REYNOLDS

Your 2026 benefits guide.

LiveWell

A Better Tomorrow™ starts with you

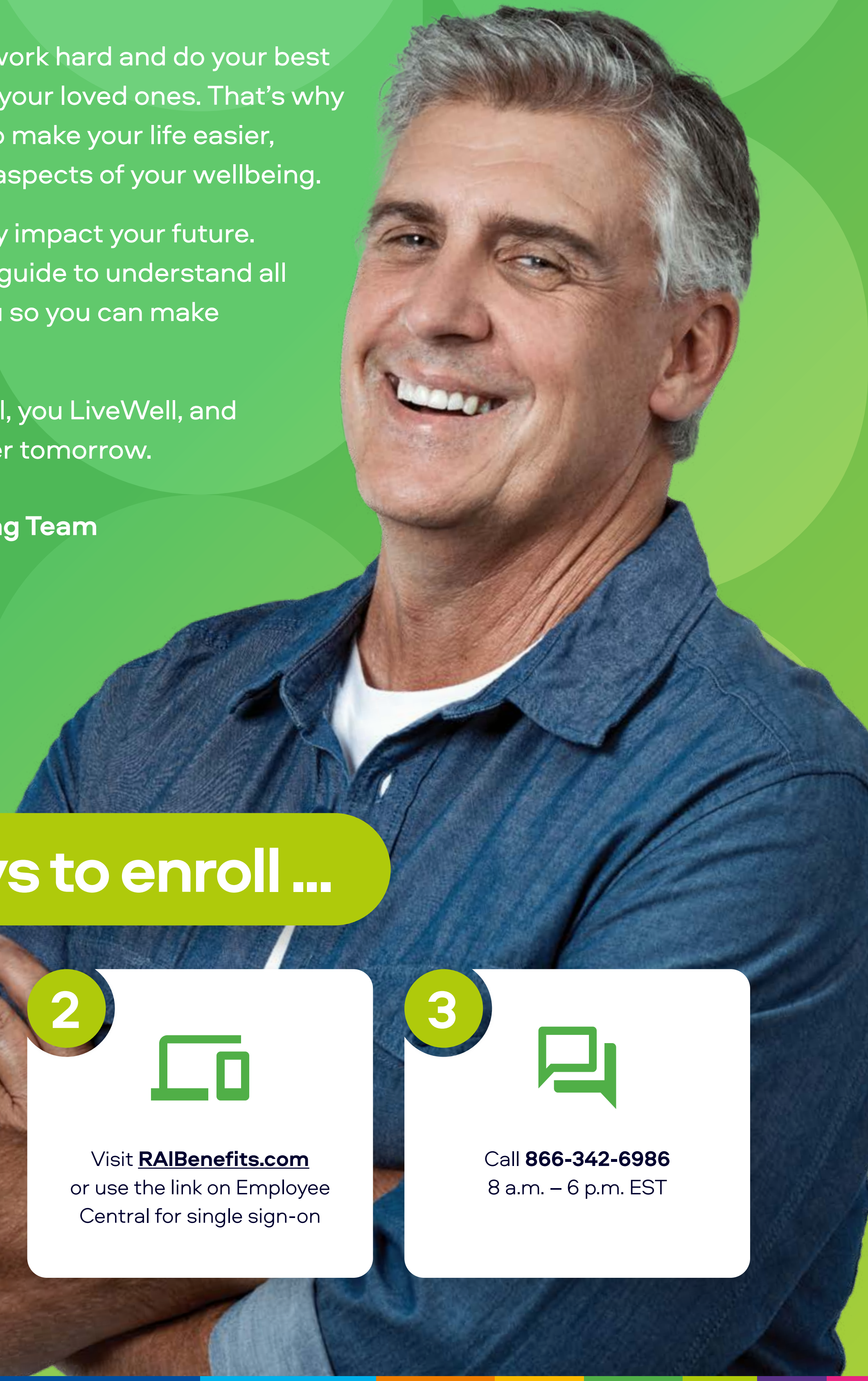
Plan Well. Be Well. LiveWell.

At Reynolds, we know you work hard and do your best to take care of yourself and your loved ones. That's why our benefits are designed to make your life easier, offering real support for all aspects of your wellbeing.

The choices you make today impact your future. So don't wait — review this guide to understand all the benefits available to you so you can make informed decisions.

Because when you plan well, you LiveWell, and a better you leads to a better tomorrow.

— Your Benefits & Wellbeing Team



Three ways to enroll ...

