

ENROLLMENT GUIDE

Employees Working Less Than 30 Hours Per Week
2024-2025



ZARA

WELCOME TO OPEN ENROLLMENT 2024
OPEN ENROLLMENT IS SEPTEMBER 3 - 17, 2024.

**ZARA USA is proud to provide a high quality
benefits package to enhance your life.**

Our comprehensive and competitive benefits program is an important component of your total compensation package. This guide provides valuable information to help you better manage your health and your financial security. During this open enrollment, you have the opportunity to review your coverage needs, consider the benefit plans available to you and select benefits that will provide the most value to you.

While we encourage all employees to review and confirm their benefits in ADP, if you do not actively enroll in benefits, your current elections will continue.

For a smooth enrollment process, you should have your dependent(s) name, date(s) of birth and Social Security Numbers readily available.

IMPORTANT: Outside of this open enrollment period, you may only make benefit changes if you experience a qualified life event (e.g. birth of a child, marriage, divorce, loss of spouse health coverage, etc.).

For assistance in a language other than English, please refer to the contact list on the last page of this guide and request to speak with a representative in your preferred language. Keep in mind that not all languages are available.

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ELIGIBILITY

Who Is Eligible to Participate?

You are eligible to participate in this benefits program if you work for ZARA USA on a Part-time basis and work less than 30 hours per week. Employees working a minimum of 20 hours per week are eligible for the Voluntary Benefits offered through the Hartford and for our Aetna Accident plan.

Eligible part-time employees may enroll in the

following plans: Transportation Program, 401(k) Retirement Plan and The Hartford/Aetna Voluntary benefits. Additionally, we offer eligible employees an EAP program and the Benefits Help Desk.



ENROLLMENT INSTRUCTIONS

NOTE: If you start your elections but do not complete the enrollment process, your changes will not be submitted.

To enroll in benefits, go to: www.myadp.com

First Time Users

- First Time users click on *"Register Here"* to register.
- Enter Registration code: **INDITEXUSA-zara1234**
- Follow the instructions to establish a new user ID and secure password.
- From the dashboard, choose *"Benefits"* then *"Enrollments"* to continue to enroll.

Return Users

- Enter your Username and Password
- From the Dashboard, select Benefits
- From the Annual Enrollment tile, click *"Enroll Now"* to begin your elections.

Please note that your elections are not completed until you select "Confirm Elections" and receive a confirmation email from ADP.

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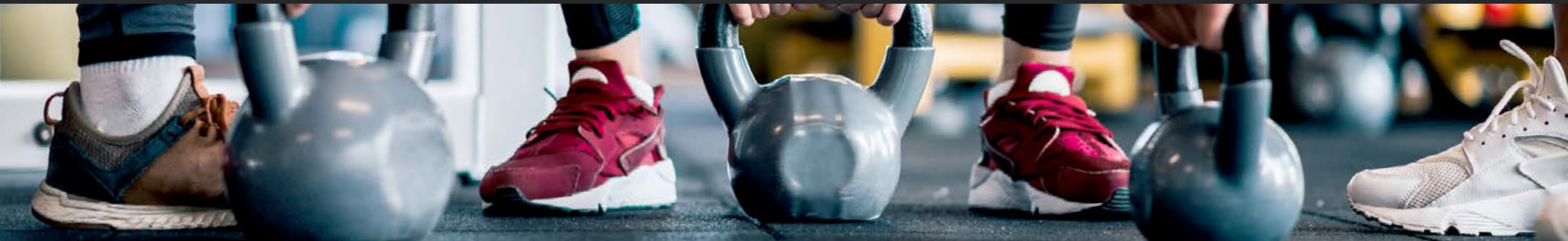
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WELLNESS & SUPPORT PROGRAMS

All ZARA employees may participate in this program.

Start Making Your Life Easier

To register
visit <https://clients.brighthouse.com/zara>

You will need to enter your First Name, Last Name, Work Email, Employee ID, Country, and Zip Code to begin the registration process. After your initial registration you may log in to the Bright Horizons site using the personal username and password you created when registering.

Download the App: Search “back-up care” in the **App Store** or **Google Play**

Please note if you are utilizing the Back-Up Care mobile application you will also need the below credentials:

Employer Username: Zara
Password: Benefits4You

Bright Horizons Back-Up Care

Trying to make work and family fit? Our Bright Horizons benefit can provide the support your family needs. Bright Horizons Enhanced Family Supports™ offers discounts on top child care, tutoring, elder care, summer camp, and STEM learning providers for your family. Services include:

- Back-up child care in high-quality centers or your own home
- In-home back-up care for adult and elder loved ones, even if they live in another state
- Health and safety policies that set the standard for the industry
- Easy booking online
- On-the-go reservations through our mobile app

The Bright Horizons program also includes premium access to Sittercity. A premium Sittercity membership enables you to quickly find babysitters, housekeepers, pet care, and more, and includes unlimited basic background checks at no cost.

