

2021–2022 Macy's, Inc. Benefits Enrollment Guide

# NAVIGATING BENEFITS

## DURING TIMES LIKE THESE



*We're with you  
at every turn.*

BENEFITS ANNUAL ENROLLMENT: MAY 13 – MAY 27, 2021

PLAN YEAR BEGINS JULY 1



**YOU MUST ENROLL** in a medical plan (if eligible) to have coverage for the 2021–2022 plan year. Your previous coverage will **NOT** automatically roll over.

macy's inc

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# Welcome to Macy's, Inc. 2021 Benefits Annual Enrollment

*This guide provides tools and resources to help you explore our benefit offerings and make the best choices for you and your family.*

It's no secret that the past year has had a substantial impact on our lives. It's been both challenging and unpredictable. And, as the new plan year approaches, we want to offer support to help our colleagues navigate times like these.

The pandemic has changed the health care landscape throughout America. As a result of medical cost volatility, and the change in how we use health care, you could see increased pricing for our medical plans. In addition to pricing changes, doctors, hospitals and facilities can come in and out of networks. That's why it's important to take this opportunity to research and review your benefit options and costs during annual enrollment on **MY TOTAL REWARDS**.



In order to have medical and savings & spending accounts (if eligible) for the 2021 – 2022 plan year, you must actively make an election.

*We're committed to your health and well-being.*

As we look beyond the pandemic landscape, we are confident we will come through this together, stronger and healthier.



# Stay On Course!

## Things to Know for Benefits Annual Enrollment and This Upcoming Plan Year (July 1, 2021 – June 30, 2022)



### YOU MUST ENROLL BY MAY 27, 2021, TO HAVE MEDICAL OR SAVINGS & SPENDING ACCOUNT BENEFITS (IF ELIGIBLE) EFFECTIVE JULY 1, 2021

All other benefits you are enrolled in will roll over into the new plan year unless you make a change. However, costs may change.



### MEDICAL PLAN COSTS AND PROVIDER NETWORKS COULD CHANGE

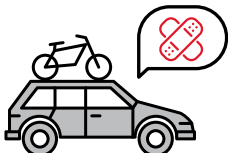
Use the **Help Me Choose** tool to help guide your selection of plan design, insurance carrier and costs to choose the plan that best meets your individual needs. Doctors, hospitals and facilities can change networks so make sure your providers are in-network. If you entered your providers during a previous enrollment, they will be saved for you.



### ENROLL THROUGH MAY 27

Starting May 13, you may review the details of the plan options, including carriers, plan design, participating in-network doctors, hospitals and facilities by visiting **My IN-SITE > MY TOTAL REWARDS** and click **Enroll Now**.

If you are an hourly colleague, check your hours and see which benefits you are eligible for at the **MY TOTAL REWARDS** home page.



### BE PREPARED

Upcoming Dependent Eligibility Verification in Fall 2021. Dependent eligibility must be confirmed for plan participation. Learn more on page 9.



### YOUR HEALTH AND WELL-BEING ARE TOP PRIORITY

Please visit the “12 Habits of Highly Healthy People” tile on **MY TOTAL REWARDS** for tips and ideas on living your best life. We encourage you to visit regularly for healthy tips and healthy habits that can become part of your daily routine.



### LIFE SOLUTIONS – OUR EMPLOYEE ASSISTANCE PROGRAM (EAP)

Countless resources are available to you and your household at no charge 24/7. During times like these, our EAP is a valuable resource with free assistance for services online or via phone including:

- Navigating Work from Home
- Coping with the Pandemic
- Confidential Counseling for Emotional Support
- Legal Guidance
- Financial Resources
- Learn more on page 23



# Start Here. Start Now.

Start now by being prepared. Research your benefit options and costs so you make informed decisions when you enroll. Costs may change, providers could change networks, or you might have had some life changes making it more important to know your options.

## Other Points of Interest:



**PLATINUM DENTAL PLANS** are less expensive and provide greater coverage when you see an in-network dentist. Platinum plan do not offer coverage if you go outside of the network. Platinum plans are not available in all locations.



**EYEMED** is the only vision carrier that has LensCrafters, our partner, as an in-network provider and remains the lowest cost vision carrier for all plans.