1

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

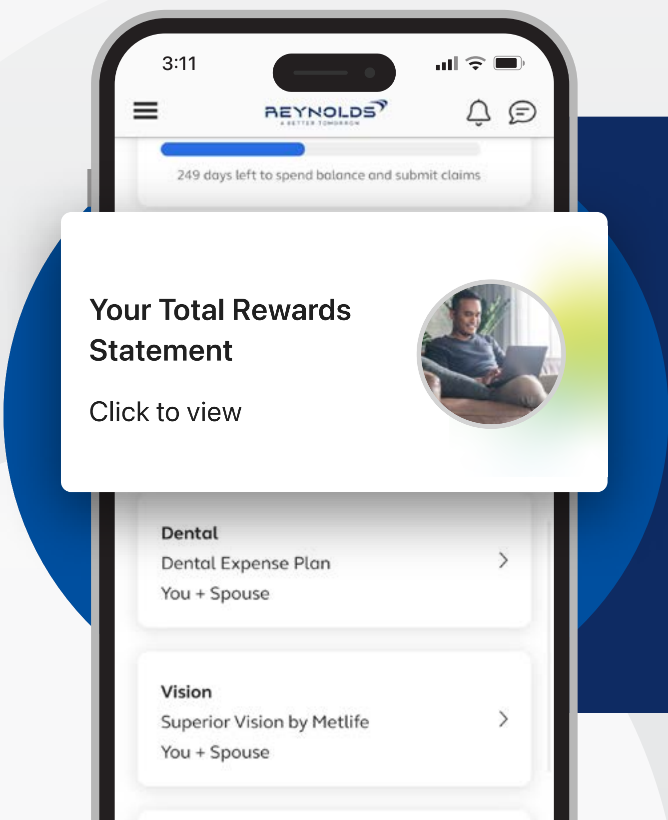
2

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. EST

What's inside



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 **Alight app**.

Benefits you select

Enroll through Alight

Use the Alight app or go to **RAIBenefits.com** to enroll in the benefits below.

	when to enroll	elections carry over	more information
PRE-TAX PAYROLL DEDUCTIONS			
HEALTH SAVINGS ACCOUNT (HSA)[1]	Enroll or change elections anytime	✓	See **page 12**
MEDICAL Includes prescription drugs	Open Enrollment & New Employees[2]	✓	See **page 4**
DENTAL		✓	See **page 10**
VISION Includes hearing		✓	See **page 11**
HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)		✗	See **page 14**
DEPENDENT DAY CARE FSA		✗	See **page 14**
POST-TAX PAYROLL DEDUCTIONS			
ACCIDENT INSURANCE[3]	Open Enrollment & New Employees[2]	✓	See **page 22**
CRITICAL ILLNESS INSURANCE[3]		✓	See **page 23**
SHORT-TERM DISABILITY (STD) BUY-UP[4] Eligible hourly employees		✓	See **page 24**
LONG-TERM DISABILITY (LTD) BUY-UP[4]		✓	See **page 24**

1. Available for eligible employees enrolled in the Advantage medical plan. See **page 12** 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. Non-ERISA coverage. Employee pays all premiums.
4. Enrollment is subject to Evidence of Insurability (EOI) if you do not enroll when first eligible.

Life happens

If you experience a life change — such as marriage, divorce, birth of a child, or loss of coverage due to a job change — you can update your benefit elections within **61 days** after the event.

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
SUPPLEMENTAL LIFE[1] Group Universal Life, Dependent Life, Voluntary Accidental Death & Dismemberment (AD&D)	Within 61 days after your hire date, a qualifying life event or special enrollment period.[2]	✓	RAIvoluntarybenefits.com 800-652-9512 See page 24
RAI 401K SAVINGS PLAN	An account is automatically created for you when you are hired	✓	netbenefits.com 877-902-0256 See page 26
AUTO, RENTERS' & HOME INSURANCE[1]	Anytime	✓	farmers.com/groupselect 800-438-6381 See page 24

1. Non-ERISA coverage. Employee pays all premiums.
2. Enrollment is subject to Evidence of Insurability (EOI) if you do not enroll when first eligible.

Designate your beneficiaries | PLAN WELL

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
SUPPLEMENTAL LIFE Group Universal Life, Dependent Life, Voluntary Accidental Death & Dismemberment (AD&D)	RAIvoluntarybenefits.com 800-652-9512
ACCIDENT INSURANCE & CRITICAL ILLNESS INSURANCE	metlife.com/mybenefits 866-492-6983

Have you made your elections? Make sure you save your confirmation for future reference!

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	$1,700	$900 per individual
EMPLOYEE + DEPENDENT(S)	$3,400	$900 per individual / $2,700 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		
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