To access these tools and resources, go to your

Bright Horizons benefit page and navigate to the “Find Sitters” or Sittercity tile. This will bring you to ZARA’s Sittercity homepage, where you will create a username and password to gain access and begin your search.

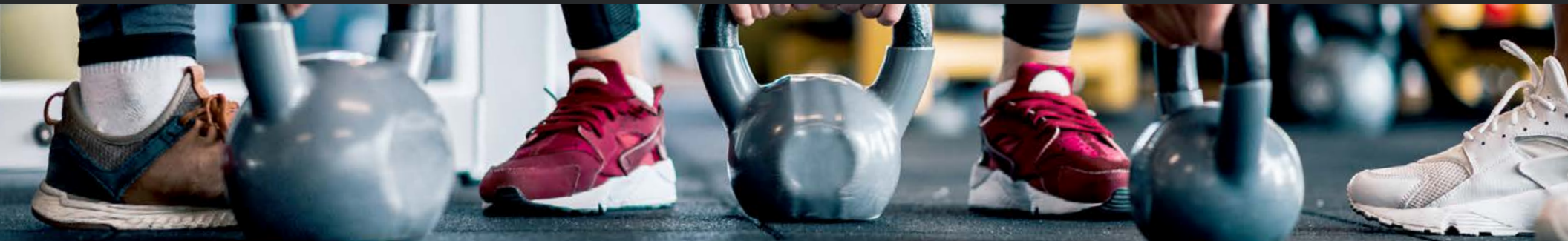
Cost of care varies based on geographic region, type, number of children or pets, and age of care recipients. Keep in mind that the use of Sittercity does not impact your back-up care use allowance.

Please be sure to visit the **document library** for additional information on this benefit.

Please note that this information is subject to change for the 2025 Calendar year.



Click here to access
PLAN SUMMARIES



WELLNESS & SUPPORT PROGRAMS

All ZARA employees may participate in this program.



Click here to access
PLAN SUMMARIES

Health Advocate

Zara has partnered with Health Advocate to offer you personalized support to improve your health and well-being, **all at no cost to you!**

We know our health care system can be pretty tricky to navigate and it helps to have a service to advocate on your behalf when health care claims/issues become too complex to solve on your own.

A Personal Health Advocate understands the intricacies of the health care system and how to navigate through it. He or she will help you should you have medical questions, or need assistance in locating the right healthcare resource. Advocates are registered nurses (backed by a staff of medical directors and administrative experts) who will assist you with healthcare related issues, such as:

- Finding the appropriate medical providers for your health needs.
- Finding resources for second opinions.

- Coordinating benefits between dental, medical, worker's compensation and disability carriers.
- Assuring correct application of provider network status.
- Managing health services for elderly parents.
- Assistance negotiating reductions in out-of-network fees above reasonable and customary amounts and more.

How to Access Health Advocate Services:

If at any time you or an immediate member of your family (including parents and parents-in-law) has a question or needs assistance, please contact Health Advocate. Simply identify yourself as a ZARA employee.

Toll-Free: 866-799-2731

E-mail: answers@healthadvocate.com

Web: HealthAdvocate.com/members



Please note that this information is subject to change for the 2025 Calendar year.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Connecting to the EAP Online:

For 24-hour, confidential access to your EAP benefits and tools to help you enhance your work, health and life, simply visit www.resourcesforliving.com.

User Name: **INDTX** | Password: **eap**

Employees have access to our Employee Assistance Program called Aetna Resources For Living. They offer a wide range of counseling, work/life and community resources designed to help people cope with the challenges of today's complex work and personal environments.

You may be struggling with stress at work, seeking financial or legal advice, or coping with the death of a loved one. Maybe you just want to strengthen your relationships with your family.

Your benefit offers assistance and support for all these concerns and more:

- Stress, grief and loss
- Relationship problems
- Workplace conflicts
- Legal & financial planning
- Child and elder care

How Does It Work?

Accessing Aetna Resources For Living is easy. Simply call their toll-free number **888-238-6232**. A specialist will help you (confidentially) identify the nature of your problem and the appropriate resources to address it.

You are eligible for up to three counseling sessions per issue per year with licensed professionals at no cost to you! Sessions are available face-to-face, by phone or through televideo.

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USA 401(K) RETIREMENT PROGRAM

The 401(k) plan at Zara USA enables eligible employees to save and invest for retirement through salary contributions, complemented by Zara's matching contributions.

To participate in the 401(k) plan, you must:

- **Be at least 21 years old,**
- **Complete one year of service, and,**
- **Have worked at least 1000 hours of service.**

Your entry date will be the first day of the payroll period following the date you satisfy the eligibility requirements.

