



Benefits Enrollment Checklist



Enrolling in your Catalyst Brands benefits is easy. Follow this checklist to make the most of what's available to you.

Learn About Your Options

- Read the **Benefits Guide** to learn about your options.
 - Your Benefits Eligibility is based on your employment status. Associates who work an average of 30 hours or more per week are eligible for all the health and welfare benefits listed in the guide.
- Take ten minutes to **Ask Alex**. Answer a few questions about your health needs for personalized help with picking your plans.
- Use the **Compare the Plans** and **Medical Plan Decision Tips** tools to get help picking your medical plan.

Prepare to Enroll

- Plan to cover the cost of your health care.**

Health Savings Account (HSA)

If you elect the HDHP with HSA medical plan, you can contribute to an HSA up to the IRS limit. You can change your contributions anytime during the year.

Coverage Level	IRS Limit*
You Only Coverage	\$4,400
All Other Coverage Levels	\$8,750
Catch-Up Contribution (aged 55 and older)	\$1,000

* IRS Limits include the Catalyst Brands contribution for HSA Plus enrollees.

Flexible Spending Account (FSA)

If you elect the PPO or Value Medical plan, you can contribute up to \$3,300 to a Healthcare FSA. Remember, it's a use-it or-lose-it account, meaning you must use your funds by December 31, so consider your contributions carefully.



Learn More: Visit **HealthEquity** for a list of FSA and HSA-eligible expenses.

- Gather your documents.** Gather your enrolled dependent and beneficiary information, such as legal name and social security numbers. Remember, if you enroll dependents in the medical or dental plans, you must provide documents verifying their eligibility. The Catalyst Brands Benefits Center will contact you to collect the needed documentation.

Learn About Your Options

- Enroll in benefits.** You must enroll within 30 days of your hire date or employment status change. If you don't take action by this deadline, you will not receive coverage. Your next opportunity to enroll or make changes will be during Annual Enrollment in the fall or if you have a qualified family status change.
 - Medical, dental, and vision coverage will begin on your first day of employment if you enroll within 30 days of your hire date. Some benefits have different eligibility or start dates. Please review the **Benefits Guide** for detailed information.

You have three 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.



My Kiosk: Single Sign-on at My 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.

401(k) Safe Harbor Plan

- Plan for your future** with the 401(k) Safe Harbor Plan. Even small contributions can add up to big savings over time, and you can adjust your contribution at any time throughout the year. After one year of service and 1,000 hours worked, you'll be eligible for JCPenney's dollar-for-dollar match. You can start your contributions today!
- Enroll online:** digital.alight.com/CatalystBrands > Start Saving

Use Your Benefits

Medical

The Aetna team is ready to serve you, even if you need care or to fill a prescription the day your benefits become effective.

- ID Cards:** Consolidated ID cards that include your medical and prescription information will be mailed to your home. You can also download a digital card on the Aetna Member Portal. Once logged in, click ID card at the top of the page.
- Member Portal:** The Aetna member portal is your one-stop shop for medical and prescription plan information. From the portal, you can access ID cards, check claims, access Aetna's unique health and wellness programs, and contact a concierge for questions and support. Don't forget to download the Aetna app for on-the-go access.
 - **Online:** aetnaresources/n/Catalyst-Brands > Login
 - **Phone:** 1-800-811-5671
- In-Network Doctors:** You can maximize your health care dollars and receive quality care by using the Aetna nationwide network of in-network doctors. Click [here](#) to start your search.
- CVS Virtual Care:** CVS Virtual Care, our telehealth carrier, provides access to quality primary care, 24/7 on-demand non-urgent care, and mental health services by phone or video from the comfort of your home. Log in to cvs.com/virtual-care/catalystbrands to pre-register today.



Dental and Vision

Delta Dental and VSP have the tools you need to access and manage your dental and vision benefits with ease. You will receive a Delta Dental ID card if you enroll in the plan. You will not receive a VSP ID card. Just tell your vision provider your name, social security number, and employer when you make an appointment.

You can find providers, download digital cards, and learn more about your benefits by clicking the plan below.

- [Dental](#)
- [Vision](#)

Resources for Living

Available to all Catalyst Brands part-time and full-time associates, Resources for Living provides 24/7 support and tools to help you navigate life's challenges and get back to feeling your best. All services are confidential, and available at no cost to you, and include:

-  Up to six (6) free confidential counseling sessions with a licensed counselor per issue each year
-  24/7 in-the-moment mental well-being support
-  Mental well-being support through a digital self-guided program and other learning tools
-  Daily life assistance that can provide help with finding child, elder, or pet care, and other household services
-  Free consultations for legal support, identity theft services, financial services, and more

These benefits are available to all Catalyst Brands associates and their immediate family members—even if you aren't enrolled in one of our medical plans.

Access Resources for Living

resourcesforliving.com

1-833-718-0295

Username: catalystbrands

Password: EAP

Have Questions?

You can find answers to frequently asked questions on catalystbrandsbenefits.com. If you need more help, call the Catalyst Brands Benefits Center at **1-888-890-8900**, Monday–Friday, 8 a.m.–8 p.m. Central Time.