthly premiums

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$7.20	\$15.50	\$11.67	\$21.25

Superior National Network

Take advantage of Superior's national network of MDs, ODs and national and regional optical retail chains:

- ✓ Costco Optical
- ✓ Target Optical
- ✓ LensCrafters
- ✓ Walmart Vision Centers
- ✓ Pearle Vision
- ✓ Eyemart Express



A helping hand

Got questions about your coverage?

Visit [Superiorvision.com](https://www.superiorvision.com)

Call **800-507-3800**

You Matter. Together we thrive

Because well-being is about so much more than choosing the right health insurance, Reynolds provides these resources as a part of your Total Rewards benefits. Our goal is to give you the tools to take care of you and your loved ones.



Brighton Horizons – Enhanced Family Supports

We know family comes first, so we've partnered with Brighton Horizons to provide access to their Back-up Care and Enhanced Family Supports resources.

Whether you need support to care for your children or adult relatives during school breaks, or temporary schedule changes, Brighton Horizons Back-up Care offers high-quality center or at-home care when you need it most. Each employee has up to 10 uses available per year at an affordable rate.

Brighton Horizons Enhanced Family Supports can offer tuition discounts, test prep, enrichment courses, access to sitters, pet care and screened nannies. Preferred enrollment and tuition discounts are also available for full-time child care.



To learn more about the Brighton Horizons offering, visit the well-being page on ThriveatRAI.com
To register and find care, visit clients.brighthorizons.com/reynolds



Healthy You Wellness Centers

Our on-site health centers are powered by Marathon Health with a mission to inspire and help people to lead healthier lives. We want to help keep you well through preventive care, health coaching, condition management, and treatment when you're sick. Available whether or not you are enrolled in a Reynolds health plan, the health centers are located at nearly every company location.

Services include:

- ✓ Virtual, telephonic and in-person visits
- ✓ Health Coaching
- ✓ Health and biometric screenings
- ✓ Chronic condition coaching
- ✓ Acute and sick visits
- ✓ Laboratory services
- ✓ Vaccinations and allergy shots
- ✓ Prescriptions
- ✓ Limited on-site medications

Health Coaching

As an employee of Reynolds, you are eligible for video, phone and in-person Health Coaching appointments through the providers at the Healthy You Wellness Center.

What is Health Coaching?

Your Marathon Health provider will help you set goals for health improvement that are in line with your needs and aspirations. Once you've chosen the areas you would like to work on, they can help you create a realistic, actionable plan. Health Coaching can support you through weight loss, stress, illness, and chronic conditions.

Marathon Health is here to help you – every step of the way

Healthy You Wellness Center hours and services vary by location. Visit [Employee Central](#) for details.

Privacy notice: The care you receive by Marathon Health is confidential and protected by state and federal law.



No matter where you are, Health Coaching is available to enhance your life – and at no cost to you!



How our health benefits are helping you

I didn't like the way I looked or felt. I was experiencing high blood pressure, tingling in my hands and swelling in my feet. After a trip to the Healthy You Wellness Center in Memphis, which I can access through my health benefits at Reynolds, I was given practical advice and encouragement on getting healthy. Now my weight is down, my blood pressure has improved and my feet aren't swollen anymore!

Employee using Health Coaching



Teladoc Behavioral Health

Confidential mental health care is available via Teladoc, where you'll have access via phone or video to a licensed social worker, psychologist or family therapist, seven days a week from 7a.m. to 9p.m., from wherever you are. You work with the same provider each time unless you decide to change. Teladoc is available for all employees and dependents on a Reynolds medical plan.

Teladoc behavioral health can help you with concerns such as:

- ✓ Anxiety and/or depression
- ✓ Marital issues
- ✓ Not feeling like yourself
- ✓ Stress



Simply download the app or visit [Teladoc.com](#) to set up an account or log in, complete a brief mental health questionnaire, then schedule an appointment with the provider of your choosing. Please note that the average wait time for an initial appointment is five days.



