



Your Life. Your Needs. Your Benefits.



2026 Benefits Guide

Welcome to your Catalyst Brands benefits!

At Catalyst Brands, our diverse family of retail brands reflects the variety in our customers—and we're stronger together because of it. We've taken the same approach with our benefits. Your needs are unique, and so is our benefits program, giving you the flexibility, coverage, and support that works best for you.

Enrollment is as easy as 1, 2, 3

1

Review the benefits details in this brochure and decide which plans are the best for you and your family.

2

Compare the medical plans with a side-by-side comparison on CatalystBrandsBenefits.com.

3

Enroll to choose 2026 benefits for you and your family.



You must enroll within your first 30 days of employment to have benefits coverage for the remainder of 2026.



Ask ALEX

Need help choosing your plans? Answer a few questions about your health needs, and ALEX will guide you through those tough decisions. Scan the QR code or visit start.myalex.com/catalystbrands to get started.



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Getting Started




Benefits Eligibility

Your benefits eligibility is based on your employment status when hired, and then on an ongoing basis measured during the annual look-back period. Look for the below symbols throughout the guide to see the benefits you're eligible for:

Full-Time Associates	Part-Time Associates
If you work an average of 30 hours or more per week, you are eligible for all health and welfare benefits in this brochure.	If you work less than an average of 30 hours per week, you are eligible for the following benefits: <ul style="list-style-type: none">• Dental• Vision• Term Life Insurance• AD&D Insurance• Business Travel Accident Insurance• Critical Illness, Accident, and Hospital Indemnity Insurance• Legal Service Plan• Commuter Benefits• Associate Discounts• Catalyst Brands Perks



Full-Time Associates



Part-Time Associates

New Hires

Benefits eligibility for new hires is based on their status at the time of hire.

Full-Time Associates	Part-Time Associates
If you are hired as a full-time associate, you are eligible for all of the benefits in this brochure. You will remain eligible for full-time benefits for the remainder of the current and the following calendar year, even if your full-time status changes during that time.	If you are hired as a part-time associate, you're eligible for the benefits available to part-time associates. After your first 11 months of employment, your hours worked will be measured to determine if your benefits eligibility for full-time benefits has changed.

Eligibility Look Back

Eligibility for part-time or full-time benefits is determined each year during the annual look-back, which calculates average hours worked during a 52-week period that ends in September or October.



1,560+ Hours

(average 30 or more hours per week)
Eligible for Full-Time benefits



<1,560 Hours

(average less than 30 hours per week)
Eligible for Part-Time benefits

Who Can You Cover?

You can cover your dependents, which include:

- Spouse, opposite and same sex domestic partner.
- Children, stepchildren, and children of domestic partners under age 26.
- Incapacitated children, stepchildren, and children of domestic partners of any age under certain plans.



Dependent Verification

If you enroll dependents in the medical or dental plans, you are required to provide documents verifying their eligibility. The Catalyst Brands Benefits Center will send you a dependent verification notice that outlines the steps you need to take to establish your dependents' eligibility for coverage. Coverage for your dependents is contingent on you successfully completing the process within the required timeframe. You may be required to reverify your dependents in future years.

Enrollment



New Hires

You must enroll within your first 30 days of employment to have coverage for the remainder of the plan year.

How to Enroll

You have several easy ways to enroll:



Website: Visit digital.alight.com/CatalystBrands. Click *New User?* and follow the prompts if it's your first time to log in.



Associate Kiosk: Associate Kiosk > My Benefits > Catalyst Brands Benefits



Mobile: Download the Alight Mobile app from the App Store or Google Play. Search for Catalyst Brands, select Alight Worklife login, and follow the prompts to complete your registration.

If you have questions, call the Catalyst Brands Benefits Center at **1-888-890-8900**, Monday–Friday, 8 a.m.–8 p.m. Central time.

Change in Benefits Eligibility

You must enroll by the deadline listed on your Catalyst Brands Benefits Center enrollment letter.

Mid-Year Changes

The benefits you elect during enrollment are in effect until December 31, 2026, so choose your coverage carefully. You can only make changes outside of Annual Enrollment if you experience a qualified family status change, including:



Marriage



Divorce



Birth of a Child



Adoption of a Child



Loss of Other Coverage

In most cases, you must make changes within 60 days of the event or wait until the next Annual Enrollment or qualified family status change. Contact the Catalyst Brands Benefits Center online, via the Alight mobile app, or by phone to make a change.

Paying for Coverage

Some benefits are provided to you at no cost, while others are paid in part or in full by you. If you elect medical, dental, or vision, you can choose to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA). Your deductions and contributions are taken out of your pay on a before-tax basis, which lowers your taxable income. All other deductions for benefits are paid on an after-tax basis.





Physical Health

Medical

You have four medical plans to choose from. All four plans are administered by Aetna and cover the same treatments and medications.

The plans cover in-network preventive care at 100%, such as annual wellness exams, routine immunizations, and health screenings based on age and gender.

There are important differences between the plans, including premiums, deductibles, copays, and coinsurance. See how the plans compare.



