BENEFIT ENROLLMENT - NEW HIRE, PROMOTION & CHARITABLE DONATIONS

This portion of the guide is intended to help you with the benefit enrollment process if you are newly eligible for benefits **due to being newly hired or recently promoted.**

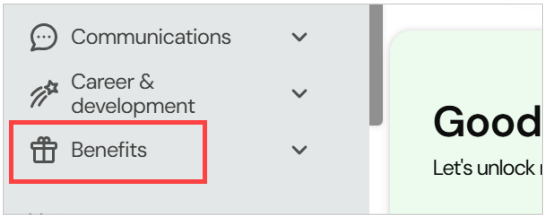
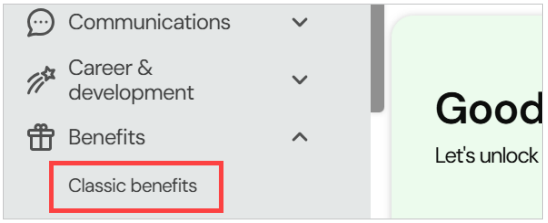
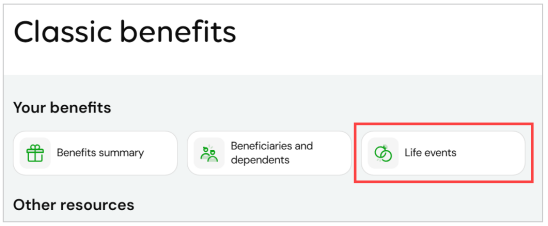
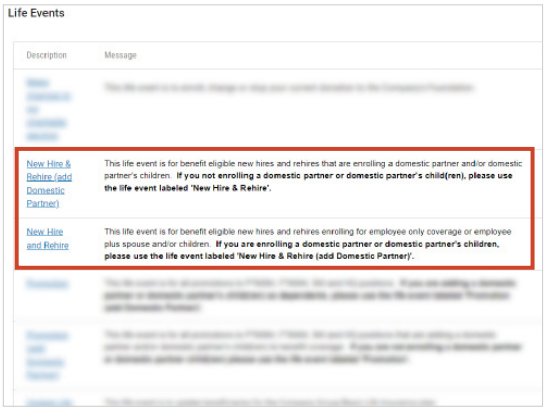
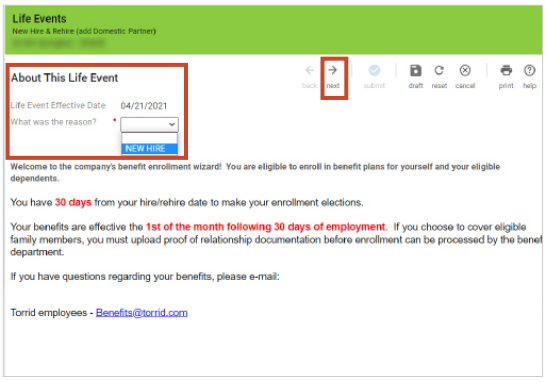
BEFORE YOU LOG IN TO ENROLL:

1. You have 30 days to enroll in benefits – the 30 day window begins on the date you are hired/promoted into a benefit eligible position.
2. Have your UKG Pro user name and password ready to log in. Remember – you can log into your self-service account on your home computer, your smartphone, or in the store.
3. If you are enrolling family members - be prepared to upload proof of relationship documentation (such as birth certificates or adoption paperwork for children, marriage certificate or domestic partner affidavit for spouse/partners) as part of the enrollment process.
4. Check your personal e-mail to see if the benefit department needs any information to complete your enrollment after your submit your information.