**OPTUMRX** will remain your prescription drug provider if you select an Aetna, Anthem, Cigna or UnitedHealthcare medical plan. Hold on to your ID card for the upcoming plan year, if you elect one of these plans.



**VERIFY THAT YOUR DOCTORS, HOSPITALS AND FACILITIES ARE IN THE NETWORK OF THE MEDICAL PLAN YOU ELECT.** Use the **Help Me Choose** tool when enrolling in medical once you enter the enrollment site in **MY TOTAL REWARDS**, or call the medical carrier directly.



## Get the Most From Your Benefits:

### EXPLORE

- Spend some time with this guide.
- Visit the Pre-Enrollment Modeler link at **benefitspricing.com/macys** (password: Medical2021) to preview your medical (if eligible), dental, and vision plans and rates today.
- Ensure you're prepared to make the right choices during the benefits annual enrollment period:  
**May 13 – May 27, 2021.**

### CHOOSE

- Carefully research and understand which benefits you are eligible for and what your benefit needs are for this upcoming plan year.
- Visit the enrollment site using Chrome or Edge web browsers:  
**My IN-SITE > MY TOTAL REWARDS**
- **Stay on track! YOU MUST RE-ENROLL** in medical and savings & spending accounts (if eligible) to have coverage in the new plan year.
- Know which benefits roll over and which you need to enroll in or re-enroll to have coverage in the new plan year.

### GO!

- Beginning May 13, visit **My IN-SITE > MY TOTAL REWARDS** and click **Enroll Now**.
- May 27 is the last day to enroll yourself and eligible dependents for the 2021 – 2022 plan year.

# ENROLLING MADE EASY



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## THE “HELP ME CHOOSE” TOOL: LIKE A GPS FOR YOUR MEDICAL ENROLLMENT JOURNEY

Once you enter the enrollment site, you’ll find a **Help Me Choose** tool when choosing a medical plan. This integrated decision support tool will guide you to the plan that best meets your individual needs. Through a series of questions, such as who your doctors are, what prescriptions you take, and what your medical needs may be, you will see plans ranked by best match and includes estimated costs for prescriptions and medical expenses based on your responses.

For all medical plans: if you have specific questions about benefit features, review the plan comparison chart in the **Help Me Choose** tool.

For additional help during Benefits Annual Enrollment,  
May 13 – May 27, call the Colleague Support Center:

1-800-234-MACY (6229)  
Choose Option #3

Monday – Friday  
8 a.m. – 9 p.m. ET

*(Normal operating hours, Monday – Friday from 10 a.m. – 7 p.m.,  
will resume on May 28.)*

# 2

## NEW DIRECTIONS: DEPENDENT ELIGIBILITY VERIFICATION

This year, dependent eligibility verification will be required in order to cover eligible dependents under the Macy's, Inc. plan. It's important that all Macy's, Inc. colleagues adhere to the dependent eligibility requirements. Allowing ineligible individuals to participate in the benefit plans increases the cost of our plans.

**In Fall 2021, we will be conducting a dependent eligibility verification of those enrolled in our medical, dental, and vision plans.** Late summer, you will receive information about the dependent verification process and the documentation required to verify the dependents you cover under the benefit plans. If you know you have a dependent enrolled who is not eligible, it is recommended you remove that dependent during this Benefits Annual Enrollment period.

### GET READY FOR THE 2021 DEPENDENT ELIGIBILITY VERIFICATION

Now's the time to start gathering your required documentation for the Fall 2021 Dependent Audit. This list will help you prepare for the process.

### WHO IS AN ELIGIBLE DEPENDENT?

Many plans offer you the option to cover additional members of your family. In insurance terms, these family members are called "dependents." **Here's what you need to know about who's eligible for Macy's, Inc. benefits.**

#### CHILD (covered up to age 26)

- A biological child
- A legally adopted child
- A stepchild
- A domestic partner child
- A foster child
- A child for whom you are legal guardian, including grandchildren
- Children covered by a court order (QMCSO)
- Disabled child (any age) —must have been disabled prior to age 26 and must be physically or mentally handicapped, and incapable of self-support

