



# 2022 Benefits Open Enrollment

October 25 – November 12, 2021

**Full-time & Eligible\* Part-time  
TSC & Petsense Team Members**

TSC's 2022 Benefits are designed to support Team Members and their families today, while remaining sustainable into the future. If you have questions, or you need assistance completing your enrollment, please contact the **TRACTOR SUPPLY BENEFITS CENTER** at 855-681-2386. Full Benefits information is available on [TractorBenefits.com](https://TractorBenefits.com) (Password: #Benefits). When you're ready, make your elections on our new benefits enrollment portal, Benefitplace.

Access Benefitplace via TSC Apps or sign in/register at [Enroll.TractorBenefits.com](https://Enroll.TractorBenefits.com) OR scan this QR code to download the Benefitplace app (register with the Company Code: TSC)



No elections or changes will be accepted after November 12th, 2021.  
For more information, contact the Benefits Center (855-681-2386)



*\*Part-time Team Members working a minimum of 10 hours average per week during the lookback period of 10/1/2020 through 9/30/2021 are eligible for coverage.*

## TRACTOR SUPPLY BENEFITS SERVICE CENTER

855-681-2386 (Mon-Fri | 7 AM-7 PM | CST)

### WHAT'S NEW IN 2022?

- ▼ **DOMESTIC PARTNER COVERAGE** will be effective January 1, 2022. Team Members may enroll eligible Domestic Partners and the children of Domestic Partners on Tractor Supply Company's health plans, including Medical, Dental, Vision and Dependent Life Insurance. Domestic Partners are eligible for coverage regardless of gender. Additional information and instructions for adding a Domestic Partner to coverage is located on [TractorBenefits.com](https://TractorBenefits.com) (Password: #Benefits).
- ▼ **SPOUSAL EXCLUSION** is being eliminated. This means you may add your Spouse or Domestic Partner to the TSC Medical plan even if they are eligible for coverage at their own employer. A \$60 per-pay-period Spousal Surcharge will apply. Dependent Verification documentation will be required if your Spouse has not already been verified for Dental and/or Vision.
- ▼ **HEALTH SAVINGS ACCOUNT** elections will no longer roll over from year to year. If you wish to contribute to a Health Savings Account (HSA) you must log into Benefitplace and make an election. Remember, you can enroll or make changes to HSA elections any time during the year.
- ▼ **NEW VOLUNTARY PLANS** with United Health Care will replace the current Allstate Plans. If you are currently enrolled in Allstate coverage, and you wish to remain covered in 2022, you do not need to take any action. To learn more about new coverage options, login to Benefitplace during Open Enrollment. These new UHC plans will also be available to Part-time Eligible Team Members.
- ▼ **TOBACCO SURCHARGE** is increasing from \$25 to \$30 per pay period; vaping and e-cigarettes will now be considered "tobacco" and will be subject to the Tobacco Surcharge.
- ▼ **DISABILITY INSURANCE** will be fully Company paid for all Full-time Hourly TSC and Petsense Team Members. Applies to both Short-term & Long-term Disability. No action is necessary by Team Members – these changes will apply automatically.
- ▼ **LIFE & AD&D INSURANCE** options are being added for Full-time Team Members: Supplemental Life insurance up to 8x salary; new Voluntary AD&D up to 8x salary.
- ▼ **TUITION REIMBURSEMENT** – Courses no longer need to be directly related to the Team Member's job at Tractor Supply or Petsense. Team Members also no longer need to submit their application for approval 14 days prior to the start of courses.

For dependents added during Open Enrollment, dependent documentation is due to Benefitplace by December 10, 2021.

More information on these and all other Benefits is available on **TRACTOR BENEFITS**