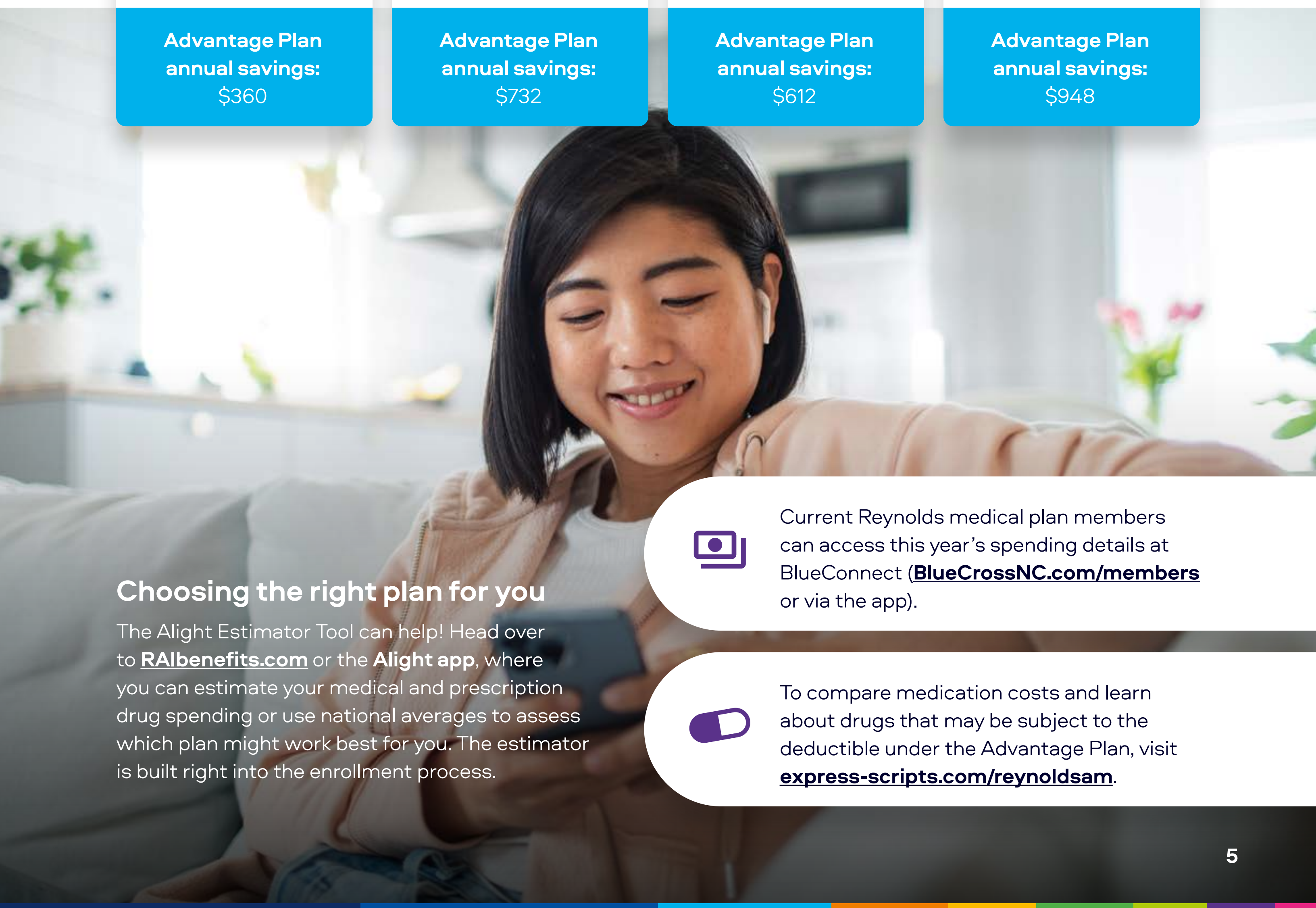
A note about deductibles: Under the Advantage Plan, the entire family deductible must be satisfied before the medical plan begins to share the costs. Under the Standard Plan, the medical plan begins to share the cost for any family member who has met the individual deductible, and then once the total 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.

2026 monthly medical premiums

It's no secret — medical costs continue to rise. As in past years, we have worked hard to ensure monthly medical premiums remain as affordable as possible for 2026.

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 Alight app.

	EMPLOYEE ONLY	EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Advantage Plan	$64	$249	$224	$415
Standard Plan	$94	$310	$275	$494
Advantage Plan annual savings:	$360	$732	$612	$948



Choosing the right plan for you

The Alight Estimator Tool can help! Head over to **RAIbenefits.com** or the **Alight 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.

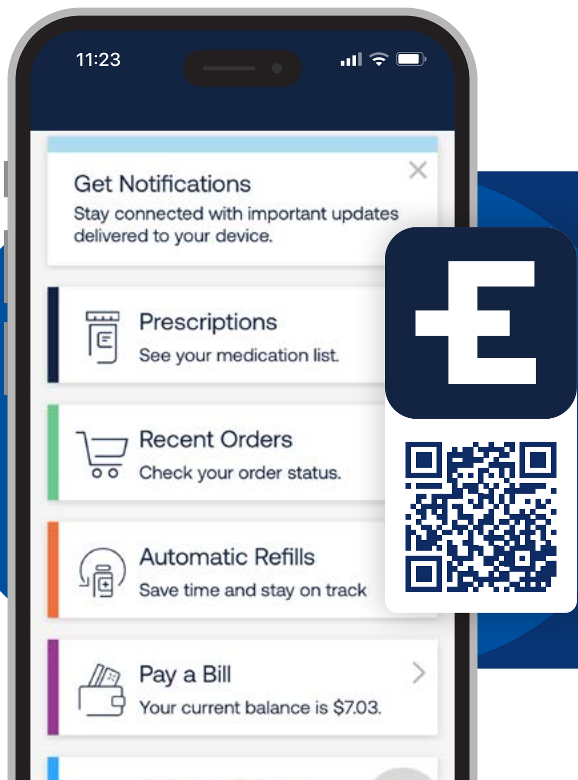
How to locate a participating pharmacy:

- 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.
- Make sure your pharmacy is part of the Express Scripts participating pharmacy network.

