



# TAKE ACTION TO ENROLL FOR YOUR 2025 BENEFITS

**Open Enrollment is October 14 – November 4, 2024**

**Open Enrollment is your once-a-year opportunity to choose the best benefits for you.**

Belk cares about you and invests in your total wellbeing, and our comprehensive benefits program is designed to support you and your family's whole health. This year, we're keeping many of our benefits the same while introducing enhancements so you can feel your best in all areas of your life.

**Your current (2024) benefits will not automatically continue into 2025. You must TAKE ACTION by actively enrolling in [Workday](#)** if you want to participate in the medical, dental, and vision plans; hospital indemnity, accident, and critical illness insurance; supplemental life, AD&D, and long-term disability coverage; the legal plan; or make contributions to the HSA or dependent care FSA in 2025. If you don't enroll, you will not have coverage beginning January 1, 2025.

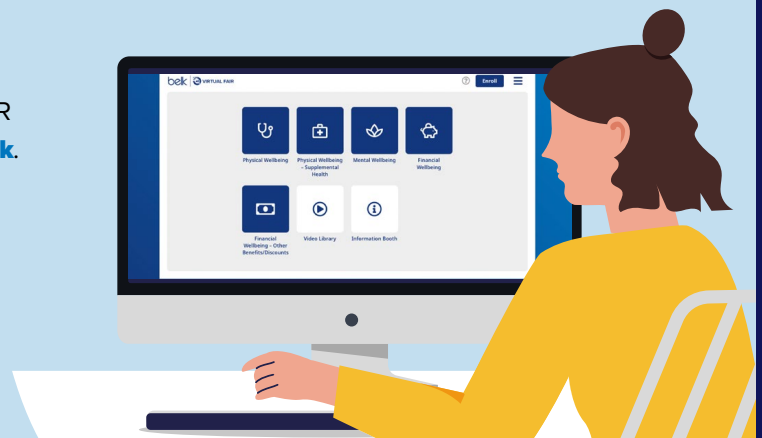
## IT'S EASIER THAN EVER TO LEARN ABOUT YOUR BENEFITS

We've designed our benefits website and **Virtual Benefits Fair** around the three core areas of wellbeing: physical, mental, and financial to make it easier for you to choose the resources that match your needs.



Attend our Virtual Benefits Fair starting **Monday, September 30** by using the QR code or visiting [virtualfairhub.com/belk](https://virtualfairhub.com/belk).

Then, find all the benefits information you need at [mybelkbenefits.com](https://mybelkbenefits.com). To log into the secure site for premium rates and policy information, use the Username: **mybenefits** and Password: **Benefits1**.



# WHAT'S NEW FOR 2025

Learn about the changes coming next year and get ready to choose your benefits during Open Enrollment. **Remember, this year you must TAKE ACTION by enrolling in your benefits between October 14 and November 4 if you want coverage in 2025.**



## Physical Wellbeing

**Medical Plan Premium Rates.** While we kept our medical plan premium rates the same for the prior five years, rates will be increasing slightly on January 1, 2025, to better manage the rising cost of healthcare. Visit [whyuhc.com/belk](https://www.whyuhc.com/belk) to compare your medical plan options. **Full-time associates** can enroll during Open Enrollment.

**Updated Rally Mobile App.** As part of our Belk medical plans, beginning January 1, 2025, the new Rally Engage app will replace the current Rally app. Rally coins will be replaced with points, earned through missions, challenges, and healthy actions. Unused coins will not rollover into 2025 and transfer to points. You have 90 days to redeem any unused coins beginning January 1, 2025. Stay engaged and rewarded with Rally Engage!

**Personalized Musculoskeletal (MSK) Pain Management with Hinge Health.** Beginning January 1, 2025, all Belk medical plans will include Hinge Health to help you conquer musculoskeletal (MSK) pain without medication or surgery. Hinge Health will give you access to a digital joint and muscle clinic with personalized exercise therapy supported by physical therapists, unlimited one-on-one health coaching, and a complete suite of easy-to-use technology to get you the long-term outcomes you deserve. To learn more, visit [virtualfairhub.com/belk](https://www.virtualfairhub.com/belk).

