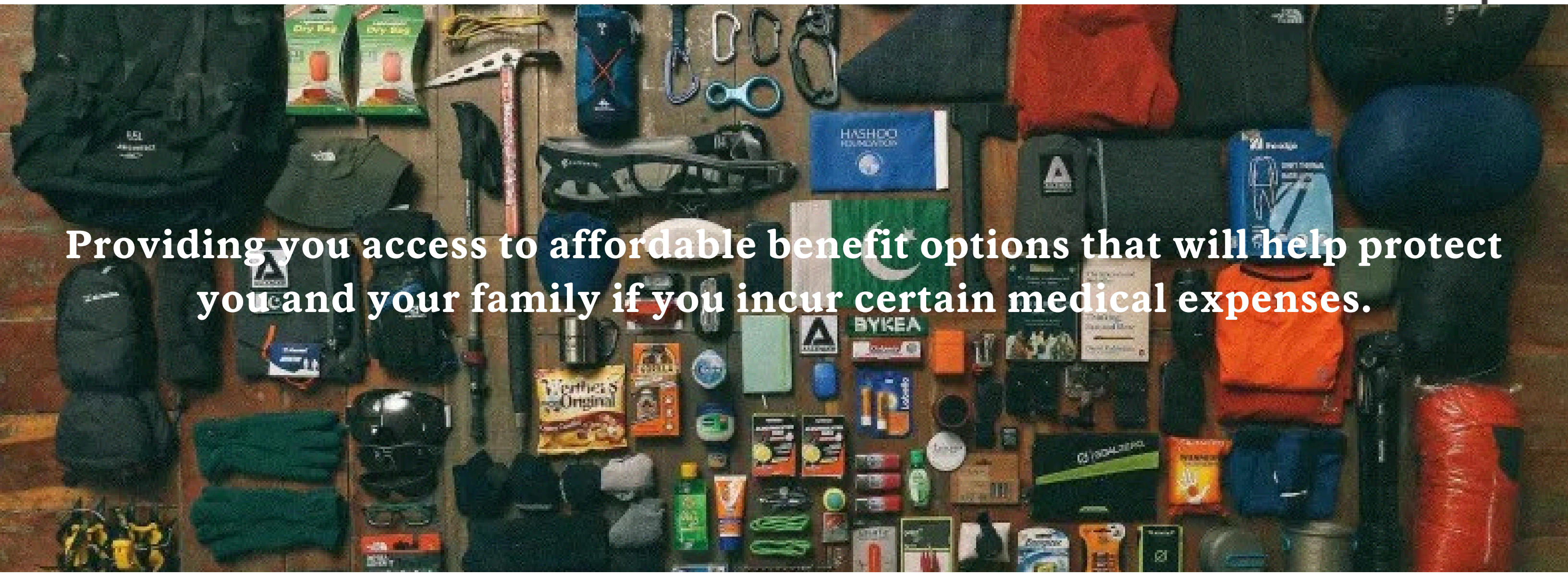
REI Options Plan Guide



What is Group Limited Indemnity?

Group Limited Indemnity (GLI) insurance pays a fixed benefit amount for a limited number of days when an insured incurs certain medical expenses.
Note: Group Limited indemnity is NOT major medical insurance.

What do the REI Options Plans include?

The program includes Group Limited Indemnity insurance* with a robust selection of products and services, such as:

- Inpatient hospitalization
- Surgeries
- Lab, x-ray and diagnostic testing
- Visits to the ER for sickness, as well as physician's office/urgent care
- Prescription copays**
- Telemedicine and Provider Network discounts included**
- Minimum Essential Coverage (MEC)***

Who can enroll?

Part-time employees who have worked for REI for 60-days and are not eligible for the Full Benefits Plan.

When can I enroll?

After 60 day of continuous employment, please look for a mailed eligibility notice to your home address

When will coverage begin?

First of the month following 60 days of continuous employment.

Plan designs and rates are effective January 1, 2026 – December 31, 2026.

How To Get Started?

- Review this enrollment guide and determine which plans you want to enroll in.
- For online enrollment, go to foryourbenefit REI.com > Select Part-time: REI Options Plan from the filter > Enrollment > Enroll in Benefits.
- If you have any questions about the plan, contact ACI at 1-888-240-0231 or REI's Employee Service Center at hrhr@rei.com or 1-800-999-4734.

How Does It Work?