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:

- Refill a prescription
- Price a medication
- Track orders

Available anytime, anywhere.

Plan features that save you time and money

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 | BE WELL

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:

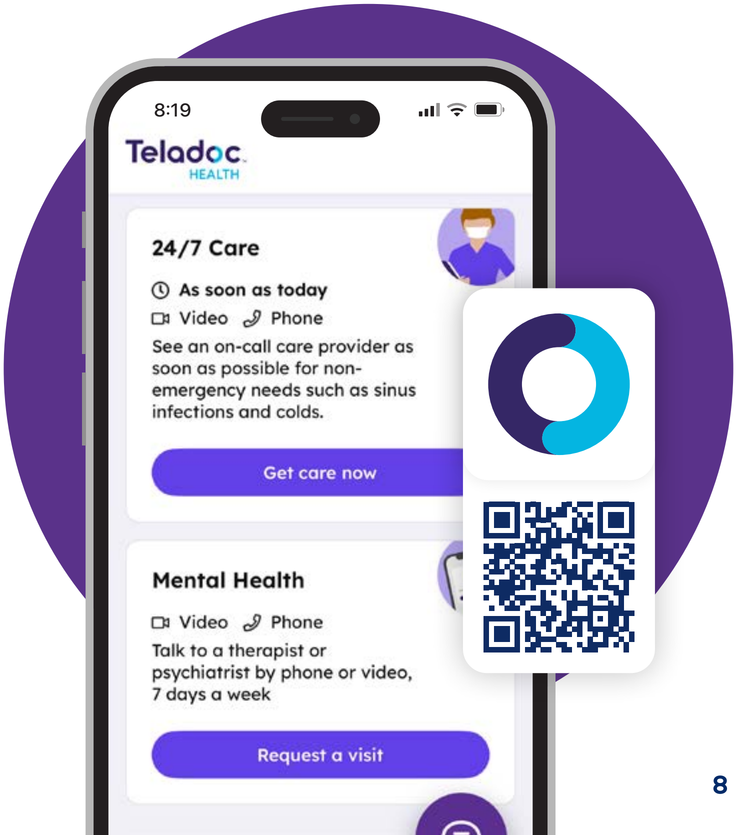
- Blue365 (see **page 17**)
- Digital documents, including ID cards
- Nurse Support
- Real-time medical and dental claims status and spending
- Search tools to find in-network providers
- SmartShopper

Teladoc

Teladoc provides 24/7 access to licensed physicians from your computer, tablet or phone. Licensed physicians can provide a diagnosis, treatment plan and prescriptions for common medical issues such as colds, bronchitis, allergies and more. Medical appointments are $6, and usually available within a couple of hours, saving you time and the additional expense of seeking care at an urgent care center or the emergency room.

Teladoc also offers confidential mental health care consultations with a network of mental health providers dedicated to compassionate care. With virtual counseling sessions, you aren't limited to a professional in your area. Behavioral health appointments are $10, and mental health providers are available daily from 7 a.m. – 9 p.m. EST.

Visit **teladochealth.com**, download the app or call **800-Teladoc (835-2362)**.



SmartShopper | PLAN WELL

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

How it works

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!

Meet Lisa

Her doctor recommends an MRI and refers her to a location, but it will cost a hefty **$2,000**.

She looks around

Lisa thinks she may have better options, and decides to find a different location with SmartShopper.

It pays off!

She ends up paying only **$800** for her MRI, and also receives a **$150** cash reward. In total, Lisa **saved $1,350** on her MRI!

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.

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**.

	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
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

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** 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 (HSA)

When you enroll in the Advantage Plan for medical, you get an 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 contribution

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 maximums[1]

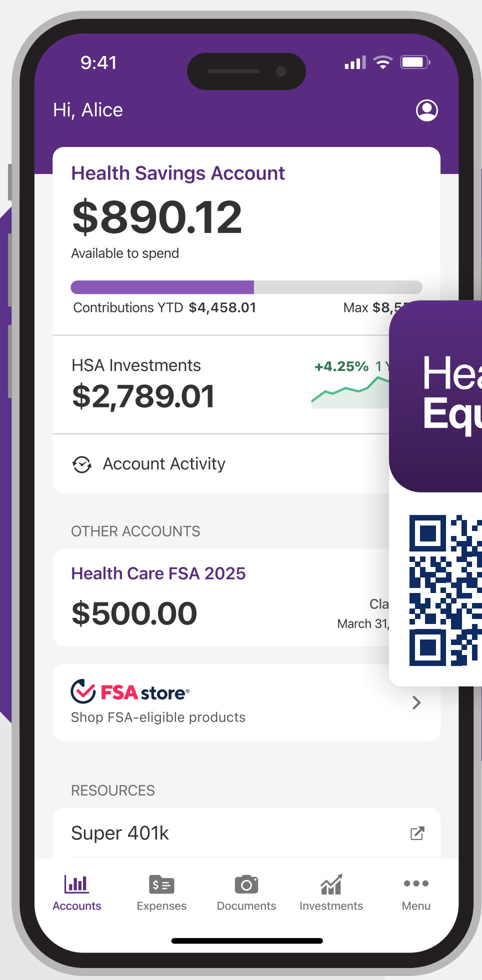
You can contribute up to **$4,400** for individual coverage, and **$8,750** for all other coverages. If you're 55 or older, you can contribute an extra **$1,000**. Note the start-up contribution is included in the maximum IRS contribution amounts.