Benefit	Premium PPO	Basic PPO	HDHP with HSA	Value Medical
Annual Deductible (Deductibles count toward your out-of-pocket maximum)				
You Only	\$600	\$1,200	\$2,400	\$5,000
You + Spouse, Child(ren), Family	\$1,200	\$2,400	\$4,800 ¹	\$10,000
Annual Out-of-Pocket Maximum² (The most you pay for the plan year)				
You Only	\$3,000	\$4,000	\$6,000	\$8,150
You + Spouse, Child(ren), Family	\$6,000	\$8,000	\$12,000	\$16,300 ²
Catalyst Brands HSA Contribution				
You Only	\$0	\$0	\$500	\$0
You + Spouse	\$0	\$0	\$750	\$0
You + Spouse, Child(ren), Family	\$0	\$0	\$1,000	\$0
You Pay				
Coinsurance (after deductible)	10%	20%	20%	30%
Preventive Care (Includes preventive lab work)	\$0, no deductible	\$0, no deductible	\$0, no deductible	\$0, no deductible
Telemedicine	\$25 copay	\$25 copay	\$25 after deductible	\$25 copay
Office Visit - PCP	\$30 copay	\$30 copay	20% after deductible	\$30 copay
Office Visit - Specialist	\$50 copay	\$50 copay	20% after deductible	\$50 copay
Urgent Care	\$50 copay	\$50 copay	20% after deductible	\$50 copay
Lab Work and Imaging (Non-preventive)	10% after deductible	20% after deductible	20% after deductible ³	30% after deductible
Emergency Room	\$300 copay	\$200 copay	20% after deductible	\$200 copay
In-Patient Facility	10% after deductible	\$1,300 copay + 20% after deductible	20% after deductible	30% after deductible
Out-Patient Facility	10% after deductible	20% after deductible	20% after deductible	30% after deductible

¹There is no individual deductible when you cover a dependent. The deductible may be met by one or more family members.

²Once an individual has expenses equal to the "You Only" out-of-pocket maximum, future expenses for that individual will be paid 100% by the plan.

³Coinsurance is 50% if non-preventive lab work is performed at facilities other than independent labs such as LabCorp or Quest Diagnostics. Lab work performed in emergency rooms or urgent care centers is covered at the in-network level.

ID Cards

If you enroll in a medical plan, you will receive new ID cards that include your medical, prescription, and voluntary benefits information. You can also register and download an ID card at [aetna.com](https://www.aetna.com) or through the Aetna HealthSM app available on the [AppStore](#) or [Google Play](#).

24-Hour Nurse Line

All medical plans include access to the Aetna 24-Hour Nurse Line. You can speak to a registered nurse for quick answers:

- Get help with deciding whether to go to an urgent care, the ER, or wait to see your doctor
- Ask questions about symptoms and medications
- Learn about medical tests and procedures
- Get tips to prepare for a doctor's visit

You and your covered dependents can call as many times as you need at no charge.



Virtual Care

All medical plans include convenient, low-cost virtual care services through CVS Health. Virtual care provides access to quality primary care, 24/7 on-demand non-urgent care, and mental health services by phone or video. You can see a doctor or behavioral health specialist in the comfort of your own home.

Virtual care doctors can treat conditions such as allergies, asthma, the flu, infections, anxiety, or depression. They can also prescribe medication when appropriate. CVS Health providers can also help coordinate your care with your primary doctor, and the CVS Health Dashboard provides a view of your records that you can share with your provider with a single touch.

Benefit	Premium PPO	Basic PPO	HDHP with HSA	Value Medical
On-demand Care	\$25	\$25	Up to \$55 before deductible, \$25 after deductible	\$25
Primary Care – Initial Visit	\$25	\$25	Up to \$144 before deductible, \$25 after deductible	\$25
Primary Care – Follow-up Visit	\$25	\$25	Up to \$99 before deductible, \$25 after deductible	\$25
Mental Health – Initial Psychiatrist Evaluation	\$25	\$25	Up to \$215 before deductible, \$25 after deductible	\$25
Mental Health – Psychiatrist Visit	\$25	\$25	Up to \$99 before deductible, \$25 after deductible	\$25
Mental Health – Therapist/ Psychologist Visit	\$25	\$25	Up to \$85 before deductible, \$25 after deductible	\$25

Pre-register with CVS Health so you're ready when you need care. You can set up an account online or by phone at any time, and there's no charge to register. You'll need to provide some basic information and your medical ID number. When you register for a Virtual PCP, you will receive a Welcome Kit, which includes a blood pressure and heart rate monitor at no additional cost.



Prescription Drugs

All four medical plan options include prescription drug coverage administered by Aetna.

Aetna's network of pharmacies includes CVS Pharmacy as well as hundreds of non-CVS locations such as Costco, Sam's Club, Target, Walgreens, Walmart, and most major grocery chain pharmacies.

Under the Premium PPO and HDHP with HSA medical plan, you pay the full cost of all non-preventive prescriptions until you meet your deductible. Then the plan begins paying a portion of the costs.

Under the Basic PPO and Value Medical plans, the plan pays a portion of your prescription drug costs, whether you have met the medical deductible or not.

