

REYNOLDS



LiveWell

A Better Tomorrow™ starts with you

2027 benefits guide



Shape your future today

At Reynolds, we know you want to be there for what matters most. That's why our benefits are designed to be there for you when you need them too.

Maybe you're ready to build healthy habits, continue your education, grow your family, or prepare for retirement. By understanding the benefits available to you, you can make informed choices for all of life's moments.

Because when you choose well, you LiveWell, now and tomorrow.

— Your Benefits & Wellbeing Team

Three ways to enroll ...

1



Download the **Alight app** and get your benefits on the go!

2



Visit **RAIBenefits.com** or use the link on Employee Central for single sign-on

3



Call **866-342-6986**
8 a.m. – 6 p.m. ET





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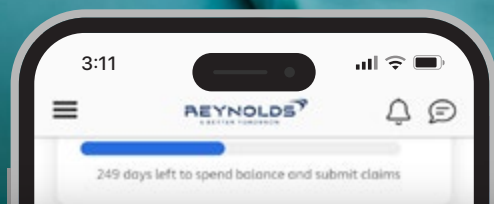
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Your Total Rewards Statement

Click to view



Dental

Dental Expense Plan
You + Spouse



Vision

Superior Vision by Metlife
You + Spouse



Your Total Rewards

The benefits outlined in this guide are part of your Total Rewards package at Reynolds, which includes:

- Compensation
- Health and insurance
- Retirement
- Additional benefits

Check out your *personalized* Total Rewards Statement at RAIBenefits.com or on the **Align** app.



Benefits you select

Enroll through Aight

Use the Aight app or go to RAIBenefits.com to enroll in the benefits below. Make sure you save your confirmation for future reference.

Life happens

If you experience a life change — such as marriage or birth of a child — you can update your benefit elections within **61 days** after the event.

when to enroll

elections carry over

more information

PRE-TAX PAYROLL DEDUCTIONS

HEALTH SAVINGS ACCOUNT (HSA) ¹	Enroll or change elections anytime	✓	See page 14
MEDICAL Includes prescription drugs	Open Enrollment & New Employees ²	✓	See page 4
DENTAL		✓	See page 12
VISION Includes hearing		✓	See page 13
HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)		✗	See page 16
DEPENDENT DAY CARE FSA		✗	See page 16

POST-TAX PAYROLL DEDUCTIONS

SHORT-TERM DISABILITY (STD) BUY-UP ³ Eligible hourly employees	Open Enrollment & New Employees ²	✓	See page 24
LONG-TERM DISABILITY (LTD) BUY-UP ³		✓	See page 24
VOLUNTARY ACCIDENT INSURANCE ⁴		✓	RAIBenefits.com
VOLUNTARY CRITICAL ILLNESS INSURANCE ⁴		✓	RAIBenefits.com

1. Available for eligible employees enrolled in the Advantage medical plan. See [page 14](#) for additional details about contributing to the HSA and its triple-tax advantages.
2. Enroll within 61 days after your hire date or a qualifying life event.
3. Enrollment is subject to Evidence of Insurability (EOI) if you do not enroll when first eligible.
4. This coverage is offered on a voluntary basis. Reynolds American does not contribute to the cost of this benefit and makes it available for your convenience. Participation is entirely optional, and employees should carefully evaluate whether the coverage meets their individual needs. Reynolds American does not exercise discretion or control over eligibility or benefit determinations, and it does not otherwise sponsor, maintain, insure, or administer this coverage as an employee benefit plan. These benefits are intended to satisfy the conditions for a "voluntary plan" under the Department of Labor's rules, and are not subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). All questions and disputes related to these coverages are governed by the terms of the applicable insurance policy or certificate and should be directed to the insurer.

Enroll through vendor sites

You can select the additional benefits below through the vendor sites listed in the “more information” column.

	when to enroll	elections carry over	more information
RAI 401K SAVINGS PLAN	An account is automatically created for you when you are hired	✓	netbenefits.com 877-902-0256 See page 26
VOLUNTARY GROUP UNIVERSAL LIFE ¹ , DEPENDENT LIFE ¹ , ACCIDENTAL DEATH & DISMEMBERMENT ¹	Within 61 days after your hire date, a qualifying life event, or special enrollment period. ²	✓	RAIvoluntarybenefits.com 800-652-9512
VOLUNTARY AUTO, RENTERS' & HOME INSURANCES ¹	Anytime	✓	farmers.com/groupselect 800-438-6381

Designate your beneficiaries

Up-to-date beneficiary information is vital to ensuring your money goes to the right place — whether it's your family, friends, an organization, or a charity that's close to your heart. You can contact vendors directly to update beneficiaries or access vendor websites using single sign-on through **Employee Central**.

	where to go
RAI 401K SAVINGS PLAN	netbenefits.com 877-902-0256
HEALTH SAVINGS ACCOUNT (HSA)	myhealthequity.com 877-713-7682
COMPANY-PAID INSURANCE Life, Accidental Death & Dismemberment (AD&D)	metlife.com/mybenefits 866-492-6983
VOLUNTARY GROUP UNIVERSAL LIFE ¹ , DEPENDENT LIFE ¹ , ACCIDENTAL DEATH & DISMEMBERMENT ¹	RAIvoluntarybenefits.com 800-652-9512
VOLUNTARY ACCIDENT & CRITICAL ILLNESS INSURANCES ¹	metlife.com/mybenefits 866-492-6983



1. This coverage is offered on a voluntary basis. Reynolds American does not contribute to the cost of this benefit and makes it available for your convenience. Participation is entirely optional, and employees should carefully evaluate whether the coverage meets their individual needs. Reynolds American does not exercise discretion or control over eligibility or benefit determinations, and it does not otherwise sponsor, maintain, insure, or administer this coverage as an employee benefit plan. These benefits are intended to satisfy the conditions for a “voluntary plan” under the Department of Labor’s rules, and are not subject to the Employee Retirement Income Security Act of 1974 (“ERISA”). All questions and disputes related to these coverages are governed by the terms of the applicable insurance policy or certificate and should be directed to the insurer.
2. Enrollment is subject to Evidence of Insurability (EOI) if you do not enroll when first eligible.



Medical plans

Reynolds offers two medical plan options — choose the one that best meets your needs.

The Advantage and Standard plans cover identical medical services through **Blue Cross and Blue Shield (BCBS)** and both have prescription drug coverage through the **Express Scripts'** national pharmacy network. Use the table below to compare the medical plans.

	Advantage Plan In-Network	Standard Plan In-Network
DEDUCTIBLE ⓘ		
EMPLOYEE ONLY	\$1,750	\$950 per individual
EMPLOYEE + DEPENDENT(S)	\$3,500	\$950 per individual / \$2,850 per family
OUT-OF-POCKET MAXIMUM		
EMPLOYEE ONLY	\$5,600 per individual	\$4,200 per individual
EMPLOYEE + DEPENDENT(S)	\$5,600 per individual / \$11,200 per family	\$4,200 per individual / \$12,600 per family
HEALTH SAVINGS ACCOUNT (HSA) START-UP CONTRIBUTION — from Reynolds (See page 14 for details)		
EMPLOYEE ONLY	\$600	Not eligible
EMPLOYEE + DEPENDENT(S)	\$1,200	
YOU PAY		
PREVENTIVE CARE	\$0	\$0
PRIMARY CARE PHYSICIAN (PCP) Office Visit or Walk-in Clinics	10% (after deductible)	10% (after deductible)
SPECIALIST OFFICE VISIT	20% (after deductible)	20% (after deductible)
TELADOC MEDICAL & BEHAVIORAL HEALTH VISITS	\$6 medical / \$10 behavioral health	\$6 medical / \$10 behavioral health
MOST COVERED MEDICAL SERVICES Hospital, Emergency Room, Ambulance, Outpatient Services	20% (after deductible)	20% (after deductible)
LIVEWELL HEALTH CENTERS Onsite & Virtual Care	\$3 – \$30 co-pay (until deductible is met); \$0 (after deductible is met)	\$0



A note about deductibles: Under the Advantage Plan, the entire family deductible must be satisfied before the medical plan begins to share the costs. Under the Standard Plan, the medical plan begins to share the cost for any family member who has met the individual deductible, and then once the total family amount is met, the medical plan shares in the cost for all members. With both plans, in-network preventive care is 100% covered with no deductible.