#### SPOUSE/DOMESTIC PARTNER

- Legally married spouse
- Opposite and same-gender domestic partner

## DOCUMENTATION REQUIRED FOR VERIFICATION

### CHILD (one of the following)

- Birth certificate for biological children showing you as a parent
- Court papers for adopted or foster children
- Court papers proving legal guardianship
- Visa/passport (must list parent's name)
- Paternity test (must be the biological father)
- Documentation on hospital letterhead indicating birth date of child (for biological children) and showing you as a parent (acceptable only for children under 6 months of age)

### STEPCHILD

- Birth certificate (showing your spouse as a parent) **OR**
- Any legal document that establishes the relationship between the stepchild and your spouse

### PLUS one of the following as proof of your current relationship:

- Marriage certificate
- Church/Justice of the Peace marriage certificate

### SPOUSE

- Marriage certificate

### PLUS one of the following as proof of your current relationship:

- Most recent joint federal tax return if filing jointly; must be within two years (first page only)
- Both spouses' federal tax returns if married but filing separately; must be within two years (first page only)

### DOMESTIC PARTNER (one of the following)

- Mortgage statement
- Active lease agreement
- Bank statement (bank account verification letter showing active status)
- Current bank/credit card statement with both names
- Auto loans
- State Tax Return (within 1 year)

# 3

## CHECK OUT YOUR BENEFITS

Based on your hours eligibility, take note of which benefits apply to you.

BENEFIT OPTION	ALL COLLEAGUES	PART-TIME COLLEAGUES (20 hours per week)	FULL-TIME COLLEAGUES (30 hours per week)
• Medical			✓
• Dental		✓	✓
• Vision		✓	✓
• Health Savings Account			✓
• Health Care FSA			✓
• Limited Health Care FSA		✓	✓
• Dependent (Day) Care FSA		✓	✓
• Life Insurance		✓	✓
• AD&D Insurance		✓	✓
• Short-Term Disability		✓	✓
• Long-Term Disability		✓	✓
• Critical Illness		✓	✓
• Accident		✓	✓
• Hospital Indemnity		✓	✓
• Group Legal Plan		✓	✓
• Home & Auto Coverage		✓	✓
• Pet Insurance	✓	✓	✓
• Identity Theft Protection		✓	✓
• Commuter Benefits		✓	✓
• Life Solutions (Employee Assistance Program)	✓	✓	✓
• Colleague Discount	✓	✓	✓
• Macy's Discount Mall	✓	✓	✓

If you're an hourly colleague, you can also check your hours eligibility on **My IN-SITE > MY TOTAL REWARDS**.

# 4

## THE WAY FORWARD

Below is an overview of 2021 – 2022 plans with an outline of the benefits you must enroll in to gain or keep coverage, elections that roll over automatically, the benefits you can enroll in any time throughout the year, and the benefits you receive automatically just for being a Macy's, Inc. colleague.



### BENEFITS YOU MUST ENROLL IN TO GAIN OR KEEP COVERAGE (IF ELIGIBLE)

If you are currently enrolled, but don't make an election to participate during the enrollment window, you will lose coverage in the following benefits:

- Medical
- Health Savings Account
- Health Care Flexible Spending Account
- Dependent (Day) Care Flexible Spending Account

### BENEFITS YOU CAN ENROLL IN OR CURRENT ELECTIONS WILL ROLL OVER

- Dental\*
- Vision\*
- Accidental Death and Disability (AD&D) Insurance
- Short-Term Disability
- Long-Term Disability
- Life Insurance
- Critical Illness
- Accident
- Hospital Indemnity
- Identify Theft Protection
- Group Legal Plan

\*Although these plans will roll over for 2021, make sure you compare plans, doctors/dentists, facilities, and prices as they change each year.

### BENEFITS YOU CAN ENROLL IN ANY TIME

- Home & Auto Coverage
- Pet Insurance
- Commuter Benefits

These elections also roll over automatically if currently enrolled.

### BENEFITS THAT REQUIRE NO ENROLLMENT

- Colleague Discount
- Macy's Discount Mall
- Life Solutions (Employee Assistance Program)



## LET'S GO! ENROLL FROM MAY 13 – MAY 27

To get started, click the **Enroll Now** tile on **My IN-SITE > MY TOTAL REWARDS**. Be sure to allow yourself time to review your options and to make your election choices.

You have many benefit options to consider. This will be your only chance to enroll or make changes for yourself and your eligible dependents to have coverage for the 2021 – 2022 plan year unless you have a qualifying life event.



