TORRID BENEFIT CONTACT DIRECTORY-US

BENEFIT VENDOR NAME	WEBSITE	BENEFIT APP	FIND A PROVIDER	PHONE NUMBER	GROUP NUMBER
UnitedHealthcare Medical Plans: • EPO (Exclusive Provider Organization Plan) • HDHP (High Deductible Health Plan) • PPO (Preferred Provider Organization Plan) • Indemnity Plan	Click here to access the UHC website	Search for the UnitedHealthcare app in the Apple Store or Google Play	Click here to find a UHC provider	(800)842-2982	Group Number: 905283
Surest Medical Plan • PPO (Preferred Provider Organization Plan)	Click here to access the Surest website	Search for the Surest app in the Apple Store or Google Play	Login to the Surest site or app to find providers in your area	(866)683-6440	Group Number: 929948
UnitedHealthcare Flexible Spending Accounts (FSA) • Health Flexible Spending Account • Dependent Care Flexible Spending Account	Click here to access the UHC website	Search for the UnitedHealthcare app in the Apple Store or Google Play	N/A	(800)331-0480 Card Assistance (866)755-2648	Group Number: 905284
Health Equity • Health Savings Account	Click here to access Health Equity website HealthEquity Login	Search for the Health Equity app in the Apple Store or Google Play	N/A	(866)346-5800	N/A

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BENEFIT VENDOR NAME	WEBSITE	BENEFIT APP	FIND A PROVIDER	PHONE NUMBER	GROUP NUMBER
Delta Dental Plan • DMO (Dental Maintenance Organization) • DPO (Dental Provider Organization)	Click here to access the Delta Dental website	Seach for the Delta Dental app in the Apple Store or Google Play	Click here to find a Delta Dental provider	PPO (888)335-8227 DMO (800)422-4234	PPO Group Number: 21360 DMO Group Number:79471
VSP Vision Plan • Core Plan • Buy-Up Plan	Click here to access the VSP website	Search for the VSP Vision app in the Apple Store or Google Play	Click here to find a VSP Vision provider	(800)877-7195	Group Number: 30057961
Lincoln Financial Group • Employee Assistance Program	GuidanceResources Online® Username: LFGsupport Password: LFGSupport1	Search for the GuidanceNow app in the Apple Store or Google Play	N/A	(888)628-4824 Available 24/7	N/A
Lincoln Financial Group • Supplemental Life Insurance • Short-Term Disability • Long-Term Disability	Click here to access the Lincoln Financial website	Search for the Lincoln Financial Mobile app in the Apple Store or Google Play	N/A	(800)423-2765	N/A

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BENEFIT VENDOR NAME	WEBSITE	BENEFIT APP	FIND A PROVIDER	PHONE NUMBER	GROUP NUMBER
Triple-S-Salud Medical Plan • Puerto Rico Plan	Click here to access the Triple-S-Salud website	Seach for the Triple-S app in the Apple Store or Google Play	Login to the website or app to find providers in your area	(787)774-6060	Group Number: 19692220
Kaiser Medical Plan • Hawaii Plan	Click here to access the Kaiser website	Click here to access the Kaiser website	Click here to find a Kaiser provider	(888)597-5310	Group Number: 9079-10-12
Corestream Voluntary Benefits • Critical Illness • Accident Insurance • Hospital Indemnity • Long-Term Care • Legal Services • Pet Insurance • Kashable Personal Loans • Shopping Discounts	Click here to access the Corestream website	N/A	N/A	(626)495-3850	N/A
Fidelity • 401(k) Plans (Traditional and Roth)	Click here to access the Fidelity websitete	Search for the Fidelity app in the Apple Store or Google Play	N/A	(800)835-5097	N/A

BENEFIT FREQUENTLY ASKED QUESTIONS

When will my benefits begin?

Open Enrollment: Your benefit coverage will begin on January 1, 2026.

New Hire: Your benefit coverage will begin on the first of the month after 30 days of employment (i.e., if you start on 5/17 your benefit coverage start date will be 7/1).

Promotion: Your benefit enrollment/changes will be effective on the first of the month after 30 days in your new position (i.e., if you are promoted on 5/17 your enrollment/changes will be effective 7/1).

When can I make changes to my benefit plans?

Open Enrollment: You can make changes to your benefits annually during the Torrid Open Enrollment event. Changes for open enrollment are effective on January 1st of each year.

Qualifying Life Events: A qualifying life event is a life change that makes you eligible to make changes to your benefit plans, outside of open enrollment, within 30-days of the event date.

Common qualifying life events include:

- The birth or adoption of a child
- A change in your marital status
- The involuntary loss of coverage

IMPORTANT: Contact the benefits team at benefits@torrid.com if you experience a qualifying life event or have questions about an upcoming life event. Please note that the benefits team will request proof of the life event and that any changes made will be effective on the 1st of the month after the date of the event.

Fidelity 401(k) Plan Enrollment

Eligibility: You will be eligible after 30 days of employment.

Enrollment: You will receive an email from Fidelity notifying you of your eligibility and how to set-up your Fidelity account.

Benefit card information

Medical Coverage: You will receive your physical id card in the mail, to your home address, within 10-12 business days after your coverage effective date. You can access a temporary card via the MyUHC or Surest site or app.

Dental Coverage: Dental id cards are virtual and can be accessed via the Delta Dental site or app.

Vision Coverage: Vision id cards are virtual and can be accessed via the VSP Vision site or app.

Health Flexible Spending Account: Health Flexible Spending Account debit cards will be sent to your home address within 10-12 business days after your coverage effective date. Please note that you will not receive a debit card if you are enrolled in the Dependent Care Flexible Spending Account and must submit your claims manually through the MyUHC site or app.

Health Savings Account: Health Savings Account debit cards will be sent to your home address within 10-12 business days after your coverage effective date.

Please note that you can change your Health Savings Account contribution at any time by completing the following steps:

- Login to UKG Pro
- Select “Life Events” from your menu
- Select “Change HSA Contribution”
- Follow next steps and select “Submit” to complete

Torrid Benefits Team Email: benefits@torrid.com

Team Members

Corporate Number: (626)667-1002

Robyn Bellanger-extension 0674

Janice Kleinberg-extension 1345

Liz Brinegar-extension 1014