Time to Enroll!
You must enroll on My IN-SITE if you want coverage.
Enroll before your enrollment due date!
(on the mailer side of this guide)
You’ve received this enrollment guide, which means you’re eligible to enroll in one or more benefits programs, and your enrollment window is now open!

At Macy’s, Inc. we offer benefits programs that help you live your best life and focus on your total well-being, and now is the time to decide which benefits are best for you and your family. You must make your benefits election online before your enrollment due date, which is located on the mailer side of this enrollment guide.

Once you have made your benefits election online (by visiting the “Enroll Now” link under “Enrollment” in the My Benefits section of My IN-SITE), your coverage will begin on your effective date. Your effective date is provided on the Enrollment History page in My IN-SITE.

Benefits Plan Year

JULY 2017 TO JUNE 2018

If you have any questions regarding your benefits eligibility, enrollment or the benefits offered — call HR Services at 1-800-234-MACY (6229) — they can help!

Live Healthy

Enjoy Life

Save Actively

HR Services Can Help!

Have questions regarding eligibility, benefit offerings or enrollment? Call 1-800-234-MACY (6229).
Know What to Do When

Before Enrollment
- Use the My Choice Plans Cost Comparison Tool on www.cigna.com/macysinc to compare the My Choice Plan medical options.
- Visit Plan Documents & Information (in the My Benefits section of My IN-SITE) to review Benefits Highlights, Comparison Charts and more.
- Determine your HSA, LFSA, DCFSA and/or FSA contributions.
- Decide who to cover and gather your dependents’ Social Security Numbers. They’re required to enroll your dependents.

During Your Enrollment (and Before Your Enrollment Due Date!)
- Visit the Enroll Now link under Enrollment (in the My Benefits section of My IN-SITE) to make your elections.
- Once your elections are confirmed, make your Enhanced Benefits election(s) using the red icon on the confirmation page.

After Your Enrollment
- Check your pay advice regularly to verify that deductions are correct.
- Register on carrier websites and download the apps to access plan and account information, tools and resources.
- Carry your identification (ID), HSA and/or FSA card(s) with you. You may access temporary ID cards on your carriers’ websites, if needed.

Have Questions?
Use the Helpful Resources on Pages 22–23 to find who to call.
Eligibility for Benefits | Hourly Associates

30+ HOURS/WEEK

Medical, Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), Dental, Vision and Welfare Benefits

Medical, Health Care FSA, dental, vision and welfare benefits are effective on your 31st day of service. (Dental, vision and welfare benefits are only offered if you are a regular associate.) This enrollment guide includes your enrollment due date (on the mailer cover).

If you enroll in a My Choice Plan medical option, your HSA will be effective on the first day of the month following your medical coverage effective date, or on the same day as your medical coverage if your medical coverage effective date is the first day of the month.

Each April, your average weekly paid hours from the annual measurement period, which takes place each year from April 2 through the following April 1, will be reviewed. If you do not average 30.00 or more weekly paid hours during the annual measurement period, you will lose medical, HSA and Health Care FSA benefits effective July 1.

To check your current medical benefits eligibility status, visit the “Medical Benefits Eligibility” page in the My Benefits section of My IN-SITE or call HR Services.

20+ HOURS/WEEK

Dental, Vision and Welfare Benefits

If you are a regular part-time associate, you are eligible for dental and vision coverage, a Limited FSA and welfare benefits (such as short-term disability and life insurance), effective on your 31st day of service. This enrollment guide includes your enrollment due date (on the mailer cover).

Medical, HSA, Health Care FSA Benefits

Regardless of your regular, temporary, seasonal or contingent status, you will have your weekly paid hours measured during an 11-month initial measurement period to determine your eligibility for medical benefits.

After completing the 11-month initial measurement period, your average weekly paid hours will be reviewed to determine if you have averaged at least 30.00 weekly paid hours. If you average 30.00 or more weekly paid hours, you will be eligible for medical and Health Care FSA benefits effective the 56th day following the end of the 11-month initial measurement period. You will be eligible for HSA benefits effective on the first of the month coincident with or following your medical eligibility date. If you did not average 30.00 or more weekly paid hours, you will remain ineligible for medical, HSA and Health Care FSA benefits until you average 30.00 weekly paid hours during a subsequent annual measurement period, which occurs from April 2 through the following April 1.