**YOU MUST ENROLL** by May 27, 2021, to have medical or savings & spending account benefits (if eligible) effective July 1, 2021

### CHECK DEPENDENT ELIGIBILITY

Here's who you can enroll as a dependent for medical, dental, and vision plan coverage.

#### SPOUSE/DOMESTIC PARTNER

- Legally married spouse
- Opposite and same-gender domestic partner

#### CHILDREN

- Biological children
- Stepchildren
- Legally or prospective adopted children
- Children placed for adoption (foster care)
- Children for whom you have legal custody or are the legal guardian of
- Children required to be covered pursuant to a qualified medical child support order

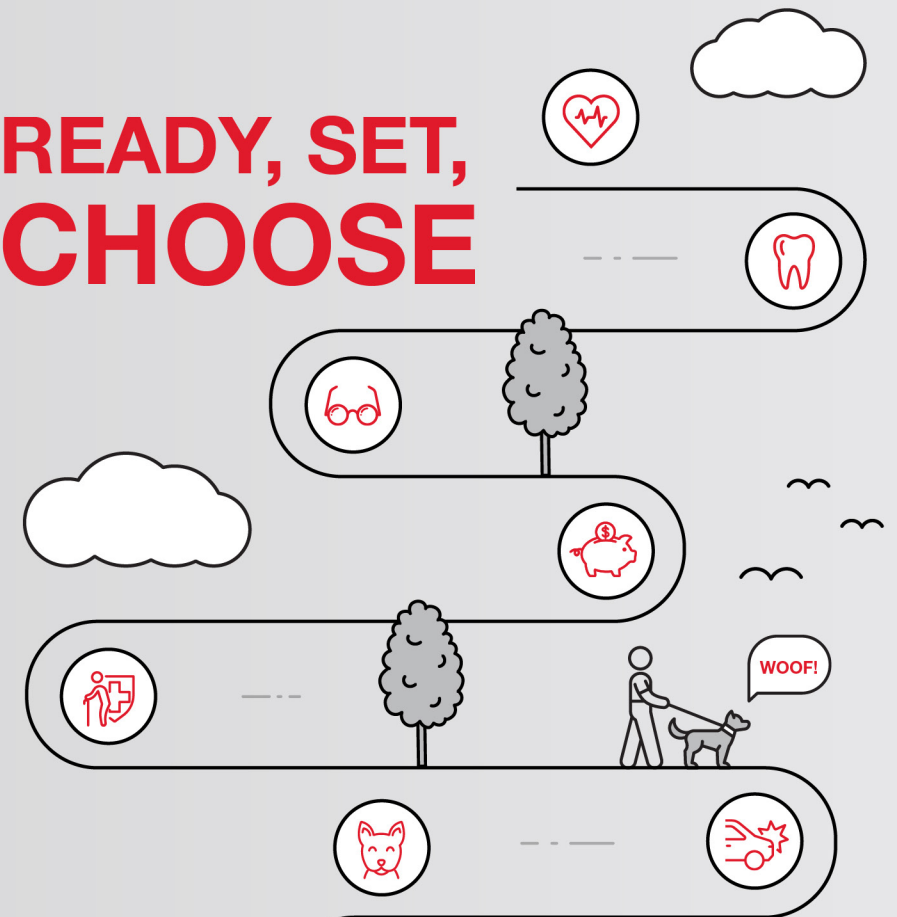
Children must be under age 26, or any age if physically or mentally impaired or disabled

**Once you complete your enrollment, be sure you confirm your elections and an electronic confirmation notice will be sent.**

### CHANGE YOUR MIND?

**Changes Accepted Through May 27:** After you enroll, you can return to **MY TOTAL REWARDS** to change your elections any time before May 27 at 11:59 p.m. ET.

