



How you *feel matters*

Your guide to 2021 benefits



Benefits that support you & your *family*

Reynolds cares about you, your family, and helping you live your best lives – together.

Life has been anything but normal recently, but we want you to know that we're here to help. Our wide range of benefits are available because it's important that you feel supported, connected, healthy, and able to thrive in all you do.

We do this because we believe you're at your best when you're at your healthiest, and our goal is to provide you with benefits that support you in your health and well-being journey.

We recognize that healthy goes beyond just how you feel physically – that's why this book contains information about your Reynolds well-being benefits. Here you'll find information on insurance plans, savings plans, voluntary insurances and benefits that support emotional and physical well-being.

Our hope is that you'll share this guide with your family and use it now and in the future – and that you'll thrive all year round.



Getting *prepared*

We know there can be a lot to think about when choosing your benefits.

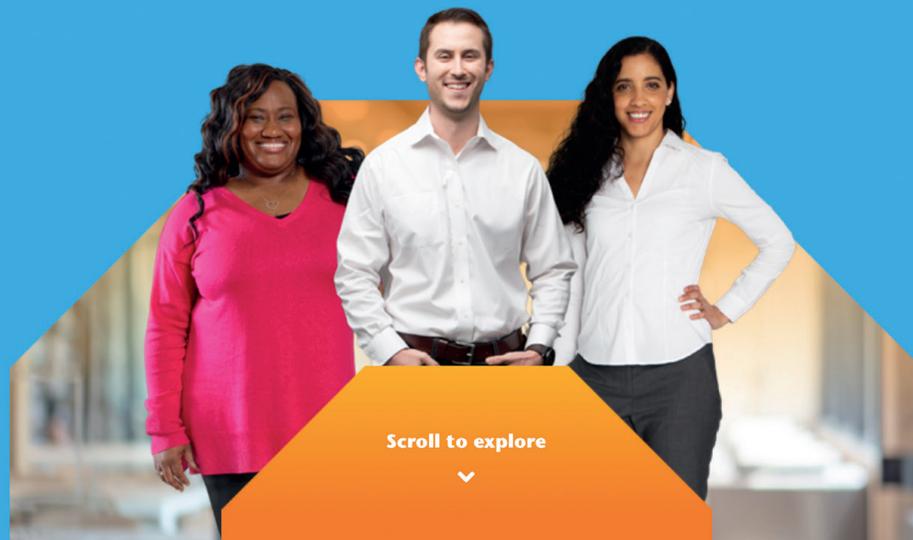
The good news? It doesn't have to be complicated. This guide and our online tools and resources are available to support you, so you can make the best benefit choices for you and your family.



Your benefits

At RAI, we thrive together.

That's why we care about helping you live your best life.



Scroll to explore



Everything you need, all in one place

Be sure to visit **ThriveatRAI.com** anytime, anywhere to explore the tools and resources available and learn more about your benefits.

Need help electing your benefits?



Here at Reynolds we're committed to providing you with access to tools and resources that can help you better understand and manage your benefits.

Ayco: Ayco provides free personalized financial coaching, online education resources and planning tools to help you set and reach your financial goals, including how to get the most from your benefits.

Visit Ayco.com/login/rai, call **866-416-1496** or download the **mobile app** to complete your assessment and access financial tips, tools and coaching. Ayco's services are available at no cost to you.

Alight: You can evaluate your benefit options to ensure the decisions you make are informed and accurate - and then complete your 2021 choices.

Visit RAIBenefits.com to view your current benefit elections and make your 2021 elections.

Health Equity: The Health Equity tools and educational resources can help you see how a Health Savings Account could support you now and in the future. Health Equity's plan comparison tool offers personalized insight into your benefits and provides useful data so you can make informed decisions.

Start comparing at comparemyhsa.com/ReynoldsAmerican

Blue Cross Blue Shield (BCBS): You can review what you have spent during the current and past years on medical and dental. The BCBS site also gives you access to discounts on products to support your well-being through the Blue365 discount program.

Visit BlueCrossNC.com/members or call **888-868-5527** to get started.

Express Scripts (ESI) – compare drug costs: Visit the ESI website to review your annual prescription drug expenditure. ESI's Price Comparison tool also allows you to compare the cost of your prescription drugs under the Advantage and Standard Plans.

Visit express-scripts.com/reynoldsam to compare your drug expenses under the Advantage and Standard medical plans.

Health Advocate: Here for when you have questions or need help understanding health insurance.

Download the **mobile app**, visit healthadvocate.com/members or call **855-424-6400**.

Health insurance made simple

We know health insurance terms can be a little confusing. So, to get you started, here's what we mean when we say...

Allowed amount – the maximum amount BCBS will pay for a covered health care service. If you use a provider who is not in the BCBS network, you may have to pay the difference.

Change in Family Status – certain benefit elections can only be made during the Open Enrollment or New Hire period unless you experience a qualifying life event. A change in your family or employment status may allow you to make changes. If you have a change in your family status you have 61 days after the event to revise your elections.

Examples include birth, adoption, marriage, divorce, a spouse changing jobs and losing coverage.

See the “Making your elections” section for details on when elections can be made.

Coinsurance – the percentage of the cost you pay for covered medical, prescription drug or dental service after you've met your deductible. If you reach your out-of-pocket maximum, the medical and prescription plans pay 100% of the allowed amount of all covered services for the remainder of the calendar year.

