Torrid Benefit Eligibility Matrix-Stores (US & PR)

BENEFIT PLAN	FULL-TIME BENEFIT ELIGIBLE*	PART-TIME BENEFIT ELIGIBLE*	ACA ELIGIBLE (SEE FAQ SECTION FOR MORE DETAILS)	COVERAGE EFFECTIVE DATE
Medical • PPO, EPO, HDHP, Surest (US) • Kaiser (HI) • Triple-S (PR)	✓	✓	✓	1st of the month after 30 days of employment
Dental • DPO • DHMO	✓	✓		1st of the month after 30 days of employment
Vision • Buy-Up • Core (availble to those enrolled in a Torrid medical plan)	✓	✓		1st of the month after 30 days of employment
Employee Supplemental Life Insurance	✓	✓		1st of the month after 30 days of employment
Spouse Supplemental Life Insurance	✓	✓		1st of the month after 30 days of employment
Child Supplemental Life Insurance	✓	✓		1st of the month after 30 days of employment

*Eligibility for full-time and part-time Associates is based on job position not hours worked

- Full-time positions include Store Managers and Full-Time Assistant Store Managers
- Part-time positions include Part-time Assistant Store Managers

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Flexible Spending Account (Health)	✓	✓		1st of the month after 30 days of employment
Flexible Spending Account (Dependent Care)	✓	✓		1st of the month after 30 days of employment
Health Savings Account (attached to a HDHP medical plan only)	✓	✓		1st of the month after 30 days of employment
Group Life Insurance (Company provided)	✓	✓		1st of the month after 30 days of employment

For questions, reach out to benefits@torrid.com

Team Members: Janice Kleinberg, Liz Brinegar, and Robyn Bellanger

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Short-Term Disability Core (Company provided)	✓			1st of the month after 30 days of employment
Long-Term Disability Core (Company provided)	✓			1st of the month after 30 days of employment
Short-Term Disability Buy-Up	✓			1st of the month after 30 days of employment
Long-Term Disability Buy-Up	✓			1st of the month after 30 days of employment
Voluntary Benefits (via Corestream) including: • Accident Insurance • Hospital Insurance • Critical Illness Insurance • Legal Services • Long-Term Care Insurance • Kashable Personal Loans • Pet Health Benefits • Shopping Discounts	✓	✓		1st of the month after 30 days of employment

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Fidelity 401(k)/Roth	✓	✓	✓	Eligible after 30 days of employment
Employee Stock Purchase Plan	✓	✓	✓	Dependent upon offering period (6 months of employment required)
Associate Discount	✓	✓	✓	1st day of employment

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FREQUENTLY ASKED QUESTIONS

Holiday Pay for Temp Positions

Store Associates in a Temp position (e.g., Temp Store Managers) are eligible for holiday pay based on their original job position (e.g., Sales Associate or Keyholder) not their current Temp position. For additional details on holiday pay for part-time Associates, please see the Company Observed Holidays SOP: SOP 5050.

Affordable Care Act (ACA) Eligibility

ACA eligibility applies to Associates in positions ineligible for health benefits (e.g., Sales Associates or Keyholders) who may qualify for medical benefits under the Affordable Care Act.

- The Benefits team tracks hours worked by Associates over a standard measurement period. If an Associate meets the ACA hours requirement, and is eligible for medical benefits, the Benefits team will notify the Associate of their eligibility, provide enrollment documents, and review the coverage timeline.

Hawaii Eligibility (Sales Associates and Keyholders)

In Hawaii, Sales Associates and Keyholders may become eligible for benefits under the Prepaid Health Care Act. If an Associate meets the hours requirement, the Benefits team will notify the Associate of their eligibility, provide enrollment documents, and review the coverage timeline.

Benefit Eligibility-Demotions

Associates who demote from a benefit eligible position (e.g., SM or FTASM) to a benefit ineligible position (e.g., KH or SA) may remain eligible for medical benefits per ACA guidelines.

- Associates will be eligible for Cobra coverage for any qualifying benefit plan following their demotion to a benefit ineligible position.
- All available vacation and personal holiday time will be paid out upon demotion to a benefit ineligible position.

Bonus Eligibility

Associates are eligible for the store bonus plan based on their position, location, and status. See the store bonus plan for further details: Final Q2-Q4 FY2025 Torrid Stores Bonus Plan.

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FREQUENTLY ASKED QUESTIONS

New Hire Enrollment

You have 30 days from your hire date to enroll in the Company benefit plans.
If this deadline is missed, your next opportunity to enroll will be:

- During Annual Open Enrollment, or
- If you experience a Qualifying Life Event.

Coverage becomes effective on the **first of the month following 30 days of employment.**

- Example: If you are hired on April 12th your deadline for enrollment will be May 12th, and your coverage will begin June 1st.
- Enrollment must be completed via the New Hire/Rehire life event in UKG.

Promotions

If you are promoted from a benefits-ineligible position to a benefits-eligible position, you have 30 days from the promotion effective date to enroll in the Company benefit plans.

- Coverage becomes effective on the **first of the month following 30 days of employment.**
- Example: If you are promoted on April 12th, your deadline for enrollment will be May 12th, and your coverage will begin June 1st.
- Enrollment must be completed via the Promotion life event in UKG.

Open Enrollment

- Held once a year in October.
- Any changes made during Open Enrollment become effective January 1st of the following year.

Qualifying Life Events (QLE)

Outside of Open Enrollment, you may update your benefit elections if you experience a QLE.

Common QLEs include:

- Marriage or divorce
- Birth or adoption of a child
- Involuntary loss or gain of other coverage
- Change in employment status (for you or your spouse)

Action Required:

- You must report your QLE to the benefits team within 30 days of the event.
- You must provide dated documentation for the QLE. Please contact the Benefits team for assistance
- with acceptable documentation.

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