Prescription Drugs Coverage at a Glance

What You Pay ¹	Premium PPO	Basic PPO	HDHP with HSA	Value Medical
Deductible	Combined with medical plan	No deductible	Combined with medical plan	No deductible
Out-of-Pocket Maximum You Only	\$2,200	Combined with medical plan	Combined with medical plan	Combined with medical plan
You + Spouse, Child(ren), Family	\$4,400			
Network Pharmacy (up to 30-day supply)				
Preventive²	10% , no deductible (\$5–\$25)	10% (\$5–\$25)	10% , no deductible (\$5–\$25)	10% (\$5–\$25)
Generic	10% after deductible	20% (\$10–\$100)	20% after deductible (\$10–\$100)	20% (\$10–\$100)
Preferred	10% after deductible	30% (\$25–\$100)	30% after deductible (\$25–\$100)	30% (\$25–\$100)
Non-preferred	10% after deductible	40% (\$50–\$200)	40% after deductible (\$50–\$200)	40% (\$50–\$200)
Specialty, generic^{3,4}	30% (\$500 max)	20% (\$100 max)	20% after deductible (\$100 max)	20% (\$100 max)
Specialty, preferred^{3,4}	30% (\$500 max)	30% (\$500 max)	30% after deductible (\$500 max)	30% (\$500 max)
Specialty, non-preferred^{3,4}	30% (\$500 max)	40% (\$1,000 max)	40% after deductible (\$1,000 max)	40% (\$1,000 max)
Mail Order (up to 90-day supply)				
Preventive²	10% , no deductible (\$10–\$50)	10% (\$10–\$50)	10% , no deductible (\$10–\$50)	10% (\$10–\$50)
Generic	10% , after deductible	20% (\$25–\$200)	20% after deductible (\$25–\$200)	20% (\$25–\$200)
Preferred	10% , after deductible	30% (\$50–\$200)	30% after deductible (\$50–\$200)	30% (\$50–\$200)
Non-preferred	10% , after deductible	40% (\$100–\$400)	40% after deductible (\$100–\$400)	40% (\$100–\$400)

¹ Certain prescription drugs are not covered under the Prescription Drug Program. Contact Aetna for details.

² Some recommended preventive care drugs are available without cost-sharing. Contact CVS for details.

³ If your specialty medication has a manufacturer's financial assistance program, the assistance does not apply to your deductible or out-of-pocket maximum.

⁴ If you take a specialty medication that is on the PrudentRx drug list, you will have a \$0 copay in the Premium PPO, Basic PPO, and Value Medical plans. In the HDHP with HSA plan, a \$0 copay will apply after the deductible.

Preventive Drugs

Certain preventive drugs are available at low or no cost to you and are not subject to the medical plan deductible. Preventive drugs are available to treat serious health conditions such as asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), congestive heart failure (CHF), and diabetes. Other preventive drugs include prenatal vitamins, smoking cessation drugs, immunizations, contraceptives, and more. Visit digital.alight.com/CatalystBrands for a list of covered preventive drugs.

Maintenance Drugs Fill Options

If you take maintenance drugs (like those used to treat chronic conditions such as high blood pressure or high cholesterol) on a regular basis, be sure to have your physician write a 90-day prescription instead of a 30-day prescription. You can use:

- **Mail order service** to have your prescriptions delivered to your home
- **CVS or any other Aetna in-network pharmacy** to pick up your prescription at a retail location

If you choose to fill your maintenance drug prescriptions at a pharmacy other than CVS Pharmacy or CVS Caremark mail order service, you will pay a \$15 surcharge in addition to the cost of your prescription. The surcharge applies after two non-CVS fills and does not apply to your deductible or out-of-pocket maximum. CVS Caremark will notify you if your prescription drugs are subject to the surcharge.

Check Drug Costs

Use Aetna's online Check Drug Cost tool to see your costs and coverage based on the Catalyst Brands medical plan you elect. The tool also shows lower-cost generic or preferred alternatives when available. Links to the tool are available on digital.alight.com/CatalystBrands.

RxSavingsPlus

All associates, whether you enroll in a medical plan or not, can take advantage of RxSavingsPlus®, which provides an average savings of up to 80% on generics and up to 40% on brand-name drugs at more than 65,000 participating CVS network pharmacies nationwide. Associates not enrolled in a medical plan can also save up to 15% off health services or screenings at CVS MinuteClinic®. [Click here](#) to download the savings card.



Dental

You have three dental plan options, all administered by Delta Dental. Here's how the plans compare.

What You Pay	Dental Basic	Dental Plus	DHMO
Annual Deductible			
You Only	\$50	\$50	No deductible
You + Spouse, Children, or Family	\$150	\$150	No deductible
Covered Services			
Diagnostic & Preventive Care	\$0, no deductible	\$0, no deductible	\$0 (Sealants \$12 per tooth)
Basic Care (e.g., filling, root canal, oral surgery)	20%	20%	See plan booklet for copays
Major Care (e.g., crowns, bridges, implants, dentures)	90% in-network No out-of-network coverage	50%	See plan booklet for copays Implants not covered, implant restoration only
Orthodontia (adult and children)	N/A	50%, no deductible	\$1,525–\$2,565 copays
Benefit Maximums			
Annual Maximum	\$1,000	\$2,000	No Maximum
Orthodontia Lifetime Maximum	N/A	\$2,000	No Maximum
Learn More	Visit Delta Dental		

Providers

With the Dental Basic and Dental Plus plans, you can see any dentist you choose; however, Delta Dental dentists have agreed to provide services at discounted rates. Out-of-network benefits are based on reasonable and customary (R&C) limits. You will be responsible for any charges over that amount. These charges won't apply to your deductible.