## READY, SET, CHOOSE







# Medical Options

## HERE FOR YOUR HEALTH

**Reminder:** Use the **Help Me Choose** tool while enrolling for medical to help you make informed decisions.

	BRONZE	BRONZE PLUS	SILVER	GOLD (EXCL. CA)	GOLD II (CA ONLY)	PLATINUM
<b>IN-NETWORK</b>						
<b>Annual Deductible (including Rx)</b>	\$3,300 indiv. \$6,600 family	\$2,450 indiv. \$4,900 family	\$1,500 indiv. \$3,000 family	\$800 indiv. \$1,600 family	None	\$250 indiv. \$500 family
<b>Coinsurance</b>	25%	25%	25%	25%	30%	15%
<b>Out-of-Pocket Maximum (including Rx)</b>	\$6,400 indiv. \$12,800 family	\$3,900 indiv. \$7,800 family	\$3,800 indiv. \$7,600 family	\$3,600 indiv. \$7,200 family	\$5,400 indiv. \$10,800 family	\$2,300 indiv. \$4,600 family
<b>COLLEAGUES COSTS</b>						
<b>Preventive Care</b>	No cost	No cost	No cost	No cost	No cost	No cost
<b>Primary Care / Specialist</b>	25%	25%	25%	\$25 / \$40 copay	\$25 / \$40 copay	\$25 / \$40 copay
<b>Emergency Room</b>	25%	25%	25%	25%	30%	15%
<b>Hospital per Admission</b>	25%	25%	25%	25%	30%	15%
<b>PRESCRIPTION DRUGS</b>						
<b>Retail (Mail Order 2.5x Retail)</b>	25%	25%	25%	\$10 / \$40 / \$60 copays	\$10 / \$40 / \$60 copays	\$8 / \$30 / \$50 copays
<b>Plan Type</b>	PPO / HSA-Eligible	PPO / HSA-Eligible	PPO / HSA-Eligible	PPO	HMO-Style	PPO
<b>Family Deductible / OOP Type</b>	Traditional	True Family	True Family	Traditional	Traditional	Traditional

**Traditional Deductible:** Once a covered family member meets the individual deductible, your insurance will begin paying benefits for that family member. Charges for all covered family members will continue to count toward the family deductible. Once the family deductible is met, your insurance will pay benefits for all covered family members.

**True Family Deductible:** Entire family deductible must be met before your insurance will pay benefits for any covered members. There is no "individual deductible" in these coverages when you have family coverage.

### Important:

These medical plan provisions apply to in-network coverage. All of the out-of-pocket maximum expenses shown include annual deductible, coinsurance, office visits, copays and prescriptions. The coinsurance percentages shown are the portion of the cost that you'll pay after your annual deductible is met.

Prescription drug costs only apply to the deductible for the Bronze, Bronze Plus and Silver plans. For the Gold and Platinum plans, copays for office visits and prescriptions do not apply to the deductible.

For pay period costs on all plans, visit **MY TOTAL REWARDS**.

## MEDICAL NOTES

### PRESCRIPTION DRUGS

OptumRx will remain your prescription provider if you select Aetna, Anthem, Cigna or UnitedHealthcare. Certain diabetic medications and supplies are available without the need to satisfy the annual deductible first if you choose Aetna, Anthem, Cigna or UnitedHealthcare. If you select another medical carrier, you will have one ID card for Rx and medical.

### IT PAYS TO STAY HEALTHY

Prevention plays a critical role in staying healthy. Take advantage of in-network preventive care, which is available at no cost for all medical plan options.

### DON'T BE SURPRISED!

Medical providers change networks frequently. Verify that your providers, hospitals and facilities are in-network before signing up for a plan. Your network doctor may provide services at a facility that is not in-network.

When enrolling in a medical plan, the **Help Me Choose** tool on **MY TOTAL REWARDS** can help you determine if your doctors, facilities or hospitals are in-network, or you can call the medical carrier directly to verify.



## Dental Options

### HELPING HEALTHY SMILES

	BRONZE	SILVER	GOLD	PLATINUM
<b>Annual Deductible</b>	\$100 individual \$300 family	\$100 individual \$300 family	\$50 individual \$150 family	\$0
<b>Preventive Care</b>	100% covered by plan	100% covered by plan	100% covered by plan	Generally free, but check carrier coverage
<b>Annual Benefit Maximum (excludes orthodontics)</b>	\$1,000 per individual	\$1,500 per individual	\$2,500 per individual	Not applicable
<b>Minor Restorative</b>	20% of cost	20% of cost	20% of cost	Copay based on schedule
<b>Major Restorative</b>	Not covered	40% of cost	20% of cost	Copay based on schedule
<b>Orthodontia</b>	Not covered	Child only; 50% of negotiated fee per child	Adult and child; 50% of negotiated fee per individual	Includes child and adult orthodontia
<b>Lifetime Orthodontic Benefit Maximum</b>	NA	\$1,500 per individual; combined in and out-of-network	\$2,000 per individual; combined in and out-of-network	Coverage varies by insurance carrier
<b>Lowest Weekly Premium</b>	\$4.50 individual \$16.20 family	\$8.07 individual \$29.07 family	\$13.33 individual \$47.97 family	Availability varies by region. Visit the benefit portal to see your dental plan premiums and copays for this option.