Eligibility for Benefits | Executive Associates

Medical, Health Care FSA, dental, vision and welfare benefits are effective on the 31st day of service. This enrollment guide includes your enrollment due date (on the mailer cover).

If you enroll in a My Choice Plan medical option, your HSA will be effective on the first day of the month following your medical coverage effective date, or on the same day as your medical coverage if your medical coverage effective date is the first day of the month.

You will continue to be eligible for benefits as long as you remain in an executive position.
Know Who’s Eligible

- Benefits eligibility varies by plan. See page 4 for your benefits eligibility details.
- Many Company benefit programs allow you to cover yourself and eligible dependents, including your:
  - Spouse
  - Children under age 26
  - Disabled dependent child(ren)

Qualifying Life Events

Family Events
Certain family events allow you to enroll in, change or waive benefits outside of Annual Enrollment. If you experience a qualifying event, you must complete these three steps:

1. Call HR Services within 31 days of the qualifying event at 1-800-234-MACY (6229).
2. Complete and submit to HR Services the appropriate Certification of Change in Family Status form, located on the Benefits Forms page of My IN-SITE. Upon receiving your completed form, HR Services will notify you regarding your enrollment and any required documentation.
3. Complete and confirm your election changes on My IN-SITE.

Job Events
If you have a job change that impacts the benefits for which you are eligible, you may need to update your elections on My IN-SITE. You will automatically receive information from HR Services any time your benefits eligibility changes.
Medical Options

My Choice Plan Medical Options

In most locations, you can enroll in the My Choice Plan 1 or My Choice Plan 2 medical options administered by Cigna, which typically come with a Health Savings Account (HSA). See the chart below for plan details.

<table>
<thead>
<tr>
<th>IN-NETWORK FEATURES</th>
<th>My Choice Plan 1</th>
<th>My Choice Plan 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>You pay $0</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Deductible</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual — Associate-Only Coverage Level</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family — All Other Coverage Levels</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Coinsurance for Medical and Prescription Drugs</strong></td>
<td>You pay 20%</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual — All Coverage Levels (Associate-Only and individual limit for Family)</td>
<td>$4,500</td>
<td>$6,450</td>
</tr>
<tr>
<td>Family — All Coverage Levels, except Associate-Only</td>
<td>$9,000</td>
<td>$12,900</td>
</tr>
</tbody>
</table>

*Eligible medical and prescription drug out-of-pocket expenses are applied to the annual deductible and out-of-pocket maximum, which is the most you will have to pay per Plan year.

My Choice Plans Coverage Overview

We understand that preventive screenings are a key factor to early detection of cancer and other illnesses, which is why we are proud to say that with the My Choice Plan medical options, preventive care is covered at 100%.

In support of our associates starting families, we are also proud to offer Infertility coverage, including IVF, GIFT and ZIFT.

For more details on the My Choice Plan medical options, including coverage specifics and maximums, review the Comparison Charts on Plan Documents & Information in the My Benefits section of My IN-SITE.
The My Choice Plan medical options are high-deductible plans designed to fit your health and lifestyle at a good value. They come with increased responsibility from you, as a health care consumer to manage costs by shopping for quality and cost-effective care.

Macy’s, Inc., Cigna and Express Scripts, Inc. provide cost and quality tools to help you search for quality in-network care that fits your budget to help you get the most value from your My Choice Plan.
Quick Tips for Your My Choice Plan

- Make saving up to or beyond your deductible your savings goal for your HSA. This can help protect you in the case of medical emergencies.
- To supplement your My Choice Plan and help you cover the costs of an unexpected critical illness or care you need due to an accident, you can elect Enhanced Benefits at a discounted group rate and pay for it through payroll deductions. Learn more on Page 19.
Additional Medical Options May Be Available to You

In specific geographic areas, the Company provides Health Maintenance Organization (HMO) medical options in addition to the Cigna My Choice Plan medical options. In Hawaii, Guam and Puerto Rico, regional health plans are offered to provide network access through Kaiser, HMSA, Triple-S and TakeCare.

For the HMSA medical options, Express Scripts, Inc. is the prescription drug provider. For all other options, the prescription drug benefit is administered by the medical carrier.