Co-pay – a fixed amount you pay for a covered health care service.

Deductible – the annual amount you pay before the plan begins paying for covered medical or dental services. When a service is covered 100% by the plan, you won't pay a deductible.

Explanation of Benefit (EOB) – you will receive an EOB from BCBS after a claim has been submitted. The EOB shows the price of the service, what the plan pays and how much you owe. You'll also see how much of your deductible has been met, as well as any coinsurance or other amounts you may owe.

The EOB will show the discount received by choosing an In-Network Provider. If your treatment involved multiple providers, you may receive more than one EOB.

In-Network Provider – a health care practitioner or service that contracts with BCBS. You may pay more when you use an Out-of-Network provider.

Out-of-pocket maximum – the most you'll spend on eligible medical and prescription drug expenses in a single calendar year. Your plan will cover all eligible expenses after this limit is reached.

Post-tax payroll deduction – You pay for certain benefits through post-tax deductions. Your premiums come from wages you've earned and already paid taxes on. See the “Making your elections” section for details on which premiums are deducted post-tax.

Premium – the amount of money you pay for your elected coverage. Premiums listed in this guide show what will come out of your paycheck.

Pre-tax payroll deduction – you pay for certain benefits through pre-tax deductions. This means your premiums come from wages you've earned, but didn't pay taxes on. Pre-tax deductions also reduce your taxable wages, so you will likely owe less federal and state income tax and FICA (Social Security and Medicare). See the “Making your elections” section for details on which premiums are deducted pre-tax.

Making your elections

When it comes to benefits, one size doesn't fit all. That's why Reynolds offers a wide range of benefits – so you can choose what's best for you. To help you through the enrollment process, we've summarized how and when you can make your benefit choices.

Enroll through RAIBenefits.com (Alight)

At RAIBenefits.com, you can evaluate your benefit options and make an informed decision using tools that are part of the enrollment process. If you have questions while enrolling, you can call Alight at **866-342-6986**.

Benefit	When to enroll		Previous elections carryover	Find out more
	Open Enrollment & New Employees*	Anytime		
Pre-tax payroll deductions				
Medical*	✓	✗	Yes	Page 8
Dental	✓	✗	Yes	Page 20
Vision	✓	✗	Yes	Page 21
Health Savings Account (HSA)**	✓	✓	Yes	Pages 16
Health Care Flexible Spending Account (FSA)	✓	✗	No	Page 18
Dependent Day Care FSA	✓	✗	No	Page 18
Post-tax payroll deductions				
Short-Term Disability (STD) Buy-Up***	✓	✗	Yes	Page 19
Long-Term Disability (STD) Buy-Up***	✓	✗	Yes	Page 19
MedSave	✓	✓	Yes	Page 18
Accident Insurance	✓	✗	Yes	Page 12
Critical Illness Insurance	✓	✗	Yes	Page 13

* Includes prescription drug coverage. ** You must be eligible to contribute. *** Enrollment is subject to Evidence of Insurability if you do not enroll when first eligible. +Within 61 days of your hire date.

Availability of summary health information

Medical benefits provide important protection for you and your family. Choosing a medical plan is an important decision. To help you make an informed choice, Reynolds makes available a Summary of Benefits and Coverage (SBC) for each plan. These documents summarize important information about the Advantage and Standard plans in the same format to help you compare your options.

You can print copies of the 2021 SBCs from Alight at RAIBenefits.com by selecting the "Health Plan Documents" tile. A paper copy is also available, free of charge, by calling Alight at 866-342-6986.

Enroll through vendor sites

Benefit	When to enroll		Where to enroll	Previous elections carryover	Find out more
	New Employees ⁺	Anytime			
Voluntary Group Universal***	✓	✓	RAIvoluntarybenefits.com	Yes	Page 19
Voluntary Dependent Life Insurance***	✓	✓	RAIvoluntarybenefits.com	Yes	Page 19
Voluntary Accidental Death and Dismemberment (AD&D) Insurance	✓	✓	RAIvoluntarybenefits.com	Yes	Page 19
Auto, Renters' and Home Insurance	✓	✓	Call MetLife at 800-438-6388	Yes	Page 19
401(k) Savings Plan	✓	✓	401k.com or call 877-902-0256	Yes	Page 26

Note: Voluntary insurances and auto renters' and home insurance are post-tax deductions. See page 26 to learn about your 401(k) contribution options. *** Enrollment is subject to Evidence of Insurability if you do not enroll when first eligible. +Within 61 days of your hire date.

Designate your beneficiary

It is important to designate beneficiaries for each of the benefits below as separate elections are required.

Benefit	Where to go to designate your beneficiary
401(k) Savings Plan	401k.com
Health Savings Account	myHealthEquity.com
Basic Life Insurance and Accidental Death and Dismemberment Insurance	Mybenefits.metlife.com or call 866-492-6983
Voluntary Life, Dependent Life, Accidental Death & Dismemberment	RAIvoluntarybenefits.com

The above sites can also be accessed using single sign-on through Employee Central.