With the DMO plan, you must use a Delta Care USA DMO provider.

To find a provider, go to:

CatalystBrandsBenefits.com >

Helpful Tools >

Find a Provider



If you enroll in a dental plan, you will receive an ID card from Delta Dental. You can also download your card to your phone with the Delta Dental app. [Click here](#) to learn more.



The Vision Plan is administered by VSP and includes eye exams, frames, lenses, and contacts every 12 months.

You'll save money by going to a network provider.

Here's how the plans compare.

What You Pay	Vision Basic In-Network	Vision Plus In-Network
Eye Exams	\$10 copay	\$20 copay
Lenses		
Single Vision	\$10 copay	\$0
Lined Bifocal	\$10 copay	\$0
Lined Trifocal	\$10 copay	\$0
Standard Progressives	\$10 copay	\$0
Premium/Custom Progressives	\$95–\$175 copay	\$95–\$175 copay
Lens Enhancements		
Scratch-Resistant Coating	\$17 copay	\$0
Polycarbonate Lens—Child	\$0	\$0
Polycarbonate Lens—Adult	\$35 copay	\$35 copay
Tints	\$15 copay	\$15 copay
Frames	\$150 allowance 20% off overage	Up to \$140 20% off overage
Contacts (In Lieu of Glasses)		
Contact Lenses	\$150	Up to \$100
Contact Lens Fit & Follow-up	Up to \$55	Up to \$60
Laser Surgery	15% off retail price or 5% off promotional price	15% off retail price or 5% off promotional price
VSP EasyOptions	N/A	Choose <u>one</u> additional upgrade: <ul style="list-style-type: none"> • \$250 frame allowance • \$250 contacts allowance • Anti-reflective coating • Light-reactive lenses • Progressive lenses

[†] Associate discount is determined by type of payment provided at point of sale.

Accounts

When it comes to saving money on healthcare and dependent care expenses, a Health Savings Account (HSA), Healthcare Flexible Spending Account (HFSA), and Dependent Care (DFSA) are some of the best deals around because of their tax advantages.

All three accounts, administered by HealthEquity, help you save money for eligible expenses and lower your taxable income through before-tax contributions.

	HSA	Healthcare FSA	Dependent Care FSA
Plan Enrollment	HDHP with HSA	Premium PPO, Basic PPO, and Value Medical, or waived coverage	All associates
Catalyst Brands Contribution¹	<ul style="list-style-type: none"> You Only coverage - \$500 You + Spouse - \$750 You + Family - \$1,000 	N/A	N/A
Associate Contribution Limit	<ul style="list-style-type: none"> You Only coverage - \$4,400 All Other coverage - \$8,750 55+ Catch-up - \$1,000 (includes Catalyst Brands contribution)	\$3,300	\$7,500 (\$3,750 if married and filing taxes separately)
Contribution Changes Allowed	Anytime	During Annual Enrollment or with a Qualified Family Status Change	During Annual Enrollment or with a Qualified Family Status Change
Qualified Expenses²	<ul style="list-style-type: none"> Medical, prescription, dental, and vision expenses Copays, deductibles, and coinsurance 	<ul style="list-style-type: none"> Medical, prescription, dental, and vision expenses Copays, deductibles, and coinsurance 	<ul style="list-style-type: none"> Licensed day care providers, facilities, and day camps For children under age 13 or disabled dependents of any age
How to Use	<ul style="list-style-type: none"> HSA debit card Reimburse yourself at HealthEquity.com 	<ul style="list-style-type: none"> FSA debit card Reimburse yourself at HealthEquity.com 	<ul style="list-style-type: none"> FSA debit card Reimburse yourself at HealthEquity.com
When Funds are Available	As funds are deposited into the HSA account	Total annual election available on January 1	As funds are deposited into the FSA account
Rollover Options	Yes	No. Funds must be used by December 31, and submitted by June 30	No. Funds must be used by December 31, and submitted by June 30
Learn More	HSA Video	Healthcare FSA Video	Dependent Care FSA Video

¹Contributions are pro-rated for new hires and are paid on a per-pay-period basis.

²Save your receipts because you may need to verify your expenses or need them for IRS tax purposes.

³If you leave the Company, you can only be reimbursed for expenses incurred up to the day your coverage ends. You will have 90 days from the date of termination to submit claims.

HSA Quick Facts

Your HSA offers triple tax savings, allowing you to save on taxes three ways:

- **Before-tax contributions** – Any money you contribute lowers your federal taxable income.
- **Tax-free growth** – The money in your account earns interest, and the investment earnings are tax-free, too.
- **Tax-free withdrawals** – HSA money you use to pay for eligible expenses is withdrawn tax-free.

Note!

When your HSA balance exceeds \$1,000, you can invest some or all of that amount in a variety of mutual funds (not FDIC-insured).