2027 monthly medical premiums

At Reynolds, we know that rising costs are on your mind, and we remain committed to keeping your medical coverage as comprehensive and affordable as possible. Monthly medical premiums for 2027 reflect our best effort to minimize the impact of the rising cost of health care for you and your family.

Your personalized **Total Rewards Statement** gives you a complete view of the annual cost of your medical coverage, including the amount Reynolds contributes for the premiums. Review your statement at RAIbenefits.com or on the Aight app.

 EMPLOYEE ONLY	 EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	 EMPLOYEE + CHILD(REN)	 EMPLOYEE + FAMILY
Advantage Plan \$69	Advantage Plan \$282	Advantage Plan \$228	Advantage Plan \$444
Standard Plan \$101	Standard Plan \$355	Standard Plan \$281	Standard Plan \$534
Advantage Plan annual savings: \$384	Advantage Plan annual savings: \$876	Advantage Plan annual savings: \$636	Advantage Plan annual savings: \$1,080

Choosing the right plan for you

The Aight Estimator Tool can help! Head over to RAIbenefits.com or the **Aight app**, where you can estimate your medical and prescription drug spending or use national averages to assess which plan might work best for you. The estimator is built right into the enrollment process.



Current Reynolds medical plan members can access this year's spending details at BlueConnect (BlueCrossNC.com/members or via the app).



To compare medication costs and learn about drugs that may be subject to the deductible under the Advantage Plan, visit express-scripts.com/reynoldsam.



Prescription drug coverage

Good news! Prescription drug coverage is automatically provided through Express Scripts (ESI) when you elect a Reynolds medical plan. ESI partners with many preferred retail pharmacies like CVS, Walmart and Costco. To find participating retail partners near you, and to see the cost of your medications under the Advantage and Standard plans, visit express-scripts.com/reynoldsam.

	Advantage Plan  In-Network	Standard Plan In-Network
ESI MAIL SERVICES		
GENERIC & PREFERRED BRAND	You pay 15% (after deductible, if applicable)	You pay 15%
NON-PREFERRED BRAND	You pay 35% (after deductible, if applicable)	You pay 35%
PREFERRED ESI — Participating Retail Pharmacy		
GENERIC & PREFERRED BRAND	You pay 20% (after deductible, if applicable)	You pay 20%
NON-PREFERRED BRAND	You pay 35% (after deductible, if applicable)	You pay 35%
NON-PREFERRED ESI — Participating Retail Pharmacy		
GENERIC & PREFERRED BRAND	You pay 25% (after deductible, if applicable)	You pay 25%
NON-PREFERRED BRAND	You pay 40% (after deductible, if applicable)	You pay 40%
SPECIALTY DRUGS — Purchased through Accredo		
GENERIC & PREFERRED BRAND	You pay 20% (after deductible, if applicable)	You pay 20%
NON-PREFERRED BRAND	You pay 35% (after deductible, if applicable)	You pay 35%



Remember: If you enroll in the Advantage Plan, prescription drugs not on the ESI Preventive Medication List will be subject to the deductible listed in the medical plan table.

Availability of summary health information

Medical benefits provide important protection for you and your family, so choosing the right plan is a big decision. That's why we provide a Summary of Benefits and Coverage (SBC) to make it easier for you to understand and compare your options.

These documents summarize important information about the Advantage and Standard plans in the same format. Visit RAIBenefits.com > *Quick Links* > *Health Plan Documents* to print copies, or call Alight at **866-342-6986** to request a paper copy free of charge.

Using your prescription drug benefits

Saving with generic medications

Generic FDA-approved medications are automatically substituted for brand-name medication when available, unless the generic is more expensive or your physician requires your prescription be dispensed as written. If you choose brand-name medications, you'll pay the relevant coinsurance percentage plus the difference in cost. The amount paid to cover the difference in cost will not count toward your deductible or out-of-pocket maximum.

Getting the right medication

Certain prescription drugs require prior authorization. This process saves you and the plan money. Express Scripts will contact your provider if you are using a prescription that requires a prior authorization.

Mail service for ongoing medications

If you take prescription medication on an ongoing basis, you can have it delivered to your home in a convenient 3-month supply. Ask your provider to send a prescription for a 3-month supply to Express Scripts.

Vaccines at retail pharmacies

Through your Express Scripts prescription coverage, you can get vaccines for influenza, COVID-19, hepatitis, measles, and more at participating pharmacies.

How to locate a participating pharmacy:

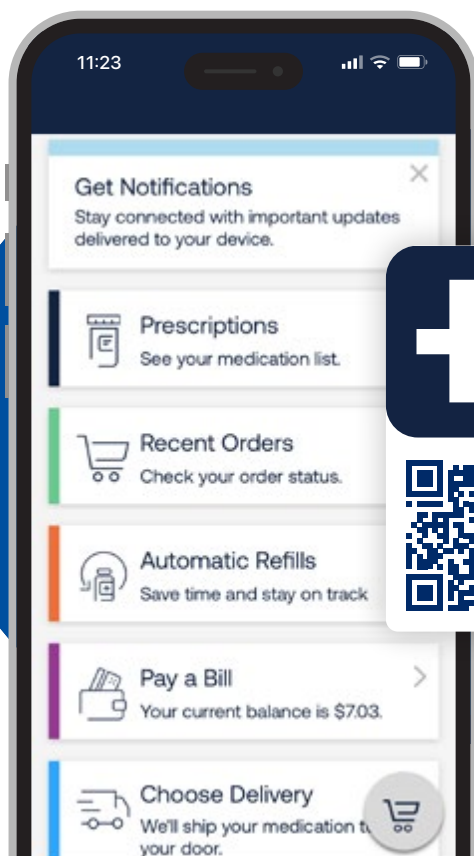
- Log in to the Express Scripts website at express-scripts.com/reynoldsam.
- If you're a first-time visitor to the Express Scripts website, take a moment to register using your Member ID number.
- Use the **Find a Pharmacy** feature to search for a pharmacy that's in-network and offers vaccines.

Vaccines at LiveWell Health Centers

Regardless of your medical coverage, vaccines are always available at the LiveWell Health Centers — a quick, convenient and cost-effective way to ensure you are protected from illnesses like shingles, pneumonia, and influenza.



Important: Keep a record of any vaccinations you receive at a retail pharmacy or onsite because they don't share this information with your medical provider.



Get the Express Scripts app

Manage your medications with ease:

- Find a pharmacy
- Access prescription ID card
- Refill a prescription
- Price a medication
- Track orders

Available anytime, anywhere.

Medical plan features

Reynolds offers resources that help connect you to the right care and save you time and money. The following features are provided by BCBS and available to employees and their dependents enrolled in a Reynolds medical plan.

Free preventive care

Preventive care is an important part of maintaining your wellbeing. Tests, check-ups and counseling can help to prevent illnesses, disease, and other health problems. Examples of free **in-network** preventive care include:

- Annual eye exam
- Blood pressure and cholesterol screenings
- Cancer screenings
- Contraception
- Immunizations
- Mammograms and pap smears
- Mental health screenings
- Nutrition and wellness coaching
- Well-baby/well-child care

Talk with your medical provider to confirm you are receiving all appropriate preventive care.

Blue Connect

Blue Connect is available at bluecrossnc.com, through Employee Central or via the BlueConnect app. Your Blue Connect member portal gives you convenient access to:

- Search tools to find in-network providers
- Real-time medical and dental claims status and spending
- Digital documents, including ID cards
- Nurse Support
- SmartShopper
- Blue365 (see [page 19](#))

Nurse Support

Help from a registered nurse is just a phone call away with the Nurse Support Program, provided at no additional cost as part of your Reynolds medical plan. When you participate in the program, you'll be assigned a Nurse Advocate who can help take the stress out of managing:

- Complex health conditions
- Multiple health concerns
- Injuries sustained in accidents
- Disease-specific illnesses

To speak with a Nurse Advocate about your health concerns, call **800-218-5295**, Monday – Thursday, 8 a.m. – 7 p.m. ET or Friday, 8 a.m. – 5 p.m. ET.