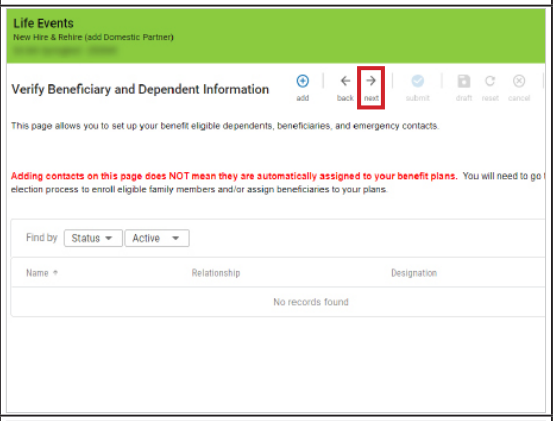
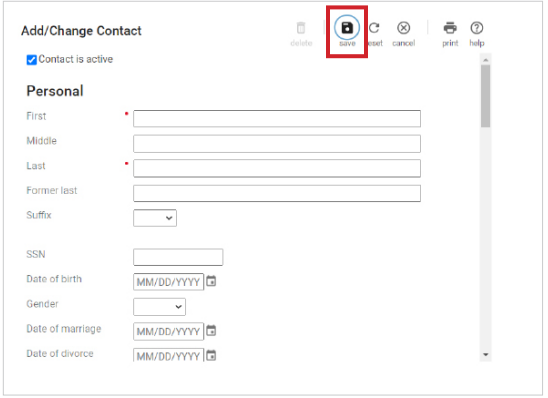
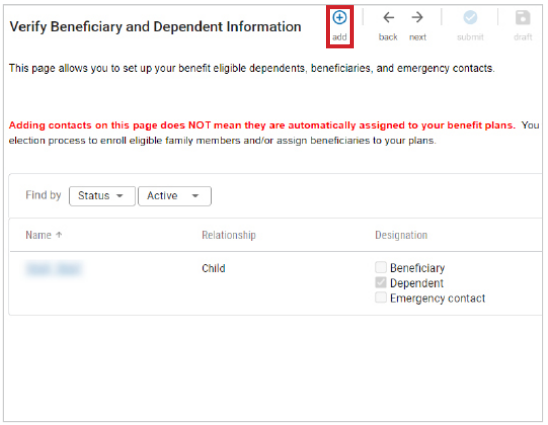
For help enrolling for benefits, or questions about your benefits, contact **benefits@torrid.com**

LIFE EVENT - NEW HIRE BENEFIT ENROLLMENT

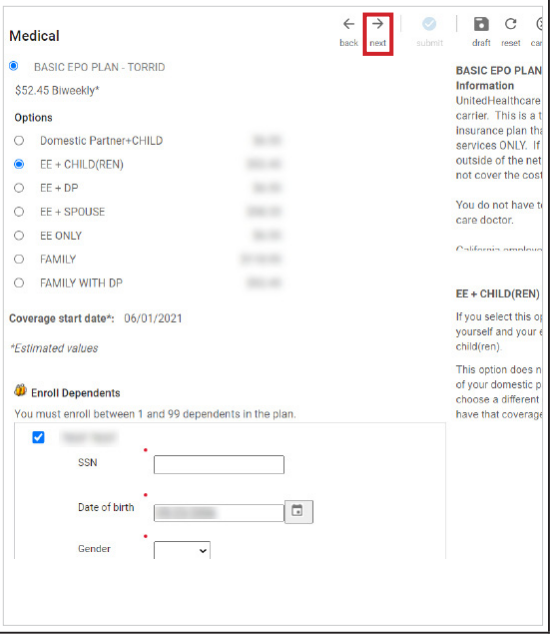
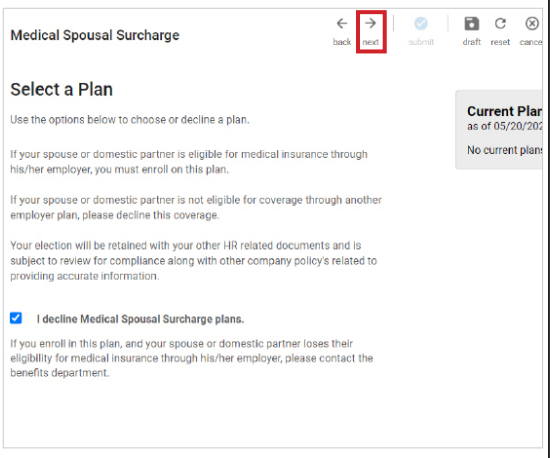
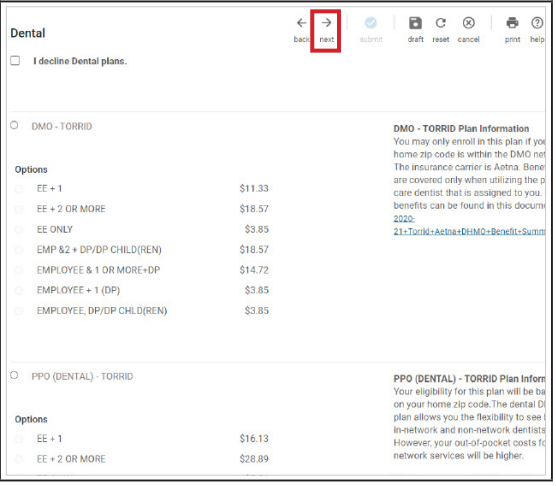
Follow the steps below to enroll in benefits when **newly hired**.