Mental Well-Being



Employee Assistance Program (EAP)

Aetna's Resources for Living (RFL) is our EAP partner. All associates and their household members can access RFL through single sign-on via the Aetna member site, visiting resourcesforliving.com (username: catalystbrands, password: EAP).



Mental Well-being

You can receive up to six counseling sessions per issue per year. The sessions are free and confidential, and are available face to face, online with televideo, or by phone. Licensed counselors can help with issues such as:

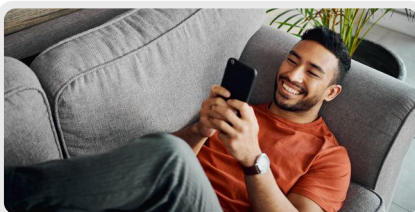
-  **Mental health concerns**
-  **Financial worries**
-  **Relationship support**
-  **Grief and loss**
-  **Domestic abuse**
-  **Stress management**
-  **Substance abuse**
-  **Self-esteem and personal development**
-  **Emotional difficulties**
-  **Work-life balance**

In-the-Moment Support

When you need in-the-moment emotional well-being support, Resources for Living counselors are here to help 24/7. You can call **1-833-718-0295**.

Accessing Care

Visit resourcesforliving.com to find a counselor. You can also:



View provider options – images, bios, specialties, and more



Compare details – ethnicity, gender, language, and more



See which providers are accepting new patients



Find options to schedule your first appointment online



Get started quickly without any added steps or calls

Mind Companion

Build your mental well-being resilience with Mind Companion, a confidential digital self-guided program with sessions that include videos, exercises, and other resources. Mind Companion can help with stress and anxiety, depression, relationship issues, work-life balance, and much more. It even allows you to track your mood and progress over time. [Click here](#) to see Mind Companion in action.



Worklife Assistance

Resources for Living also provides a wide variety of work-life support, with some services at no cost. A few of the services include:



Daily life assistance – resources for child, elder, or pet care, and household services



Legal support – wills and estate planning, family, civil, criminal, and real estate



Financial services – budgeting, mortgages, college funding, and issues



Identity theft services – protects personal data, prevents misuse, ensures secure recovery from fraud

All associates will also have access to LifeMart, a discount program for deals for gyms, weight loss programs, meal delivery services, sleep health products, tax preparation, and legal and financial consultations.

Child Care Support

Worklife specialists are available 24/7 to help take the frustration out of finding childcare with referrals for childcare centers, back-up care, summer camps, special needs care, and much more. You will also have access to online articles and videos for support with parenting, education, and child development.





Financial Protection



Life and AD&D Insurance

Life and Accidental Death & Dismemberment (AD&D) Insurance is provided through New York Life Group Benefit Solutions. Life Insurance pays a benefit if you or a covered family member dies. It is paid to your beneficiary if you die or to you if a dependent dies. AD&D Insurance offers protection if you're seriously injured or die as a result of a covered accident. The benefit is paid to you if you're injured or to your beneficiary if you die.

Basic Life Insurance

Catalyst Brands automatically provides Full-Time associates with Basic Life Insurance equal to one times their annual earnings for benefits (AEB) at no cost.

Additional Life and AD&D Insurance

You can buy additional Life Insurance coverage for yourself and/or your family at your own expense.



Full-Time associates

You may purchase Supplemental Life Insurance coverage. Evidence of Insurability (EOI) is required if you add new coverage or increase current coverage over the guarantee issue amounts listed below.



Part-Time associates

You may purchase Term Life Insurance coverage. Evidence of Insurability (EOI) is required if you add new coverage or increase current coverage over the guarantee issue amounts listed below.

You may also purchase AD&D Insurance. The amount of your benefit depends on your level of coverage and type of loss.

	You Only	Spouse	Child(ren)
Supplemental Life Insurance (Full-Time associates)	1x–8x your AEB, up to \$5 million	\$10,000–\$250,000 (cannot be more than your total Basic + Supplemental coverage)	<ul style="list-style-type: none"> • \$10,000 per child • \$15,000 per child • \$20,000 per child
Guaranteed Issue Amount	Up to 3x your AEB up to \$1.1 million	Up to \$25,000	Up to \$20,000
Term Life Insurance (Part-Time associates)	\$10,000–\$150,000 in \$10,000 increments	\$5,000–\$30,000 in \$5,000 increments (cannot be more than your coverage)	<ul style="list-style-type: none"> • \$2,500 per child • \$5,000 per child • \$10,000 per child
Guaranteed Issue Amount	Up to \$50,000	Up to \$20,000	Up to \$10,000
AD&D Insurance (Full-Time associates)	1x–8x your AEB, up to \$1 million (\$10,000 minimum)	Same as your coverage amount, up to \$300,000	\$25,000 per child
AD&D Insurance (Part-Time associates)	\$10,000–\$150,000 in \$10,000 increments	Same as your coverage amount, up to \$30,000	\$5,000 per child

Additional Benefits

When you purchase Supplemental or Term Life Insurance, you also get access to educational resources and discounts to help you with money management, identity theft, will preparation, travel assistance, wellness programs, and more.

