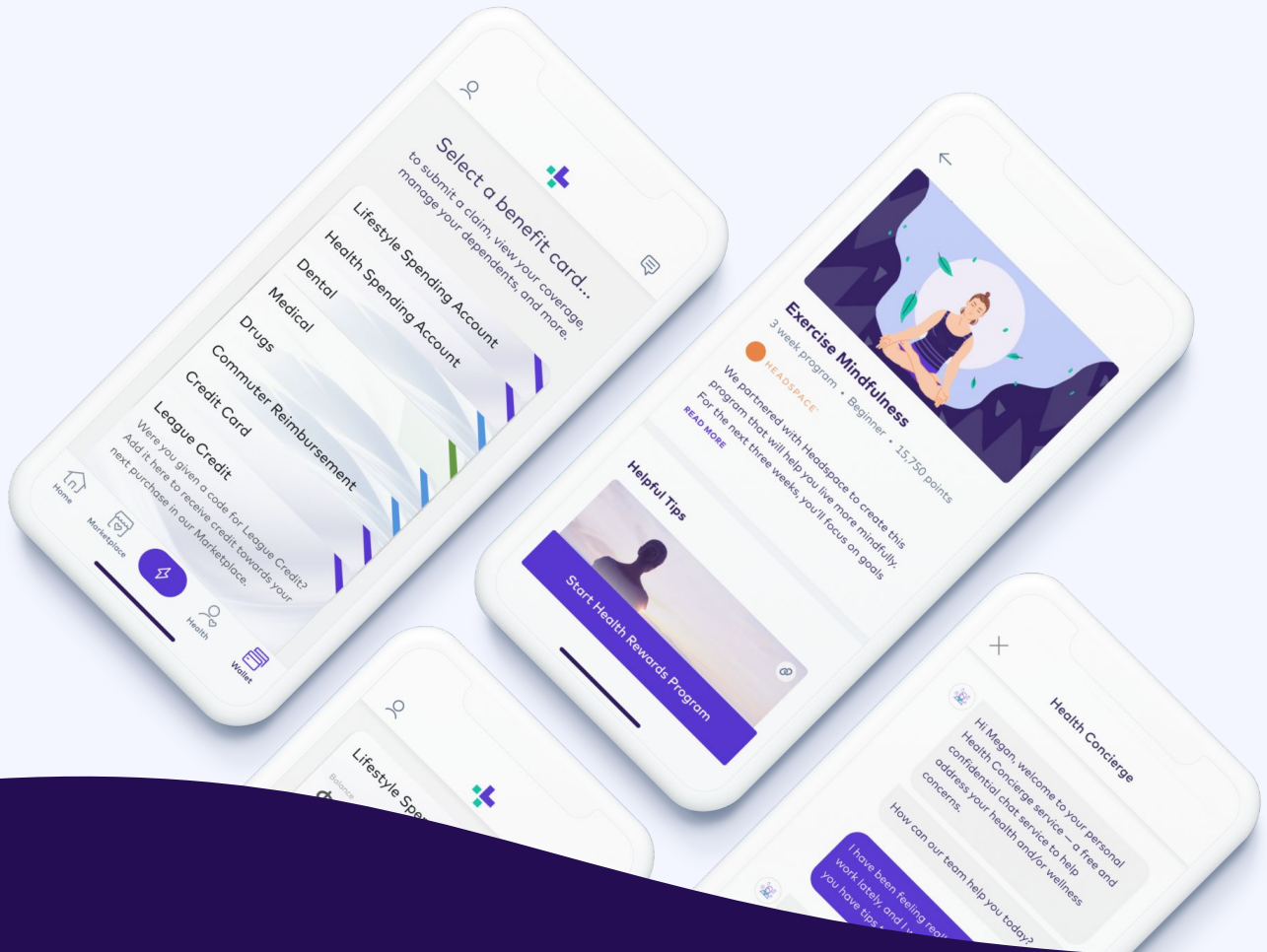




LUSH FRESH
HANDMADE
COSMETICS



2023–2024 Benefits Guide

Part-Time US Employees

Table of Contents

Your 2023 - 2024 Benefits Guide	3
How to Enroll	5
Voluntary Life	6
Critical Illness	7
Accident Insurance	8
Employee Assistance Program	9
Pet Insurance Program	10
Lifestyle Spending Account	11
Contact Information	12

Welcome to Your Benefits Guide!