Step	Action	Image
1	From the employee homescreen, click on **BENEFITS** in the left-hand menu.	
2	Then, click on **CLASSIC BENEFITS** in the left-hand menu.	
3	Select **LIFE EVENTS** from the Classic benefits page.	
4	Select either the **NEW HIRE & REHIRE** or the **NEW HIRE & REHIRE (ADD DOMESTIC PARTNER)** link from the description column. Read the link descriptions to select the option appropriate for you. A Life Events window will open.	
5	**Life Event Effective Date** - will auto-generate. **What was the reason?** – choose **NEW HIRE** from the drop down menu. Click **NEXT** to continue.	

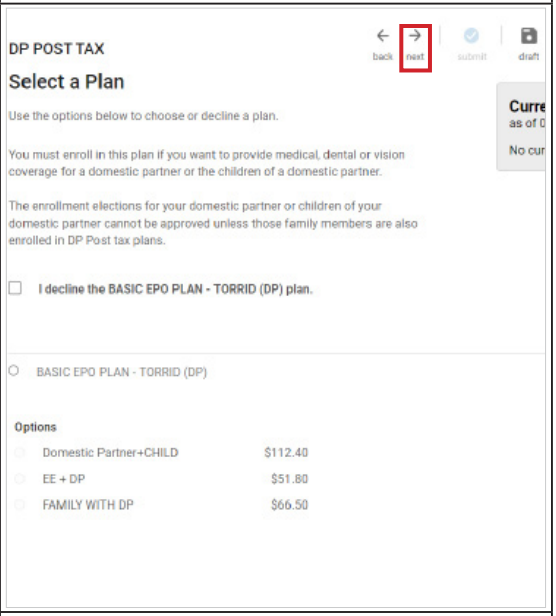
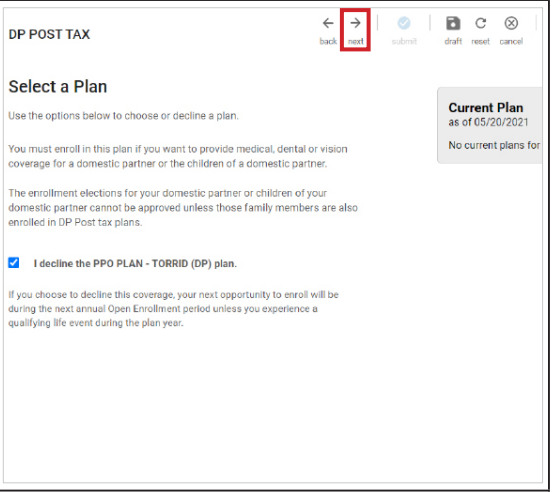
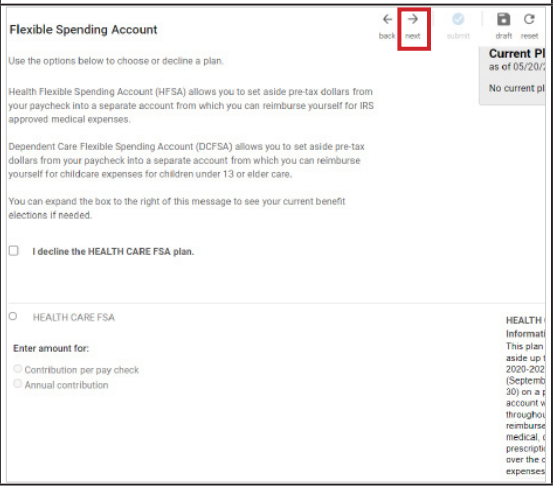
LIFE EVENT – NEW HIRE BENEFIT ENROLLMENT (continued)