If You or a Dependent Will Be Eligible for Medicare During the 2017 – 2018 Benefits Plan Year…

Most Macy’s, Inc. medical options provide creditable coverage, or in other words, they meet Medicare’s minimum requirements for prescription drug coverage. The Kaiser Medical Only option (available in Hawaii) does not offer prescription coverage and is therefore not considered creditable coverage.

If you enroll in a Macy’s, Inc. medical option that is considered creditable coverage, and later drop or lose your coverage and do not enroll in Medicare prescription drug coverage within 63 days of when your current Macy’s, Inc. coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later and you will pay more for that coverage as long as you have it.

Additionally, if you enroll in a Macy’s, Inc. medical option that is not considered creditable coverage, and did not enroll in Medicare prescription drug coverage when first eligible, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later and you will pay more for that coverage as long as you have it.

Review the details!

Check out the health care benefits summary booklets (with medical and prescription option comparison charts) by visiting Plan Documents & Information in the My Benefits section of My IN-SITE.
Express Scripts, Inc. is the prescription drug administrator for all Cigna medical options, including the My Choice Plans. Express Scripts, Inc. provides innovative tools to help you manage your prescriptions, locate in-network pharmacies and price medications. With the My Choice Plans, both your eligible medical and prescription drug costs apply toward your annual deductible and out-of-pocket maximum. Once your deductible is met, you enter the coinsurance phase: you will pay 20% of the cost of your prescription drugs, and the Macy’s, Inc. Plan will pay 80%. See Page 6 for details.

Great news! When you enroll in a My Choice Plan medical option, you’ll have access to great pharmacy benefits including:

- **No-cost generic preventive medications** — even if you haven’t met your deductible
- **Waived deductible for brand name diabetes medications and supplies (including injectables)** — you just pay the 20% coinsurance
- **Negotiated costs for other brand name and generic maintenance medications** — cost varies depending on the medication
- **Negotiated costs for other medications** — cost varies depending on the medication

**Learn More**

For details on how to start home delivery and the convenience of the Express Scripts Pharmacy, visit [www.express-scripts.com](http://www.express-scripts.com).
How do you ensure your Express Scripts pharmacy benefits cover your preventive, maintenance and/or diabetic prescriptions?

Simply fill these prescriptions as a 90-day supply through one of these two in-network choices for filling your maintenance, preventive and/or diabetic prescriptions:

1. A Walgreens-family retail pharmacy (including Duane Reade)
2. Express Scripts home delivery

If you don’t fill these medications as a 90-day supply through a Walgreens-family pharmacy or Express Scripts home delivery, you will pay the full negotiated cost for the prescription. The cost you pay will not apply toward your deductible or out-of-pocket maximum, and the deductible will not be waived for brand name diabetes medications and supplies.

All other medications may be filled at any of Express Scripts’ in-network pharmacy locations.

Learn More

The Express Scripts formulary (a listing of preferred generic and brand name prescription drugs), plus full listings of preventive, maintenance and diabetic medications are available for you to review on the Helpful Tools page of My Benefits on My IN-SITE.
The Health Savings Account (HSA)

If you enroll, Cigna will send you instructions on how to establish your HSA. Be sure to respond promptly to all communication from Cigna and/or HSA Bank. You may need to update information or change an address since the USA PATRIOT Act regulations do not allow the use of a P.O. Box address to open an HSA.

The Health Reimbursement Account (HRA)

If you are not eligible for an HSA, your Company contribution and any Live Healthy incentives will be deposited in an HRA, and your funds will roll over year-to-year if you continue enrollment in a My Choice Plan medical option.

Consider your upcoming health care expenses to determine your HSA contributions. You can change your contribution at any time by calling HR Services.

Be on the Lookout

The 2017 – 2018 Live Healthy Program Guide has the details on how you may be able to earn money for your HSA! Your copy will arrive in-home up to three months after you enroll, but you can access it at any time from the My Benefits section of My IN-SITE!
Money for Your HSA
Great news! If you enroll in a My Choice Plan medical option, the Company will help get your HSA started and make an automatic deposit based on your coverage level. The Company contribution is prorated based on your effective date of coverage.

The Company contribution and available incentives vary by coverage tier. Check out the charts below for details.