## MEDICAL & PHARMACY PLAN CHOICES AND PREMIUMS

|  |   | GOLD HDHP            | SILVER HDHP          | BRONZE HDHP          |
|--|---|----------------------|----------------------|----------------------|
| <b>Annual Deductible</b>   | Per Person  | \$2,800              | \$2,800              | \$5,250              |
|  | Per Family  | \$5,600              | \$5,600              | \$10,500             |
| <b>Annual Out-of-Pocket Max</b>  | Per Person  | \$4,100              | \$5,600              | \$6,900              |
|  | Per Family  | \$8,200              | \$11,200             | \$13,800             |
| <b>Preventive Health Care Services (In-Network)</b>  |   | 100%                 | 100%                 | 100%                 |
| <b>All Other Covered Services</b>  |   | 85% after deductible | 70% after deductible | 70% after deductible |
| <b>TSC HSA Contribution</b><br>(Jan, Apr, Jul, Oct)  | Team Member Only  | \$125 quarterly      | \$125 quarterly      | \$75 quarterly       |
|  | TM + Dependent(s)   | \$250 quarterly      | \$250 quarterly      | \$150 quarterly      |
| <b>Prescription Drug Coverage</b>  | * Maintenance medications must be filled at Walgreens or via Mail Order |                      |                      |                      |
| Lower Cost<br>Generic Medications after deductible   | 30 Days @ Retail  | 85%                  | 70%                  | 70%                  |
|  | 90 Days @ Retail *  | 85%                  | 70%                  | 70%                  |
|  | 90 Days @ Mail Order  | 85%                  | 80%                  | 80%                  |
| Mid-Range Cost-Preferred<br>Brand Medications after deductible                                     | 30 Days @ Retail  | 85%                  | 70%                  | 70%                  |
|  | 90 Days @ Retail *  | 85%                  | 70%                  | 70%                  |
|  | 90 Days @ Mail Order  | 85%                  | 80%                  | 80%                  |
| Higher Cost Non-Preferred<br>Brand Medications after deductible                                    | 30 Days @ Retail  | 60%                  | 50%                  | 50%                  |
|  | 90 Days @ Retail *  | 60%                  | 50%                  | 50%                  |
|  | 90 Days @ Mail Order  | 67%                  | 67%                  | 67%                  |
| Specialty Drugs  | Filled through OptumRx/Briova   | 50%                  | 50%                  | 50%                  |
| Preventive Medications   | Deductible does not apply to designated preventive medications          |                      |                      |                      |
| <b>Tobacco Use Surcharge</b><br>(all forms of tobacco use including e-cigarettes and vape devices) | TM OR Spouse (bi-weekly)  | +\$30                | +\$30                | +\$30                |
|  | TM AND Spouse (bi-weekly)   | +\$60                | +\$60                | +\$60                |
| <b>BI-WEEKLY PREMIUMS</b>  | Single  | \$89.18              | \$54.89              | \$25.28              |
|  | TM Plus Spouse  | \$187.28             | \$115.26             | \$53.07              |
|  | TM Plus Child(ren)  | \$160.53             | \$98.80              | \$45.50              |
|  | Family  | \$267.56             | \$164.66             | \$75.82              |

## OTHER BENEFITS

|   |  |
|---|--|
| <b>Dental Plan</b><br>Basic or Comprehensive                      | <b>ESPP</b><br>Employee Stock Purchase Plan          |
| <b>Vision Plan</b>  | <b>Employee Assistance Fund</b>                      |
| <b>Health Savings Account</b><br>Make changes throughout the year | <b>Hospital Indemnity</b><br><b>NEW!</b> from UHC    |
| <b>401(k) Plan</b><br>Make changes throughout the year            | <b>Accident Insurance</b><br><b>NEW!</b> from UHC    |
| <b>Accidental Death &amp; Dismemberment Insurance</b>             | <b>Critical Illness</b><br><b>NEW!</b> from UHC      |
| <b>Life Insurance</b>   | <b>Employee Assistance Program</b><br>for well-being |
| <b>Additional Benefits for Full-time Team Members:</b>            |  |
| <b>Long-term Disability</b>                                       | <b>Short-term Disability</b>                         |
| <b>Spouse/Child Life</b>  |  |

**READY TO ENROLL?**

**1**

Review plan choices & details at [TractorBenefits.com](https://TractorBenefits.com)  
(Password: #Benefits)

**2**

Sign in/register to enroll [Enroll.TractorBenefits.com](https://Enroll.TractorBenefits.com)

**3**

Make elections and enroll your dependents at [Enroll.tractorbenefits.com](https://Enroll.tractorbenefits.com) by midnight November 12, 2021

This brochure contains summary information about benefit plans. If there is a discrepancy between this document and the Plan Documents, the Plan Documents will prevail. Contact the Benefits Center if you need printed Plan Documents.