Step	Action	Image
6	**Beneficiary and Dependent Information** You will be entering information for: • Beneficiaries for your company provided basic life insurance and supplemental life insurance (if you enroll) • Spouse, children, domestic partner, or domestic partners children that you will be enrolling in benefit plans. • Emergency contacts Select **ADD** to start adding information.	
7	**Add/Change Contact** • Enter all the required information for the beneficiary/depended • Be sure to scroll down to view and fill out more fields When done entering all information, select **SAVE**.	
8	You will see your contact saved to your **Beneficiary and Dependent Information** page. To add more contacts, select **ADD** and continue until all necessary contacts have been saved.	
9	Click **NEXT** in the row of icons to move to the first benefits enrollment screen. **NOTE:** As you go through the enrollment screens, you may not see every plan that is referenced in this training – only the plans that are available for you to enroll in will be displayed.	

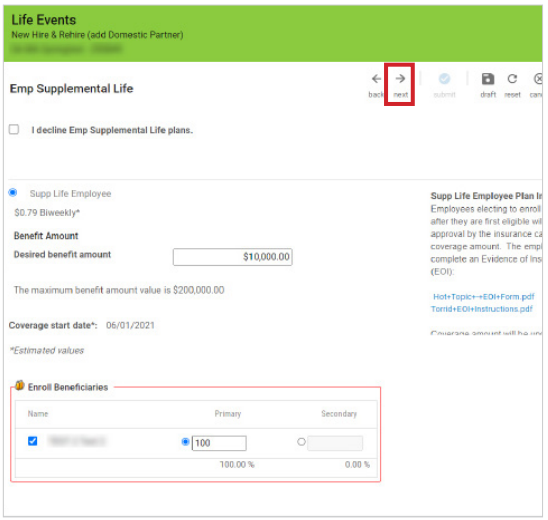
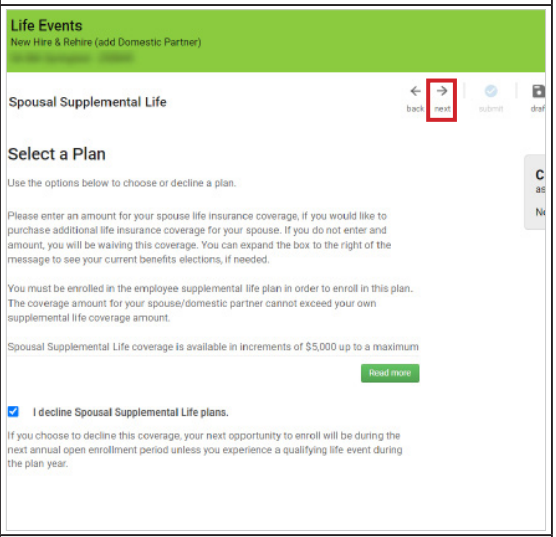
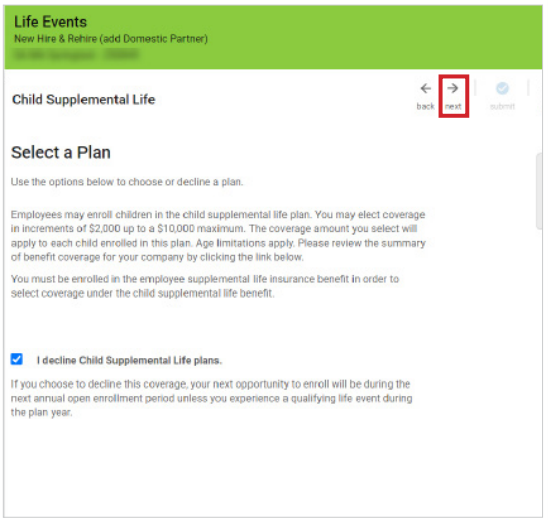
LIFE EVENT – NEW HIRE BENEFIT ENROLLMENT (continued)