**Supplemental Health Insurance Moving to UnitedHealthcare (UHC).** UnitedHealthcare (UHC) will replace UNUM as our administrator for hospital indemnity, accident, and critical illness insurance next year. **Full-time associates** can enroll during Open Enrollment. If you have Belk medical coverage in addition to a supplemental health insurance plan, your claims will be processed automatically by UHC and there's no claim form to file! For accident and critical illness plans, UHC offers Wellness Incentives, up to \$100, for completing various qualified wellness exams. These Wellness Incentives will replace UNUM's Be Well \$50 Critical Illness reward. To learn more, visit [virtualfairhub.com/belk](https://www.virtualfairhub.com/belk).



## Mental Wellbeing

**Paid Time Off (PTO) carryover.** You deserve a break! Eligible associates that have accrued any unused PTO as of February 1, 2025, can use up to 40 hours of rollover PTO through April 26, 2025.

**Navigate Life's Challenges with  Health**

Associates enrolled in a Belk medical plan now have access to Calm, a mindfulness app that offers meditation practices, calming sounds, ambient music, and sleep stories. Calm's personalized plans help you and your covered family members relax, sleep, and become more mindful. To learn more and get started, visit [myuhc.com](https://www.myuhc.com) or the UnitedHealthcare® app and navigate to the Mental Health Benefits & Coverage page.



## Financial Wellbeing

**Supplemental Long-Term Disability (LTD) Coverage Premiums.** **Full-time associates** can enroll in Supplemental Long-Term Disability (LTD) coverage through UNUM during Open Enrollment. This coverage provides a monthly benefit in the event of a covered illness or injury that prevents you from working for an extended period. Beginning January 1, 2025, enrolled associates will see a significant decrease in premium rates, making this valuable coverage even more affordable.

**Pet Insurance is Moving to Spot Pet.** Spot Pet is replacing Nationwide as our pet insurance administrator. Spot Pet gives you more choices at lower costs when it comes to finding the best plan and coverage options for you and your pet. **All associates** are eligible, and you can enroll in Spot Pet now. Visit [MyBelkBenefitsPlus.com](https://www.MyBelkBenefitsPlus.com) for more information.



Visit the 2025 Open Enrollment page at [mybelkbenefits.com](https://www.mybelkbenefits.com) to learn more.

# YOUR ENROLLMENT RESOURCES

Use these resources to learn about your 2025 benefits and make the best decisions for your needs.

<b>2025 Open Enrollment Page:</b> <a href="https://mybelkbenefits.com/Open-Enrollment">mybelkbenefits.com/Open-Enrollment</a>	Find important information about what's new and how to enroll.
<b>Virtual Benefits Fair:</b> <a href="https://virtualfairhub.com/belk">virtualfairhub.com/belk</a>	Learn about your 2025 benefits using this fun, interactive tool.
<b>Workday Enrollment Instructions:</b> <a href="https://mybelkbenefits.com">mybelkbenefits.com</a>	Access step-by-step instructions on how to enroll through Workday.
<b>Benefits Enrollment Overview:</b> <a href="#">Workday</a>	Log into Workday and navigate to Learning > Discover > Browse Learning > Search "Benefits Overview." Click the Human Resources - Benefits Overview course and enroll. Then, click the Benefits Enrollment Overview lesson.

Log in to [Workday](#) to enroll in your benefits from **October 14 – November 4, 2024**. You can even enroll on your phone from the Workday app!

## STILL HAVE QUESTIONS ABOUT YOUR BELK BENEFITS?

Connect with HR Shared Services at [HRSharedServices@Belk.com](mailto:HRSharedServices@Belk.com) or **1-800-588-3700**.