Learn more at bcbsnc.com/members/health-plans/nurse-support.



Teladoc virtual health care

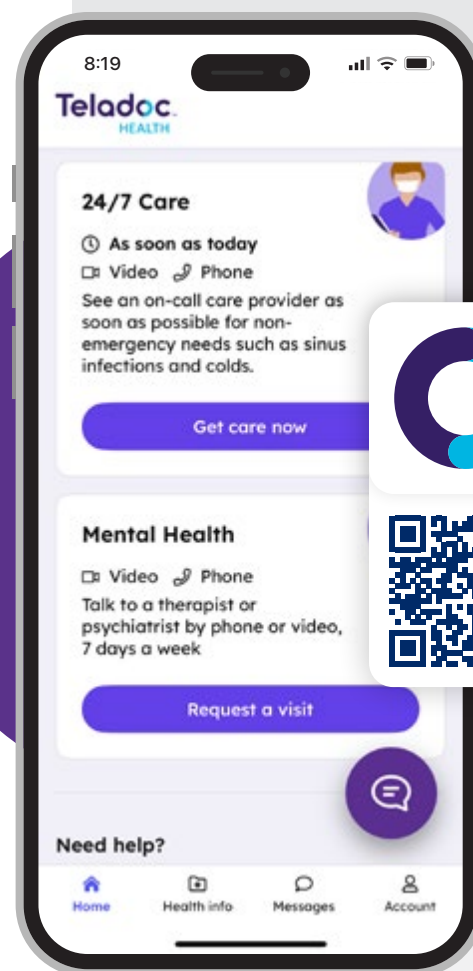
Teladoc provides access to **licensed providers** from your computer, tablet, or phone. Visit teladochealth.com, download the app, or call **800-Teladoc (835-2362)**.

Medical appointments just \$6

Get a diagnosis, treatment plan, and prescriptions for common medical issues such as colds, bronchitis, allergies, and more. Appointments are available 24/7 and usually available within a couple of hours, saving you time and money by skipping urgent care or the emergency room.

Behavioral health appointments just \$10

Get confidential mental health care consultations with a network of mental health providers. With virtual counseling sessions, you aren't limited to a professional in your area. Appointments and providers are available daily (7 a.m. – 9 p.m. ET).



SmartShopper

With SmartShopper, you can earn up to a **\$1,000** cash reward **each time you choose the best in-network provider** for common medical services.

Reward-eligible services include:

Colonoscopy, gall bladder surgery, echocardiogram, hysterectomy, knee surgery, mammogram, MRI, shoulder repair/replacement, sleep study, ultrasound, and many more.

DISCLAIMER: Reynolds does not determine the incentives offered or any features of the SmartShopper program. The program is voluntary and does not impact availability of otherwise medically necessary services. For a complete list of covered medical services, log in to SmartShopper.

1

Visit BlueCrossNC.com/SmartShopper or call **877-702-6661** to compare locations and procedures.

2

Go to a reward-eligible location for your procedure.

3

Receive a cash reward in the mail at home!

Hinge Health

Hinge Health provides digital exercise and physical therapy. The programs are developed for you by physical therapists and supported by a health coach to help reduce muscle and joint pain in as little as 15 minutes a day — **with no cost, no referrals, and no office visits required.**

Hinge Health's programs can treat you from head to toe to support pain relief, injury recovery, surgery prevention, and more. Use Hinge Health to get moving again from the comfort of home and to help prevent small pains from becoming bigger issues.

Are you eligible?

Hinge Health is available to all employees enrolled in a Reynolds medical plan as well as enrolled dependents ages 18 and over.

What to expect

Clinical studies show that Hinge Health helps members relieve their pain, improve their mental wellbeing, and avoid surgery. Get more information and join for free at hinge.health/reynoldsamerican-join.

- **Plan personalized for you:** Hinge Health allows you to do physical therapy remotely with access to a customized care plan, a clinical team of experts, and ongoing resources. They'll even send you the gear needed to do the exercises and manage pain.*
- **Dedicated 1-on-1 support:** Stick to your goals with support from your health coach. Connect via text, email, phone call, or video chat.
- **Convenient exercise sessions:** Your plan includes unlimited exercises and stretches delivered through the Hinge Health app. You can do your exercise therapy anytime, anywhere in as little as 15 minutes.
- **Instant feedback:** Get audio and visual cues instantly through your phone or tablet's camera while completing exercise therapy sessions.
- **Treat multiple areas at once:** No matter where pain shows up, you can work on up to three areas at the same time.

* Available through eligible Hinge Health programs. Not available in all states.

Women's Pelvic Health Program

Pelvic floor issues can happen at any age — and they're different for everyone. With Hinge Health, you get a personalized care plan that addresses your unique symptoms and life stage, including pregnancy, postpartum, and menopause, so you can improve bladder control, build core muscles, and more.

What's included

- Anytime access to virtual physical therapy
- Convenient exercise and meditation sessions you can do from anywhere with the Hinge Health app
- 1-on-1 support from a care team, including pelvic floor physical therapists and a health coach

Find relief with treatment tailored to you at hinge.health/reynoldsamerican-pelvichealth.

Access to virtual physical therapy at your fingertips!



Hi Jordan, I added new exercises to help with your knees too.

8:53



The guided movement prompts in the app assured me I was doing the exercises correctly, **helping my body to heal** instead of re-injuring myself."

— Debbie, Hinge Health Member



I was so grateful Hinge Health was there. **I was able to avoid surgery.**"

— John, Hinge Health Member

Dental plan

Your dental plan encourages good oral hygiene by helping you pay for most diagnostic and preventive dental care before serious treatment is necessary.

The dental plan provided through BCBS is not a network-based plan — you pay the same deductible and coinsurance regardless of the provider you choose for your care. For more information on the dental plan and services covered, log in to Blue Connect at [BlueCrossNC.com/members](https://www.bluecrossnc.com/members).

Dental plan	
MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$7
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	\$19
EMPLOYEE + CHILD(REN)	\$29
EMPLOYEE + FAMILY	\$43
HOW IT WORKS	
ANNUAL DEDUCTIBLE Waived for diagnostic and preventive services	Individual: \$50 Family: \$150
ANNUAL MAXIMUM BENEFIT Applies to all services except Orthodontia and Temporomandibular Joint (TMJ) Disorders	\$2,000 (per individual)
DIAGNOSTIC & PREVENTIVE SERVICES	You pay 0% up to the allowed amount*
BASIC RESTORATIVE SERVICES	You pay 20% (after deductible)
MAJOR RESTORATIVE SERVICES	You pay 50% (after deductible)
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	You pay 50% (after deductible) \$2,500 lifetime maximum per child
NON-SURGICAL TREATMENT For TMJ Disorders	You pay 20% (after deductible) \$1,000 lifetime maximum per individual

* BCBS determines the allowed amount. See [page 30](#) for details.





Vision & hearing benefits

Your vision and hearing health is an important part of your wellbeing.

To help you take care of your eyes, we provide a comprehensive vision insurance plan from Superior Vision by MetLife. Visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) to learn more. Superior Vision by MetLife also partners with **Your Hearing Network** to offer members free hearing exams and exclusive discounts. Visit superiorvision.yourhearing.com to find details about your hearing benefits.