<table>
<thead>
<tr>
<th>COVERAGE TIER</th>
<th>ASSOCIATE</th>
<th>ASSOCIATE + SPOUSE</th>
<th>ASSOCIATE + CHILD(REN)</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017 IRS Maximum Contribution</td>
<td>$3,400</td>
<td>$6,750</td>
<td>$6,750</td>
<td>$6,750</td>
</tr>
</tbody>
</table>

THE COMPANY’S CONTRIBUTION AND AVAILABLE INCENTIVES

<table>
<thead>
<tr>
<th></th>
<th>ASSOCIATE</th>
<th>ASSOCIATE + SPOUSE</th>
<th>ASSOCIATE + CHILD(REN)</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Contribution</td>
<td>$200</td>
<td>$300</td>
<td>$400</td>
<td>$500</td>
</tr>
<tr>
<td>Know Your Numbers Incentive</td>
<td>$300</td>
<td>$600*</td>
<td>$300</td>
<td>$600*</td>
</tr>
<tr>
<td>Preventive Incentive</td>
<td>$50</td>
<td>$100*</td>
<td>$50</td>
<td>$100*</td>
</tr>
<tr>
<td>Total Possible Company Contributions</td>
<td>$550</td>
<td>$1,000</td>
<td>$750</td>
<td>$1,200</td>
</tr>
</tbody>
</table>

Your Contribution Limits (IRS max less the total possible Company contribution)

If you are under age 55

<table>
<thead>
<tr>
<th></th>
<th>ASSOCIATE</th>
<th>ASSOCIATE + SPOUSE</th>
<th>ASSOCIATE + CHILD(REN)</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are <strong>under age 55</strong></td>
<td>$2,850</td>
<td>$5,750</td>
<td>$6,000</td>
<td>$5,550</td>
</tr>
<tr>
<td>If you are age 55 or over**</td>
<td>$3,850</td>
<td>$6,750</td>
<td>$7,000</td>
<td>$6,550</td>
</tr>
</tbody>
</table>

*The incentive amount is contingent on both the associate and spouse completing the Know Your Numbers and Preventive Incentive programs.

**If you are age 55 or over, you can contribute up to an additional $1,000 a year.

Prorated Company Contribution

<table>
<thead>
<tr>
<th>BENEFITS EFFECTIVE DATE BETWEEN:</th>
<th>ASSOCIATE</th>
<th>ASSOCIATE + SPOUSE</th>
<th>ASSOCIATE + CHILD(REN)</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>July – Sept. 2017</td>
<td>$200</td>
<td>$300</td>
<td>$400</td>
<td>$500</td>
</tr>
<tr>
<td>Oct. – Dec. 2017</td>
<td>$150</td>
<td>$225</td>
<td>$300</td>
<td>$375</td>
</tr>
<tr>
<td>Jan. 2018 – March 2018</td>
<td>$100</td>
<td>$150</td>
<td>$200</td>
<td>$250</td>
</tr>
<tr>
<td>April 2018 – June 2018</td>
<td>$50</td>
<td>$75</td>
<td>$100</td>
<td>$125</td>
</tr>
</tbody>
</table>
Three dental coverage options may be available to you through MetLife Dental and Aetna DMO.

Throughout the country, there are two MetLife Dental options available: MetLife High and MetLife Basic. MetLife Dental provides a PPO network, meaning you can go to any provider you choose, but significant discounts apply if you stay in-network.

Aetna Dental Maintenance Organization (DMO) is only available in certain geographic areas of the country. If you are eligible, it will be displayed as an available option during online enrollment. Aetna DMO is a managed care dental program. When you enroll, you must designate a Primary Care Dentist (PCD) for you and your covered dependents to access benefits.

In Hawaii, Guam and Puerto Rico, you have dental options available to you through Hawaii Dental Service and Triple-S.

Review the details!