Additional benefits provided at no cost to you:

- Health Advocate
- Healthy You Wellness Centers
- Fitness Centers
- Employee Assistance Program
- Virgin Pulse
- Ayco Financial Planning & Coaching
- Basic Life Insurance
- Accidental Death & Dismemberment Insurance
- Short Term Disability Insurance
- Long Term Disability Insurance

When life events happen

We know that life changes can happen throughout the year. If you experience a qualifying life event (such as marriage, divorce, or the birth of a child), you can update your benefit elections within 61 days after the event. To make a change in your benefits because of a qualifying life event, call Alight at 866-342-6986.

Medical plans



Reynolds offers two medical plan options so you can choose the one that best meets your needs. The Advantage and the Standard Plan options cover identical medical services. With both plans, you receive prescription drug coverage through Express Scripts' national network of pharmacies.

Your wallet wants to know if you're in the right plan

Over 20% of Reynolds employees who are enrolled in the Standard Plan paid less than \$600 in medical/RX expenses last year. This means they spent more on their premiums than they spent on their expenses. They would have saved money if they'd chosen the Advantage Plan instead. It's important to you and your wallet to spend a few minutes reviewing your coverage needs.

Make an informed decision - compare and evaluate

Taking the time to look at your most recent medical and prescription drug expenses, as well as considering your longer-term health care needs, is a good place to start. These resources can help:

- Visit the BlueCross BlueShield website (BlueCrossNC.com/members) to get information about your past actual medical and dental plan usage and costs.
- Checkout Express-scripts.com/reynoldsam to compare the costs of your medications under the Advantage and Standard Plans. Preventive care prescriptions are not subject to the deductible under either plan. Once the Advantage Plan deductible is met, the cost under the two medical plans is the same.
- Visit Health Equity at comparemyhsa.com/ReynoldsAmerican and click on the Start My Comparison tool to evaluate your 2021 medical plan needs.
- Don't forget Ayco Financial Coaching is always available to help you choose and get the most out of your coverage.

“Over the past four years, the Advantage Plan has allowed me the opportunity to save for present and future medical expenses. Along with my personal and 401(k) savings, the HSA gives me another great option to make sure I am ready and prepared for retirement.”

Kelvin M. – employee

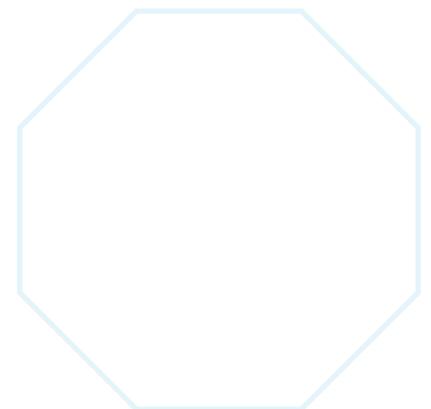


Compare the medical plans

	Advantage Plan	Standard Plan
100% preventive care	✓	✓
Deductibles and Coinsurance (included in the out-of-pocket maximum)	✓	✓
Coinsurance	Same	Same
Deductible	In-Network \$1,400 for individual coverage; \$2,800 if family coverage	In-Network \$600 per individual; \$1,800 per family
Out-of-Pocket Maximum (applies to medical and prescription drug spend)	In-Network \$5,600 per individual; \$11,200 per family	In-Network \$4,200 per individual; \$12,600 per family
Tax-favored Health Savings Account	✓	Not eligible
Health Savings Account Start-up Contribution	\$600 (if eligible)	Not eligible
Health Care FSA	X	✓
Prescription Drugs	You pay coinsurance once you have met any deductible.	You pay coinsurance
On-site Health Centers Health Coaching is always free under both plans	You pay the cost for your appointments (\$3–\$30) until your deductible is met. Once met, there's no cost to you.	No cost
Teladoc Medical and Behavioral Health	You pay 10% coinsurance once you have met your deductible.	You pay 10% coinsurance



Once you have made your elections, make sure you save your confirmation for future reference!





Monthly premiums

It's no secret that health care costs continue to rise. Your health and well-being is important to us, so we've worked hard to ensure our rates and your monthly premiums remain affordable year after year.

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$47	\$194	\$194	\$342
\$78	\$256	\$256	\$435
Annual Difference in Premiums			
\$372	\$744	\$744	\$1,116

*Advantage Plan *Standard Plan

What the plans cover

Program features	Advantage Plan (In-Network)	Standard Plan (In-Network)
Preventive Care	Plan pays 100% with no deductible	Plan pays 100% with no deductible
Primary Care Physician (PCP**) Office Visit or Walk-in Clinics	Plan pays 90% after deductible	Plan pays 90% after deductible
Specialist Office Visit	Plan pays 80% after deductible	Plan pays 80% after deductible
Most Covered Medical Services Hospital, Emergency room, Ambulance, Outpatient services	Plan pays 80% after deductible	Plan pays 80% after deductible



Prescription drug coverage

When you elect a medical plan, you are automatically enrolled in prescription drug coverage with Express Scripts (ESI).

Under the Advantage Plan, the medical deductible also applies to prescription drugs, unless the medication is included on the Express Scripts preventive medication list. The list of medications not subject to the deductible can be found on ThriveatRAI.com.

If you're taking a prescription to treat a chronic health condition or to assist with an illness or injury, you can purchase medications at a pharmacy or via Express Scripts mail order.