Disability

Catalyst Brands offers disability coverage to protect your income if you are unable to work because of an illness or injury. Short-Term Disability (STD), administered by Sedgwick, and Basic Long-Term Disability (LTD), administered by NewYork Life, are automatically provided at no cost to you. You can choose to purchase Supplemental LTD Insurance with after-tax dollars for additional protection.

	STD	Basic LTD	Supplemental LTD
Waiting Period	7 days ¹	180 days	180 days
Benefit Period	Weeks 2–26: 80%	50% of monthly AEB Up to \$5,000 monthly	60% of monthly AEB Up to \$15,000 monthly
Maximum Benefit Duration	26 weeks	Until you are able to return to work or reach the maximum benefit period	Until you are able to return to work or reach the maximum benefit period
Taxable Benefits	Yes	Yes	Generally, no

¹If you have paid time off hours in your bank, you must use them during the waiting period.



Business Travel Accident (BTA)

Catalyst Brands automatically provides you with BTA Insurance—at no cost to you—that pays a benefit if you're injured while traveling on business.

Critical Illness, Accident, and Hospital Indemnity Insurance



These benefits, administered by Aetna, offer an extra layer of protection for you and your family. The payment these benefits provide is in addition to any other insurance you may have and is yours to spend as you wish—to help cover bills or for everyday living expenses.

	Critical Illness Insurance	Accident Insurance	Hospital Indemnity Insurance
Description	Pays a lump-sum benefit directly to you if you or a covered family member are diagnosed with a covered critical illness, such as cancer, heart attack, or stroke	Pays a cash benefit directly to you when you are injured and require medical services due to a covered off-the-job accident. An additional 25% benefit applies for organized sports accidents.	Pays you and your covered dependents a benefit when you are admitted to a hospital
Payment	<ul style="list-style-type: none"> \$5,000–\$50,000 Benefit paid is based on diagnosis \$50 benefit once a year per member for getting a covered health screening 	<ul style="list-style-type: none"> Benefit paid is based on type of injury and service required 	<ul style="list-style-type: none"> \$500 on admission to hospital \$100 per day for confinement starting day one \$200 for normal childbirth

Beneficiary Designations

The beneficiary designation for the Critical Illness (CI) and Hospital Indemnity (HI) plans will follow the beneficiary designation you make for Life Insurance:

- Full-Time associates will follow Basic Life.
- Part-Time associates will follow Term Life.

Integrated Claims: If you are enrolled in a Catalyst Brands medical plan, when you experience a medical claim that aligns with the eligibility conditions of the Critical Illness, Accident, or Hospital Indemnity policy, you will be notified to submit a claim for your cash payment under these plans.

Legal Service Plan



MetLife Legal Plans provides a wide range of legal advice and fully covered legal services for you and your eligible dependents through a network of more than 12,000 attorneys. Get help with wills and estate planning, real estate matters, tax audits, mortgage document preparation assistance, and more.

For more information, view the [Top 5 Reasons to Enroll video](#), or visit legalplans.com.

Identity Theft Protection



Allstate Identity Theft Protection helps monitor your personal information and alerts you to potential fraud. If your identity is compromised, the plan provides restoration support and may reimburse eligible lost funds and expenses, helping you recover quickly and with confidence.

Visit myaip.com/catalystbrands to learn more.



Money



401(k) Safe Harbor Plan

You are eligible on your first day of employment if you are at least 21 years of age.

Enrolling in the 401(k) is a separate process; it is not part of the annual benefits enrollment process. Enroll or make changes anytime by logging in to digital.alight.com/CatalystBrands and selecting the Start Saving link.

Your Contributions

You can contribute from 1% to 50% of your eligible pay, up to the IRS annual limits.¹

Type	2026 IRS Limits
Associate	\$24,500
Associate Age 50+ ¹	\$32,500
Associate Age 60–63 ¹	\$35,750

There are three ways you can contribute.

	Before-Tax	Roth	After-Tax
Contributions	Before-tax	After-tax	After-tax
Qualified withdrawals	Taxable	Tax-free	Tax-free
Earnings	Taxable	Tax-free	Taxable

Company Match Contributions

Catalyst Brands will match 100% on the first 5% of eligible compensation you contribute to the plan. The Company match is contributed to your account each pay period, so the money is put to work right away.

You become eligible to receive the Company match when you:

- Have completed 12 months of service
- Have worked 1,000 hours or more during a 12-month period

Investment Options

A wide range of investment options² are available to fit many investment styles.

- You can choose your own mix of investments, with each fund having its own investment objective and risk level.
- You can invest in a target date fund, based on the date you expect to retire. The mix automatically rebalances to become more conservative as your retirement date nears.
- The self-directed brokerage account lets you choose and manage your own investments.

Rolling Money Over

You may be able to transfer (roll over) same or all of your distribution from a previous employer's plan to the Catalyst Brands 401(k) Safe Harbor Plan. To request a rollover form, go to the Retirement Tools page on digital.alight.com/CatalystBrands or contact the Benefits Center.

¹ Associates aged 50+ who earned \$150,000 or more in the prior year must make catch-up contributions (amounts in excess of \$24,500) to a Roth (after-tax) account. Before-tax contributions are not available for catch-up contributions.

² See the Investing Your Savings section in the 401(k) SPD for additional details.

Vesting

You are immediately vested (the money is yours to keep) in your own contributions as well as Company match contributions as soon as they are deposited.