### Important:

The Platinum Dental Plan is less expensive and provides greater coverage when you see an in-network dentist. However, Platinum does not offer coverage if you go outside of the network. Ensure your dental provider is in-network prior to selecting this plan. Please note this plan is not offered in all locations.

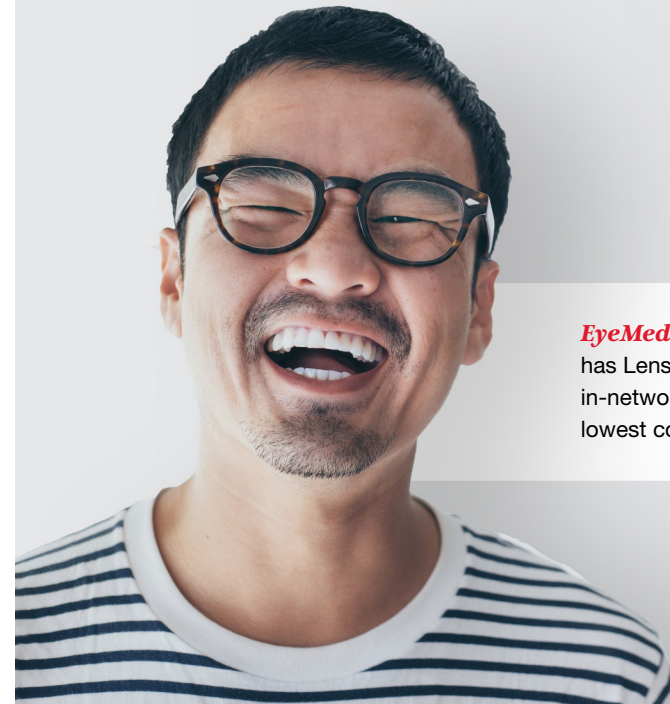
For pricing and copays on all plans, visit: [benefitspricing.com/macys](https://benefitspricing.com/macys) (password: Medical2021)



## Vision Options

### WORTH A CLOSER LOOK

	BRONZE	SILVER	GOLD
<b>Exam – Lens – Frame Frequency per Plan Year</b>	Annual exam only	Once per plan year	Once per plan year
<b>Routine Vision Exams</b>	Covered in full	\$20 copay	\$10 copay
<b>Frame Benefit</b>	Discounts may apply	\$130 allowance per individual, in lieu of elective contact lenses	\$200 allowance per individual, in lieu of elective contact lenses
<b>Lenses</b>	Discounts may apply	\$20 copay Check the plan for further details	\$10 copay Check the plan for further details
<b>Elective Contact Lenses</b>	Not covered	\$130 allowance per individual, in lieu of lens and frame hardware	\$200 allowance per individual, in lieu of lens and frame hardware
<b>Lowest Weekly Premium</b>	\$0.24 individual \$0.78 family	\$0.78 individual \$2.48 family	\$1.36 individual \$4.36 family



**EyeMed** is the only vision carrier that has LensCrafters, our partner, as an in-network provider and remains the lowest cost vision carrier for all plans.



## Savings & Spending Accounts

Once you're done shopping for medical, dental and vision coverage, it's time to think about how you'll cover potential out-of-pocket health care expenses during the year. Savings & Spending Accounts are a convenient way to avoid breaking the bank.

### HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in a high-deductible health plan (i.e., Bronze, Bronze Plus, Silver), you can benefit from the advantages of an HSA:

- Save pre-tax dollars through payroll deductions (up to \$3,550 individual; \$7,100 family; and \$1,000 catch-up contribution for age 55+)
- Earnings on investments grow tax free
- Qualified medical expenses are covered tax-free
- Unused funds carry over every year
- Take funds with you when you retire or leave the company

You may use HSA funds to cover qualified **medical, prescription, dental and vision** expenses, and the funds can be used for any dependents even if they are not covered in your health plan. If you enroll in a Platinum or Gold plan option, or Tricare or Medicare, you will not be able to contribute to an HSA.