At Lush we offer our employees a competitive and comprehensive benefits program to recognize how important you are to the company. This benefits guide summarizes our Part Time employee program in a quick and easy-to-understand way. Please review your plan documents for more details.



New and Rehire Enrollment

Welcome to our team! As a new Part Time employee, you are eligible for coverage the first of the month after 6 months of employment. However, you must enroll in benefits within 30 days of your date of hire. If you are a rehired employee, you will have 31 days to enroll.



Open Enrollment

Part Time employees can enroll at any time during the year. However, annual Open Enrollment is a yearly opportunity to review your Part Time benefits and make benefit changes for the upcoming plan year. During annual Open Enrollment, you can enroll into any of the voluntary benefits being offered. You can add your spouse or child where applicable.



Changing Your Benefits

Once you make your elections, you can make changes outside of Open Enrollment. Examples of what might prompt a change in benefits include experiencing a qualifying life event. Examples of qualifying events include the following.

- **Change of legal marital status**
(e.g., marriage, divorce, death of spouse/partner, legal separation)
- **Change in number of dependents**
(e.g., birth, adoption, death of dependent, ineligibility due to age)
- **Change in employment or job status**

Please note, you must make changes to your benefits within 31 days of your qualifying event. If you do not make changes during this time, you may have to wait until next year's annual enrollment, or a qualifying life event, to make your change. Proof of the qualifying event is required within 31 days of the event. Learn more about [qualifying life events](#).

Benefits Eligibility

Covering Yourself

You may enroll in the benefits program if you are a Part Time employee.

Covering Your Family Members

Eligible dependents generally include your legally married spouse or domestic partner and children up to age 26. Some age limitations may apply to certain insurance programs. Children may include natural, adopted, step-children, or children by court-appointed legal guardianship.

Please be prepared to share dependent eligibility information during enrollment including date of birth and Social Security Number. Other documentation is required depending on your benefit elections or qualifying life event.



How to Enroll

Make elections through **League** when you receive your invite in your email. You must **acknowledge, confirm, and click done** (not just save) your elections. Review your confirmation statement and keep for your records. Remember, this is your only time during the year that you can make changes to your benefits unless you experience a qualifying life event so print and review your benefits confirmation statement for accuracy.

Our Benefit Offerings



Voluntary Life

New York Life



Critical Illness, Accident Insurance

New York Life



Employee Assistance Program

Health Advocate



Pet Insurance

Nationwide

How to Enroll

Your Enrollment Steps

1

STEP ONE

Register with League

- Watch your inbox for an invite from League
- Follow the link to register with League
- Register with League in a few easy steps

2

STEP TWO

Make benefit elections

- Read through your plans and options
- Follow the step-by-step instructions to make your elections
- Chat live with Customer Care if you have questions or need help

3

STEP THREE

Fill out and submit forms

- Download the necessary forms
- Read, fill out, and sign the forms
- Upload the signed forms and submit

4

STEP FOUR

Use your benefits

- Download the League app
- Open your personalized Digital Wallet
- Tap a benefits card
- Check coverage, submit claims, and get to your carrier portal



Remember: this is the only time during the year that you can make changes to your benefits unless you experience a qualifying life event. Make sure you print and look over your benefits confirmation statement for accuracy.

Voluntary Term Life Insurance

	New York Life
Cost Sharing	Employee Paid
Eligibility	All eligible employees working at least 20 hours per week
Employee Coverage Benefit	Employees can elect 5x annual earnings up to \$500,000. Increments of \$5,000. Guarantee issue \$150,000 at initial eligibility
Spouse Coverage Benefit	Spouse coverage cannot exceed Employee coverage. Spouse can elect up to \$500,000. Increments of \$5,000 Guarantee issue \$30,000 at initial eligibility
Dependent Children	An eligible employee's unmarried financially dependent children to age 26
Dependent Children Benefit	\$10,000 benefit for children. Units of \$1,000 from birth to 26 years old.