Step	Action	Image
10	Enroll in a medical plan by selecting the bubble to the left of the plan you will to enroll in. If you don't want any medical coverage, choose to decline. Information about each plan is listed on the right side of the page. • Select the appropriate option depending on the number of family members you want to enroll. • Select the family members to enroll in the plan. **NOTE:** if you do not select the correct number of family members to match the option, you cannot continue. Click **NEXT** to move to next benefit plan.	
11	**Spouse surcharge** – if you are enrolling a spouse or domestic partner that is eligible for medical insurance through their employer, you must enroll in the spouse surcharge plan. Click the **NEXT** button to enroll OR Choose **DECLINE** if your spouse or domestic partner is not eligible for insurance elsewhere. Click **NEXT** to move to the next plan.	
12	Follow the same process as step 9 to enroll in dental and vision plans. Information about each plan is listed on the right side of the page. • Select the appropriate option depending on the number of family members you want to enroll. • Select the family members to enroll in the plan. Select **DECLINE** if you do not want to enroll in these benefits.	

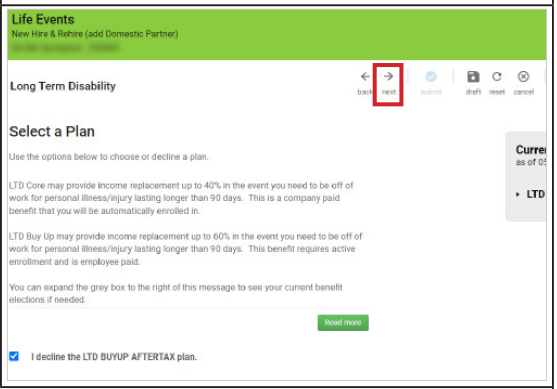
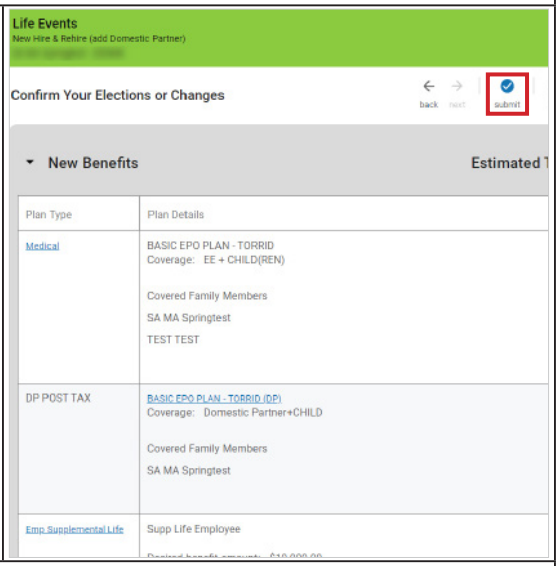
LIFE EVENT – NEW HIRE BENEFIT ENROLLMENT (continued)