Superior Vision by MetLife

MONTHLY PREMIUMS

EMPLOYEE ONLY	\$7.20
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	\$15.50
EMPLOYEE + CHILD(REN)	\$11.67
EMPLOYEE + FAMILY	\$21.25

VISION BENEFITS

EYE EXAM Once per calendar year	\$10 co-pay
EYEGLASS FRAMES AND/OR LENSES	\$15 co-pay
FRAMES Every other calendar year	Up to \$150 allowance (after co-pay)
CONTACT LENS Standard fitting	\$0
CONTACT LENSES Instead of frames	Up to \$150 allowance (after co-pay)

DIABETIC EYECARE ⓘ

EXAM SERVICES ONLY	\$10 co-pay
OTHER SERVICES Ophthalmological services	\$0

HEARING BENEFITS

HEARING EXAM	\$0
HEARING AIDS	Up to 40% discount

National Network

You have access to a wide network of MDs, ODs, and optical retail chains including:

- Costco Optical
- Eyemart Express
- LensCrafters
- Pearle Vision
- Target Optical
- Walmart Vision Centers
- Warby Parker

Network coverage includes:

- A frame and contact lens benefit
- 100% coverage for standard progressive lens and factory scratch coatings
- 100% coverage for children's polycarbonate lenses
- Access to LASIK services at a discount through the QualSight network



Important: In-network coverage for Diabetic Eyecare is not available at retail chains including Costco Optical, Walmart, and Sam's Club.

Health Savings Account

When you **enroll in the Advantage medical plan**, you get a Health Savings Account (HSA) to help pay for health care expenses for you and your dependents. Best of all, you can use your HSA now, next year, or 10 years from now. It's your account — you decide! Learn more at myhealthequity.com, or download the HealthEquity app.

Making contributions

You can contribute funds through pre-tax payroll deductions or by making tax-deductible contributions directly to HealthEquity. Adjustments to your pre-tax payroll deductions for the HSA can be made any time at RAIBenefits.com.

Start-up contribution¹

If you enroll in the Advantage Plan, you get **\$600** added to your HSA at the beginning of the year. **You will receive an additional \$600 mid-year** if you're also covering dependents at that time. Start-up contributions are prorated for new hires and mid-year enrollment, and are deposited as soon as practical.

Annual contribution maximums¹

You can contribute up to **\$4,500** for individual coverage, and **\$9,000** for all other coverages. If you're 55 or older, you can contribute an extra **\$1,000**. Note the start-up contribution is included in the maximum IRS contribution amounts.

Enjoy triple-tax savings!²

1

Pre-tax contributions

You can add, change, or stop contributions at any time.

2

Tax-free growth

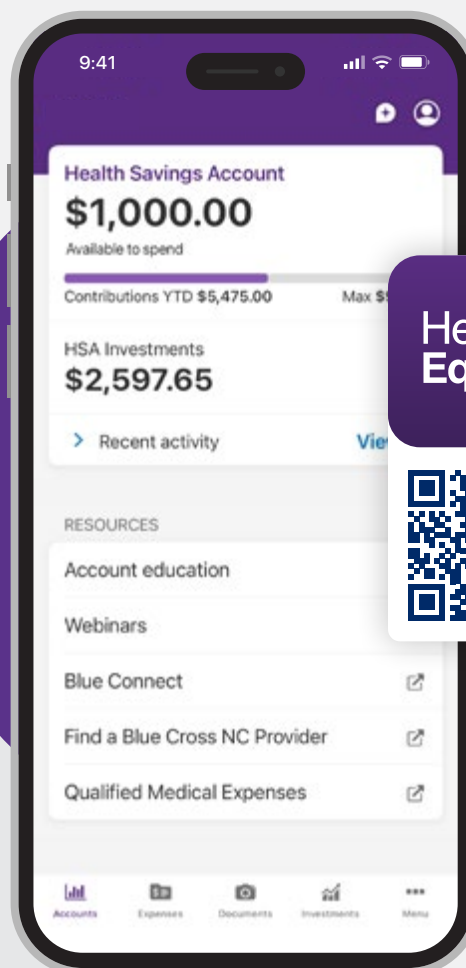
The interest earned on your cash balance and investment earnings are tax-free.

3

Tax-free withdrawals

You don't pay taxes on funds used to pay for qualified medical expenses.

1. Mid-year enrollment in the Advantage Plan will impact the maximum amount you can contribute to the HSA and the start-up amount you receive. Contact HealthEquity for information on partial-year limits.
2. There are some exceptions for state taxation, so it's important to check how your state treats the HSA.



Health
Equity®



Save, invest and build

HealthEquity makes it easy to invest and manage your HSA dollars in over 30 funds once your account balance reaches \$1,000. To access the HSA investment desktop, log in to myhealthequity.com > *Health Savings Account* > *HSA Investments* > *Manage HSA Investments*. To learn all about investing your HSA funds, visit myhealthequity.com and search for the HSA Investment Guide.



Make ongoing contributions to accelerate your savings.

Maximize your saving potential by making regular and ongoing contributions. You can also choose to invest new contributions automatically.



Access your money

anytime. If you need access to invested HSA dollars, simply sell some shares, and the proceeds automatically transfer back to your cash balance after settlement.



Consider setting up the Cash Replenish investing feature.

Cash Replenish helps you safeguard a cash cushion to pay for medical expenses while allowing the rest of your savings to work harder by investing.

HSA eligibility

Per IRS regulations you are **not** eligible to contribute to an HSA if*:

- You are covered by another health insurance plan that isn't an HSA-eligible health plan; such as a spouse or parent's medical plan, or health care flexible spending account.
- You're enrolled in Medicare (Part A or B) or claimed as a dependent on another person's tax return.
- You're on active military duty or a veteran who has received veteran's benefits in the last three months.
- You're a US resident living in Puerto Rico or American Samoa.

* If you are unsure whether you qualify, talk to a tax advisor or consult [IRS Publication 969](#) for more details.



Why does it pay to save? Recent Fidelity estimates suggest a 65-year-old retiring today could spend \$175,500 on health care in retirement, not including any long-term care expenses.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) let 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 it will be deducted from your paycheck in equal amounts throughout the year. Learn more at myhealthequity.com, or download the HealthEquity app.

	Health Care FSA	Dependent Day Care FSA
HOW TO USE	Pay for out-of-pocket medical, dental, pharmacy and vision expenses	Pay for dependent care expenses ¹
ELIGIBILITY	Regular full-time employees who are not eligible to contribute to a Health Savings Account	All regular full-time employees
CONTRIBUTION REQUIREMENTS	Minimum: \$200 Maximum: \$3,400	Minimum: \$300 Maximum: \$7,500 ² (\$3,750 if married and filing separate returns)
CARRY OVER FUNDS Ability to use funds for a future calendar year	✗	✗
ANNUAL ELECTION REQUIRED	✓	✓
PRE-TAX PAYROLL DEDUCTION	✓	✓

1. 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 themselves.
2. Federal tax law may result in a maximum contribution lower than \$7,500.



Expense deadlines

Expenses must have been incurred and paid during the calendar year. Claims must be submitted for reimbursement by **March 31** of the following year.



LiveWell Spending Account

We are proud to provide flexibility with the company-funded LiveWell Spending Account (LSA). Reynolds will fund up to \$500 a year to your LSA.¹ You can use the LSA to get reimbursed for a wide variety of eligible personal lifestyle expenses. Learn more on [Employee Central](#).

How it works

1

Make a purchase

Choose your happy by making an eligible purchase related to your wellbeing.

2

Submit receipts

Use the Forma app or website to submit receipts of eligible expenses — up to \$500 per year.²

3

Get reimbursed

Approved expenses are reimbursed through payroll — with applicable taxes withheld.

Examples of eligible expenses³



Memberships to gyms, fitness classes, and personal training

(e.g., tennis classes, swimming lessons, ski lessons)



Participation in athletic events

(e.g., 5K entry fees, sports leagues, round of golf)



Sports and outdoor equipment

(e.g., treadmills, cleats, bicycles, helmets, golf clubs, swimming or ski goggles, fitness trackers)



Athletic clothing and footwear

(e.g., running or walking shoes, athletic shirts, shorts, hats)



Financial services

(e.g., tax prep [in-person & software], budgeting app)



Legal services

(e.g., estate planning, will preparation)



Self-care

(e.g., massage therapy, trip to the zoo, wellbeing apps, museum admissions)



Ergonomic home office equipment

(e.g., standing desk, desk walking station, ergonomic chair, webcam, docking station, keyboard, mouse)



Sleep wellness

(e.g., ergonomic pillow, sleep/noise machine, weighted blanket, mattress)



eReader

(e.g., Kindle, Boox, Kobo)

1. Accrued at \$125 per quarter. New hires will receive a prorated annual amount at the beginning of the next quarter after their hire date.