Check out the Health Care Benefits Summary Booklets with dental option comparison charts by visiting Plan Documents & Information in the My Benefits section of My IN-SITE.
The EyeMed Vision Plan is another benefit you may be eligible to enroll in. With this benefit, you’ll receive comprehensive vision coverage at affordable rates, including:

- An 87,000+ provider network
- Annual in-network vision refraction and routine eye examination covered at 100%
- Lenses with copays or $160 contact lens allowance once every 12 months
- $160 frame allowance once every 12 months
- Discounts on laser eye surgery or laser vision correction (LASIK)
- Discounts on additional eyeglasses and non-prescription sunglasses
- Discounted hearing health care examination

Check out these exclusive savings for you!

 assocDiscount

Receive your 20% Associate Discount on top of the vision plan benefit when shopping at LensCrafters or Sunglass Hut locations inside a Macy’s location when you use your Macy’s or Bloomingdale’s credit card.

frameBooster

Receive an additional $25 toward the purchase of an eyeglass frame at any LensCrafters location.

sunPerks

Receive $50 off a $200 purchase or $20 off any purchase of non-prescription sunglasses at any Sunglass Hut location or at www.sunglasshut.com.

Plus, there are even more discounts for added savings!

Visit EyeMed’s pre-enrollment website at enroll eyemed com for more details on the benefits and to check available providers. (The Macy’s, Inc. network is Insight.)

<table>
<thead>
<tr>
<th>FRAMES COST SAVINGS EXAMPLE:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Frames Original Cost</td>
<td>$300</td>
</tr>
<tr>
<td>Vision Frame Benefit</td>
<td>-$160</td>
</tr>
<tr>
<td>Frame Booster</td>
<td>-$25</td>
</tr>
<tr>
<td>20% Associate Discount*</td>
<td>-$23</td>
</tr>
<tr>
<td><strong>Total Price to You</strong></td>
<td>$92</td>
</tr>
<tr>
<td><strong>Total Savings</strong></td>
<td>$208</td>
</tr>
</tbody>
</table>

*if purchased at a LensCrafters at Macy’s and when purchased with a Macy’s or Bloomingdale’s credit card.
1. Decide how much to contribute and re-enroll each year.
   - Health Care* and Limited FSA: Up to $2,600 per associate
   - Dependent Care FSA: Up to $5,000** per household ($2,500 if married and filing separately)

   The money is deducted from your paycheck pre-tax in equal installments throughout the year, but you have access to the full Health Care and Limited FSA funds on July 1.

2. Use it to pay for eligible expenses.
   - Health Care FSA: Medical, prescription, dental and vision expenses
   - Limited FSA: Dental and vision expenses only
   - Dependent Care FSA: Childcare, preschool and adult daycare expenses, but not dependents’ health care costs

3. When you have an eligible expense during the calendar year, you pay for it.
   - Health Care and Limited FSA: Use your FSA debit card or pay out of pocket and request reimbursement.
   - Dependent Care FSA: You pay out of pocket and request reimbursement.

   For a full listing of qualified expenses, visit www.cigna.com/expenses.

4. Keep your receipts to verify your purchases. You have until Sept. 30, 2018, to request reimbursement for expenses that you paid for out of pocket during the Plan year.

5. At the end of Sept. 30 every year:
   - Health Care and Limited FSA: Up to $500 of unspent funds carry over to the next Plan year. You lose any money over $500 you haven’t spent.
   - Dependent Care FSA: You lose any money you haven’t spent.

* A Health Care FSA is only available if you are not enrolled in an HSA.
** $1,000 if highly compensated, meaning you earned $120,000 or more in the 2016 calendar year.
Optional Life Insurance
You can provide coverage and financial security for yourself, spouse/domestic partner and children.

You can elect coverage for:

- Yourself: \( \frac{1}{2} \times \) to \( 8 \times \) your annual salary, up to $4 million;
- Spouse/Domestic partner: $10,000 policy; and/or
- Child(ren) up to Age 26: $5,000 policy.

Statement of Health
If you elect 4x your annual salary or more than $500,000 in coverage, enroll after your initial eligibility or increase your optional life insurance coverage, you may be required to provide a Statement of Health.

Will Preparation and Estate Planning Services
Enroll in Optional Life Insurance and you’ll have access to professional, face-to-face legal services for will preparation and estate planning — all at no cost to you. Take advantage of this free benefit to ensure your assets are distributed how you wish.
Income Protection continued...

Sometimes in life, the unexpected happens. And, if an injury or illness forces you to take time off work, unfortunately the bills don’t stop. These benefits help you be prepared even when things don’t go according to plan.