- Once you are enrolled, the premium amount will be deducted from each paycheck.
- You will receive an ID card to present to your medical provider, indicating you have coverage.
- Provider submits an itemized bill to ACI on your behalf. No claim form necessary.

**Group Limited Indemnity Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr., McKinney, TX 75070. **Globe Life And Accident Insurance Company does not offer or underwrite any other listed products or services.*

*The Group Limited Indemnity Insurance is not major medical coverage. ***MEC plan is not offered or underwritten by Globe Life And Accident Insurance Company*

Choose the Plan that is Right For You!

Administered by ACI, Group Limited Indemnity Insurance (GLI) Underwritten by Globe Life And Accident Insurance Company

Administered by ACI, Globe Life's GLI insurance policy helps cover the cost of certain medical expenses incurred due to accident or sickness at a specific benefit amount for a limited number of days per year when an Insured receives covered services. Amounts shown are payable per insured per day up to a maximum number of days per calendar year.

Group Limited Indemnity (GLI) BI-WEEKLY RATES	**Core Plan**
Employee Only	**$35.87**

Group Limited Indemnity (GLI) + MEC BI-WEEKLY RATES	**Preventive Plan**	**Plus Plan**
Employee Only	**$54.04**	**$86.94**

Globe Life Group Benefits

Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr, McKinney, TX 75070. Globe Life is rated A (Excellent) by A.M. Best. This is a limited benefit policy. Coverage is not available in all states. Policy, Certificate and Rider forms: GBLI, GBLIC, GBLIABR, GBLIAER, GBLIALR, GBLIASR, GBLIADR, GBLIDR, GBLIVR, GBLICIR, GBLITDR, GBLITLR. Benefits may vary by state. Pre-existing condition limitations may apply. Premium will vary based on the plan chosen. A waiting period for late entrants may apply.
Globe Life Benefits uses the services of third party administrators.

Choose the Plan that is Right For You!

Administered by ACI, Group Limited Indemnity Insurance (GLI) Underwritten by Globe Life And Accident Insurance Company

Globe Life's GLI insurance policy helps cover the cost of certain medical expenses incurred due to accident or sickness at a specific benefit amount for a limited number of days per year when an Insured receives covered services. Amounts shown are payable per insured per day up to a maximum number of days per calendar year.

Benefit Descriptions	Core Plan	Preventive Plan	Plus Plan
Hospital Benefits			
Hospital Confinement	$1,500 10 days per year	$1,500 10 days per year	$2,500 10 days per year
Hospital ICU Confinement	$2,000 10 days per year	$2,000 10 days per year	$3,500 10 days per year
Hospital Admission	$1,000 1 day per year	$1,000 1 day per yea	$2,500 1 day per year
Surgery Benefits			
Inpatient Surgery	$1,000 1 day per year	$1,000 1 day per year	$3,500 1 day per year
Outpatient Surgery	$500 1 day per year	$500 1 day per year	$1,000 2 day per year
Anesthesia	$250 2 days per year	$250 2 days per year	$1,000 2 days per year
Emergency Room Benefits			
Emergency Room Sickness	$250 1 day per year	$250 1 day per year	$1,000 1 day per year
Physician's Office Benefits			
Outpatient Physician	$75 6 days per year	$75 6 days per year	N/A
Ambulance Benefits			
Ground or Water Ambulance	$100 1 day per year	$100 1 day per year	$500 1 day per year
Air Ambulance	$100 1 day per year	$100 1 day per year	$500 1 day per year
Diagnostic Lab, X-Ray and Testing Benefits			
Outpatient Diagnostic Lab	$50 3 days per year	$50 3 days per year	$75 3 days per year
Outpatient Diagnostic X-ray	$100 2 days per year	$100 2 days per year	$300 2 days per year
Outpatient Major Diagnostic Testing	$250 1 day per year	$250 1 day per year	$1,000 1 day per year
Other Benefits			
Outpatient Therapy Services	N/A	N/A	$100 3 days per year
Durable Medical Equipment	N/A	N/A	$50 4 days per year
Skilled Nursing Care Facility	N/A	N/A	$250 30 days per year

Choose the Plan that is Right For You!

Enhanced Benefits with GLI Plans

The REI Options Plan includes the additional benefits listed on this page. The cost for these benefits are included in the rates illustrated on page 2. These third-party products and services are not offered or underwritten by Globe Life And Accident Insurance Company.