View Benefit Summary

Evidence of Insurability:

EOI may be required to qualify for coverage.

Per Month Rates per \$1,000 of Coverage - Employee And Spouse	
Employee Age Brackets	Premium Rates
<25	\$0.060
25 - 29	\$0.060
30 - 34	\$0.080
35 - 39	\$0.110
40 - 44	\$0.160
45 - 49	\$0.250
50 - 54	\$0.360
55 - 59	\$0.500
60 - 64	\$0.660
65 - 69	\$1.270
70 - 74	\$2.060
75+	\$5.252
Child Life Rate	\$0.10 / \$1,000



Critical Illness

(Specified Disease)



Plan Highlights

Critical Illness can pay money directly to you when you're diagnosed with certain serious illnesses. If you are diagnosed with an illness that is covered by this insurance, you can receive a benefit payment in one lump sum. You can use the money however you want. The money can help you pay out-of-pocket medical expenses, like copays and deductibles. You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions. If you have a different condition later, you can receive another benefit.

Critical Illness

- Enroll in Critical Illness
- Waive Coverage
- Determine amount and who to cover

View Benefit Summary



Please note this is not a complete list of all covered services. for the comprehensive list, please reference the benefit summary above.

Who can get Coverage?	
Employee	\$20,000 or \$30,000 of coverage for eligible employees.
Spouse	May enroll in up to 100% of employee coverage. (Employee must be enrolled for Spouse to enroll)
Child(ren) - Birth to age 26	Automatically covered at 100% of employee coverage at NO COST.
Rates	Age Banded, 100% employee paid, view Benefit Summary for rate table.

	What is Covered
Cost Sharing	Employee Paid
Eligibility	All active employees who have satisfied the waiting period. You are eligible to enroll yourself, spouse and child
Conditions	Heart Attack, Stroke, Organ Failure, End Stage Kidney, Coronary Artery Disease (50%), Angioplasty, Stent
Cancer Conditions	Invasive Cancer (including Breast Cancer), Non Invasive Cancer, Skin Cancer
Progressive Conditions	ALS, Dementia, Alzheimer's, MS, Parkinson's Disease





Accident Insurance

(Injuries and Hospitalization)



Plan Highlights

Accident Insurance can pay you money for covered accidental injuries and their treatment. Accident Insurance pays a set benefit amount based on the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

Accident Insurance can help you with out-of-pocket expenses that your medical plan doesn't cover, like copays and deductibles. You're guaranteed base coverage, without answering health questions.

Covered Injuries Examples

- ✓ X-Rays
- ✓ Hospitalization
- ✓ Emergency Room Treatment



Heads up!

This is not an exhaustive list, please see your certificate booklet for specific benefits.

Rates Per Month		
Tier Level	Plan 1	Plan 2
Employee	\$8.47	\$12.71
Employee + Spouse	\$14.00	\$21.00
Employee + Child(ren)	\$15.24	\$22.86
Employee + Family	\$20.77	\$31.15

Accident Insurance

- Enroll in Accident Insurance
- Waive Coverage
- Determine amount and who to cover

Accident Benefits

• Eligibility

All active employees who have satisfied the waiting period.

Spouse and Children are also eligible.

• Sickness Hospital Confinement Benefit

The optional benefit pays a set benefit amount based on the type of injury and treatment you need. It includes coverage both on and off the job.

[View Benefit Summary](#)

Employee Assistance Program

HealthAdvocate

Lush partners with Health Advocate to provide an employee assistance program (EAP). It is a confidential program to provide well-being support at no additional cost to employees.

Employee Assistance Program (EAP) Details

Eligibility: All full-time and part-time employees and their dependents. Casual and Seasonal employees are not eligible for this benefit.