2. Receipts for reimbursement must be submitted by early December to allow time for processing. See the LiveWell Spending Account guide for details.

3. See the LiveWell Spending Account guide on [Employee Central](#) for a detailed list of items eligible for reimbursement. This list may be updated throughout the year.

HealthJoy

Reynolds provides additional resources like HealthJoy to enhance your benefits and give you the tools to take care of you and your loved ones. **All HealthJoy resources are provided at no cost to you!**

HealthJoy Health Concierge

HealthJoy's Health Concierge service is available to help you navigate your health care experience. Services include: Understanding an Explanation of Benefits, asking questions about your coverage, finding in-network providers and facilities, researching treatments, estimating costs and scheduling appointments. Call **877-500-3212** or download the app.

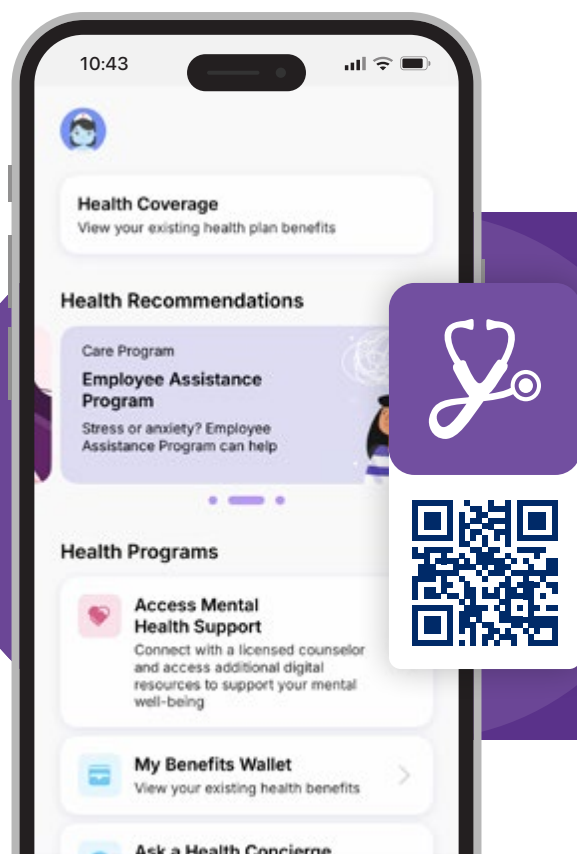
HealthJoy Digital Wallet

HealthJoy's Digital Wallet keeps all your benefits contact information in one place, making it easy for you to find all your health, wellness, and financial vendor resources. Download the HealthJoy app to easily access your health plan benefits information, including your latest digital ID cards.

HealthJoy Employee Assistance Program (EAP) & Work-Life Services

With HealthJoy EAP, you and each of your eligible dependents can receive up to eight free counseling sessions **per issue** each calendar year, and unlimited access to text therapy and digital behavioral health resources. Get confidential, 24/7/365 support with any personal or emotional issues you may have. Access is available anytime by downloading the HealthJoy app and selecting Access Mental Health Support, visiting eap.healthjoy.com, or by calling **888-731-3327**. HealthJoy EAP also offers resources that can provide help with the following:

- Building resilience
- Child and elder care support
- ID theft consultations
- Legal consultations
- Mindfulness
- Self-guided wellbeing toolkits



Get the HealthJoy app!

- 1 Scan the QR code to download or visit healthjoy.com/download
- 2 Create an account using your Reynolds email address
- 3 Verify your details and plan benefits
- 4 Create your password
- 5 Access the full benefit of HealthJoy!

Discount programs

It pays to start here when you are planning a purchase of just about anything. These robust discount programs can help you stretch your money further. Many items in these programs are also eligible for reimbursement through the LiveWell Spending Account — so remember to save those receipts when purchasing!

LifeMart

Through the HealthJoy Employee Assistance Program (EAP), you can get deals and discounts on everyday purchases with LifeMart, including:

- Child care
- Electronics
- Food and grocery
- Gyms
- Home goods
- Pet care
- Tickets (events, sports, and theme parks)
- and more!

Access LifeMart through your HealthJoy Digital Wallet to browse available deals. Download the HealthJoy app at healthjoy.com/download to get started.

Blue365

Blue365 contains deals and discounts from top health and wellness retailers for you and your dependents enrolled in a Reynolds medical plan. You can choose from a variety of savings such as:

- Fitness equipment, apparel and gear
- Hearing and vision
- Home & family
- Nutrition (including meal services and supplements)
- Personal care
- Travel
- and more!

It's available on Blue Connect in the Wellness section, or you can sign up to get weekly deals emailed straight to your inbox. Log in to Blue Connect at BlueCrossNC.com/members.



More Reynolds discounts

Find additional Reynolds-specific discount programs on **Employee Central**. Search Reynolds Discounts in Now@BAT for all the latest offerings. Current programs include: savings on new vehicles through GM, Dodge, Ford and others; rental cars; airport parking; hotels; and local Winston-Salem businesses.



LiveWell Health Centers

Powered by Marathon Health

We want you to be the healthiest YOU possible — so we provide onsite health centers to help take care of you.

At the LiveWell Health Center, you'll find high-quality health care services provided by Marathon Health.

The centers are convenient, cost-effective and confidential. Visit my.marathon-health.com to learn more and get started on your journey to better health.

All full-time employees are eligible to use the onsite centers regardless of health insurance coverage. For those on the Advantage Plan, until you reach the annual deductible, there is a \$30 fee for a non-preventive visit, a \$4 fee per lab, and a \$4 fee per generic medication.¹ For those on the Standard Plan and other plans, all services are available at no cost to you.

Prevention and sick visits

Whether you're healthy or feeling sick, the LiveWell Health Center can help you be your best with everything from annual preventive care to treatment for common illnesses and conditions. The provider can prescribe medications, administer vaccines and allergy shots, and perform lab work, including lab orders written by an outside provider.

Behavioral health services

All eligible full-time employees located in North Carolina can access Behavioral Health Counseling virtually and in-person at the Plaza, BGTC, and Reynolds Operations Center LiveWell Health Centers.² Counseling can support you through whatever you're facing from grief, stress, anxiety, depression, and relationship challenges to eating disorders, substance abuse, and self-image issues. Your information will not be shared with the company.

Virtual care appointments

Not feeling up for an in-person visit? Employees throughout North Carolina and Tennessee can schedule a virtual appointment with the LiveWell Health Center via the Marathon app or by calling **336-741-1319**.

Nutrition services available to all Reynolds employees!

Our LiveWell Health Centers are staffed by a Registered Dietitian, and Nutrition Services are available to all employees, regardless of location. Services are available virtually, while employees in the Winston-Salem area can also meet in-person at either the Plaza, BGTC, or Reynolds Operation Center. Nutrition services are available at **no cost** and can support you with:

- Chronic condition management
- Food allergies and intolerances
- Prevention and lifestyle support
- Weight management

