



# 2023 Blue Nile Benefits Enrollment Team Member Guide

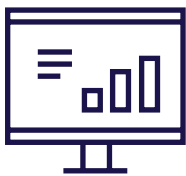
For Team Members in the  
United States (Not Including Hawaii)

**SIMPLIFYING YOUR BENEFITS EXPERIENCE**



**SIGNET**  
JEWELERS

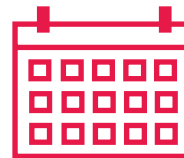
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Learn



Evaluate



Act!

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Inspiring love for all begins with love for our team. That's why we offer you a high-quality, comprehensive benefits package - *The Benefits of Signet*. *The Benefits of Signet* are designed to help you and your family be healthy, be secure, and be balanced so you can be your best in life. Some of these programs are described in this booklet. To learn more about any of the programs listed, go to *Workday* and click on the "*The Benefits of Signet*" app or email [HR@signetjewelers.com](mailto:HR@signetjewelers.com).

## THE BENEFITS OF SIGNET



### Be Secure

#### 401(k) Retirement Plan

- Roth + Traditional 401(k)

#### National Credit Union

#### Salary Finance Loan Program

#### The Signet Team Member Relief Fund

- Assistance to meet immediate necessities following a natural disaster

#### Disability Coverage

- Company paid short-term disability
- Long-term disability coverage offered at group rates

#### Life Insurance

- Company paid life coverage + AD&D
- Voluntary term life + AD&D for team member, spouse/domestic partner + child

#### MetLife Legal Plans

- Access to top-quality attorney network

#### MetLife Accident + Hospital Indemnity Insurance

#### MetLife Pet Insurance

#### Voluntary Auto & Home Insurance

#### Tax-Favored Commuter Program

#### Tuition Reimbursement



### Be Balanced

#### Paid Time Off

#### Paid Parental Leave

#### Adoption Assistance Program

- Reimbursement for qualified expenses

#### LifeWorks Total Wellbeing Solution

- Personalized Health & Wellness Coaching
- In-person + virtual mental health counseling
- Self-guided health + well-being toolkits
- LIFT Virtual Fitness Program
- Well-being assessments with immediate feedback

#### Free LifeWorks Telemedicine

- Unlimited visits, no co-pay or out-of-pocket cost
- Available to all team members, regardless if enrolled in the Signet Medical Plan

#### LifeSpeak Video Library

- Access to expert advice on health + wellness topics
- Watch videos + download action plans

#### Perks At Work Program

- Local + national merchant discounts



\*The Benefits of Signet chart is an overview of your Signet benefits. Some of these programs are open to all of our team members, while many of the programs are based on specific eligibility requirements. This is not a promise or guarantee of benefits or continued employment.

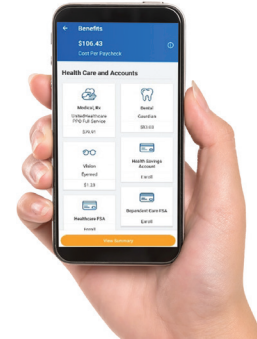


Workday is your online connection to complete the benefits annual enrollment process. To access Workday, go to SIGNet, the company-wide Intranet and click on the Workday link or download the Workday mobile app for access on-the-go. If you need help with accessing Workday or if you are locked out of Workday and need to reset your password, email [HR@signetjewelers.com](mailto:HR@signetjewelers.com).

## WORKDAY MOBILE APP

The Workday Mobile app provides secure, mobile access to your Workday applications on-the-go. You can use the Workday Mobile app to elect or make changes during annual enrollment. Here is what you need to know:

- Using your mobile device, you can download the Workday app for free at the App Store or Google Play. When prompted, use the company name signetjewelers (all one word), and then sign in using your Workday ID and password.
- If you are adding a new dependent, you must use the Workday desktop version to complete this task.



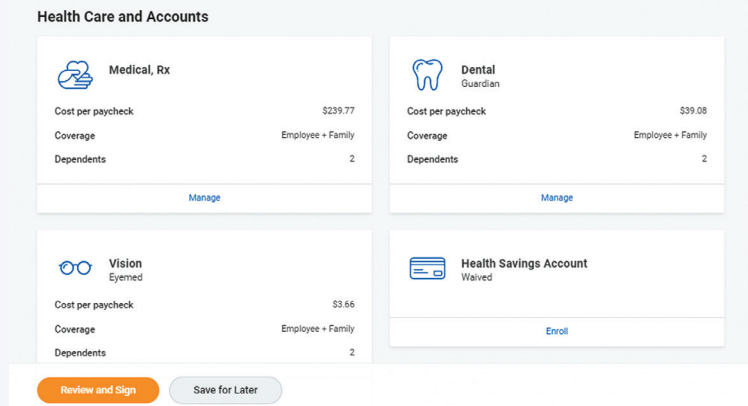
## Here's What You Need to Know:

When you start the benefits enrollment process you will be asked to confirm your and, if applicable, your spouse's/domestic partner's tobacco-free status in Workday.