Drexi

Drexi Prescription Benefit	Core Plan	Preventive Plan	Plus Plan
Tiered RX Prescription Drug Benefit	$0.00 Tier 1 $10.00 Tier 2 $25.00 Tier 3 $50.00 Tier 4 Non Formulary Drugs average 67% Discount	$0.00 Tier 1 $10.00 Tier 2 $25.00 Tier 3 $50.00 Tier 4 Non Formulary Drugs average 67% Discount	None
RX Prescription Drug Copay Card Benefit	None	None	$10 Copay - Generic $30 Copay - Preferred Brand $300/$600 limit per month

RECURO HEALTH

Recuro Health's Virtual Primary Care	Core Plan	Preventive Plan	Plus Plan
Virtual Primary Care	$0 per visit Unlimited visits	$0 per visit Unlimited visits	$0 per visit Unlimited visits
Telephonic/Video Doctor Visits	$0 per visit Unlimited visits	$0 per visit Unlimited visits	$0 per visit Unlimited visits
Therapy and Counseling Virtual Visits	$0 Copay 3 visits per year	$0 Copay 3 visits per year	$0 Copay 3 visits per year

Rx ASSIST powered by Medalist Rx

RX Assist by Medalist ACA Prescriptions	Core Plan	Preventive Plan	Plus Plan
ACA Preventive Prescriptions, including birth control	None	$0 Copay Preventive Prescriptions	$0 Copay Preventive Prescriptions

Group Limited Indemnity Summary Definitions

Summary Benefit Descriptions

Underwritten by Globe Life And Accident Insurance Company

Hospital Confinement Benefit: For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e., not less than a day). Benefits for hospitalization to treat Mental Disorders or Substance Use Disorders are payable as for any other Sickness.

Hospital Intensive Care Unit Benefit: For intensive and comprehensive care, when confined in an area of a hospital equipped with lifesaving equipment (ICU).

Hospital Admission Benefit: Lump sum benefit for a hospital admission due to sickness or injury. NOTE: Hospital Admission benefit for delivery of a healthy new born child is payable for the mother only, unless the newborn child is admitted due to sickness or injury.

Inpatient Surgery Benefit: For inpatient surgery in a hospital due to sickness or injury.

Outpatient Surgery Benefit: For outpatient surgery in hospital or freestanding surgery center, due to sickness or injury. Must be an eligible CPT code.

Anesthesia Benefit: For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist. NOTE: Not paid for Outpatient Minor Surgery.

Ground or Water Ambulance Benefit: For ground or water transportation to or from a hospital or between medical facilities where treatment is received as the result of sickness or injury.

Air Ambulance Benefit: For air transportation to or from a hospital or between medical facilities where treatment is received as the result of sickness or injury.

Emergency Room Benefit: For treatment in an emergency room.

Outpatient Physician Office Benefit: For services rendered by a physician at physician's office, convenient care clinic or urgent care facility.

Outpatient Diagnostic Lab Benefit: For lab test, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

Outpatient Diagnostic X-Ray Benefit: For x-ray, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

Outpatient Major Diagnostic Testing Benefit: For an MRI, MRA, CT or PET scan, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

Outpatient Therapy Services Benefit: For Physical Therapy, Occupational Therapy, Speech Therapy or Chiropractic Care prescribed by a Physician and provided by a licensed therapist.

Durable Medical Equipment Benefit: For the rental or purchase of Durable Medical Equipment ordered or prescribed by a Physician.

Skilled Nursing Care Facility Benefit: For confinement in a Skilled Nursing Care Facility within 14 days of a hospital confinement of at least 3 days.

Minimum Essential Coverage (MEC)

Primary Care or Specialist Office Visit	Core Plan	Preventive Plan	Plus Plan
Primary Care or Specialist Office Visit	None	None	$30 Copay 3 visits per year
Outpatient Diagnostic Lab, X-Ray benefit (During Primary or Specialist Office Visit	None	None	Covered Under the Office Visit Copay
Urgent Care Office Visit			
Urgent Care Office Visit	None	None	$50 Copay 1 visit per year
Outpatient Diagnostic Lab, X-Ray benefit (During Urgent Care Office Visit	None	None	Covered Under the Office Visit Copay

For all adults

Abdominal Aortic Aneurysm screening
Alcohol Misuse screening and counseling
Aspirin used to prevent cardiovascular disease
Blood pressure screening
Cholesterol screening
Colorectal Cancer screening
Depression screening
Falls prevention screening
Healthy diet and physical activity counseling
Hepatitis C virus infection screening
Human Immunodeficiency Virus (HIV) screening
Lung cancer screening
Obesity screening and counseling
Sexually Transmitted Infection (STI) prevention counseling
Skin cancer behavioral counseling
Syphilis screening
Tobacco use counseling