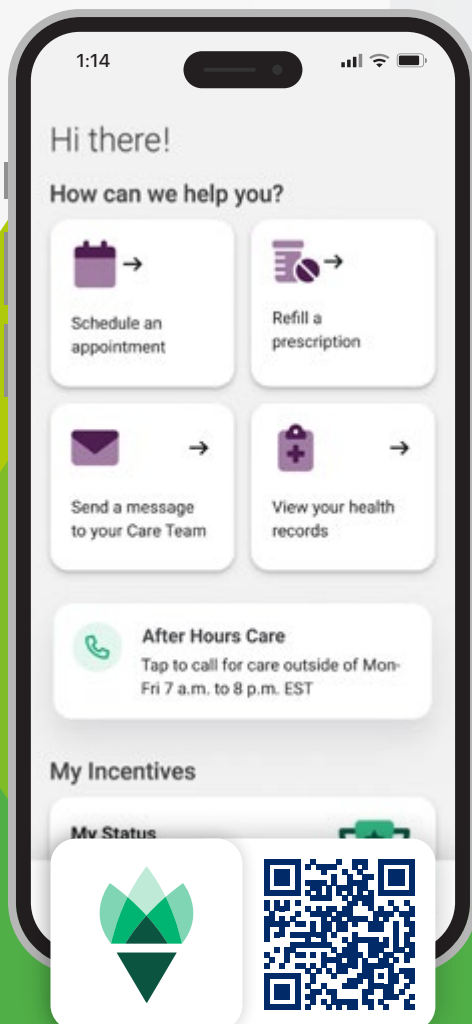
Weight management program

Weight management is a journey, and the LiveWell Health and Fitness Centers can support you every step of the way. All employees regardless of medical plan can receive personalized care, including medical visits, nutrition support, personal exercise plans, coaching, and, if appropriate, approved weight loss medications.³

1. To comply with IRS guidelines, employees enrolled in the Advantage Plan with a Health Savings Account will be subject to these rates until the annual deductible is met. Once the deductible is reached, the employee may receive wellness center services at no cost for the remainder of the calendar year.

2. The Behavioral Health Specialist is only licensed to practice in N.C.

3. Medications prescribed may or may not be covered under the prescription drug plan. Visit express-scripts.com/reynoldsam or see [page 6](#) for more details.



Access the LiveWell Health Center

Download and activate the Marathon Health app on your mobile device for 24/7 access to scheduling an appointment, requesting a prescription refill, viewing your health records and messaging your Care Team.



Convenient on-site location, no appointment delays, great staff! Excellent experience! Great interaction with my health provider!”

— BGTC employee



Great people providing excellent care. Anytime I've ever needed to be seen, Dr. Scott and the staff has always been very compassionate and pure professionals. I really appreciate each and every one of them.”

— ROC employee



Worried about your privacy? Rest assured. The care you receive by Marathon Health is confidential and protected by state and federal law.

LiveWell Fitness Resources

Powered by Exos

Onsite fitness centers

Our onsite fitness centers come fully equipped with cardio and strength equipment plus free-weights and all the gear you might need to get in the workout you want. **The centers and the certified trainers are available to all eligible employees at no cost to you.** They can provide 1:1 coach support, fitness assessments, personalized exercise programs, and support for all levels of fitness. You can exercise individually, participate in group classes¹, and complete challenges with your colleagues.

The LiveWell Fitness Centers are open for use 24/7² and are provided at no cost to you! What's more, locker rooms with showers and towel service³ are included.

Find live, virtual, on-demand, and Encore class information in the Exos app or fit.teamexos.com.

1. Live group classes vary by location. On-demand and Encore classes are available to everyone via the Exos app.
2. Registration and waiver acknowledgment are required with Exos to use the onsite fitness centers.
3. May not be available at all locations. Check with Exos staff at your location.

Physical therapy services

If you are recovering from an injury or surgery, or working to avoid both, physical therapy is a great resource to care for your physical health. Reynolds provides all eligible employees with access to physical therapy services at no cost to you. Services are available at the Reynolds Operations Center (ROC) located in Tobaccoville and the ASC Clarksville site.

Physical therapists can support line-side coaching, work-related stretching, recovery post-injury or post-surgery, and full physical therapy to help prevent injuries before they happen. The care you receive is confidential and protected by state and federal law.

Contact the physical therapist to schedule an appointment.

- Onsite at ROC: **743-284-0929**
- Onsite at Clarksville: **743-284-0959**

Something for everyone

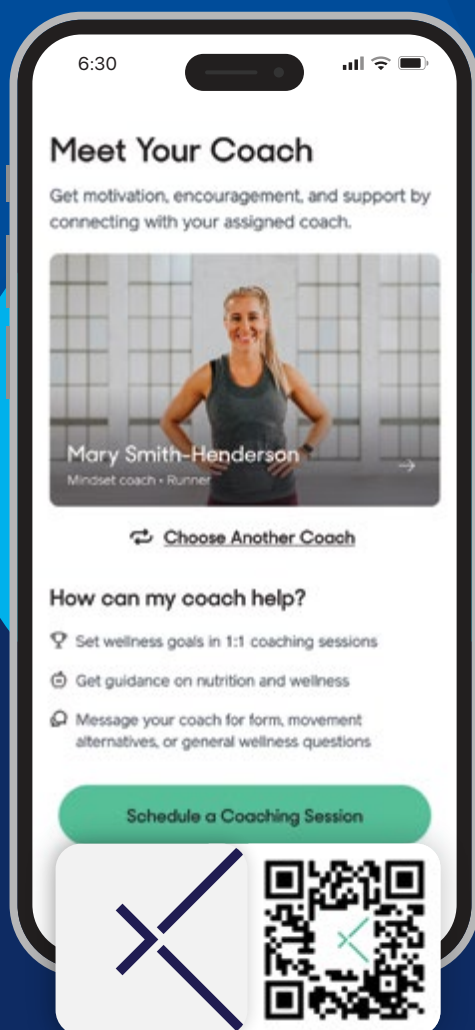
Exos brings the LiveWell Fitness Centers beyond the four walls of the gyms and makes the resources available to all employees via the Exos app!



Exos wellness app

Use the Exos app to set goals, build healthy habits, and access wellbeing resources wherever you are.

Scan the QR code below to download the app and register with your employee email address.



Need help?

registrationhelp@teamexos.com

Access the Exos App from Anywhere

The Exos app is **FREE** and available to all eligible Reynolds employees, regardless of work location. Exos can help you with:



Training plans built around your goals, equipment, and schedule



Unlimited 1:1 coach support to develop personalized training plans at no cost



Schedule and sign-up for in-person exercise classes*



On-demand workout classes, including Les Mills Bodycombat, Pilates, strength, stretch, and mobility sessions



Resources for nutrition, female wellbeing, sleep, and stress relief



Wearable device syncing through Apple Health or Google Fit



Challenges and more!

* May not be available at all locations. Check with Exos staff at your location.

Additional coverage

Reynolds provides you and your loved ones with peace of mind by offering the following coverages for **FREE**.



Life Insurance

Eligible full-time employees are automatically provided basic life insurance in the amount of 1x annual base pay (\$50,000 minimum). It's important to contact MetLife to designate your beneficiary.



Accidental Death and Dismemberment (AD&D) Insurance

Reynolds 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 their annual base pay, to a maximum of \$500,000 (\$50,000 minimum) through AD&D insurance.



Short- and Long-Term 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 benefits under the Short-Term Disability (STD) and Long-Term Disability (LTD) plans.

Short- and Long-Term Disability Buy-Up

You may be eligible to purchase additional coverage through the Disability Buy-Up plans from The Hartford, 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 eligibility and cost, visit [RAIBenefits.com](https://raibenefits.com).



Survivor Support

We provide employees and their families with support to help them throughout the weeks and months following a loss.

- **For employees and beneficiaries:** Empathy is provided through our partnership with MetLife and is available to help with planning a funeral, settling an estate, dealing with grief, and more. Empathy's tech-enabled assistance and real-time human support helps to save valuable time while dealing with the challenges that loss brings.
- **For an employee's survivor:** Through our partnership with Ayco, an employee's surviving spouse or other appropriate survivor receives free guidance from a qualified financial counselor who can provide specific, personalized answers to questions about estate settlement, employee benefits, estate and income taxes, and more.



Business Travel Accident Insurance

While traveling on authorized company business, in most cases, full-time employees are covered by Business Travel Accident insurance equal to 5x their annual salary, from a minimum of \$100,000 to a maximum of \$5,000,000. Coverage also includes 24/7 Worldwide Travel Assistance at no cost. If you are in need of emergency medical care, legal or translation help, or have lost your documents or luggage, call **855-327-1414** or **630-694-9764**.

Education resources

Tuition reimbursement

Growth and development are also important to your total wellbeing, 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 rai.edassist.com/tuition/home.