Step	Action	Image
13	If you selected to cover a domestic partner and/or their children in one of the medical, dental, or vision plans in the earlier steps, you must also enroll in **DP Post Tax plan(s)**. Enroll family members in a DP post tax plan that matches your election from steps 9 and 11 by choosing the link(s) from the menu. Example – if you selected Basic EPO plan in step 9 to cover your DP, then you must select the DP Post Tax Basic EPO plan as well and enroll your DP. Your benefit enrollment cannot be processed unless your post tax election is complete. Click **NEXT** to move forward.	
14	**DECLINE** all DP Post Tax plans that do not match the benefit selections that you made.	
15	**Flexible Spending Accounts** Make an election for health care and dependent care FSA. If the FSA plans are not displayed, you are not eligible for this benefit. If you don't want to enroll in this benefit, select DECLINE. Click **NEXT** to move forward.	

LIFE EVENT - NEW HIRE BENEFIT ENROLLMENT (continued)

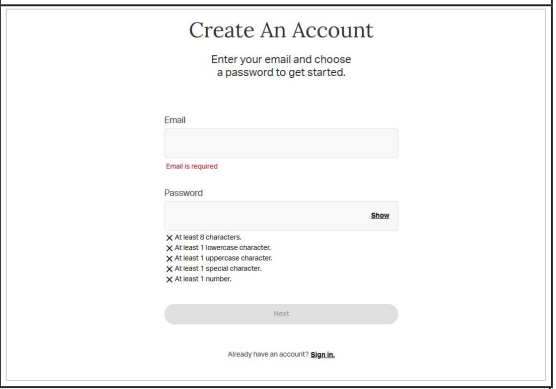
Step	Action	Image
16	**Emp Supplemental Life** – enroll in this plan if you want to purchase additional life insurance for yourself – or choose decline. **NOTE:** you must be enrolled in this plan if you want to purchase additional life insurance for your eligible family members • Enter the amount of coverage you want. • Select a beneficiary(s) for this plan. Click **NEXT** to move to the next benefit plan.	
17	**Spousal Supplemental Life** – enroll in this plan if you want to purchase life insurance for your spouse – or choose decline. • Enter the amount of coverage you want. • Select a beneficiary/beneficiaries for this plan. Click **NEXT** to move to the next benefit plan.	
18	**Child supplemental life** – enroll in this plan if you want to purchase additional life insurance for your children – or choose decline coverage. Note: you must be enrolled in the employee supplemental life plan if you want to enroll in this benefit. • Select the button next to the amount of coverage you want for each child. • Select the children to be covered by this benefit. Click **NEXT** to move to the next benefit plan once you have completed the enrollment info.	

LIFE EVENT - NEW HIRE BENEFIT ENROLLMENT (continued)

Step	Action	Image
19	**Long Term Disability Buy Up** – this plan increases your LTD coverage from 40% (the company provided benefit) to 60%. If you want to enroll, select the button, or choose to decline. Your cost to participate will be displayed. Click **NEXT** to move forward once you have completed the enrollment info. If this plan is not displayed, go to the next section.	
20	**Commuter Benefits** – certain locations are eligible to participate in a commuter benefit program as required by local ordinance. If you are eligible for this benefit, you may enroll at this time, or at any time in the future as long as you are in a benefit eligible position. If you do not want to enroll in this benefit, click decline OR fill in the amount you want deducted with each paycheck. Click **NEXT** to move to the next benefit plan. If this plan is not displayed, go to the next section.	
21	**Confirm Your Elections** If changes are needed, select the plan from the menu on the left side of the screen. Select **DRAFT** to save your information and continue at a later date to submit/finalize your elections. Select **SUBMIT** to finalize your elections. No changes can be made after you select submit. Print a copy of your elections for your records. Select **CLOSE**. Check your personal e-mail to see if the benefits department requires any additional information in order to approve your enrollment.	