	Advantage Plan (In-Network)		Standard Plan (In-Network)	
	Plan pays...			
ESI mail service*	Generic and Preferred Brand 85% after deductible (if applicable)	Non-Preferred Brand 65% after deductible (if applicable)	Generic and Preferred Brand 85%	Non-Preferred Brand 65%
Preferred ESI Participating Retail Pharmacy and Specialty drugs purchased through Accredo Specialty Pharmacy*	Generic and Preferred Brand 80% after deductible (if applicable)	Non-Preferred Brand 65% after deductible (if applicable)	Generic and Preferred Brand 80%	Non-Preferred Brand 65%
Non-Preferred ESI Participating Retail Pharmacy*	Generic and Preferred Brand 75% after deductible (if applicable)	Non-Preferred Brand 60% after deductible (if applicable)	Generic and Preferred Brand 75%	Non-Preferred Brand 60%

* Up to a 90-day supply.

Visit express-scripts.com/reynoldsam to see the cost of your medications under the **Advantage** and **Standard Plan**.

Generic medication substitution

If a prescription is written for a brand-name medication and there is an FDA-approved generic medication equivalent available, the generic will be substituted for the brand-name. If you choose the brand-name medication instead, you will pay the brand-name coinsurance percentage plus the difference in cost between the brand-name and the generic medication. The amount paid for the difference in cost will not count toward your deductible or out-of-pocket maximum.

Substitution will not occur if the generic is more expensive, or if your physician requires your prescription to be dispensed as written.



Certain prescription drugs require prior authorization. Express Scripts will contact you or your provider if you are using a medication that requires prior authorization.

Accident & Critical Illness



These voluntary insurance options can help protect you and your family from life's surprises.

MetLife Accident Insurance – Voluntary benefit*

For when the unplanned happens! If you or a covered family member need medical treatment following an incident, Accident Insurance can provide a lump sum benefit to help cover unexpected out-of-pocket costs – such as deductibles, coinsurance, co-pays, even unexpected child care expenses when those unplanned medical expenses show up.

You don't need to be enrolled in a Reynolds medical plan or complete a health questionnaire to elect coverage and your plan is portable, so this coverage moves with you – even if you leave the company.

Examples of covered injuries and services:

- Broken bones
- Burns
- Medical equipment
- Cuts
- Eye injuries
- Physical therapy
- Stitches
- Ambulance
- Hospital admission



\$50 Health Screening Benefit

Every year you and your covered family members can each receive a \$50 Health Screening Benefit just for completing a preventive screening such as a mammogram or annual physical and submitting the information to MetLife.

Monthly premiums

Premiums are the same for all employees, regardless of age. These are deducted from your payroll after tax, which makes any payments you receive tax free.

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$14.05	\$28.10	\$32.04	\$39.62

A closer look

The lump sum benefit amount varies by injury. Visit ThriveatRAI.com to see the detailed description of the financial support you or a loved one could receive in the event of a covered accident.

*Non-ERISA coverage. Employee pays all premiums.

MetLife Critical Illness Insurance – Voluntary benefit*

Critical Illness Insurance 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 critical illness.

You can choose a coverage amount of \$10,000, \$20,000 or \$30,000. Your covered spouse will receive the same level of coverage, while dependent child(ren) will be covered for 50% of your chosen benefit amount. Coverage is offered on a Guaranteed Issue basis, so you won't need to complete a health questionnaire.

Examples of covered illnesses include:

- Advanced Alzheimer's disease
- Most types of cancer
- Coronary artery by-pass surgery
- Major organ transplant

Monthly premiums

Premiums are based on your age on December 31 of the prior year. They are deducted from your payroll after tax, meaning any payments you receive are tax free.

Attained age	Employee only	Employee + Spouse	Employee + Children	Employee + Family
<25	\$1.60	\$2.50	\$2.50	\$3.30
25-29	\$1.80	\$2.70	\$2.70	\$3.60
30-34	\$3.10	\$4.50	\$4.00	\$5.40
35-39	\$5.10	\$7.30	\$5.90	\$8.20
40-44	\$8.40	\$12.10	\$9.30	\$13.00
45-49	\$13.60	\$19.50	\$14.50	\$20.30
50-54	\$21.20	\$29.80	\$22.10	\$30.70
55-59	\$31.00	\$43.40	\$31.90	\$44.20
60-64	\$45.80	\$63.60	\$46.70	\$64.50
65-69	\$70.60	\$97.50	\$71.50	\$98.40
70+	\$105.40	\$147.20	\$106.30	\$148.00

The monthly premiums above reflect the cost per \$10,000 of coverage.

Need help deciding if these options are right for you?



Call Ayco at 866-416-1496.

Make your health care dollars go further



Use these resources to keep you and your family healthy while you save money!

Preventive care

Preventive care is an important part of maintaining your physical and emotional well-being. Tests, check-ups and counseling can help to prevent illnesses, disease and other health problems. Both medical plan options pay 100% of preventive care services, with no out-of-pocket costs to you.

Examples of covered preventive services include:

- Blood pressure and cholesterol screenings
- Cancer screenings
- Mammograms and Pap smears
- Contraception
- Well-baby/well-child care
- Immunizations
- Mental health screenings



Teladoc

Teladoc's medical consultations provide 24/7 access to licensed physicians from your computer, tablet or phone, helping you save money and valuable time by avoiding crowded waiting rooms in the doctor's office, urgent care clinic or emergency room. Doctors can provide a diagnosis, treatment plan and prescriptions for common medical issues such as colds, bronchitis, allergies, and more.