### FLEXIBLE SPENDING ACCOUNTS (FSA)

**Health Care and Limited Health Care FSA:** If you enroll in a Platinum or Gold medical plan, you may elect a Health Care FSA to help pay for qualified medical, prescription, dental and vision expenses. You do not need to be enrolled in medical to participate in the Health Care FSA or Limited Health Care FSA program.

If you enroll in any high-deductible health plan and contribute to an HSA, including coverage through a spouse or domestic partner's employer, you may only use your FSA to cover qualified dental and vision expenses. This is considered a Limited Health Care FSA.

Health Care FSA funds that are elected for the 2021 – 2022 plan year generally can only be spent on qualified expenses that are incurred from **July 1, 2021 – June 30, 2022**. Do you have a balance in your FSA account? You may carry over the full balance of unused FSA funds from the current plan year. In order to carry over unused funds, you must enroll in an FSA for the upcoming plan year. If you do not enroll, your unspent funds will be forfeited. As a reminder, the 2021 – 2022 Plan Year contribution limit is \$2,750.

**Dependent (Day) Care FSA:** Set aside up to \$5,000 for qualified day care and other dependent care expenses with the Dependent (Day) Care FSA. Unused 2020 – 2021 dependent care dollars can roll over into the 2021 – 2022 plan year if you re-enroll. If you earned \$130,000 or more in 2020, you cannot contribute to this plan.

HSA Savings & Spending Accounts will remain with HSA Bank. If you're currently enrolled and elect them again, you may continue using your existing HSA Bank card.



## More Peace of Mind For Your Family

### OPTIONAL LIFE INSURANCE

Coverage options include:

- **Yourself:** ½x to 8x your annual salary, up to \$4 million
- **Spouse/Domestic partner:** \$10,000 or \$25,000
- **Child(ren) up to age 26:** \$5,000 or \$10,000

#### Notes:

Included no-cost will preparation services — see plan summary for additional details.

Increasing your coverage level elected at Annual Enrollment may require that you submit a Statement of Health form.

### ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Additional insurance coverage for you or a covered family member if you suffer an accident that is eligible under the plan, including physical and vocational rehabilitation benefits.

### SHORT-TERM AND LONG-TERM DISABILITY

Disability benefits replace a portion of your income when you are unable to work due to illness, accidental injury or pregnancy.

**Hourly Short-Term Disability:** Replaces a portion of your pay for up to 26 weeks when you're unable to work.

**Long-Term Disability:** Keeps a portion of your paycheck coming in once your Short-Term Disability coverage is exhausted.

You are not required to be enrolled in Short-Term Disability in order to be enrolled in Long-Term Disability.

Your disability options and costs are available on **MY TOTAL REWARDS**.





## Prepare For The Unexpected ADDITIONAL COVERAGE

### CRITICAL ILLNESS

Receive money to help cover the cost of medical bills, rent or mortgage and other expenses after illnesses such as heart attack, stroke or cancer. Additional coverage for your spouse is available, and children are covered at 50% of your benefit for no charge. Offered through **Allstate**.

### ACCIDENT

Get help covering medical bills, rent or other expenses when you have an accident, such as a broken arm, for as low as \$0.93 per week for colleague-only coverage, or \$3.74 per week for family coverage. Choose between a high or low benefit for yourself, or your spouse or child(ren). Offered through **Allstate**.

### HOSPITAL INDEMNITY

Consider this coverage for added peace of mind in the event you or a covered family member is admitted to the hospital due to an accident, illness or pregnancy, for as little as \$4.56 per week for colleague-only coverage, or \$13.77 per week for family coverage. Offered through **Allstate**.

### GROUP LEGAL PLAN

For as low as \$1.85 per week, get access to legal expertise for financial matters, home and real estate concerns, family and personal issues, and more with no deductibles, no claim forms, no copays and no usage limits when you stay in-network. Offered through **MetLife**.

### IDENTITY THEFT PROTECTION

Victims of identity theft spend countless hours trying to sort out the damage. Identity theft protection could help you catch fraud in its early stages through 24/7 monitoring of your personal and financial information. It can also help you act quickly to limit damage if your personal or financial information is stolen. The cost is \$2.07 per week for individual coverage or \$3.91 per week for family coverage. Offered through **Allstate**.