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.

Save, invest and build | PLAN WELL

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, after settlement, the proceeds automatically transfer back to your cash balance.

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.

Flexible Spending Accounts (FSAs)

An FSA lets 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:** $3,300	**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 (LSA)

At Reynolds, we recognize that wellbeing is personal, and your needs sometimes go beyond our benefit offerings. We are proud to provide flexibility for our employees with the company-funded LiveWell Spending Account (LSA).

You can use the LSA to get reimbursed for a wide variety of eligible personal lifestyle expenses, including:

- **Memberships to gyms, fitness classes and personal training** (e.g., yoga, monthly subscription fees, tennis classes)
- **Participation in sporting and outdoor events** (e.g., 5K race entry fees, pickleball leagues, basketball league fees, round of golf, bowling fees)
- **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)
- **Self-care** (e.g., wellbeing apps, pottery classes, massage therapy)
- **Legal services** (e.g., estate planning, will preparation)
- **Tax preparation fees** (for in-person services and software)

1

Receive funds

Reynolds will fund your LiveWell Spending Account wallet with $125 per quarter, $500 each year.[1]

2

Make a purchase

You'll find qualifying items listed in the LiveWell Spending Account guide.[2]

3

Get reimbursed

Submit receipts for reimbursement of eligible expenses.[3]

Reimbursements are processed through payroll, and applicable taxes will be withheld. If a submitted amount exceeds the current available balance in your LSA wallet, the remaining amount will carry over and be reimbursed in subsequent quarters of that calendar year.

For more details regarding eligible expenses and program guidelines, please consult the LiveWell Spending Account guide on **Employee Central**.

1. New hires will receive a prorated amount at the beginning of the next quarter after their hire date.
2. The LiveWell Spending Account guide will be available in January 2026. It will contain a detailed listing of items eligible for reimbursement. This list may be updated throughout the year.
3. Receipts for reimbursement must be submitted by early December to allow time for processing. See the LiveWell Spending Account guide for reimbursement examples.

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.

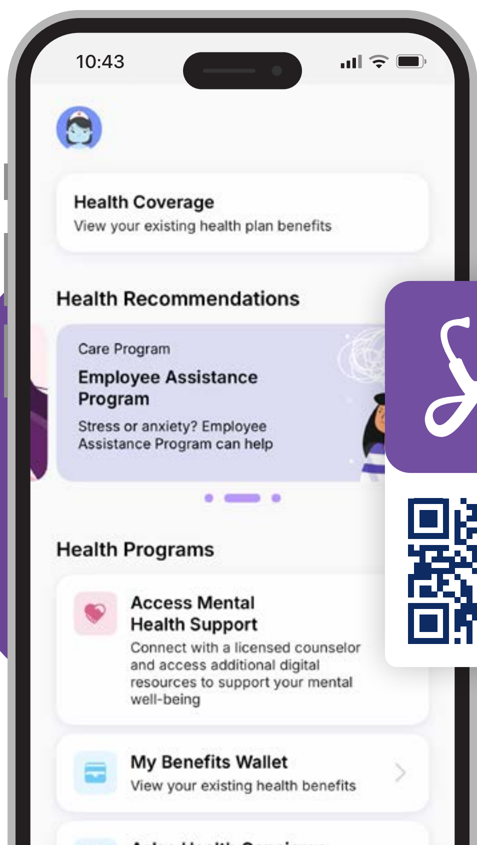
HealthJoy Digital Wallet

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 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 to help you live healthy and enjoy your family:

- 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 | BE WELL

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 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!

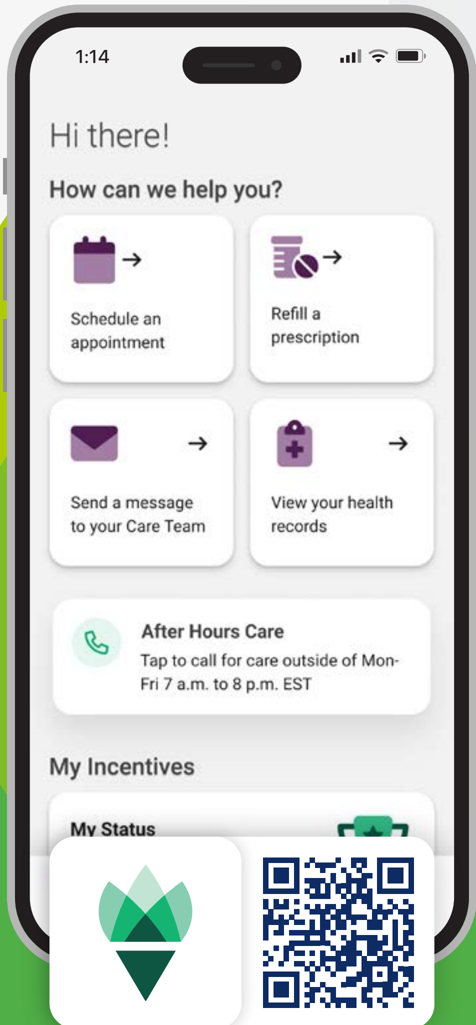
Our LiveWell Health Centers are staffed by a Registered Dietitian available to **all employees**, regardless of location. The Registered Dietitian is available virtually, while employees in the Winston-Salem area can also meet in-person at either the Plaza, BGTC or Reynolds Operation Center. Nutrition 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