Teladoc also offers confidential mental health care consultations with a family therapist or psychologist seven days a week between 7a.m. and 9p.m.

Download the **mobile app**



visit: **Teladoc.com**



call: **800-Teladoc (835-2362)**

Health Advocate

Health advocacy provided by Health Advocate can help you find the right providers, schedule appointments, clarify our benefits, research treatments and uncover billing errors.

Health Advocate also provides pricing support to help you make more informed decisions and comparison shop for healthcare services. They also help estimate what the out-of-pocket cost will be for medical procedures.

Connect with a personal Health Advocate representative for help with:

- Understanding the Explanation of Benefits you receive after seeing a health provider.
- Searching for the most cost effective facility to have a medical procedure.
- Confirming a doctor is in the BCBS network.
- Questions about your coverage.
- Mental health screenings.

There is no cost to you to utilize Health Advocate services.



BlueCross BlueShield Resources

Nurse Management

Available through BlueCross BlueShield at no additional cost to you, the Nurse Management Program offers one-on-one assistance to help you better manage complex health conditions. Your assigned nurse advocate, who is a registered nurse, will help you navigate through the sometimes complicated healthcare system, create an individual plan of care for you, and help you understand the benefits of receiving quality and cost-effective care. Whether you are recovering from an operation or managing a health condition, they can help. You can find out more at BlueCrossNC.com/members.



The Nurse Management program does not replace your current care or interfere with your normal schedule; you will continue to work with your health care provider. This program is a benefit of your health plan, so comes at no extra cost!

My Pregnancy Blue Cross NC

Whether you're expecting your first child or your fourth, you're going to need help. That's why BlueCross BlueShield of North Carolina (Blue Cross NC) created the My Pregnancy program. My Pregnancy offers tools, resources and support to make sure you stay informed every step of the way. It's a great way to help you find answers to questions, and learn fun facts about your pregnancy. The My Pregnancy Blue Cross NC app is free, confidential and you can use it wherever or whenever you want.

Blue365

Blue365 is a discount program offering from BlueCross BlueShield, which includes hearing and vision products, fitness gear and healthy eating options. With the program you and your family have access to deals and discounts from top health and wellness retailers around the country.



To learn more about the many resources and services available to you through BlueCross BlueShield, visit BlueCrossNC.com/members and login to your account or access via Employee Central, Links for single sign on.

Health Savings Account (HSA)



A Health Savings Account is a tax-advantaged account which allows you to pay for your eligible out-of-pocket health care costs using pre-tax dollars – meaning you save money.

You're offered a Health Savings Account - administered by Health Equity when you select the Advantage Plan. You can use your account to pay for health expenses in the current plan year or roll it over for use in the future.

\$600 Start-up Contribution	Health Savings Account contribution maximums	Benefit from a triple-tax advantage*
The Start-up Contribution will be prorated based upon your month of enrollment	Up to \$3,600 for individual coverage \$7,200 for family coverage 55 or older, contribute an extra \$1,000	You contribute pre-tax dollars Your savings grow tax free You don't pay tax when you withdraw your savings

* There are some exceptions for state taxation, so it's important to check how your state treats the HSA.

Highlights

- Your Health Savings Account belongs to you, the money in your account rolls over year after year. It stays with you, even if you leave the company.
- Once your account reaches \$1,000, you can start investing your Health Savings Account funds.
- You can use your Health Savings Account debit card to pay for eligible expenses.
- You'll save \$12 a year if you sign up for electronic statements from Health Equity.

Making the right choice

Last year over 40% of the Reynolds households who selected the Standard Plan would have saved on their total medical spend if they'd enrolled in the Advantage Plan and benefited from lower monthly premiums and a Health Savings Account Start-up Contribution.

Take the time to explore the tools and resources at **ThriveatRAI.com** before choosing your benefits.

Eligibility requirements

The Health Savings Account is a tax-advantaged account, so there are IRS rules about who can participate. You are not eligible to contribute to a Health Savings Account if:

- You're also 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 received veteran's benefits within the last three months; or
- You're a U.S. resident who resides in Puerto Rico or American Samoa.

Enrolling in the Advantage Plan is your affirmation that you are eligible to contribute to a Health Savings Account. If you're unsure whether you qualify, talk to a tax advisor or consult IRS Publication 969 for more details.

Making contributions

Once your Health Savings Account is set up, a Start-up Contribution will be made to give your account a boost. You can contribute funds through pre-tax payroll deductions or by making tax-deductible contributions directly to Health Equity.



A Health Savings Account can help you budget now for future expenses. Thinking about having a child in a couple of years? Are braces in your child's future? If you opt to change medical plans in the future, you can still pay for health care expenses with any money you have saved in your Health Savings Account.

Adjustments to your Health Savings Account contributions can be made anytime by contacting Alight at **RAIBenefits.com**.

Don't forget your HSA can be passed to a beneficiary, helping you continue to care for your loved ones. Make sure you set and update your beneficiaries by visiting Employee Central.