The Minimum Essential Coverage (MEC) covered preventive services

For women and pregnancy

Anemia screening
Bacteriuria screening
BRCA risk assessment
Breast cancer preventive medications counseling
Breast cancer screening mammography
Breastfeeding counseling during pregnancy
Cervical Cancer screening
Chlamydia Infection screening
Folic Acid supplements for women
Gestational Diabetes mellitus screening
Gonorrhea screening
Hepatitis B screening
HIV screening
Intimate partner violence screening
Osteoporosis screening
Preeclampsia prevention medication Rh incompatibility screening for Rh(D) blood typing
Sexually Transmitted Infection (STI) prevention counseling
Syphilis screening for all pregnant women
Tobacco use counseling
1 well-woman preventive care visit per policy year
High risk human papillomavirus DNA testing
1 counseling session on STIs
1 counseling session and screening for HIV
All FDA approved contraceptive methods
1 screening and counseling for domestic violence
Breastfeeding support, supplies and counseling
Routing prenatal obstetrical office visits

For children

Alcohol and drug use assessments for adolescents
Autism screening at 18 and 24 months
Behavioral assessments for all ages
Blood pressure screening for children
Cervical Dysplasia screening
Congenital Hypothyroidism screening for newborns
Depression screening for adolescents
Developmental screening for children under age 3 and surveillance throughout childhood
Dyslipidemia screening for children at higher risk of lipid disorders
Fluoride Chemo prevention supplements
Gonorrhea preventive medication for the eyes of all newborns
Hearing screening for all newborns
Height, Weight and Body Mass Index measurements
Hematocrit or Hemoglobin screening
Hemoglobinopathies or sickle cell screening for newborns
Hepatitis B screening for adolescents at high risk for infection
HIV screening for adolescents at higher risk
Immunization vaccines
Iron supplements for children ages 6-12 months who are at increased risk for anemia
Lead screening for children at risk of exposure
Medical history for all children through development
Obesity screening and counseling
Oral Health risk assessment for young children
Phenylketonuria (PKU) screening for this genetic disorder in newborns
STI prevention counseling and screening for adolescents at higher risk
Tuberculin testing for children at higher risk of tuberculosis disorders Vision screening

Self-funded employer-sponsored plan administered on behalf of the employer by Administrative Concepts, Inc.. MEC plan is not offered or underwritten by Globe Life And Accident Insurance Company

Additional Services, Savings and Online Tools!

The REI Options Plan offers the third-party non-insurance services listed below; these services are only available when you elect offered insurance coverage. The third-party non-insurance services are not offered or underwritten by Globe Life & Accident Insurance Company.

Physician and Hospital Provider Network

First Health is a national physician and hospital network, with wide-ranging access in both urban and rural areas -- more than 96 percent of people in the United States are within 20 miles of a network provider. First Health is part of the Aetna family of companies and holds direct contracts with providers. The First Health Network consists of NCQA accredited providers who offer significant negotiated discounts on medical care with seamless repricing of claims through the medical plan TPA. The service provides members affordable access to care as participating providers recognize and accept their First Health logo on ID Cards which provides instructions for a $10 Office Visit Prepay at in-network physicians and urgent care centers, before insurance benefits are applied.

Pharmacy Network and Prescription Discounts

For the GLI Plans, Drexi provides innovative Pharmacy Benefit Administration (PBA) solutions to organizations across the United States. Drexi partners with insurance carriers and other organizations to offer the highest quality, most cost-effective prescription services. Superior savings are available on a wide variety of prescription drugs. Nationwide pharmacy network includes all major chains, retailers, grocers, and independents.

For the REI Options Plan - Preventive and Plus Plans, members have access to Rx Assist by Medalist Rx, which provides ACA preventive drugs, including birth control, at $0 Copay.

Telemedicine

Recuro Health has top board certified doctors to provide personalized care through phone and video interactions, no matter the member's location or circumstance. 24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor. There is NO Copay and an unlimited number of visits. Members can access a virtual consult to diagnose non-emergency medical issues over the phone, video or the app.

Health Services Hub

Access all Enhanced Benefits listed above through one member-portal. In addition, the online portal provides access to myewellness, which includes fitness and exercise plans, diet and nutrition plans, a health risk assessment, articles, resources, and tools for health and wellness. With myewellness, members can get started on their way to a healthy lifestyle.