Understanding Your Finances

Financial Education Center

The financial education center has educational videos and calculators to help guide you through your financial journey. You may also take a few minutes to answer some questions about your current lifestyle and financial goals to get links to other important information and resources that best fit your needs.

Financial Basics

Understanding the amount of debt that is okay to have, the importance of your credit score, and the importance of having an emergency savings. Utilize the calculator provided to see how you can budget to save more.

Beginning Your Plan

Find out if Roth 401(k) contributions or before-tax contributions best meet your needs. Consider the tax advantages of both, and which may provide you with the most income at retirement.

You can find valuable tools and resources to help you save, get out of debt, and improve your retirement strategy at [Catalyst Brands Benefits > Savings & Retirement](#).

Meeting Your Goals

Create a plan for college savings, buying a home/car or investing for retirement to help you get and stay on track.

Getting to Retirement

Knowing what to do when you reach retirement is just as important as saving for retirement. We are here to help you understand estate planning, social security, and Medicare.

Financial News

It's important to keep up with what's changing in the financial industry to understand if it could impact your savings plans.

Videos

Here, you will find other helpful videos about everyday finances, learning to save, health care, retirement planning, preparing for the unexpected, and retiree wealth.

Alight Financial Services

Alight Financial Advisors provides advisory services to participants to help you save and live in retirement using the proprietary technology of Edelman Financial Engines®

These services include:

Retirement Evaluation highlights areas where your current savings and investment strategy could be improved and provides the opportunity to receive additional help based on your specific needs.

Online Advice provides specific, personalized savings and investment advice to help you reach your retirement goals. You receive recommendations on which investments to buy or sell and simulate how your portfolios might perform under a wide variety of economic scenarios.

Professional Management program offers personalized, professional, and ongoing portfolio management. Ongoing maintenance fees may apply.

Associate Discount Program



You and your eligible dependents receive discounts on Catalyst Brands merchandise and services.¹

You can begin saving right away on purchases for your own use or for buying gifts. For details on how to use your associate discount and applicable restrictions, visit [My Kiosk > Catalyst Policies > Policies & Procedures > Catalyst Brands Associate Discount Program](#).

Discounts vary by brand and payment type. Here is what the program offers:

Brand	Associate Discount	How Discount is Applied ²
Aéropostale	30% In-store and Online	Original retail and promotional prices
Brooks Brothers	60% In-store and Online	Original retail price only
Eddie Bauer	50% In-store and Online	Original retail price only
Lucky Brand	50% In-store and Online	Original retail and promotional prices
Nautica	50% In-store and Online	In-store: Original retail and promotional prices Online: Original retail price only
JCPenney Payment type: JCPenney credit card, gift card, Master Card, cash, or personal check	In-store and Online <ul style="list-style-type: none"> • 25% merchandise • 20% services • 10% other (smart watches, fitness trackers, and pre-owned watches) 	Original retail, promotional, and coupon prices
JCPenney Payment type: Other credit or debit card, PayPal, or Buy Now Pay Later	In-store and Online <ul style="list-style-type: none"> • 20% merchandise • 15% services • 5% other (smart watches, fitness trackers, and pre-owned watches) 	Original retail, promotional, and coupon prices

¹ For spouses, domestic partners, and dependents, discounts are only at the associate's legacy brand, which means JCPenney associate eligible family members will only receive discounts at JCPenney, and SPARC associate family members will only receive discounts at SPARC locations.

² Discounts are not allowed on the following: gift cards, optometrist exams, shipping and handling, delivery and service fees, alterations, and monograms. furniture, TV, and fitness protection plans, window measurements and installation, and certain items that have proceeds sent to charity.



Catalyst Brands Perks

You and your family members have thousands of national and local discounts at your fingertips.



Travel



Event Tickets



Cell Phones



Vehicles



Gyms



Restaurants



Flowers



Software

The program is free and easy to use. Here's how:

1. **CREATE AN ACCOUNT** at catalystbrands.perkspot.com using your personal or work email address.
2. **CHOOSE** the product categories that interest you.
3. **OPT IN OR OUT** of weekly emails about featured discounts.

Discounts are added and changed frequently. "Perk Alerts" change daily.



Adoption Assistance

Qualified adoption expenses may be reimbursed tax-free, up to \$5,000 per covered adoption. The IRS defines qualified adoption expenses as those that are reasonable, necessary and directly related to the adoption of an eligible child.

Commuter Benefit

Catalyst Brands offers the Commuter Benefit to make riding a train, bus, ferry or van pool to work more affordable. The cost of these commuting options is deducted from your paycheck each month before tax, so you see savings in the form of reduced tax withholdings. To learn more about this benefit or to enroll, go to digital.alight.com/CatalystBrands > Other Benefits.





Time Off



Paid Time Off

Catalyst Brands offers you paid time off (PTO) that can be used for vacation, personal, or sick days.

Your PTO is based on Catalyst Brands' fiscal year calendar, which usually runs from February to January. The exact start and end dates of the calendar may change from year to year. To learn more about the fiscal year, refer to your Catalyst Brands fiscal calendar for precise dates.

Eligibility

The amount of time you receive depends on your employment status or average hours worked as determined during specific measurement periods.