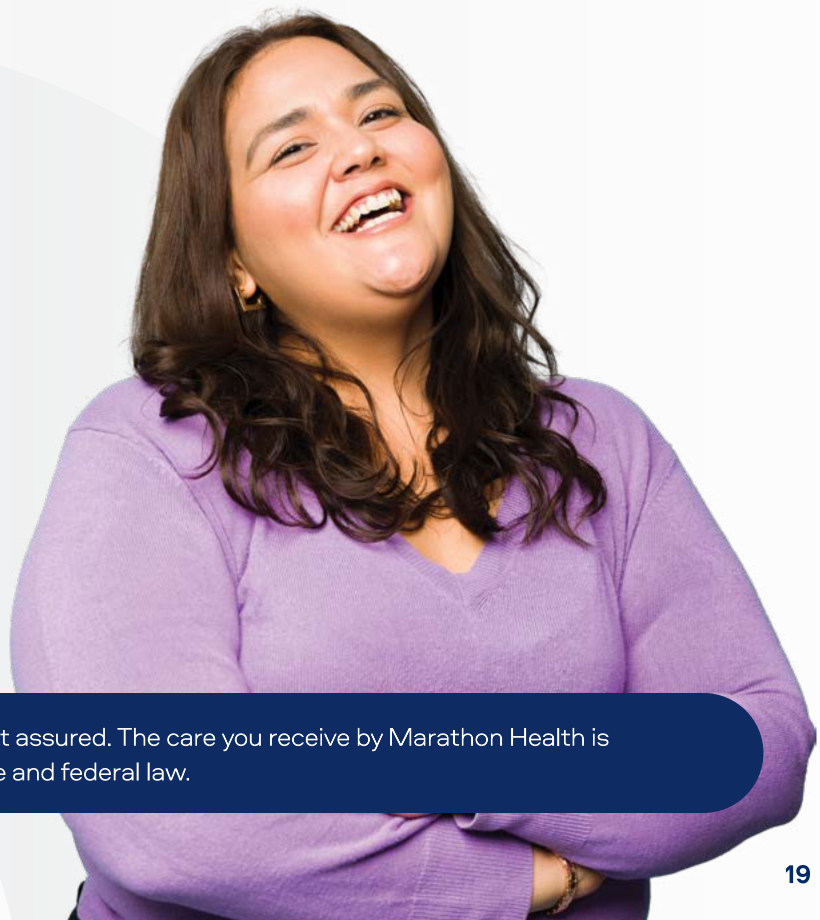
Download and activate the Marathon Health app on your mobile device for 24/7 access to scheduling an appointment, requesting a prescription refill, viewing your health records and messaging your Care Team.

Having an onsite health center is a huge bonus when we are busy and have little time to step away from the office. The provider is great and always listens. Furthermore, she doesn't rush through a visit like you would find at other medical facilities.

— Plaza employee

The nutritionist was great. She was kind and understanding and asked many questions to come up with **a game plan that will work for me**.

— 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 | BE WELL

LiveWell 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.** They can provide fitness assessments, personalized exercise programs and support for all levels of fitness. You can exercise individually, participate in group classes and complete challenges with your colleagues.

Virtual coaching, group exercise classes and trainer talks are accessible for all via Microsoft Teams. The LiveWell Fitness Centers are open for use 24/7 and are provided at no cost to you! What's more, locker rooms with showers and towel service are included.

Contact **fitnessdt@rjrt.com** to request more information about programs, classes and to be added to their contact list.

Physical Therapy Services

If you are recovering from an injury or a 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 at ROC or Clarksville to schedule an appointment.

Get support for your weight management journey

See **page 18** for details on the weight management program available through the LiveWell Health and Fitness Centers.

Coverage at no cost to you

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

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.

Life Insurance

Eligible full-time employees are automatically provided basic life insurance in the amount of 1x annual base pay ($50,000 minimum).

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.

Remember your beneficiaries

It's important to name beneficiaries and to review them annually. See **page 3** for details.

Survivor Support with Empathy

We offer support to our employees' families in the event of an employee's death. Empathy is provided through our partnership with MetLife and is available to help beneficiaries navigate the challenges that a loss brings, and to ease the burden so they can focus on the things that matter most. Empathy provides step-by-step guidance through:

- Planning a funeral
- Estate administration
- Personalized care tailored to their unique needs
- Emotional support resources

Support through Empathy includes tech-enabled assistance and real-time human support.

This service is provided at no cost to the family through an arrangement between Reynolds and MetLife and is offered upon contacting MetLife to initiate a claim.