To learn more, visit **My IN-SITE > MY TOTAL REWARDS**.





## Extra Benefits

### ENROLL ANY TIME

#### AUTO & HOME COVERAGE

Get various competitive auto, home and renters insurance quotes at any time; offered by various insurance carriers. Enroll on: **MY TOTAL REWARDS > My Other Benefits > Auto/Home Coverage**

#### COLLEAGUE DISCOUNT

Receive 20% off most purchases at all Macy's, Bloomingdale's, Bluemercury locations within a Macy's store, Bloomingdale's Outlets and Macy's Backstage, and on macys.com and bloomingdales.com.

#### PET INSURANCE

Consider this coverage offered through Healthy Paws: The pet insurance plan reimburses up to 90% of veterinary costs with no annual or lifetime caps on payouts. Payments are based on your actual veterinary bill and cover injuries, illnesses, emergencies and much more. Simply take a picture of the vet bill and submit it for payment. Help your pets live happier, healthier lives with pet insurance. Enroll on: **MY TOTAL REWARDS > My Other Benefits > Pet Insurance**

#### COLLEGEBOUND 529

Macy's, Inc. makes it easier to save for the rising costs of tuition with CollegeBound 529. There is no monthly minimum contribution and you can contribute through direct deposit from your paycheck. The 529 accounts are now eligible to use for K-12, in addition to college. Enroll on: **MY TOTAL REWARDS > My Other Benefits > CollegeBound 529**

#### COMMUTER BENEFITS

Commuter benefits offer a way to pay for public transportation or parking associated with travel to and from work on a pre-tax basis, helping to make transportation costs more affordable. Enroll on: **MY TOTAL REWARDS > My Other Benefits > Commuter Benefits**

#### LIFE SOLUTIONS

(Our Employee Assistance Program / Tel: 1-86-MacysEAP) – You may use this confidential, complimentary program for a wide range of services including counseling (five sessions per year at no cost), emotional support, financial advice, stress, etc. All Life Solutions services are available at no charge. Enroll on: **MY TOTAL REWARDS > My Other Benefits > Life Assistance Program**

#### MACY'S DISCOUNT MALL

Get insider access to discounts on the fun stuff. This includes products and services such as gyms, cell phone service providers, movie tickets, travel discounts and more. Available at no charge. For more information: **MY TOTAL REWARDS > My Other Benefits > Discount Mall**

Learn more on **My IN-SITE > MY TOTAL REWARDS**



# Benefits in Hawaii, Puerto Rico, and Guam

If you live in one of these locations, please see the detailed information provided on the **My Health and Insurance** tab on the **MY TOTAL REWARDS** site, including new costs. There are no changes to plan offerings.



# GET READY, GET SET, GO.

**BENEFITS ANNUAL ENROLLMENT IS  
MAY 13 – MAY 27, 2021**

## A NOTE TO CERTAIN UNION COLLEAGUES

Certain union members may be offered the same options as today per CBA.

## PROGRAM DISCLAIMERS

This guide provides a summary of certain Macy's, Inc. benefit programs. Specific terms and conditions of these benefits, including eligibility, are governed solely by the applicable Plan documents. The company, in its sole and exclusive discretion, reserves the right to change or terminate these programs at any time, even if you previously satisfied eligibility requirements. If you or a dependent are or will become Medicare eligible and did not enroll in Medicare Part D prescription drug coverage when first eligible, and if you either enroll in the Kaiser Medical Only option or you enroll in a Macy's creditable coverage option and don't enroll in Medicare Part D within 63 days after you lose that Macy's creditable coverage, you may pay more (a penalty) to enroll in Medicare Part D coverage later and you will pay more for that Part D coverage as long as you have it. Some benefits described may not apply to colleagues employed at certain locations or by leased or licensed departments, or to colleagues covered under a collective bargaining agreement.

Eligibility is based on average hours, which are measured annually. Your average hours will be posted to **MY TOTAL REWARDS**. Detailed plan eligibility requirements are included in the Summary Plan Descriptions.



# NAVIGATING YOUR BENEFITS

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PLAN YEAR BEGINS JULY 1



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