



**OLLIE'S**  
"GOOD STUFF CHEAP"



## 2023/2024 BENEFITS ENROLLMENT OVERVIEW



Scan the code to visit Ollie's  
Benefits Portal at

**[BENEFITS.OLLIES.US!](https://benefits.ollies.us)**

You can view our Benefits  
Webinar to learn about each of  
the benefits in detail.



*Visit the benefits portal exclusively for Ollie's Associates for  
more details on the benefits available to you and your  
dependents and to enroll.*

# 2023/2024 BENEFITS ENROLLMENT

Welcome to Ollie's Bargain Outlet! It's time to consider electing a benefits package to meet your family's health and financial needs, now and in the future. Newly benefit-eligible Associates who wish to enroll in or waive benefits coverage\* for the 2023/2024 plan year may do so by visiting the Ollie's benefits portal at **benefits.ollies.us**.

## Enrolling in Your Benefits

Review your enrollment materials carefully including visiting **benefits.ollies.us**. To enroll in benefits, have your personal, dependent and beneficiary information ready. You will need the full names, birth dates, and Social Security numbers of your dependent(s).

**On the Ollie's benefits portal, select "Enrollment" and then "Rates" to view the medical, dental and vision per-pay costs.**

## How to Enroll ↪



↪ **Phone** — Associates may enroll with the help of a Benefits Representative by calling the Benefits Service Center at **1-800-868-0769**, and select **Option 1**, Monday through Friday, 9 a.m. – 6 p.m. (ET). They can answer your benefits questions and provide language assistance.



↪ **Online** — Associates **may enroll** through our benefits portal. To enroll online, follow the link from My Ollie's or visit: **benefits.ollies.us**, select **"How to Enroll"** and follow the instructions.

**\*Not sure if you're eligible? Call the Service Center to ask a Benefits Representative for more information about eligibility.**

**NOTE:** This statement is intended to summarize the benefits you receive from Ollie's Bargain Outlet, Inc. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact **benefits@ollies.us**.

**Visit [benefits.ollies.us](https://benefits.ollies.us) or follow the link from My Ollies, for more details on the benefits available to you and to enroll.**



This benefits enrollment brochure provides a high-level overview of the benefits available for the 2023/2024 plan year. You can find more detailed information online at **benefits.ollies.us**.

## Health Care Benefits

Ollie's Bargain Outlet offers medical, prescription drug, dental, and vision coverage for you and your dependents.

### Ollie's offers three medical plans through Capital BlueCross.

- ***\$3,000 PPO option*** A \$3,000 PPO option is available with low out-of-pocket maximums for family coverage. Please refer to the benefits website for the per-pay costs for this plan.
- ***\$2,000 PPO option*** A \$2,000 PPO option is also available with low out-of-pocket maximum for family coverage. Please refer to the benefits website for the new per-pay costs for this plan.
- ***\$2,500/\$5,000 High Deductible Health Plan (HDHP) option*** with a Health Savings Account (HSA) is available with low out-of-pocket maximums for family coverage — ***along with funding from Ollie's to help get you started!*** Ollie's will contribute \$250 for self-only coverage and \$500 for family coverage to your HSA with enrollment in the \$2,500/\$5,000 HDHP.
  - When enrolled in the HDHP ***all expenses for all services including prescriptions*** are applied to the \$2,500 individual ***or*** \$5,000 family deductible.
  - Copays are not available for any services until the entire single ***or*** family deductible is satisfied.
  - As family members incur medical expenses, the amount paid towards these expenses is credited towards the family deductible. When expenses add up to the family deductible of \$5,000; the health plan will then start paying its share of the cost of health care expenses for each member of the family.
  - The HDHP plan offers access to a newly expanded preventive prescription drug list. Drugs on this list are covered with ***no deductible***.

Preventive care is covered at 100% under all plans, and all plans include prescription drug coverage. ***Please visit the benefits website to view the medical plan options and per-pay costs for all three plans.***

## Dental

You can elect to enroll in dental benefits through United Concordia; you can choose between a Low or High Option plan. Both plans offer similar coverage for preventive, basic, and major care; however, each plan has its own annual maximum per person limit, and only the High plan provides coverage for orthodontic services for children up to age 19. ***GREAT NEWS: Both plans offer an expanded Dental network!***

## Vision

You can elect to enroll in the Capital BlueCross Vision Plan for eye exam, frame, lens, and contact lens benefits. You can choose between a Low and High plan option to best meet your needs.