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, legal or translation help or have lost your documents or luggage, call **855-327-1414** or **630-694-9764**.

Accident Insurance

If you or a covered family member needs medical treatment following an incident, Accident Insurance* can provide a lump-sum benefit to help cover unplanned out-of-pocket costs — such as deductibles, coinsurance, co-pays and even unexpected child care expenses.

The lump-sum benefit amount varies by covered event and services. Visit **metlife.com/info/reynolds** to learn more and see a detailed description of the financial support you or a loved one could receive in the event of a covered accident. The following premiums are not based on age. They are deducted from your pay after tax. Any payments you receive from the insurance is tax free.

	Accident Insurance
MONTHLY PREMIUMS	
EMPLOYEE ONLY	$12.77
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	$25.55
EMPLOYEE + CHILD(REN)	$29.13
EMPLOYEE + FAMILY	$36.02
COVERAGE EXAMPLES	
INJURIES & SERVICES	Broken bones, cuts, stitches, burns, eye injuries, ambulance services, medical equipment, physical therapy, hospital admission and more!

$100 Health Screening Benefit

Every year you and each of your covered family members can each receive a $100 Health Screening Benefit (HSB) under the Accident and/or Critical Illness plan. Simply complete a preventive screening, such as a mammogram or annual physical, and submit the information to MetLife.

If you've got coverage in both plans, you can collect a $100 HSB for both plans, using the same claim!

* Non-ERISA coverage, and employee pays all premiums.

More about these plans

You'll have the option to enroll in Accident and Critical Illness insurances at **RAIbenefits.com** either as a New Hire or during Open Enrollment. You don't need to be enrolled in a Reynolds medical plan or complete a health questionnaire to elect these coverages. The plans are portable, so the coverage can move with you if you leave the company.

Critical Illness Insurance

Critical Illness Insurance[1] can provide peace of mind when your family needs it most. Insured through MetLife, the plan provides a lump-sum payment if you or a covered family member experiences a covered critical illness.

You can choose a coverage amount of $10,000, $20,000 or $30,000.[2] When coverage is elected, your covered spouse/domestic partner will receive the same level of coverage, while dependent children will be covered for 50% of your chosen benefit amount. Critical Illness Insurance also comes with a **$100 Health Screening Benefit** (see **page 22**).

	Employee Only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
MONTHLY PREMIUMS — based on $10,000 of coverage[3]				
AGE <25	$1.50	$2.30	$2.30	$3.00
AGE 25 – 29	$1.60	$2.50	$2.50	$3.30
AGE 30 – 34	$2.80	$4.10	$3.60	$4.90
AGE 35 – 39	$4.60	$6.60	$5.40	$7.50
AGE 40 – 44	$7.60	$11.00	$8.50	$11.80
AGE 45 – 49	$12.40	$17.70	$13.20	$18.50
AGE 50 – 54	$19.30	$27.10	$20.10	$27.90
AGE 55 – 59	$28.20	$39.50	$29.00	$40.20
AGE 60 – 64	$41.60	$57.80	$42.50	$58.60
AGE 65 – 69	$64.20	$88.60	$65.00	$89.50
AGE 70+	$95.80	$133.80	$96.60	$134.50
COVERAGE EXAMPLES				
COVERED ILLNESSES	Advanced Alzheimer's disease, autism, spectrum disorder, coronary artery by-pass surgery, most types of cancer, major organ transplant, infectious diseases when confined as an inpatient for five days for covered conditions and more.			

1. Non-ERISA coverage, and employee pays all premiums.
2. Claim amount payouts vary by illness. Consult the plan document for specific details.
3. Premiums are based on your age on December 31 of the prior year. They are deducted from your pay after tax. Any payments you receive from the insurance are tax free.

Need details on all the voluntary insurance plans? Visit **metlife.com/info/reynolds** to easily review all your MetLife voluntary benefits in one place and find detailed descriptions of the financial support you can receive.

Additional insurances

To give you added peace of mind, you can choose to purchase additional coverages. Your premiums are paid through convenient payroll deductions.

Disability Buy-Up from The Hartford

You may be eligible to purchase additional coverage through the Disability Buy-Up plans, 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**.

Supplemental Life and AD&D Insurances[1] from Mercer

You can enroll anytime[2] in the following insurances at **RAIVoluntaryBenefits.com**.

Group Universal Life Insurance

Additional coverage for your family in the event you are no longer there to support them. The plan comes with free Will Preparation and Digital Estate Planning for you, and Survivor Support with Empathy for your family. Coverage amounts of 1 – 5x your annual base pay (rounded up to the next $10,000), up to a maximum of $3,000,000 are available.

Dependent Life Insurance

Coverage up to a maximum of $250,000 (in multiples of $10,000) for your spouse/domestic partner. Coverage of $5,000 or $10,000 for eligible children (from ages 14 – 26).

Accidental Death & Dismemberment (AD&D)

Coverage amounts of 1 – 5x your annual base pay (rounded up to the next $10,000), up to a maximum of $1,500,000. You have the option to purchase family coverage that pays a benefit based on a percentage of your coverage amount.