Learn more

Want to find out more about Health Savings Accounts?



visit: healthequity.com



call: 877-713-7682

Flexible Spending Account (FSA)



A Flexible Spending Account (FSA) is a tax-advantaged account you can use to put aside money for a wide range of eligible expenses for you and your family. You choose how much you'd like to contribute to your FSA for the year, and each pay period a portion of your election amount is deducted on a pre-tax basis.

There are two plans available:

	Health Care FSA		Dependent Care FSA	
	Use to pay for out-of-pocket health care expenses such as medical, dental, pharmacy and vision expenses.		Use to pay for dependent care expenses.*	
Eligibility to enroll	Regular full-time employees who are not eligible to contribute to a Health Savings Account.		All regular full-time employees.	
Contribution requirements	Maximum \$2,750	Minimum \$200	Maximum \$5,000** (\$2,500 if married and filing separate returns)	Minimum \$300
Funds carryover for future use	No		No	
Annual election required	Yes		Yes	
Pre-tax payroll deduction	Yes		Yes	

* 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 him or herself.

** Federal tax law may result in a maximum contribution lower than \$5,000.

Questions?



visit: my.healthequity.com



call Health Equity at 877-713-7682

A quick word about MedSave

MedSave gives you the chance to save money now for health expenses you incur after leaving the company. Once you become age 40 you can participate. For each after-tax dollar you contribute, Reynolds adds a credit of 50 cents to your account. If you meet the MedSave plan company service and age requirements, you can also use the company match.

Additional insurances

Short-Term and Long-Term Disability Plan

Disability Income Protection
 If you're absent from work because of a disability caused by 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) Income Plans, which Reynolds provides to you at no cost.

Disability Buy-Up
 You may be eligible to purchase additional coverage through the Disability Buy-Up Plans, which provide an additional benefit of 16 2/3 percent of your Base Pay when your STD or LTD disability benefit is reduced to 50%. To find out your cost, visit the Aight site at RAIBenefits.com.

Life and Accidental Death and Dismemberment (AD&D)

Eligible full-time employees are automatically provided basic life insurance in the amount of 1x annual base pay (\$50,000 minimum) at no cost to the employee.

The company 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 annual base pay, to a maximum of \$500,000 (\$50,000 minimum) through AD&D Insurance.

Voluntary insurances*

To give you added peace of mind, you can choose to purchase additional Life or AD&D coverage. Your insurance is portable, meaning you can retain your coverage (and continue to pay required premiums) if you leave the company.

Voluntary Group Universal Life Insurance*	Voluntary Dependent Life Insurance	Voluntary AD&D*
Coverage of 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$3,000,000.	Coverage up to a maximum of \$250,000 (in multiples of \$10,000) for your spouse/domestic partner.	Coverage options include 1-5x your annual base pay (rounded up to the next \$10,000), up to a maximum of \$1,500,000.
	Coverage of \$5,000 or \$10,000 for eligible children (from age 14 to age 26).	Option to purchase family coverage that pays a benefit based on a percentage of your coverage amount.

MetLife Auto, Renters' and Home Insurance*

Group Auto and Home Insurance coverage is also available from MetLife Auto & Home and could save you money. You pay the full cost for this coverage, and enrollment is available year-round.

Visit ThriveatRAI.com to learn more about the additional insurances available to you and your loved ones.

*Non-ERISA coverage. Employee pays all premiums.

Dental plan



Your dental plan encourages good dental health by helping you pay for most diagnostic and preventive dental care before serious treatment is necessary. The Dental Plan is not a network-based plan – you pay the same deductible and coinsurance regardless of the provider you choose for your care.

Here's how it works

Annual deductible (waived for diagnostic and preventive services)	\$50 per individual \$150 per family
Annual maximum benefit (applies to all services except Orthodontia and TMJ)	\$2,000 per individual
Diagnostic and preventive services	No cost to you
Basic restorative services	Plan pays 80% after deductible is met
Major restorative services	Plan pays 50% after deductible is met
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)	Plan pays 50% after deductible is met (\$2,500 lifetime maximum per child)
Non-surgical treatment of Temporomandibular Joint (TMJ) Disorders	Plan pays 80% after deductible is met (\$1,000 lifetime maximum per individual)

Monthly premiums

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$6	\$22	\$22	\$38

A helping hand

For more information on the dental plan and services covered, visit or call:



visit: [BlueCrossNC.com/members](https://www.bluecrossnc.com/members)



call: 888-868-5527.

Vision plan



Your eye health is an important part of your health and well-being. To help you take care of your eyes, we provide a comprehensive vision insurance plan.

Coverage includes:

- ✓ An annual frame and contact lens benefit.
- ✓ 100% coverage for standard progressive lense and factory scratch coatings.
- ✓ 100% coverage for children’s polycarbonate lenses.
- ✓ No contact lens fitting fee.

Eye exam (once per calendar year)	\$15 co-pay
Eyeglass frames and/or lenses	\$15 co-pay
Standard contact lens fitting	\$0
Contact lenses in lieu of frames	Up to \$140 allowance after the co-pay
Frames – standard (every other calendar year)	Up to \$140 allowance after the co-pay

Benefits may change if you don’t use a Superior Vision network provider.