Hourly Short-Term Disability (STD) Insurance

STD insurance replaces a portion of your paycheck for up to 26 weeks when you are unable to work due to illness, accidental injury or pregnancy.

If you’re enrolling after initial eligibility, a Statement of Health will be required for your coverage to become effective (you will be prompted during the online enrollment process).

Long-Term Disability (LTD) Insurance

Whether you’re an hourly associate or an executive associate, LTD insurance keeps a portion of your paycheck coming in once Short-Term Disability coverage ends.

Accidental Death & Dismemberment (AD&D) Insurance

Provide additional insurance protection for yourself and your family members in multiples of your pay, up to 10x or $1.5 million. You’ll receive a lump-sum payment for certain accidental losses including: accidental loss of life, limbs, speech, hearing or sight, paralysis and more. Additionally, AD&D insurance provides certain physical and vocational rehabilitation benefits.

How STD and LTD Work Together

Jessica was pregnant and her expected delivery date was Oct. 1; however, on April 1, she developed complications and was put on bed rest for the duration of her pregnancy. Jessica was enrolled in STD, which paid benefits until Sept. 30 (180 days). As of Sept. 30, Jessica had not yet delivered. Since Jessica was also enrolled in LTD, she began receiving LTD benefits on Oct. 1, after her STD benefits ended, until she returned to work on Nov. 12.

Review the details!

Check out Plan Documents & Information in the My Benefits section of My IN-SITE to review Benefits Highlights, FAQs, Comparison Charts, Summary Plan Descriptions and more!
Gain added peace of mind with these enhanced benefits.

### Legal Plan
- You can select from two options: High Option (higher premiums and additional services) or Low Option (lower premiums).
- Provides access to professional legal services through Hyatt Legal Plans, a MetLife company.
- Includes coverage for money matters, home and real estate concerns, estate planning, family and personal issues, civil lawsuits, elder-care issues, and vehicle and driving matters.
- In-network benefits include: no deductibles, no claim forms, no copays and no usage limits.
- Coverage includes spouse and children (up to age 26).

### Critical Illness Insurance
- You can select from two options: High Option (higher premium and payouts) or Low Option (lower premiums and payouts).
- Covers illnesses such as heart attack, stroke or cancer.
- Receive a cash benefit, which can help you pay your medical bills, rent or mortgage and other expenses.
- You can elect this coverage for yourself, or you and your spouse. Children are covered at 50% of your benefit amount for no additional charge.

### Accident Insurance
- You can select from two options: High Option (higher premiums and payouts) or Low Option (lower premiums and payouts).
- Covers accidental injury costs such as emergency room visits, broken bones, X-rays and burns.
- Receive a cash benefit, which can help cover the cost of your deductible, rent and more.

### Auto/Home Coverage
Another Enhanced Benefit just for Macy’s, Inc. associates! Obtain multiple competitive auto/home insurance quotes all at once, including renter’s insurance!

---

**Earn an easy $50!**

Critical Illness Insurance includes a wellness benefit: simply receive 1 of 23 preventive screenings, and you and your spouse will each receive a $50 check per calendar year. This wellness benefit is available once per calendar year.
How to Enroll in Enhanced Benefits (the process is a little different)

The Enhanced Benefits enrollment process isn’t included in the normal online enrollment platform through My IN-SITE.

To enroll in Enhanced Benefits, you have two options to access this enrollment portal site:

1. Once you’ve completed your online enrollment, you’ll receive a confirmation statement screen. On this page, select the red **Enroll Now** button.
   — OR —

2. Visit the Enhanced Benefits page (in the My Benefits section of My IN-SITE) and click the red **CLICK HERE to get quotes and enroll!** button.

Once you’re on the Enhanced Benefits portal site homepage, click the red Enroll Now for Accident and Critical Illness button on the left-hand side of the screen. Enroll in the Critical Illness, Accident and Legal coverage you want by clicking the green **Enroll Now** button under the Benefits Enrollment bucket.

For Auto/Home Insurance, click the Auto Insurance box to get quotes, and then call **1-866-324-4081** to enroll.