Employee Assistance Program + Work/Life Services

Now more than ever, it is especially important to take care of your mental and emotional health. The Employee Assistance Program (EAP), provided by Health Advocate, is here to make sure you are supported in this area of total well-being. You and your family members can get confidential help with personal, family and work issues.



The EAP provides eight free counseling sessions per issue each calendar year.

Get support with:

- ✓ Stress
- ✓ Parenting/family issues
- ✓ Alcohol, drugs and other substance misuse or abuse
- ✓ Anxiety or depression
- ✓ Anger management
- ✓ Marital or relationship problems
- ✓ Grief or bereavement

In addition to access to a Licensed Professional Counselor, your Health Advocate EAP + Work/Life Services provide a wide range of resources to help your life run more smoothly. This saves you time so you can focus on all the other important things in your life.

Work/Life Services specialists and resources include:

- ✓ Adult care services
- ✓ Legal resource center
- ✓ Care issues, including wills and health directives
- ✓ Webinars on goal setting, stress, resilience and mindfulness

24/7 Support



To download the mobile app:

Visit HealthAdvocate.com/RAI Call **55-424-6400**



You can also find courses on well-being, mindfulness, dealing with stress and work/life balance in the RAI Learning Resources center. Visit [Employee Central](#) and click on the [Training Catalogue](#) tile to explore what's available.



Fitness Centers

Fully equipped, on-site Fitness Centers are available to all employees at most of our locations. You can exercise individually, participate in classes and complete challenges with your colleagues. The fitness trainers can provide fitness assessments, virtual coaching and personal training. You can also participate in team and individual programs each month, receive weekly and monthly motivation tips via email, and access daily live virtual classes from wherever you are via Microsoft Teams.



Virtual coaching and live virtual exercise classes are available to all employees regardless of your location.

Email fitnessdt@rjrt.com to request more information about programs and classes.



Virgin Pulse

With the Virgin Pulse platform, you can set, track and achieve success on your journey to a healthier you – no matter how big or small the goal. The platform provides daily motivations, wellness tips and the ability to participate in challenges with co-workers.

Other programs to note on Virgin Pulse are:

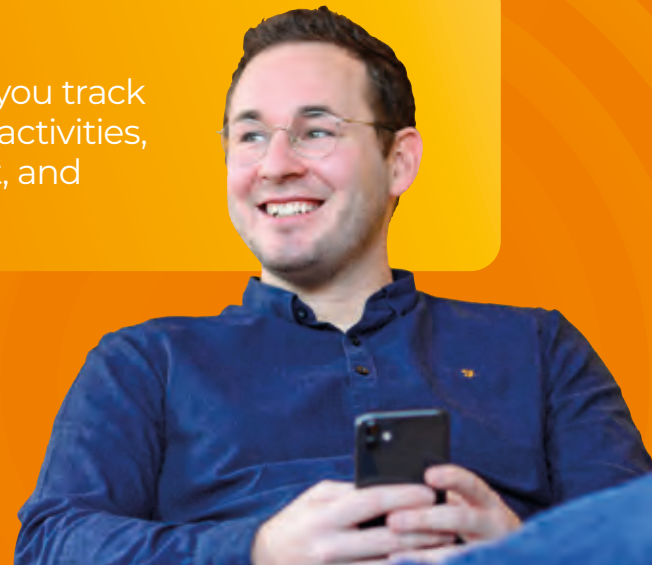
- ✓ **Journeys** – a digital coaching tool with step-by-step information to help with stress, sleeping well, beating the blues, chronic condition management and more. You'll find Journeys in the Health section of the platform.
- ✓ **Healthy Habits** – find a habit, then track it daily to improve and earn points along the way. You can even challenge friends to join you in the new habit.

We offer employees a Virgin Pulse Max or Max Buzz fitness tracker at no charge when they register on the platform. The platform also syncs with many other popular fitness devices and wellness platforms such as Apple Watch, Fitbit, Garmin and MyFitnessPal.