Monthly premiums

Employee only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Employee + Family
\$7.58	\$16.32	\$12.28	\$22.37

A helping hand

Got questions about your coverage?



visit: Superiorvision.com



call: 800-507-3800.

How you feel matters



At Reynolds, we understand that well-being is about so much more than choosing the best health insurance for you and your family.

Your physical wellness, mental and emotional health, as well as financial fitness are all important to your total well-being. That’s why we provide additional resources to help you set and achieve your goals – wherever you might be in life.

We want you to look after your overall well-being and encourage you to use the many resources available to take care of you.

Our goal is to make sure you feel supported, connected and healthy.

Healthy You Wellness Centers

Our on-site health centers are powered by Marathon Health with a mission to inspire and help people to lead healthier lives. We want to help keep you well through preventive care, health coaching, condition management, and treatment when you’re sick. Available whether or not you are enrolled in a Reynolds health plan, the health centers are located at nearly every company location.

Services include:

- Virtual, telephonic and in-person visits
- Health coaching
- Health and biometric screenings
- Chronic condition coaching
- Acute and sick visits
- Laboratory services
- Vaccines & allergy shots
- Prescriptions
- Limited on-site medications



Health Coaching

As an employee of Reynolds, you are eligible for video, phone and in-person health coaching appointments through the providers at the Healthy You Wellness Center.

What is health coaching?

Your Marathon Health provider will help you set goals for health improvement that are in line with your needs and aspirations. Once you've chosen the areas you would like to work on, they can help you create a realistic, actionable plan. Health coaching can support you through weight loss, stress, illness, and chronic conditions.

Marathon is here to help you – every step of the way.

Wellness center hours and services vary by location. Visit **Employee Central** for details.

Privacy notice: The care you receive by Marathon Health is confidential and protected by state and federal law.



No matter where you are, Health Coaching is available to enhance your life – and at no cost to you!

New! Teladoc Behavioral Health

Beginning January 1, 2021, confidential mental health care will be available via Teladoc, where you'll have access via phone or video to a licensed social worker, psychologist or family therapist, seven days a week from 7a.m. to 9p.m., from wherever you are. You work with the same provider each time unless you decide to change.

Teladoc behavioral health can help you with concerns such as:

- Anxiety and/or depression
- Marital issues
- Not feeling like yourself
- Stress

Simply download the app or visit: **Teladoc.com** to set up an account or log in, complete a brief mental health questionnaire, then schedule an appointment with the provider of your choosing. Please note that the average wait time for an initial appointment is 5 days.

Employee Assistance Program + WorkLife Services

Now more than ever, it is especially important to take care of your mental and emotional health. The Employee Assistance Program (EAP), provided by Health Advocate, is here to make sure you are supported in this area of total well-being. You and your family members can get confidential help with personal, family and work issues.

The EAP provides eight free counseling sessions per issue each calendar year.

Get support with:

- Stress
- Parenting/family issues
- Alcohol, drugs and other substance misuse or abuse
- Anxiety or depression
- Anger management
- Marital or relationship problems
- Grief or bereavement

In addition to access to a Licensed Professional Counselor, your Health Advocate EAP+Work/Life service provides a wide range of resources to help your life run more smoothly. This saves you time so you can focus on all the other important things in your life.

Work/Life services will search for resources in your area, providing availability and rates. Areas covered include:

- Child care centers, nanny agencies, pre-school centers, back-up care, summer camps
- Special needs programs
- Assisted living, nursing homes, independent living, home health aides, adult day services
- Personal/Family Law attorneys: adoption, guardianship, custody, child support, divorce
- Elder Law attorneys: wills, durable Power of Attorney, health directives
- Financial/Legal consultants: debt, budgeting, bankruptcy, college/retirement planning
- Senior centers, geriatric care managers
- Adults with disabilities
- Pet sitters

24/7 Support

Download the **mobile app**,  visit: **HealthAdvocate.com/RAI**  call: **855-424-6400**.



Fitness Centers

Fully equipped, on-site fitness centers are available to all employees across most of our locations. You can exercise individually, participate in classes and complete challenges with your colleagues. The fitness trainers can provide fitness assessments, virtual coaching and personal training. You can also participate in team and individual programs each month, receive weekly and monthly motivation tips via email, and access daily live virtual classes from wherever you are via Microsoft Teams.

Virtual coaching and live virtual exercise classes are available to all employees regardless of your location. Email fitnessdt@rjrt.com to request more information about programs and classes.

Virgin Pulse

With the Virgin Pulse platform, you can set, track and achieve success on your journey to a healthier you – no matter how big or small the goal. The platform provides daily motivations, wellness tips and the ability to participate in challenges with co-workers. Other programs to note on Virgin Pulse are:

- **Journeys** – a digital coaching tool with step-by-step information to help with stress, sleeping well, beating the blues, chronic condition management and more. You'll find Journeys in the Program section of the platform.
- **Healthy Habits** – find a habit, then track it daily to improve and earn points along the way. You can even challenge friends to join you in the new habit.

We offer employees a Virgin Pulse Max or Max Buzz fitness tracker at no charge when they register on the platform. The platform also syncs with many other popular fitness devices and wellness platforms such as Apple Watch, Fitbit, Garmin and MyFitnessPal.

Healthy rewards

Earn up to \$200 in PulseCash each year when you track your physical, mental, financial and social activities, including steps, exercise, sleep habits, diet, and much more.