---

**Review the details!**

Check out the Enhanced Benefits page in the My Benefits section of My IN-SITE to review rate sheets, brochures, FAQs and more!
Your Financial Well-Being

Take advantage of benefits and programs that focus on your financial well-being, help you keep more money in your pocket and save for the future.

The Macy’s, Inc. 401(k) Plan

Most financial advisors suggest saving 10 – 15% of your annual income to build a secure retirement fund. When trying to prioritize monthly finances, this can seem out of reach. But, that’s where the Company can help. Once eligible (after 1,000 service hours and a year of service), if you contribute at least 6% of your pay to the 401(k) Plan, the Company’s annual match of 3.5% means you’ll tuck away a total of 9.5%. Now that 10% savings isn’t too far out of reach. And you can increase or change your 401(k) Plan contributions anytime.

CollegeBound 529

Use the CollegeBound 529 savings plan to conveniently save for education costs through direct deposit at an amount that works for your budget. Plus, there’s no minimum contribution amount, so consider saving for your children, grandchildren, nieces or nephews!

Commuter Benefits

Transportation costs add up, but TransitCheck offers a way to pay for public transportation or parking on a pre-tax basis. When you pay these expenses pre-tax, you reduce your taxable income.

Associate Discount Opportunities

Your associate discount at all Macy’s and Bloomingdale’s stores, bluemercury locations (within a Macy’s store), Bloomingdale’s Outlets, Macy’s Backstage and on macy’s.com and bloomingdales.com, isn’t the only discount you receive! You also have access to additional discount opportunities on items and services such as gyms, cell phone service providers, loans and tax services.
## PROGRAM DISCLAIMERS

This summary of certain benefit options offered by Macy’s, Inc. is an overview only. Eligibility for and the specific terms and conditions of the described benefits will be determined solely by the applicable Plan documents, including the Summary Plan Descriptions (SPDs), summaries of material modifications and any applicable carrier certificates of coverage. The Company reserves to itself, in its sole and exclusive discretion, the right to change, amend or terminate these programs at any time, even if you previously satisfied eligibility requirements. Not all described benefits automatically apply to all associates at all locations or to associates covered under a labor agreement or employed by a leased or licensed department.

Live Healthy program incentives, including the Nurse Advisor Disease Management Program, will generally be paid as a one-time contribution to your Cigna Choice Fund HSA or HRA, but may be paid as a payroll premium deduction to certain collectively bargained associates or other special groups whose medical option does not include an HSA/HRA. Certain collectively bargained associates or other special groups may not be eligible for all Live Healthy program incentives.

### HELPFUL RESOURCES

<table>
<thead>
<tr>
<th>Program</th>
<th>Website</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>AETNA DMO</td>
<td><a href="http://www.aetnaresource.com/14487/macy-s-inc">www.aetnaresource.com/14487/macy-s-inc</a></td>
<td>1-877-238-6200</td>
</tr>
<tr>
<td>CIGNA</td>
<td><a href="http://www.myCigna.com">www.myCigna.com</a></td>
<td>Medical, HSA, HRA, FSA, Limited FSA, Dependent Care FSA, EAP and Quit Today 1-800-558-8361</td>
</tr>
<tr>
<td>EMPLOYEE ASSISTANCE PROGRAM</td>
<td><a href="http://www.cignabehavioral.com">www.cignabehavioral.com</a> (Employer ID: macy)</td>
<td>1-800-558-8361</td>
</tr>
<tr>
<td>ENHANCED BENEFITS</td>
<td>My Benefits on My IN-SITE; select “Enhanced Benefits” from Enjoy Life</td>
<td>1-866-324-4081</td>
</tr>
<tr>
<td>COBRA – HEALTH CARE CONTINUATION ADP</td>
<td><a href="https://benefits.adp.com">https://benefits.adp.com</a></td>
<td>1-800-821-1436</td>
</tr>
<tr>
<td>EXPRESS SCRIPTS, INC. (ESI)</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
<td>1-877-603-8396</td>
</tr>
<tr>
<td>EYEMED</td>
<td>enroll.eyemed.com (Network: Insight)</td>
<td>Pre-enrollment 1-866-804-0982 After enrollment 1-866-800-5457</td>
</tr>
<tr>
<td>HAWAII DENTAL SERVICE (HDS)</td>
<td><a href="http://www.deltadentalhi.org">www.deltadentalhi.org</a></td>
<td>Oahu 1-808-529-9248 Guam &amp; all others 1-800-232-2533 ext. 248</td>
</tr>
<tr>
<td>HEALTH INSURANCE MARKETPLACE</td>
<td><a href="http://www.healthcare.gov">www.healthcare.gov</a> (<a href="http://www.cuidadodesalud.gov">www.cuidadodesalud.gov</a>)</td>
<td>1-800-318-2596</td>
</tr>
<tr>
<td>HIP</td>
<td><a href="http://www.emblemhealth.com">www.emblemhealth.com</a></td>
<td>1-800-447-8255</td>
</tr>
<tr>
<td>HMSA PPO</td>
<td><a href="http://www.hmsa.com">www.hmsa.com</a></td>
<td>Oahu 1-808-948-6111 All Others 1-800-776-4672</td>
</tr>
<tr>
<td>KAISER PERMANENTE</td>
<td><a href="https://my.kp.org/macys/">https://my.kp.org/macys/</a></td>
<td>California 1-800-464-4000 Georgia 1-800-611-1811 Hawaii 1-800-966-5955 Hawaii (Oahu) 1-808-432-5955 Mid-Atlantic 1-800-777-7902 Oregon 1-800-813-2000 Washington 1-888-901-4636</td>
</tr>
</tbody>
</table>
Associates must be actively at work and enrolled in a Cigna medical option at time of funding to receive any Company HSA/HRA contributions and/or Live Healthy program incentives; associates on leave of absence who are ineligible for Live Healthy program incentive HSA/HRA funding will not receive any payroll premium reduction until they return to work. COBRA participants can participate in any Live Healthy program but will not qualify for nor receive any rewards/incentives. Payout form and schedules may vary.