Group Auto, Renters' & Home Insurances[1] from Farmers

Group coverage is available from Farmers Auto & Home at discounted rates and could save you money. You pay the full cost for this coverage, and **enrollment is available year-round**. Call **800-438-6381** or visit **farmers.com/groupselect** to get a quote.

1. Non-ERISA coverage, and employee pays all premiums.
2. Evidence of Insurability (EOI) may be required. Visit RAIVoluntarybenefits.com > *Learn More* > *When You Can Enroll.*

Don't forget about your beneficiaries

Many of the plans you've reviewed so far carry benefits for your loved ones should something happen to you — that's why it's important to name beneficiaries when you enroll and to review and update your beneficiaries annually, so you remain secure in the knowledge that your coverage goes on to care for them. See **page 3** for beneficiary contact information.

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 | PLAN WELL

A Better Tomorrow includes saving and investing for your future — it's why Reynolds provides both a matching contribution and an enhancement contribution to a 401k plan in your name. We want you to succeed today, tomorrow and beyond.

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 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, 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 contributions* — To help you maximize your money, the company matches your pre-tax and Roth contributions dollar-for-dollar up to 6%. The company match applies to both your base pay and your bonus.

Enhanced contributions — In addition to the 6% match, the company gives you an additional contribution (generally 3% of your base pay and bonus).

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

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

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

Complimentary 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

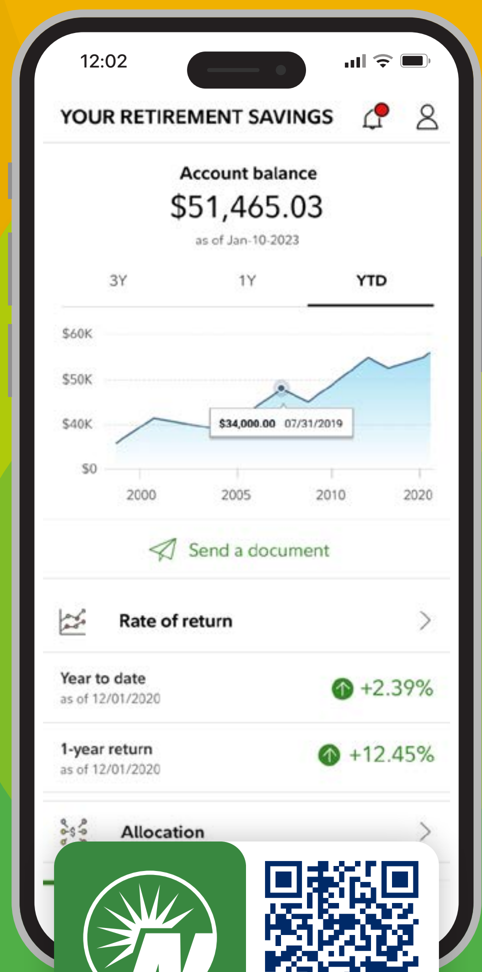
Meet with a Fidelity workplace associate for broader planning, including retirement, investments and estate planning. Call **800-603-4015**.

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. Employees hired after January 1, 2026, 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 & building our communities

At Reynolds, we have a 150-year history of supporting our communities and are passionate about making a positive impact on the lives of others.

We value causes and initiatives that are important to our employees. That is why we offer various ways for employees to increase their personal commitments to organizations they're most passionate about.

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.

We also offer opportunities for all employees to spend time together; support each other and the shared causes they feel passionate about. Visit the People & Culture tab on The Hub to learn more.

Key terms explained

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

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.

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 12** 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 account you can use to reimburse yourself for eligible expenses related to your wellbeing. See **page 15** 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.

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.

Post-tax payroll deduction

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

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.

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

Blue Cross Blue Shield (BCBS)
Medical and dental insurance

BlueCrossNC.com/members | 888-868-5527

Express Scripts (ESI)
Prescription drugs, home delivery program

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

Farmers Insurance
Auto, Renters' and Home Insurance

farmers.com/groupselect | 800-438-6381

Fidelity
RAI 401k Plan Support, Financial Wellness Coaches

netbenefits.com | 877-902-0256

Fidelity Investments
Retirement Planning, Investing

netbenefits.com | 800-603-4015

Forma
LiveWell Spending Account (LSA)

joinforma.com

The Hartford
Short- and long-term disability plans

thehartford.com | 800-523-2233

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

myhealthequity.com | 877-713-7682

HealthJoy EAP
Employee Assistance Program, Work-Life Services

eap.healthjoy.com | 888-731-3327

HealthJoy Health Concierge
Help navigating benefits and health care

healthjoy.com/download | 877-500-3212

LiveWell Fitness Resources
Fitness Centers, Physical Therapy

fitnessdt@rjrt.com

Marathon Health
LiveWell Health Centers

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

Mercer
Supplemental Life (Group Universal Life, 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
Telephonic medical and behavioral health care

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

Have questions these resources can't answer?

Contact Global Business Services at **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 Top® Employer | 2025 NCBCH Culture of Wellbeing Award
2025 Communicator Award of Excellence

REYNOLDS
A BETTER TOMORROW