And don't forget, you can also find courses on well-being, mindfulness, dealing with stress and work+life balance in the **RAI Learning Resources center**. Visit **Employee Central** and click on the **Training Catalogue** tile to explore what's available

Financial Well-being



401(k)

We're dedicated to helping you as you save, plan and invest to meet your financial goals.

To help you do that, Reynolds provides a 401(k) Savings Plan – administered by Fidelity – that offers contribution and investment options designed to help you reach your retirement goals.

Contribution options

You can elect to contribute up to 50% of your base pay and your annual bonus – into your 401(k) account as:

- **Pre-tax contributions** – deducted from your base pay and/or annual bonus before taxes have been paid, reducing your taxable income. These are also referred to as “tax-deferred” contributions because you don’t pay tax on your savings until you withdraw them.
- **Roth 401(k) contributions** – deducted from your base pay and/or annual bonus 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 annual bonus 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.

Reynolds matches all pre-tax and Roth contributions, up to 6%, to help you maximize your savings. If you contribute less than 6%, you are leaving money on the table.

Investment options

The Plan offers different strategies for investing, depending on how involved you want to be in the management of your investments in the plan.

- **Black Rock Target Date Funds** – a diversified, stand-alone investment option that is managed to selected retirement dates. The intent is to invest in the fund dated nearest to your “target retirement year”. The investments within each fund are broadly diversified among stocks and bonds and the portfolio will automatically rebalance to become more conservative as you get closer to retirement.
- **Core investment options** – a well diversified line-up representing various asset classes, for people who prefer to build their own investment portfolio.
- **Brokerage Link** – allows participants the opportunity to buy and sell individual securities, including stocks, bonds, mutual funds, and money market funds.

Student Loan Support

Managing student debt can be overwhelming, so we have partnered with Fidelity and Credible to help make it easier for you. In addition to the Fidelity Student Debt Tool, you can now compare refinancing options with Credible.

The Student Debt Tool provides information about options you have to manage your student loan debt.

- View all student loan information in one place
- See how loans might look with different repayment plans, like federal income-based programs or private refinancing
- Compare the pros and cons of different strategies
- Get information on what repayment plan might work better for your situation

By refinancing your student debt, you may be able to:

- Lower your interest rate
- Lower your monthly payments
- Take advantage of a flexible repayment plan
- Release a cosigner from a student loan
- Combine multiple loans to repay loans more efficiently

To get more information, visit netbenefits.com/studentdebthelp



Ayco Financial Coaching

Whether you're budgeting to pay off a student loan, planning to buy a house or simply want to save for a rainy day, we're committed to providing you with access to tools and resources that can help you better understand and manage your finances - no matter where you are on your journey.

Ayco provides free personalized financial coaching and online resources to help you set and reach your financial goals, including:

- Choosing your health care coverage and understanding how to get the most from your benefits.
- Learning investment basics and growing your 401(k) savings.
- Organizing your finances, managing debt and saving for the future.
- Funding education for you and your family.
- Understanding tax basics – Planning for taxes now and in the future.

Download the **mobile app**



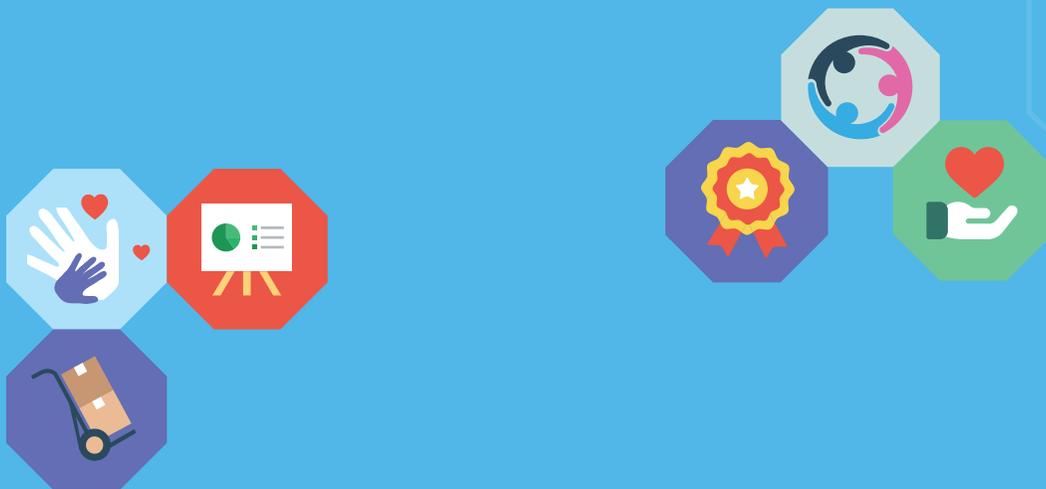
visit: Ayco.com/login/rai



call: **866-416-1496**



Visit **ThriveatRAI.com**



This guide generally describes benefits offered to a regular, eligible, full-time employee on a U.S. payroll of Reynolds American Inc. and its subsidiaries. For more information, consult the summary plan descriptions that can be found on Employee Central. Receipt or access to this guide does not entitle you to benefits for which you are otherwise not eligible. If there is any conflict between this guide and the official benefit document, the official document will govern.