



IT'S ABOUT
you!

Get Ready to Choose Your 2025 Benefits!

OPEN ENROLLMENT IS
OCTOBER 21 – NOVEMBER 8, 2024

Bath & Body Works®

At Bath & Body Works, making the world a brighter, happier place starts with our associates. We believe building a workplace that invests in you through best-in-class, inclusive benefits isn't just smart — it's the right thing to do.

One way we honor this commitment is by continuously working to keep medical costs as low as possible by offering programs to help you get and stay well — that includes offerings that assist with managing serious health conditions, stopping tobacco use and more.

Now is the time to review your current benefits to be sure they continue to meet your needs for the coming year. We created this brochure to share details about what's new for 2025, so you can make the decisions that are right for **you!**

What's New for 2025

Bath & Body Works invests in you by providing benefits and programs that are inclusive and support the diverse needs of you and your family. We're making changes to our benefits to make them better for you, while continuing to provide quality, affordable health care coverage. Here's a look at what's new:

Medical Plan Contributions

While many employers are experiencing double-digit increases in health care costs for 2025, due to the effective management of our medical and prescription drug plans, Bath & Body Works is able to keep our overall increase in plan costs to below 7%. As part of our commitment of providing affordable health care coverage for all associates, we are increasing associate contributions by 3.5%, instead of the full 7%. This means that Bath & Body Works is taking on a greater share of the 2025 health care cost increase to limit the impact on your take home pay. Your biweekly paycheck deduction will increase by only \$1 to \$12 per paycheck, depending on the plan and coverage level you choose.

Your health and well-being are extremely important to Bath & Body Works, which is why we pay an average of over 75% of the cost of your medical coverage.



New Well-being Programs

With the goal of helping you get well and stay that way, we're introducing two new programs for 2025:

1 Virtual Physical Therapy through Hinge Health

To help our associates better manage their musculoskeletal conditions, we're introducing Hinge Health virtual physical therapy at no cost to Anthem medical plan participants. Hinge Health offers innovative digital programs for back, knee, hip, neck, shoulder, and other pain in easy-to-do 15-minute exercise therapy sessions.

Your Hinge Health benefit includes:

- Unlimited access to a personalized, expert-developed exercise therapy plan for lasting pain relief.
- Convenient exercise sessions you can do anytime, anywhere with the Hinge Health app.
- Dedicated one-on-one support from a physical therapist and qualified health coach who you can connect with via text, email, phone call or video chat to ask questions, set goals and more.

Learn more about Hinge Health at hinge.health/bathandbodyworks.

2 Weight Loss Management Program through Virta

To support our associates' weight loss journeys, we are introducing the Virta Weight Loss Management Program at no cost to Anthem medical plan participants.

A virtual care team and personalized nutrition program are available to help you sustainably lose weight. Backed by research and trusted by thousands, Virta helps you discover the foods that are right for your health. Experience a kinder way to lose weight and keep it off. Enrollment opens in January 2025.

Virta's nutrition approach to weight loss is rooted in science, centered around your unique needs, and designed for lasting results. Together with your dedicated team of nutrition experts, you'll learn to better understand your body and the foods that fuel it.

Your Virta benefit includes:

- Expert guidance from a health coach to keep you accountable.
- Exclusive nutrition resources and recipes for your lifestyle.
- A digital weight scale that syncs to your phone.

Learn more about Virta at virtahealth.com/individuals.

New Onsite Mental Health Professional

To help our associates get access to mental health care, we are enhancing care in the Bath & Body Works Wellness Center by introducing an onsite mental health professional. Mental health services will be available two days a week starting in the new year. **Note:** If you aren't located in Columbus, don't forget you have the Employee Assistance Program available at no cost for mental health assistance. See the box to the right for details.

New Foster Care Leave

We know how important it is to be able to adjust to new life situations, so we are introducing a Foster Care Leave policy, administered by Lincoln Financial Group, to assist associates who are licensed foster parents take time away to bond. This will provide one week of paid leave per placement, for a maximum of three weeks of paid leave in a rolling 12-month period for associates gaining temporary custody of children through a government-sponsored foster care or kinship program. For more information, visit the policies page on mybbwbenefits.com.

Life Insurance Update

To continue providing affordable life insurance coverage, we are moving the administration of our Life Insurance plans from MetLife to Lincoln Financial Group. You'll continue to have the same coverage options with better rates!

New and Improved Optional Life Evidence of Insurability Process!

If you are enrolling in Optional Life Insurance during Open Enrollment, you will be able to enroll for up to the guaranteed issue amount (see chart below) of Optional Life Insurance for yourself and Optional Spouse/Domestic Partner Life Insurance without answering medical questions—also known as providing Evidence of Insurability (EOI):

Optional Life Insurance	Optional Spouse/Domestic Partner Life Insurance
Up to the lesser of 3x your annual salary or \$500,000	Up to \$20,000

Keep in mind, if you elect life insurance coverage above the guaranteed issue amount, you will be required to complete the EOI application within 31 days of your election. You can access the application link on the Benefits Page in HR Access.



Don't Forget About the Employee Assistance Program (EAP)!

The EAP provides eight counseling visits per person each year at no cost to support your emotional wellbeing. You can connect to care face-to-face, by video, text, chat, phone, web or app. The EAP also provides a lot of other ways to help you balance your work and personal lives, including financial guidance, referrals and resources to help with just about anything—like hiring movers or finding a home contractor.

Access ComPysch, our EAP provider, three ways:

- Download the GuidanceNow app
- Visit GuidanceResources.com (Organization Web ID: BBW)
- Call 866.483.1481

Learn more about all the EAP offers at mybbwbenefits.com under **Your Health & Well-being > Mental Well-being**.

Steps to Enroll

Take these steps to make changes to your 2025 benefits:

- Review your current benefits elections to be sure they continue to meet your needs at [HRAccess.bbwcop.com](https://hraccess.bbwcop.com).
- Access more information about your benefits at mybbwbenefits.com > **Learn About Your 2025 Benefits** to understand what's new for 2025, as well as other benefits options, so you can make the best decisions.
- If you're enrolling a spouse or domestic partner, compare your Bath & Body Works benefits to those offered by their employer to determine which will best meet your needs.
- Beginning October 21, visit [HRAccess.bbwcop.com](https://hraccess.bbwcop.com) and click **Get Started** to enroll. You have until November 8 to enroll.
- If you're enrolling dependents for the first time, be sure you have their birth date and Social Security Number handy.

Need HR Access Login Help?

Call Gingham Technology Services at 877.415.7911.

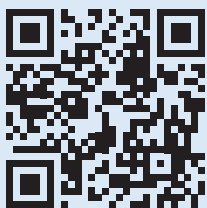
If You Don't Enroll

If you don't enroll, your current benefits will carry over to 2025, **except your Flexible Spending Accounts**; you must enroll for these accounts each year.



Questions?

Call Associate Connect at 866.473.4728
Monday through Friday between
9 a.m. and 8:00 p.m. EST.



Scan this QR code to access all notices that we're required to send plan participants on an annual basis, including certification that our medical plans meet minimum creditable coverage requirements according to Medicare Part D standards.

Bath & Body Works®