Live Healthy program participation and results are confidential and protected by federal and state privacy laws, and individual participant results are not shared with the Company.

The Company match percentages reflect the Macy’s, Inc. national 401(k) Plan. Associates covered by a collective bargaining agreement may receive a lower match rate than the amounts indicated. Contact your union representative for more information.

### MACY’S, INC. RESOURCES

<table>
<thead>
<tr>
<th>HR Services</th>
<th>My Benefits on My IN-SITE <a href="http://www.employeeconnection.net">www.employeeconnection.net</a></th>
<th>1-800-234-MACY (6229) For assistance in other languages, ask for the “language line”</th>
</tr>
</thead>
<tbody>
<tr>
<td>MDLIVE</td>
<td><a href="http://www.MDLIVEforCigna.com">www.MDLIVEforCigna.com</a></td>
<td>1-888-726-3171</td>
</tr>
<tr>
<td>MEDICAID AND CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)</td>
<td><a href="http://www.medicaid.gov">www.medicaid.gov</a></td>
<td></td>
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<tr>
<td>MEDICARE</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
<td>1-800-MEDICARE (633-4227)</td>
</tr>
<tr>
<td>MERRILL LYNCH</td>
<td><a href="http://www.benefits.ml.com">www.benefits.ml.com</a> “Save Actively” page on My IN-SITE</td>
<td>1-800-234-MACY (6229) option 1</td>
</tr>
<tr>
<td>METLIFE</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
<td>1-888-262-4883</td>
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<td>Additional features via Hyatt Legal Plans</td>
<td>1-800-821-6400; Group #: 28879</td>
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<td>PRUDENTIAL</td>
<td>1-800-842-1718</td>
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<td>QUEST DIAGNOSTICS</td>
<td>1-855-623-9355</td>
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<td></td>
<td>my.questforhealth.com (registration key: macys)</td>
<td>Fax: 1-844-560-5221</td>
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<td></td>
<td>TAKECARE</td>
<td>1-671-647-3526</td>
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<td><a href="http://www.takecareasia.com">www.takecareasia.com</a></td>
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<td>TOBACCO CESSATION</td>
<td>1-866-417-7848</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.cignabehavioral.com">www.cignabehavioral.com</a> (password: macys)</td>
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<tr>
<td></td>
<td>TRIPLE-S</td>
<td>1-800-981-3241</td>
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<td><a href="http://www.ssspr.com">www.ssspr.com</a></td>
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Take Action!
Enroll by your enrollment due date below.