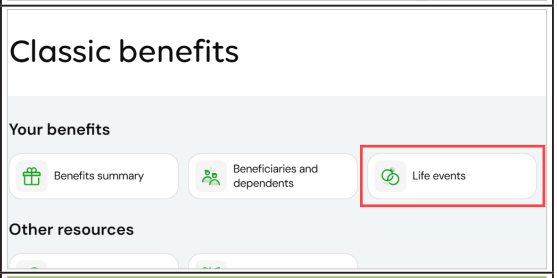
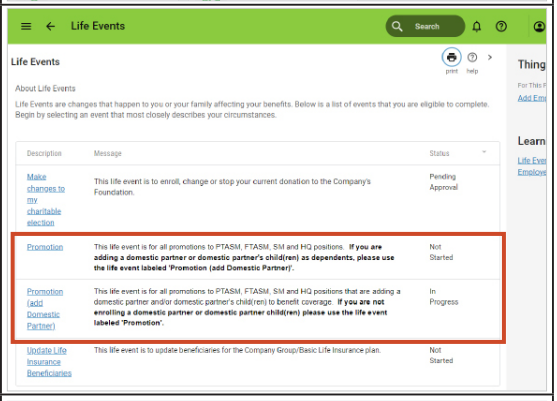
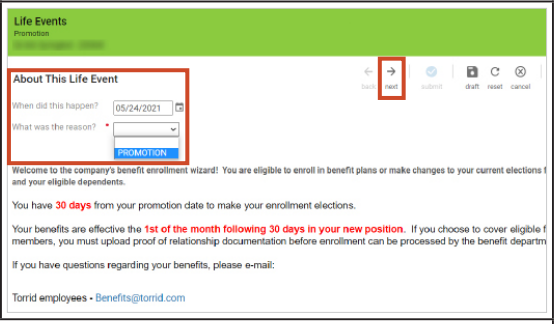
If you enrolled family members in any of the benefit plans, go to the section labeled **Uploading Documents** on page **22** to complete your enrollment process.

NOTE: The benefits department must receive **Proof of Relationship** documents for your covered family members within 30 days. Family members will be removed from coverage if proof of relationship documents are not received.

LIFE EVENT - CORESTREAM BENEFIT ENROLLMENT		
Step	**Action**	**Image**
1	Register for your Corestream account: https://torrid.corestream.com/login	
2	Review your Voluntary Benefit options within the Corestream site where you will have access to supplemental flyers and premium costs for the following benefit plans. • Accident Insurance • Critical Illness Insurance • Hospital Insurance • Long-Term Care Insurance • Legal Services • Kashable Personal Loans • Pet Health Benefits • Shopping Discounts Once you have reviewed and selected your benefits plans, confirm and submit your enrollment request.	

LIFE EVENT - PROMOTION

Follow the steps below to enroll in benefits when **promoted**.

Step	Action	Image
1	From the employee homescreen, select **BENEFITS** from the left-hand menu. Then, click on **CLASSIC BENEFITS.**	
2	Select **LIFE EVENTS** from the Classic benefits options.	
3	Select either the **PROMOTION** or the **PROMOTION (ADD DOMESTIC PARTNER)** link from the description column. Read the link descriptions to select the option appropriate for you. A **Life Events** window will open.	
4	**Life Event Effective Date** - will auto-generate. **What was the reason?** – choose **PROMOTION** from the drop down menu. Click **NEXT** to continue.	
5	Follows steps 5 through 20 from the previous New Hire Benefit Enrollment section to complete your enrollment. You will only see the plans that are available for you to enroll in – so not every plan may be displayed as you enroll.	