



2025-2026 Employee Benefits Overview

Your Employee Benefits!

At **Tobacco Outlet Products**, we believe that our employees are the foundation of our success. We are committed to not only providing competitive compensation but also offering a **comprehensive benefits package** designed to support your health, financial well-being, and overall quality of life.

We are proud to offer benefits that truly work for you. If you have any questions, do not hesitate to reach out to **Cypress Benefit Solutions** — we are here to help you every step of the way.



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Important Benefit Details

We partner with industry-leading carriers to provide comprehensive coverage and resources for you and your family. Use the links below to explore your benefits, access plan details, and manage your account online:

- **Medical Insurance:** BlueCross BlueShield – <https://www.bluecrossnc.com/>
- **Dental Insurance:** MetLife – <https://www.metlife.com/>
- **Vision Insurance:** Community Eye Care – <https://www.cecvision.com/>
- **Life Insurance:** USAble – <https://usablelife.com/>

New Hire Eligibility:

New employees are eligible for benefits on the **first of the month 60 days after date of hire**. You can enroll in your benefits as part of the onboarding process, and your coverage will become effective once your waiting period has been satisfied.

Current Employees Open Enrollment Period:

The benefits plan year begins on **April 1st** and will renew annually. Open enrollment for the 2025-2026 plan year will start on **Monday, March 31st** and end on **Monday, April 7th**.

Important Benefit Details

Handling Life Changes: Qualifying Events & Your Benefits

Life changes can impact your benefits eligibility and coverage. When you experience a qualifying life event, you may be eligible to make changes to your benefits outside of the annual open enrollment period.

What Qualifies as a Life Event?

You can update your benefits if you experience any of the following:

- **Marriage or Divorce:** Adding or removing a spouse from your plan.
- **Birth or Adoption:** Enrolling a new child in your coverage.
- **Loss of Other Coverage:** If you or a dependent lose coverage from another source.
- **Change in Employment Status:** Transitioning from part-time to full-time, or leaving your job.
- **Dependent Status Changes:** A child aging out of eligibility or becoming eligible again.
- **Death of a Dependent:** Removing a dependent from your benefits.

What to Do If You Experience a Life Event?

Report the qualifying event to HR within **30 days** of the event to ensure timely processing.

Benefits Enrollment



Visit www.employeenavigator.com and click “Login”

Existing users will log in using credentials from onboarding or last year’s enrollment.

First time users click “Register as a new user”

- Fill in the below information:
 - First Name
 - Last Name
 - Company Identifier – **TOPBenefits**
 - Last 4 Digits of SSN
 - Birth Date

Verify Your Account

First, let's find your company record

First Name

Last Name

Company Identifier
(provided by HR)

PIN
(Last 4 Digits of SSN / ID)

Birth Date
(mm/dd/yyyy)

Next

Health Insurance



Provides coverage for doctor visits, hospital stays, prescriptions, and preventive care to help you and your family stay healthy and manage medical expenses.

In-network Benefits	
Deductible: Individual / Family	\$10,000 / \$10,000
Coinsurance	Insurance Pays 100%
Out-of-Pocket-Max: Individual / Family	\$10,000 / \$10,000
Inpatient / Outpatient Services	0% After Deductible
Preventive Care	0% After Deductible
Primary Care Office Visit	0% After Deductible
Specialist Office Visit	0% After Deductible
Urgent Care	0% After Deductible
Emergency Room	0% After Deductible
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$10 / \$35 / \$50

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$0.00	\$335.91	\$235.14	\$571.05

Health Reimbursement Account (HRA)



A Health Reimbursement Account (HRA) is funded by your employer to help you cover medical expenses. Money from the HRA will go to help pay deductibles, coinsurance and copayments.