	Ineligible (<30 hours/week & <1 years of service)	Part-Time (<30 hours/week & 1+ years of service)	Full-Time Hourly (30 hours/week)	Full-Time Salaried (30 hours/week)
Incidental Time Off, Part-Time (jury/witness duty)	✓	✓		✓
Incidental Time Off, Full-Time (paid holidays, bereavement leave, other)			✓	✓
PTO, Part-Time (deposited each pay period)		✓		
PTO, Full-Time Hourly (deposited each pay period)			✓	
Flexible PTO, Full-Time Salaried (refer to the Flexible PTO Policy)				✓



Incidental Time Off

Part-Time Incidental Time Off provides paid time off for jury/witness duty and voting time. Full-Time Incidental Time Off also covers emergency, bereavement/funeral leave and paid holidays.

Learn more in the Incidental Time-Off policies, located on digital.alight.com/CatalystBrands > Benefits Library.

Time Off Benefits

The chart below shows annual Time Off equivalent in days. You will accrue Time Off hours in each of the 26 bi-weekly pay periods based on the number of hours you work. For hourly associates, PTO is accrued in hours each pay period based on your actual hours worked. The days of PTO represent the number of days based on your individual average workday, based on a five-day workweek.

Years of Employment	Part-Time	Full-Time Hourly ¹	Full-Time Salaried
Less than 1 year	N/A	17 days	Refer to the Flexible PTO Policy for time off benefit details.
1 year to less than 5 years	5 days	18 days	
5 years to less than 10 years	5 days	22 days	
10 years to less than 15 years	5 days	24 days	
15 years to less than 25 years	5 days	29 days	
25+ years	5 days	34 days	

¹ Time off must be used during the STD waiting period.

Time Off Benefits Eligibility



Full-Time Hourly New Hires

If you're hired as an hourly associate into a full-time position, you are immediately eligible to accrue PTO as of your date of hire.



Part-Time New Hires

If you're hired as an hourly associate into a full-time position, you are immediately eligible to accrue PTO as of your date of hire.



Salaried New Hires

If you are hired as a salaried associate, or promoted into a salaried position, you are immediately eligible to participate in the Flexible Paid Time Off (PTO) plan. You will remain eligible for Flexible PTO benefits as long as you remain a salaried associate.¹

¹ Refer to the Flexible PTO Policy for more information.

Unused Hours

What happens to your unused hours at the end of the year depends on the state in which you live.

- **HOURLY ASSOCIATES:** You will accrue Paid Time Off (PTO) based on the Company's PTO accrual schedule outlined in the PTO Policy. You may carry over up to 40 hours of accrued but unused PTO at the end of each fiscal year. Accrued but unused PTO is not payable upon termination of employment.
- **SALARIED ASSOCIATES:** You will participate in the Flexible PTO program. PTO is not accrued; therefore, there is no PTO to carry over or forfeit at the end of the fiscal year or upon termination of employment.

If you reside in a location with laws requiring carryover, annual accrual maximums, or payment of PTO upon termination of employment, those legal requirements will be followed. Please refer to the PTO Policy for complete details.

Leave of Absence

You can take unpaid time off from work for personal reasons, called a leave of absence. You can request a leave of absence if you meet state, Family and Medical Leave Act (FMLA) or military leave requirements and Catalyst Brands leave of absence policy requirements. To take a leave of absence, notify your unit leader and call the Absence Management Center at **1-877-527-0722**.

Paid Parental Leave (PPL)

You will receive four average weeks of paid time off following the birth, adoption or foster placement of your child.

To check eligibility requirements and additional information, see the Paid Parental Leave Policy, located in the Benefits Library on digital.alight.com/CatalystBrands. To request PPL, notify your unit leader and call the Absence Management Center at **1-877-527-0722**.



Contacts

Plan	Vendor	Contact
Benefits Information	Catalyst Brands Benefits Center	1-888-890-8900 aetna.com
Medical & Prescriptions	Aetna	1-800-811-5671 Aetna Choice POS II aetna.com (for SSO access) or
Virtual Care	CVS Virtual Care	cvs.com/virtual-care/catalystbrands 1-800-811-5671
Dental	Delta Dental	Delta Dental website PPO: 1-800-521-2651 DMO: 1-800-422-4234
Vision	VSP	catalystbrands.vspforme.com 1-800-877-7195
Accounts	HealthEquity	my.healthequity.com 1-866-346-5800
Employee Assistance Program	Aetna Resources for Living	resourcesforliving.com username: catalystbrands password: EAP 1-833-718-0295, TTY711
Commuter Benefits	HealthEquity	commuter.healthequity.com 1-855-339-3583
Life and AD&D Insurance and Long-Term Disability	New York Life	myNYLGBS.com 1-800-362-4462
Short-Term Disability and Leave of Absences	Catalyst Brands Absence Management Center	1-877-527-0722
Critical Illness, Accident, Hospital Indemnity Insurance	Aetna	MyAetnaSupplemental.com 800-607-3366
Legal Service Plan	MetLife Legal Plans	legalplans.com 1-800-821-6400
Identity Theft	Allstate	myaip.com/catalystbrands 1-877-313-9346