Program Benefits

Whether your needs are big or small, your Employee Assistance Program (EAP) is there for you. It can help you and your family find solutions and restore your peace of mind. Contact EAP for help with:

- Stress; anxiety; depression; family and relationship issues; grief and loss; substance abuse; gambling, domestic violence; parenting; child development; positive discipline; safety; special needs issues
- Child care issues including personalized referrals to local in-home or daycare centers with confirmed vacancies
- Eldercare issues including referrals to nursing homes, assisted living facilities, independent living facilities, home health care, hospice, respite care, geriatric care managers, senior centers, adult day care centers, community services and resources
- Financial planning/debt management consultation and online financial wellness program
- Legal service consultation - up to thirty minutes per legal issue, plus access to online legal library with information and templates for family planning, naturalization & immigration, wills & estates and advanced directives



View Benefit Summary

Connect Via Phone

You can call **1-866-799-2485** 24/7/365 to speak with a master's level counselor or schedule an appointment

Connect Via Website

Log on to www.members.healthadvocate.com

Employer ID: Lush

Confidentiality

There are strict standards of confidentiality in place to protect your privacy. Treatment information is not shared with anyone without your written permission.

EAP specialists will confidentially discuss challenges you and your family may be facing and provide you with consultation, information, action plans, and resources within your community.

Lush partners with Nationwide to provide a Voluntary Pet Insurance Program. It is a discount program and is available at any time throughout the year.

Pet Insurance Details

 **Eligibility: All employees**

Program Benefits

My Pet Protection® is offered exclusively to employees and gives your pet superior protection at an unbeatable price.

Features

- Up to 70% back on vet bills
- Exclusive to employees, not available to the general public
- Same price for pets of all ages
- Average savings of 30% over similar plans from other pet insurers
- Wellness plan option that includes spay/neuter, vaccinations and more
- Vet Help Line: Unlimited, 24/7 access to a veterinary professional



Connect Via Phone

Call **877-738-7874** and mention that you're an employee of LUSH Cosmetics, Inc. to receive preferred pricing



Connect Via Website (link in the League wallet)

Log on to <http://www.petinsurance.com/lushusa>

Employer ID: Lush Cosmetics, Inc.

[Find more information on Nationwide's website here](#)

Lifestyle Spending Account

Plan Highlights

An account that allows you to take a proactive approach to your health with products and services designed to help you live a healthier life. Fuel your health with the Lifestyle Spending Account (LSA). You can use the funds from this account to purchase a variety of products or services any way you like.

Examples of LSA Eligible Expenses

- | | |
|--------------------------------|----------------------------|
| ✓ Art Therapy | ✓ Meditation & Mindfulness |
| ✓ Athletic Clothing & Footwear | ✓ National Park Fees |
| ✓ Beauty & Body | ✓ Parking Fees |
| ✓ Citizenship & Visas | ✓ Pet Products & Services |
| ✓ Continuing Education | ✓ Personal Training |
| ✓ Childcare Services | ✓ Pilates |
| ✓ Charitable Giving | ✓ Professional Development |
| ✓ Diet & Nutrition | ✓ Spa Retreats |
| ✓ Ergonomic Devices | ✓ Travel Fees for Leisure |
| ✓ Fitness Memberships | ✓ Yoga |
| ✓ Home Services & Products | ✓ Wellness Retreat |
| ✓ Life Coaching | |



Lush Contribution

\$100 per year



Remember!

The LSA is a **taxable** benefit

League Benefits



Submit claims and get reimbursed in no time

View your LSA card in your League digital wallet for a full list of eligible expenses, and to submit claims.



Help Center

[Learn how to submit an LSA claim](#)

Contact Information

<i>Benefit</i>	<i>Carrier</i>	<i>Phone/Chat</i>	<i>Website</i>
Voluntary Life	New York Life	1-888-842-4462	www.newyorklife.com
Hospital, Accident, Critical Illness	Cigna	1-800-CIGNA24	www.mycigna.com
Employee Assistance Program	Health Advocate	1-899-799-2485	www.members.healthadvocate.com
Pet Insurance Program	Nationwide	1-877-738-7874	www.petinsurance.com/lushusa
Lifestyle Spending Account	League	League Customer Care Chat	www.league.com



Download the League Mobile App to your phone to have all your benefits information at your fingertips!