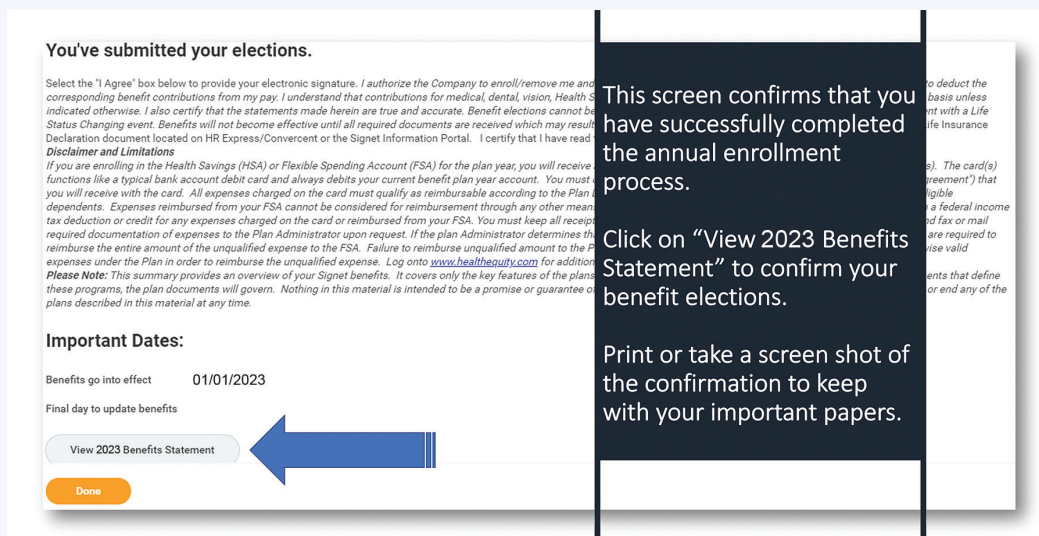
You will then be directed to the benefits enrollment screens which are set up as tiles. The tiles are designed to make your enrollment experience easy because each section is set up by benefit, for example "Health Care & Accounts" as you see in the picture to the right. Each benefit is set up with a tile that represents the program that falls under that benefit. For instance, under the "Health Care & Accounts" section, you will see a tile for Medical/Rx, Dental, Vision and Health Savings Accounts.

Here's what you need to do:

- Click on each tile to enroll in the benefit listed.
- Scroll down to view each benefit category until you get to the bottom of the page.
- Do not click on the "Review + Sign" (orange) button until you are ready to submit all of your elections.
- The last screen that you will see on Workday before finalizing your benefit elections will show the benefits that you elected and which benefits you waived, including what your cost is for each.
- You have not successfully submitted your benefits elections until you see the screen below.



Health Care and Accounts	
<b>Medical, Rx</b> Cost per paycheck: \$239.77 Coverage: Employee + Family Dependents: 2 <a href="#">Manage</a>	<b>Dental Guardian</b> Cost per paycheck: \$39.08 Coverage: Employee + Family Dependents: 2 <a href="#">Manage</a>
<b>Vision Eyemed</b> Cost per paycheck: \$3.66 Coverage: Employee + Family Dependents: 2 <a href="#">Manage</a>	<b>Health Savings Account</b> Waived <a href="#">Enroll</a>
<a href="#">Review and Sign</a> <a href="#">Save for Later</a>	



**You've submitted your elections.**

Select the "I Agree" box below to provide your electronic signature. I authorize the Company to enroll/remove me and corresponding benefit contributions from my pay. I understand that contributions for medical, dental, vision, Health Savings Account (HSA) or Flexible Spending Account (FSA) for the plan year, you will receive functions like a typical bank account debit card and always debits your current benefit plan year account. You must use the card to purchase goods and services that are reimbursable under the plan. All expenses charged on the card must qualify as reimbursable according to the Plan documents. Expenses reimbursed from your FSA cannot be considered for reimbursement through any other means. You must keep all receipts required documentation of expenses to the Plan Administrator upon request. If the plan Administrator determines that you have not reimbursed the entire amount of the unqualified expense to the FSA, Failure to reimburse unqualified amount to the FSA will result in the unqualified expense being charged to your pay. Log onto [www.healthsignet.com](http://www.healthsignet.com) for additional information. **Please Note:** This summary provides an overview of your Signet benefits. It covers only the key features of the plans. For complete details, please refer to the plan documents. Nothing in this material is intended to be a promise or guarantee of the plans described in this material at any time.