## Spending Accounts

Depending on the medical plan you choose, you are eligible to open either a Health Savings Account or a Flexible Spending Account:

### Flexible Spending Accounts (FSAs)<sup>1</sup>

An FSA allows you to set aside money to pay for out-of-pocket health care or dependent care expenses. The money is deducted directly from your paycheck on a pre-tax basis, allowing you to reduce your taxable income and save money for eligible expenses at the same time. Ollie's offers two types of FSAs — a Health Care FSA and a Dependent Care FSA (DCAP). The annual maximum contribution amount for the Health Care FSA is \$3,050 this year and DCAP is \$5,000 (\$2,500 if married and filing separate tax returns). **A Health Care FSA is not available to \$2,500 HDHP plan participants.**

### Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available only to **\$2,500 HDHP plan participants**. Out-of-pocket medical expenses can add up quickly. Over time, health care likely will be your largest household expense. An HSA allows you to build up protection for future health care expenses. Along with contributions from Ollie's, you can contribute money to your HSA and use it any time for qualified health care expenses. Whatever you don't use **rolls over for future years and earns interest**. The current IRS contribution limits are \$3,850 for self-only coverage and \$7,750 for family coverage and **Ollie's will contribute \$250 for self-only coverage or \$500 for family coverage to your HSA.**

## Additional Benefits

Additional benefits available to eligible Ollie's Associates include:

### Life Insurance and Accidental Death & Dismemberment (AD&D)

Life Insurance/AD&D offers financial protection to your loved ones if something were to happen to you. It pays a benefit that can allow your family to continue their way of life.

Ollie's provides eligible Associates with Basic Term Life and AD&D Insurance at no cost to you. You also have the option to increase this coverage through Supplemental Life Insurance coverage.

### 401(k)

The 401(k) program will help you save money and prepare for retirement. You contribute through convenient pre-tax payroll deductions. Ollie's will make matching contributions in an amount equal to 25%, up to 6% of your eligible compensation. Enroll at: **[www.netbenefits.com](http://www.netbenefits.com)**.

### Employee Assistance Program (EAP)

The EAP can offer assistance in times of need for personal and work-related concerns. You and your dependents can access the EAP at no cost 24 hours a day, seven days a week via a toll-free phone number or online. You and your dependents can receive up to five sessions at no cost during the plan year. The assistance is completely confidential. Visit: **[www.mutualofomaha.com/eap](http://www.mutualofomaha.com/eap)**.

<sup>1</sup> Associates are eligible to enroll in FSAs after 6 months of continuous employment with Ollie's. Have questions? Call the Service Center to speak with a Benefits Representative.



## Voluntary and Additional Benefits

Protecting your financial future is just as important as taking care of your health. Ollie's provides you with access to a wide range of Voluntary Benefits to help protect your future and the future of your family.

### Legal Plan

LegalEASE offers a legal benefits plan that provides support and protection for unexpected personal legal issues. What you get with a LegalEASE benefits plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In and out-of-network coverage
- Concierge help navigating common individual or family legal issues

### Accident Insurance

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Accident Insurance pays a benefit directly to you if you suffer a covered injury. This benefit can help cover out-of-pocket expenses related to these injuries — such as hospitalization, physical therapy and transportation. The benefit amount depends on the type and severity of the injury.

### Critical Illness Insurance

Critical Illness Insurance helps provide income protection in the event of a covered serious illness. The policy pays a lump sum benefit directly to you if you are diagnosed with a covered condition. You can use this benefit any way you choose — deductibles and copays or coinsurance, expenses your family incurs to be by your side or simply to replace lost earnings from being out of work. You choose the benefit amount when you enroll.

### Hospital Indemnity

Hospital Indemnity Insurance provides financial protection if you or a covered family member needs medical care in the hospital. The benefit can be used to pay for medical plan deductibles and coinsurance until the out-of-pocket maximum kicks in. You may also have enough left over to pay for family member lodging and food while they stay near the hospital.

### Disability Insurance

An injury or illness that keeps you out of work can be devastating to your way of life. Disability Insurance pays a portion of your salary if an illness or injury keeps you out of work. This source of income may help you maintain your household and living expenses until you get back to work.

### Supplemental Life and Accidental Death and Dismemberment (AD&D)

Ollie's offers Supplemental Life and AD&D coverage to all full-time Associates. This is a great opportunity for Associates to purchase additional term life coverage at group rates and also have the option to purchase coverage for your spouse and dependents. This coverage is completely portable, so should you leave Ollie's for any reason, this coverage may be billed to you direct at home.

### Whole Life Insurance

Whole Life Insurance is "permanent" insurance. The policy offers a Long-Term Care rider that provides benefits for chronic conditions. It doesn't expire, lasting as long as you pay the premium. It also builds cash value you can use while you are still alive. This coverage is available for you, your spouse, your children and grandchildren.

### Identity Theft Protection

Identity Theft Protection offers an affordable, comprehensive defense to limit your chances of experiencing fraud and to restore your identity if it does become compromised. It includes credit monitoring, social media monitoring, an online password manager, secure VPN, and more.

### Voluntary Pet Insurance

Ollie's offers Pet Insurance to help offset the cost of caring for your pet. The plan covers a variety of medical treatments from preventive care to accidents and illnesses. It also covers X-rays, office visits, medications, surgeries and hospital stays. Enroll at: [www.petinsurance.com/ollies](http://www.petinsurance.com/ollies).

### BenefitHub

Enjoy savings on travel, movie tickets, car buying, electronics, and more with your exclusive Ollie's Discount Marketplace! BenefitHub is your home to find benefits, perks, and amazing deals on thousands of brands you love! All you need to register is:

- An email address
- Your 7 digit Ollie's Employee # (include all leading 0s)
- Your home Zip Code on file in your My Ollies

Visit [ollies.benefithub.com](http://ollies.benefithub.com) and select: "Don't Have an Account? Sign Up" to get started.