Tobacco Outlet Products HRA Funding - \$10,000 Deductible – In Network Only

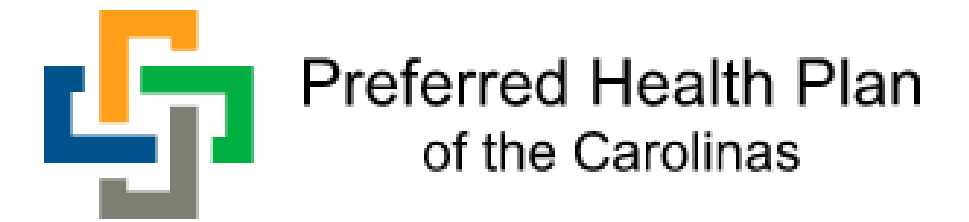
Tobacco Outlet Products will cover the first \$1,000 of your Deductible.

Employee will be responsible for the next \$500 of the Deductible.

Employee will be responsible for 50% of the remaining deductible (\$4,250).

Tobacco Outlet Products will reimburse up to 50% of the remaining deductible (\$4,250).

Health Reimbursement Account (HRA)



Reimbursement Process

1. Do not pay anything at the Provider's office. You will want to wait to pay based off your EOB.
2. You will receive an Explanation of Benefits (EOB) in the mail from BCBS.
3. Please make sure that the amount billed is the same on your EOB from BCBS and the invoice from the Provider.
4. If the amount billed is the correct, then you can pay your Provider's office using your Employer Sponsored Credit Card.
5. Make sure to send all your EOBs to Preferred Health Plan of the Carolinas.

Preferred Health Plan of the Carolinas

<https://www.phpcarolinas.com>

destevenson@phpcarolinas.com

(704) 847-2321 ext 305

Your Prescription Coverage



Prior Authorization

Certain medications may require Prior Authorization, meaning additional information from your healthcare provider is needed before approval. This process ensures that:

- The medication is prescribed appropriately for your condition.
- Cost-effective treatment options are considered first.

If you are currently taking any medications, we recommend speaking with your healthcare provider to verify if prior authorization is required and to ensure a smooth transition into the new plan year.

Formulary Changes

Your insurance carrier may update the list of covered medications, known as the formulary, as well as the tier classifications, which impact your out-of-pocket costs. These updates typically occur twice a year, in January and July.

We encourage you to review your plan's formulary regularly and discuss any potential changes with your doctor or pharmacist to avoid unexpected disruptions in your treatment.

Manage Your Healthcare



Blue Connect is designed to make health care easier, with the tools and information you need on the internet and with an app.

Register today to:

- Find a provider, read patient reviews, and estimate the cost of procedures
- View your benefits, claims and expenses applied toward your deductible and out-of-pocket limit in an instant so you know exactly where you stand
- View and share your digital member ID card
- Download claims forms
- Get health tips, articles and videos on everything from weight loss to prescription costs to dental health

Register at BlueConnectNC.com or Download the free app from the App Store (iOS) and Google Play (Android).

Dental Insurance



Covers routine dental care, such as cleanings, exams, and fillings, along with coverage for major services like crowns and orthodontics to maintain your oral health.

In-network Benefits	
Deductible: Individual / Family	\$50 / \$150
Annual Maximum	\$1,000
Preventative Care	Covered at 100%
Basic Care	Covered at 90%
Major Care	Covered at 60%

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$0.00	\$19.88	\$23.94	\$48.27

Vision Insurance



Helps cover the cost of eye exams, prescription glasses, and contact lenses to ensure you maintain good vision and eye health.

In-network Benefits	
Routine Eye Exam	\$10 Copay
Materials Copay	\$10 Copay
Hardware Allowance	\$130 Allowance
Exams	Every 12 Months
Lenses	Every 12 Months
Frames	Every 12 Months
Contacts	Every 12 Months

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$3.87	\$7.35	\$7.74	\$11.41

Basic Life Insurance



Provides financial protection to your loved ones by offering a payout in the event of your passing, helping to cover expenses and future financial needs.

Tobacco Outlet Products pays for the entire cost of this benefit for employees.

In-network Benefits	
Life Benefit Amount	\$15,000
AD&D Benefit Amount	\$15,000
Reduction Schedule	35% at Age 65, 50% at age 75