Automatic Enrollment:

Your 401(k) Plan managed by Mercer Wise is set up with an automatic enrollment feature. If you do nothing, the automatic enrollment period is 30 days. You will receive an email or mailing 30 days prior to your auto-enrollment date. This notice will inform you when the automatic 3% before-tax contributions will begin from your paychecks and give you the option to elect to withhold a different percentage or opt out if you choose.

Matching Contributions:

After completing 1 year and 1000 hours of service, the company will match 50% of elective deferrals that do not exceed 6% of your compensation. Ensure your contribution rate is 6% or more to receive the full match. You need to remain with the company for a minimum of 3 years to be fully vested and retain 100% of your employer matching contributions.

Helpful Tips:

- **Review the benefits and details** of your 401(k) plan.

How To Enroll

Visit our 401(k) plan website at **mercerwise.com** to enroll and to learn more about your retirement plan and some great account features like Automatic Increase and automatic rebalancing of your investments.

- **Stay on track** and maximize the benefits of your retirement plan.
- **Designate an account beneficiary.** Complete this step online or call a Mercer Wise representative for assistance.
- **Elect automatic account features** like Automatic Increase to help make savings and portfolio management easier.
- **Consider consolidating** your retirement accounts into your Zara USA & Related Companies 401(k) Plan account.

Questions and Support:

If you have any questions about your Zara USA & Related Companies 401(k) Plan, please visit **mercerwise.com** or feel free to call a Mercer Wise representative at **833-637-2379** (833-MER-CERW) (Weekdays 8 am to 10 pm ET and Saturdays 9 am to 5:30 pm ET).

Navigating The Mercer Wise Website

Review additional flyers on **zarabenefits.com** to learn how to navigate the Mercer Wise website and access retirement planning tools.



TRANSPORTATION

Save money on your work-related transportation costs by setting aside pre-tax dollars in our transit and parking spending accounts. For 2024, you may choose to set aside up to \$315 pre-tax per month for mass transit expenses and up to \$315 pre-tax per month for parking expenses.

On the first pay period of the month, the appropriate amount will be deducted pre-tax from your paycheck and credited to your parking and transit accounts.

You may change the amount you are contributing or stop your contributions at any time during the year.

Transit expenses include ferry, subway, train and bus travel. Parking expenses include parking at a station to take another mode of transportation to work or parking at your workplace.

Expenses that are not covered include mileage, tolls, parking at your residence and airport parking.

Questions concerning your Parking and Transit benefits?

You may visit the BRI website at www.BenefitResource.com, or contact Participant Services at **800-473-9595** or ParticipantServices@BenefitResource.com.

Log into BRiWeb

BRiWeb is your secure participant login for managing your accounts, viewing balances and submitting claims for eligible parking expenses. To log in, go to www.BenefitResource.com, click on *Participants* in the secure login section and enter:

Company Code: zarausa

Login ID selected and provided by Zara

Initial Password: 5-digit home zip code

Follow the prompts to select a new Login ID and Password. A confirmation code will be sent to your email or through a text message.

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VOLUNTARY LIFE, DISABILITY & ACCIDENT INSURANCE

ZARA USA partners with both The Hartford and Aetna to provide benefits that help you protect your paycheck and your family. You have the option to enroll in these policies online during your initial enrollment period. Employees working a minimum of 20 hours per week are eligible for these Voluntary benefits.

The Hartford Group Term Life Insurance

Group Term Life helps provide financial protection in the event that something were to happen to you. Term life is a simple and inexpensive form of life insurance, which builds no cash value. Rates change with age.

Employees may purchase coverage on their own life in \$10,000 increments up to a maximum of \$250,000 (not to exceed 5x your salary). The guarantee issue (GI) amount is \$150,000. During this open enrollment employees currently enrolled in coverage may increase their election by one increment of \$10,000 up to the GI without needing EOI. Those who are not enrolled require Evidence of Insurability (EOI) for any amount of coverage elected.

Employees may also purchase coverage for their spouse in increments of \$5,000 to a maximum of \$100,000 (not to exceed 50% of the employee's election). The guarantee issue (GI) amount is

\$30,000 and premiums are based on the employee's age. During this open enrollment employees with spouses currently enrolled in coverage may increase their election by one increment of \$5,000 up to the GI without needing EOI. Those who are not enrolled require EOI for any amount of voluntary spouse life insurance elected. Child life insurance is available in \$5,000 or \$10,000 (not to exceed 50% of the employee's election). During open enrollment no EOI is required. The full child life benefit can be elected with no medical questions.

Please remember to designate your beneficiary(ies) for this great benefit!