Education & college financing advice

Talk to an EdAssist coach and receive free expert academic and college financing advice. You can schedule an appointment to review educational options, discuss previous coursework, learn about benefits available through the Education Network, or receive assistance on the admissions and college financing process. Learn more at rai.edassist.com/tuition/advising.

Student loan support

Managing student debt can be overwhelming, so we have partnered with Fidelity and Credible to help make it easier for you. The Fidelity Student Debt tool provides information about options you have to manage your student loan debt. In addition, you can compare refinancing options with Credible. To learn more, visit netbenefits.com/studentdebthelp.

Scholarship programs for your dependents

At Reynolds, we understand that building A Better Tomorrow™ depends on educating our youth today. Our commitment to our employees and their financial wellbeing includes several scholarship programs available for US high school students who are children of Reynolds and affiliated companies employees to apply and compete for awards. Scholarship opportunities include vocational, technical, physical science, engineering, and more. You can learn more about each scholarship by visiting Now@BAT on **Employee Central**.



RAI 401k Savings Plan

A Better Tomorrow includes saving and investing for your future — it's why Reynolds provides both a matching contribution and an enhancement contribution to your 401k.

Reach your goals

Use the 401k Maximizer available at RAIbenefits.com to help you reach your 401k goals for the year.

Saving now, for later

The RAI 401k 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 bonus payout.

You are auto-enrolled when you join the company, with pre-tax contributions set at 6%, plus a 10% pre-tax bonus contribution if you do not make an election after 30 days with the company. You can change your contribution elections or investment elections at any time. To check plan limits, make elections, or update beneficiaries, log into Fidelity, visit Now@BAT on **Employee Central** (search: 401K) or call **877-902-0256**.

Your contribution options

Any contributions you make to the plan are yours, even if you leave the company.



Pre-tax contributions — deducted from your base pay and/or bonus payout before taxes have been paid, reducing your taxable income. These are also referred to as “tax-deferred” contributions because you don’t pay taxes on your savings until you withdraw them.



Roth 401k contributions — deducted from your base pay and/or bonus payout after taxes have been paid. These grow tax free, as long as certain criteria are met, so you won’t pay additional tax when you withdraw them.



After-tax contributions — deducted from your base pay and/or bonus payout 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.

Company contributions

Company contributions are 100% yours after just two years of working with Reynolds.



Matching contributions¹ — The company matches your pre-tax and Roth contributions dollar-for-dollar, generally up to 6% of your eligible compensation.² The company match applies to your contributions from both your base pay and bonus.



Enhanced contributions — In addition to the match, the company makes an additional contribution for you (generally 3% of your base pay and bonus).²

The enhanced contributions are made even if you don’t make an employee contribution.

1. Catch-up contributions and after-tax contributions are not eligible for the company match.

2. Different matching contribution and enhanced contribution percentages apply for certain participants. Consult the 401k Plan Summary Plan Description for details.



Are you age 50 or older? Visit Now@BAT on Employee Central (Search: 401K) to learn about catch-up contributions and review details about SECURE 2.0 Act changes that could allow higher contribution limits or impact tax treatment for you.



Financial Wellbeing Support

As a participant in the RAI 401k Savings Plan, you have access to two types of **complimentary** financial support through Fidelity:

Enhanced Coaching Program

Work with a Fidelity financial wellness coach for everyday financial guidance such as budgeting, debt management, saving habits, and building an emergency fund. Call **877-902-0256** to connect with a coach.

1:1 Consultations

Meet with a Fidelity workplace associate for broader planning, including retirement, investments, and estate planning. Call **800-603-4015**.

TIP: Use a coach to build money habits and stay on track; meet with a workplace associate when you're ready for long-term planning and investment guidance.

Resources at your fingertips

From workshops and online tools to dedicated phone representatives, you have resources at your fingertips to help you put a plan in place. You can schedule directly through the NetBenefits app, or by calling Fidelity.

Budget/debt management

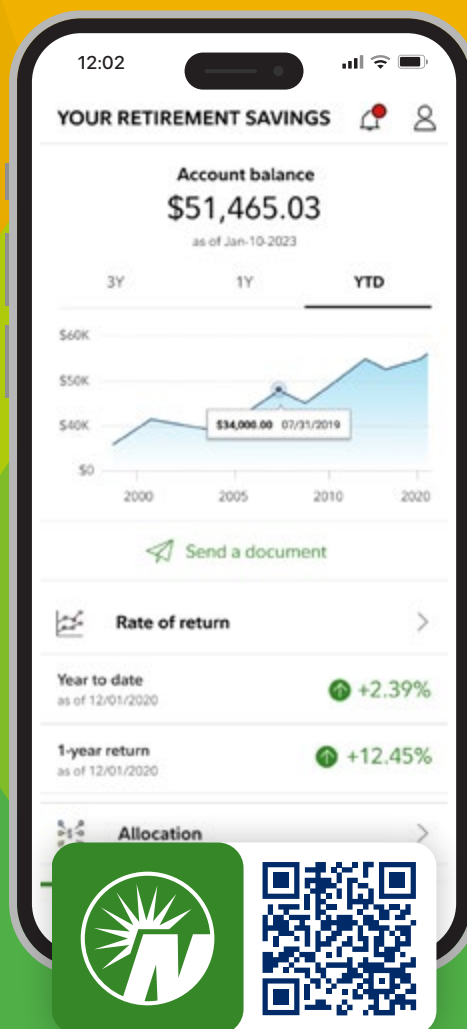
Life events planning

Investing

Strategies for estate planning

Retirement planning

Charitable planning



Download the Fidelity NetBenefits App

Get instant access to helpful resources for your financial wellbeing journey:

- View your account details
- Track your retirement savings needs
- Access educational articles, guides, and videos
- Connect to a Fidelity representative

Time-off

Caring for yourself and others is important for your wellbeing — it's why we offer a variety of time-off benefits to ensure you have the flexibility you need.

Vacation

Vacation time is an important benefit that allows you to relax and refresh mentally and physically. All regular, full-time employees, both exempt and non-exempt, begin with:

- 15 days paid vacation (Director and below); or
- 25 days (Senior Director and above).

Vacation pay is based on the rate of pay at the time in which vacation time is taken. Vacation days are pro-rated in the year of hire.

Holidays

Reynolds observes nine company holidays a year, as well as two floating holidays.

Sick & Personal

Regular, full-time employees are eligible to take time off when they're sick or have other personal reasons that require time away from work. Exempt employees may be excused with pay by their manager for brief absences. Non-exempt employees are eligible to receive up to six days of sick or personal leave.

Military Leave

We're proud of our employees who are active in the military. That's why you can request short or extended time off, as well as supplemental pay, if you're called to serve or require military training.

Additional Leaves

Other leaves are available, including Funeral Leave and time away to serve jury duty. Visit **Employee Central** > *HR Policies & Practices Handbook* for more information.

Parental Leave

Parental leave can help you care for your newborn or newly-placed child. We are pleased to offer one of the most comprehensive parental leave programs in the United States. Key features include:

- Up to 16 weeks of fully paid leave and continued benefits are provided to support bonding and care for your child.¹
- Following the paid leave period, you may opt for a reduced work schedule for up to eight months.²

Discretionary Leave

We understand that Reynolds' defined leave programs might not apply to all of life's challenges. That's why our discretionary leave benefit is in place, should you need to take an unpaid leave of absence for any legitimate reason for up to three months, subject to manager and Human Resources approval.

Released Time for Children's Education

Participation in the education of our children is important, so we provide parental paid time-off to be present for school-related activities normally scheduled during working hours. Eligible education events include the first day of school for pre-school through 12th grade, high school graduation ceremonies, and parent-teacher conferences, to name a few.

1. New hires must complete one year of service to be eligible for full paid leave and reduced work schedule benefits. For more information, please refer to the policy, which outlines the benefits available during the first year of employment.
2. The reduced work schedule allows for a reduction of up to two days per week, with pay prorated according to the number of days worked each week.