## YOUR ENROLLMENT CHECKLIST

- ✓ **Learn about your benefit options**, paying special attention to the enhancements for 2025.
- ✓ **Think about your coverage needs**. Take time to consider your needs for the coming year. Visit [whyuhc.com/belk](https://whyuhc.com/belk) to compare your medical plan options.
- ✓ **Make sure your dependent information is correct** and all your dependents are still eligible.
- ✓ **Review your beneficiaries**. It's a good idea to review your beneficiary information (especially if your personal circumstances have changed) and use this opportunity to make updates as needed.
- ✓ **Verify your mailing address, email address, and emergency contacts in Workday**. Be sure your mailing address is up to date because this is the address where you'll receive your benefit information and ID cards.
- ✓ **Complete your benefits enrollment October 14 – November 4, 2024**. Don't miss your chance to enroll or make changes to your 2025 benefits!
- ✓ **After you enroll in Workday, be sure to download or print your elections** for your records. You will also receive an email from Workday confirming that your enrollment is complete.



Scan to get started!



**NOTE: If you don't take action during Open Enrollment, you will NOT have coverage beginning January 1, 2025.**

# HOW BELK SAVES YOU MONEY

We've heard from associates that covering monthly expenses is a top concern. Read on to learn ways your Belk benefits can help you save money.



The **Employee Assistance Program (EAP)**, offered through SupportLinc, gives you access to financial counseling, resources, and work-life referrals at no cost to you. The EAP now includes Mindstream, a fitness studio for your mind that can help you strengthen your emotional health, develop life skills, improve resilience, and boost productivity. Visit [supportlinc.com](https://supportlinc.com) and log in with group code **belk**. **All associates** and their dependents and household members are eligible.



The **401(k) Savings Plan** helps you save money for your future. If you contribute to a 401(k), Belk will match 100% of your contributions to the plan up to 4% of your eligible compensation, and 50% of the next 2%, for a combined match of 5%. Contribute 6% to get the full match. **All associates** are eligible to participate in the 401(k) Plan, and you're eligible for matching contributions after three months of service. Visit [workplace.schwab.com](https://workplace.schwab.com) to enroll or manage your account.



Get **exclusive deals and discounts** through **PerkSpot** just for being a Belk associate. **All associates** can visit [belk.perkspot.com](https://belk.perkspot.com) to start saving.



Save money on at-home fitness resources, gym memberships, grocery delivery and more with **One Pass Select**. Go to [onepasselect.com](https://onepasselect.com) or call 1-833-410-2791 to learn more. **All associates** are eligible to sign up.



**Sophia Online Learning** offers 60+ college-level courses that may transfer for college credit, and you can take up to two courses at a time for \$99 a month. **All associates** can enroll at [app.sophia.org/belk](https://app.sophia.org/belk).



A **Health Savings Account (HSA)** allows you to pay for eligible medical, dental, and vision expenses with pre-tax dollars and Belk offers a dollar-for-dollar matching contribution of up to \$400 for individuals and \$800 for families. In addition, **Rally Engage** will reward you and your spouse/domestic partner up to \$500 each in HSA contributions for completing healthy actions such as getting your preventive care, cancer screenings, and more. The HSA and Rally Engage are available when you're enrolled in a Belk medical plan.



The **MetLife Legal Plan** makes it easy to get legal services at an affordable price. With MetLife, you have access to more than 18,000 Network Attorneys nationwide who provide legal advice and representation on a range of matters including wills and estate planning, non-DUI traffic ticket defenses, and more. **Full-time associates** can enroll during Open Enrollment for only \$7.62 biweekly.

## JOIN OUR WEBINARS AND GET TO KNOW YOUR BELK BENEFITS

Our Benefits team hosts quick webinars to help you get familiar with your Belk benefits. Check your email for invitations to these upcoming sessions.

**2025 Open Enrollment Overview on Thursday, October 10, at 2 PM ET.** Tune in to learn all about the changes and enhancements to your benefits coming in 2025.

**Delta Dental and EyeMed Vision Programs on Tuesday, October 15, at 2 PM ET.** Learn how to take advantage of free preventative benefits and health tips from our Delta Dental and EyeMed Vision Insurance programs.

**My Belk Benefits Plus – Voluntary Benefits on Tuesday, November 5, at 2 PM ET.** Find out how you can save money with Belk's auto, home, and pet insurance, identity theft protection, and legal plan.