The Hartford Short Term Disability Insurance

The Hartford Voluntary Short-Term Disability (STD) insurance provides income by replacing a portion of your pay if you're injured or too sick to work for an extended period. Think of it as insurance for your paycheck. The voluntary STD plan covers absences related to:

- Illnesses that last several weeks
- Recovery after surgery
- Accidents outside the workplace
- Pregnancy if your first prenatal appointment occurs after your coverage begins.

Weekly STD benefit payments can help you keep up with your bills while you're out of work. You can also spend the money on food, child care, gas, clothing and other necessities. The benefit is 60% of your salary to a maximum of \$750 per week. Benefits end at recovery or at 26 weeks. Pre-existing condition limitations apply.

PLEASE NOTE: Employees working in NJ, HI, RI & CA are not eligible for voluntary short term disability, as these states provide a rich statutory short-term disability benefit to you.

The Hartford Long-Term Disability Insurance

The Hartford Voluntary Long-Term Disability (LTD) coverage replaces a portion of your pay to help you meet your income needs while you're out of work. You're paid whether you become sick or are hurt on or off the job. The plan covers 60% of your salary to a maximum of \$5,000 per month. Benefits begin at 180 days after disability and end at recovery or 5 years. Pre-existing condition limitations apply.

You'll receive benefit payments each month that can help you keep up with your bills. You can also spend the money on food, child care and other necessities.

If you chose not to enroll in our Voluntary Life or LTD plans during your new hire enrollment period but wish to enroll now, Evidence of Insurability will be required in order to enroll in coverage.

Aetna Accident Plan

Are you prepared for the unexpected costs that come along with an accidental injury?

While medical plans typically cover care for an injury, they don't cover the unexpected costs that come with it. The Aetna Accident Plan can help. The plan pays cash benefits directly to you when you have a covered accident. You can use the money for expenses like coinsurance, deductibles or everyday expenses.

You have the choice to enroll in one of our two Accident plan offerings. Coverage is available for yourself and you eligible dependents. Please visit zarabenefits.com for a summary of benefits.



PET INSURANCE

You can purchase pet insurance through Nationwide to help with the cost of a wide range of pet-related health care expenses. Bring your pet to any veterinarian you want, and simply submit your claim for reimbursement. After you satisfy a \$250 annual deductible, you get a percentage back!

Nationwide – Monthly Premiums

Monthly premiums are determined by state of residence and species (cat/dog). These are set rates regardless of the age or breed of your pet. Plans also include a Free Vet Helpline that provides “24/7” expert pet advice from a licensed Veterinarian.

Nationwide also offers plans for avian and exotic pets!

For more information on Pet Insurance, visit <https://benefits.petinsurance.com/zara> or call **877-738-7874**.



ADDITIONAL ZARA PERKS

In addition to our Health and Welfare benefits, Zara has relationships with vendors to offer discounts and perks to our employees. Below are just a few perks currently available ranging from discounts on products, services, memberships, travel, events **AND MUCH MORE!**

- AT&T: up to 15% discount on qualifying AT&T services.
- Discount on memberships for bikes in the following areas:
 - NYC, Hoboken, and Jersey City: Citibike
 - Boston: Bluebikes
 - SF Bay Area: Bay Wheels
 - Portland: Biketown
 - DC Area (Montgomery, Virginia, DC): Capital Bikeshare
 - Ohio: CoGo
 - Chicago: Divvy

- Employee Discount Card
- LA Fitness (Corporate Membership)
- New York Sports Club (Corporate Membership)
- Working Advantage: up to 60% on ticketed events and online shopping.
- Exclusive discounts on hotels, sports, concerts, theater, movie tickets and theme park tickets nationwide.
- T-Mobile: Discount on services, products, accessories and much more!

Scan the Benefits QR code in your store's break room for a current list of available discounts and perks!

QUESTIONS?

If you need help navigating your benefits, you may contact:

- **Health Advocate at 866-799-2731**

Available 24 hours a day, 7 days a week.

- **The EPIC Benefits Help Desk at 877-373-6535, benefitshelpdesk@epicbrokers.com**

The staff is available from 8am–8pm EST, Monday through Friday. After hours, you can leave a voice mail message—your call will be returned within 24 hours (or returned on Monday, if received over the weekend).

- **The ZARA Benefits Team at benefits@us.inditex.com**



These resources are designed to be your personal benefits answer and support for a wide range of benefits and insurance issues. They are staffed by dedicated professionals who will work with you personally until your question is answered or benefits issue is resolved. All inquiries and personal data are completely confidential.

Zara USA has made every attempt to ensure the accuracy of the information described in this enrollment guide. This guide is not an official plan document and does not provide a complete description of your benefit plans. Any discrepancy between this guide and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to those documents. Any examples, such as infographics provided in this guide are purely illustrative in nature, and actual plan costs and coverage will differ based on coverage selected. Zara USA reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Zara USA share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Zara USA.