Healthy rewards

You can earn up to \$200 each year when you track your physical, mental, financial and social activities, including steps, exercise, sleep habits, diet, and much more on the Virgin Pulse platform.



Supported You

Your financial well-being is important. It's why we keep health care costs as low as possible and provide so many benefits at no cost to you. We believe you should make saving and investing for the future a top priority, so we provide these resources to help you do just that.



Whether you're budgeting to pay off a student loan or credit card debt, purchase a home or simply want to save for the unexpected, Ayco can guide the way. With their support, you can better understand and manage your finances.

Ayco's free financial coaching and online planning tools include:

- ✓ Choosing your health care coverage
- ✓ Organizing your finances, managing debt and saving for the future
- ✓ Understanding how to get the most from your benefits
- ✓ Funding education for you and your family
- ✓ Learning investment basics and growing your 401(k) savings
- ✓ Understanding tax basics



Download the [mobile app](#)

Visit Ayco.com/login/rai

Call [866-416-1496](tel:866-416-1496)

401(k)

Saving now, for later, is so important. The Reynolds 401(k) Savings Plan offers you contribution and investment options that are designed to help you achieve your retirement goals. The plan is administered by Fidelity and you can elect to contribute up to 50% of your base pay and your annual bonus.

Contribution options include:

- ✓ **Pre-tax contributions** – deducted from your base pay and/or annual bonus before taxes have been paid, reducing your taxable income. These are also referred to as “tax-deferred” contributions because you don't pay tax on your savings until you withdraw them.
- ✓ **Roth 401(k) contributions** – deducted from your base pay and/or annual bonus after taxes have been paid. These grow tax free, so you won't pay additional tax when you withdraw them.
- ✓ **After-tax contributions** – deducted from your base pay and/or annual bonus after taxes have been paid. Because taxes are paid on these amounts today, when you withdraw these, you'll only pay tax on the investment growth.

Reynolds believes so strongly in supporting your future that we match your pre-tax and Roth contributions dollar-for-dollar up to 6%. For example, if you contribute 4% of your pay, Reynolds matches that 4% into your Fidelity account, giving you 8%. So why not take advantage of the match and contribute 6% or more for the extra 6% boost!

Tuition reimbursement

Growth and development are also important to your total well-being, so Reynolds provides a tuition reimbursement program. The program is available to all regular, full-time employees after completing one year with the company. Tuition costs are 100% reimbursable, up to \$10,000 per calendar year.

Covered expenses include tuition, program fees, technology fees and lab fees.



For more information on eligibility, requirements, and the application approval process, visit [Employee Central>Rewards>Education Benefits](#).



Student Loan Support

Managing student debt can be overwhelming, so we have partnered with Fidelity and Credible to help make it easier for you. In addition to the Fidelity Student Debt tool, you can now compare refinancing options with Credible.

The Student Debt tool provides information about options you have to manage your student loan debt.

- ✓ View all student loan information in one place
- ✓ Compare the pros and cons of different strategies
- ✓ See how loans might look with different repayment plans, like federal income-based programs or private refinancing
- ✓ Get information on what repayment plan might work better for your situation

By refinancing your student debt, you may be able to:

- ✓ Lower your interest rate
- ✓ Release a cosigner from a student loan
- ✓ Lower your monthly payments
- ✓ Combine multiple loans to repay loans more efficiently
- ✓ Take advantage of a flexible repayment plan



To get more information, visit netbenefits.com/studentdebthelp

Visit
ThriveatRAI.com



This guide generally describes benefits offered to a regular, eligible, full-time employee on a U.S. payroll of Reynolds American Inc., its subsidiaries and electing US affiliates. For more information, consult the summary plan descriptions that can be found on Employee Central. Receipt or access to this guide does not entitle you to benefits for which you are otherwise not eligible. If there is any conflict between this guide and the official benefit document, the official document will govern.