# 2017 Benefits at a Glance

The chart below is a summary of available HHGregg benefits. Please refer to myhhgregg.com Open Enrollment webpage for more detailed benefit information.

<table>
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<th>PLAN</th>
<th>OPTIONS</th>
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| **Medical Plan:**  
Anthem | • See 2017 Medical at-a-glance to compare plans A, B, C & D. |
| **Dental/Vision:**  
Delta Dental/Anthem | • See 2017 Dental and Vision at-a-glance to compare Basic & Enhanced plans. |
| **RxHelp** | • Available to any associate or family member covered on our medical plan.  
• Designed to specifically help members reduce out-of-pocket cost for expensive brand name and specialty drugs. |
| **1-800MD** | • Allows any associate or family member covered on our medical plan access to free telephonic and video consultations to diagnose and treat minor medical conditions.  
• Board certified physicians may ePrescribe medications to your local pharmacy. |
| **Optional Life/AD&D:**  
Reliance Standard Life | • In addition to your company-provided Life and AD&D benefit, you may choose to purchase or increase your Optional Term Life Insurance.  
• Guaranteed coverage up to $150,000 is available to newly hired and eligible associates.  
• You may apply for optional life in increments of $10,000 to a maximum of $500,000, not to exceed 5 times your annual earnings, and you may elect additional individual coverage on your spouse and/or children. |
| **Short Term & Long Term Disability (STD/LTD):**  
Reliance Standard Life | • Disability insurance provides income protection in the event you cannot work due to an illness or injury.  
• Benefit amounts are based on prior year earnings and exempt or non-exempt status. |
| **Flexible Spending Account (FSA):**  
ADP Flexdirect | • Flexible Spending Accounts provide participants the opportunity to set aside money on a pre-tax basis to help pay for eligible health and dependent day care expenses.  
• You MUST make an election to contribute to an FSA account for each calendar year.  
• 2017 limits - $2,600 for health care FSA/$5,000 for dependent day care FSA  
• Associates enrolled in plans B or D may NOT enroll in an FSA.  
• Please plan your expenses carefully – FSA funds that you do not use for qualified expenses (beyond the $500 annual rollover amount) during calendar year 2017 will be lost. |
| **Health Savings Account (HSA):**  
Finance Center Federal Credit Union | • If you enroll in a High Deductible Health Plan (B or D) you have the option to contribute pre-tax dollars into a Health Savings Account (HSA) to help offset qualified health care expenses.  
• The Maximum pre-tax contributions to HSA for 2017 are $3,400 for Associate only coverage and $6,750 for Family coverage.  
• The Company will contribute $100 to Plan B participants who open or have an existing HSA account.  
• HSA accounts continue from one year to the next and any unused funds accumulate in your account and are available for following years. |
| **Accident Insurance:**  
Reliance Standard Life | • Accident insurance provides a supplemental level of coverage as a lump sum cash benefit based on the type of injury or covered illness you sustain or the type of treatment you need.  
• These benefit plans payout in addition to basic health coverage (where appropriate) and have no calendar year maximums.  
• This cash benefit can be used to help with day to day living expenses and medical costs not covered by medical insurance. |
| **GROUP UNIVERSAL LIFE INSURANCE:** Allstate | • Universal Life Insurance can help provide a source of income for your family in the event of your death.  
• Universal Life accumulates cash value over time and you can borrow from any available cash value if necessary.  
• During the initial eligibility period as a new hire, you may qualify for guaranteed coverage of up to $150,000.  
• Dependent coverage is also available for spouse and child(ren). |
| **CRITICAL ILLNESS INSURANCE:** Reliance Standard Life | • Provides cash benefit for diagnoses such as cancer, heart attack, stroke, paralysis and more  
• Cash benefit helps with day to day living expenses and medical costs not covered by insurance  
• Late enrollment is subject to evidence of insurability and underwriting. |
| **EMPLOYEE ASSISTANCE PROGRAM (EAP):** Reliance Standard Life | • Confidential counseling and referral services that assist associates and their immediate family members with behavioral health, well-being and life issues.  
• EAP services can be accessed through a dedicated toll-free number 24/7.  
• Work and life services including childcare and eldercare assistance, financial, legal, and daily living services.  
• No enrollment required – this benefit is provided to all associates at no cost. |
| **PRE-PAID LEGAL SERVICES:** Hyatt Legal Services | • Provides you with legal services and representation as needed via a national network of more than 11,000 attorneys.  
• May only drop coverage during open enrollment or with a qualifying event. |
| **PET INSURANCE:** VPI | • Provides reimbursement for eligible veterinary expenses relating to accidents, illnesses and injuries for dogs, cats, birds and exotic pets.  
• Optional Wellness protection coverage is also available for routine preventative exams and services.  
• Premiums based on age of pet, species, breed size, plan type, deductible and state of residence.  
• Group members enjoy a 5% discount on base plan.  
• Automatic payroll deduction.  
• Pet owners can go to any licensed veterinarian, including specialists or emergency providers. |