Supporting you & our communities

Impact Networks

At Reynolds, we believe meaningful connections help create a stronger workplace, support professional growth, and drive positive impact across our business and communities. Impact Networks are employee-led communities built around shared interests and opportunities to connect, learn, collaborate, and make a difference.

Open to all employees, our Impact Networks include:

- Innovation
- Networking
- Professional Development
- Wellbeing
- Community Involvement

Visit the **People & Culture** page on the Hub to learn more and get involved.

Community Outreach Days

Our Community Outreach policy encourages employees to get involved in their communities by allowing them to use paid company time while volunteering with organizations they choose to support. Each calendar year, all regular full-time employees can take up to two days to perform volunteer activities during normal working hours. These days will be paid at your regular rate of pay.

Reynolds American Foundation Matching Grants

As an employee at Reynolds, you can make your gifts to nonprofits and higher education institutions go further through the Matching Grant program. When you donate, simply visit eConnect on the Hub and enter the information about your donation. The Reynolds American Foundation will match your donation dollar for dollar, up to \$7,000 per employee per year.



Key terms explained

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

After-tax payroll deduction

You pay for certain benefits through after-tax or post-tax deductions. This means premiums are deducted from your wages after you've paid tax.

Allowed amount

An allowed amount is the maximum that Blue Cross Blue Shield (BCBS) will pay for a covered health care service. If you use a provider outside of the BCBS network, you may have to pay the difference.

Beneficiary

A beneficiary is the person(s) or entity you select to receive the payout benefit from a plan in the event of your death. It is important to ensure your beneficiary designations are up-to-date for insurances and retirement plans such as your RAI 401k Savings Plan. See [page 3](#) for contact information.

Catch-up contribution

The federal limit is increased to allow for "catch-up" contributions in some accounts. For the 401k that begins at age 50. For the HSA that begins at 55.

Change in family status

A change in family status is also known as a qualifying life event and includes marriage, divorce, birth, adoption, or your spouse changing jobs and losing the associated coverage. Certain benefit elections can only be made during Open Enrollment or the New Hire period unless you experience a change in family status.

Coinsurance

Coinsurance is the percentage of the cost you pay for a covered medical, prescription, or dental service after deductibles have been met, and before you reach the out-of-pocket maximum.

Co-pay

Co-pay is the fixed amount you may pay for covered health care services, usually when you receive the service. The amount can vary by the type of covered service provided.

Deductible

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

Dependent

Your dependent is any person you can also enroll in coverage under a specific plan. Examples of eligible dependents include your spouse/domestic partner and children/your domestic partner's children.

Explanation of Benefits (EOB)

An EOB explains how claims are processed by your plan. It includes cost of services, network discounts, what the plan paid and how much you owe as a deductible or coinsurance.

Formulary

A formulary is a list of prescription drugs covered by the prescription drug plan administered by Express Scripts. The list includes both brand-name and generic medications.

Generic drug

A generic drug is an FDA-approved prescription medication that is the chemical equivalent of a brand-name prescription drug.



Health Savings Account (HSA)

An HSA is a personal savings and investment account that allows you to set aside money on a pre-tax basis to help pay for current year and future health expenses. An HSA offers triple-tax savings because you never pay tax on the contributions, earnings, or withdrawals if the amount is used for qualified health expenses. See [page 14](#) for additional information.

In-network medical provider

An in-network provider is a health care practitioner or service that contracts with BCBS.

Insurance claim

An insurance claim is a request for payment from your provider to BCBS. It details the services you received and the requested payment. Information about the claim will be a part of the EOB you receive from BCBS.

LiveWell Spending Account (LSA)

The LSA is an after-tax benefit that employers fund to help employees cover personal wellness expenses not typically included in traditional health plans. See [page 17](#) for details.

Out-of-pocket maximum

The out-of-pocket maximum is the most you'll spend on eligible medical and prescription drug expenses in a single calendar year. Your plan covers all eligible expenses after this limit is reached. See [page 4](#) for the amount.

Out-of-network medical provider

An out-of-network provider is one who is not contracted with BCBS, so you may pay more for their services.

Preferred brand drug

A preferred brand drug is a prescription drug included in the prescription drug formulary. Many preferred brand drugs have generic drug equivalents available that can be used instead and save you money. See [page 6](#) for more information.

Premium

A premium is the amount you pay for your elected coverage. Premiums listed in this guide are shown as monthly amounts and will be adjusted for bi-weekly payroll.

Pre-tax payroll deduction

You pay for certain benefits through pre-tax deductions. This means premiums are deducted from your wages before you've paid tax. This reduces your taxable income, so you could pay less overall tax as a result.

Preventive care

Preventive care does not treat a medical illness or injury. Instead it helps to prevent or identify health issues ahead of time. Preventive care includes regular visits and tests with your doctor, and annual health checks that help you make informed choices to support your overall wellbeing. In-network preventive care services are 100% covered under both our medical plans.

Specialty drug

A drug deemed by Express Scripts as requiring additional oversight. If you are prescribed a specialty drug, Express Scripts will work with you and your provider to provide the needed support.



Your contacts

Connect to your benefits 24/7/365 at LiveWellatRAI.com.

Alight

Benefits enrollment, Total Rewards Statement

RAIBenefits.com | 866-342-6986

Fidelity Investments

Retirement Planning, Investing

netbenefits.com | 800-603-4015

Blue Cross Blue Shield (BCBS)

Medical and dental insurance

BlueCrossNC.com/members | 888-868-5527

Forma

LiveWell Spending Account (LSA)

joinforma.com

Exos

LiveWell Fitness Centers, wellness app, physical therapy

teamexos.app.link/open-exos-fit
fitnessdt@rjrt.com

The Hartford

Leave administration, short- and long-term disability plans, including buy-up options

thehartford.com | 800-523-2233

Express Scripts (ESI)

Prescription drugs, home delivery program

express-scripts.com/reynoldsam
800-672-0287

HealthEquity

Health Savings Account (HSA), Flexible Spending Accounts (FSAs)

myhealthequity.com | 877-713-7682

Farmers Insurance

Auto, Renters' and Home Insurances

farmers.com/groupselect | 800-438-6381

HealthJoy EAP

Employee Assistance Program, Work-Life Services

eap.healthjoy.com | 888-731-3327

Fidelity

RAI 401k Plan Support, Financial Wellness Coaches

netbenefits.com | 877-902-0256

HealthJoy Health Concierge

Help navigating benefits and health care

healthjoy.com/download | 877-500-3212



Hinge Health

Digital physical and exercise therapy

hinge.health/reynoldsamerican-join

Marathon Health

LiveWell Health Centers

my.marathon-health.com | 336-741-1319

Mercer

Voluntary Group Universal Life, Voluntary Dependent Life, and Voluntary AD&D

RAIVoluntaryBenefits.com | 800-652-9512

MetLife

Voluntary Accident and Critical Illness insurance

metlife.com/info/reynolds | 800-GET-MET8
(800-438-6388)

SmartShopper

BCBS provider assistance, cash rewards

BlueCrossNC.com/SmartShopper
877-702-6661

Superior Vision by MetLife

Vision and hearing benefits

MetLife.com/mybenefits | 833-Eye-Life
(833-393-5433)

Teladoc

Virtual medical and behavioral health care

teladochealth.com | 800-Teladoc (835-2362)



**Have questions
these resources
can't answer?**

Call 336-741-0400
or visit **Now@BAT** >
HR Employee Services.



LiveWell

A Better Tomorrow™ starts with you

LiveWellatRAI.com

Your connection to information and resources on your benefits.

2025 Best-in-Class Employer

Gallagher Benefits Survey

2025 NCBCCH Culture of Wellbeing Award

2025 Communicator Award of Excellence

2026 Hermes Creative Award

REYNOLDS

This guide generally describes benefits offered to an eligible employee on a US 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.

Coverage for accident and critical illness insurance; voluntary group universal life, dependent life, and AD&D; and auto, renters' and home insurance is offered on a voluntary basis. Reynolds American does not contribute to the cost of these benefits and makes them available for your convenience. Participation is entirely optional, and employees should carefully evaluate whether the coverage meets their individual needs.