**Important Dates:**

Benefits go into effect: 01/01/2023

Final day to update benefits: [Date]

[View 2023 Benefits Statement](#)

[Done](#)

# Adding a Dependent in Workday



If you are adding a dependent to your benefit elections, you must first add your dependent's name and information in **Workday**. Once you add your dependent in **Workday**, you will be required to submit documentation to verify that your dependent meets the benefit eligibility rules.

**Dependent verification can take up to two business days.** So don't wait! As soon as you receive the benefits enrollment task in your Workday Inbox, get started enrolling in the Signet benefit plans. If you don't finalize adding your dependent within 30 days of receiving the benefits enrollment task, this includes finishing the benefits enrollment in its entirety, you will be prohibited from adding your dependent to the benefit programs until the next annual enrollment period or if he or she experiences a Life Event as described on page 29 of this guide.

## How to Add a Dependent in Workday

Before you can add a dependent to your benefit elections, you must add your dependent in Workday prior to going through the benefits enrollment process. Follow these steps to add a new dependent in Workday:

**Step 1:** From the Workday homepage, select the **Benefits of Signet** Worklet.

**Step 2:** Click on **Update Dependents(s)** located under the **Change my Benefits** section.

**Step 3:** Click on the **Add** button in the upper left-hand corner of the screen and follow the prompts.

- Under the **Effective Date & Reason** section, click on **Effective Date** and enter your hire date.
- Under the **Reason** box, choose **Add Dependent**.
- Next, select **Add Dependent > New Hire or Re-Hire (whichever is applicable)** from the drop down box.
- Continue to scroll down the page and fill in all applicable information.
- You must complete all sections marked with a red star.
- You must add your dependent's Social Security Number under the **National IDs** section.

**Step 4:** To finalize adding a dependent in Workday, you must electronically submit documentation by uploading supporting documentation at the bottom of the dependent information page. This is to verify your dependent meets the eligibility requirements to be enrolled in Signet's benefit plans.

- Refer to the Dependent Eligibility Rules & Documentation Requirements chart below.
- Once you electronically submit the dependent documentation, you will receive an email confirmation to your email address indicated in Workday within 2 business days. If you did not enter a personal email address in Workday, the system automatically defaults to your Signet Jewelers email address.
- **Dependent verification can take up to 2 business days to complete. A business day is defined as Monday through Friday, 8:00 a.m. to 5:00 p.m. ET.**

## YOU ARE NOT DONE YET!

After you receive confirmation that your dependent is added in Workday, you must go back to your Workday Inbox, click on the **Enrollment** task and add your dependent to your benefit elections. **Failure to complete this final step within 30 days from your hire/rehire date or effective date of your status change to full-time will prohibit you and your dependent(s) from being enrolled in the benefit plan(s).**



Learn

Go to **Workday** and click on **The Benefits of Signet** app for additional information.

### DEPENDENT ELIGIBILITY RULES & DOCUMENTATION REQUIREMENTS

BENEFIT PLAN	CATEGORY OF DEPENDENT	ELIGIBILITY RULES	SUPPORTING DOCUMENTATION REQUIRED
MEDICAL PLAN, DENTAL PLAN & VISION PLAN	SPOUSE	Your spouse as defined by federal tax law.	<ul style="list-style-type: none"><li>• Marriage Certificate</li><li>• Federal tax return showing filed as married</li></ul>
	DOMESTIC PARTNER	Domestic Partner means a person to whom you are not legally married as defined by the state in which you live.	Go to <b>SigNET</b> or the <b>Signet Learning Portal</b> to print a Domestic Partner Enrollment Packet
	CHILDREN	Dependent age 26 and under.	<ul style="list-style-type: none"><li>• Birth Certificate</li><li>• Crib Card with team member's name on it as parent</li><li>• Hospital Birth Registry printout</li><li>• Legal adoption order with court seal</li><li>• Court order</li></ul>
		Unmarried disabled child over the age of 26 if approved as incapacitated under the Signet Medical Plan before turning the age of 26.	Notice of Award letter from Social Security or Supplemental Security Disability of child being found "disabled"

## VOLUNTARY TERM LIFE INSURANCE

Signet makes available Voluntary Term Life Insurance to full-time team members and their spouse/domestic partner and/or their eligible children. During benefits enrollment, you can elect voluntary life coverage for the first time for yourself and eligible dependents. To estimate your monthly cost, refer to the **2023 Voluntary Life Monthly Premium Rates** chart on the next page.

**Team Member Coverage:** As a newly eligible team member, you can purchase up to 5-times your annual base salary in \$10,000 increments with a guaranteed issue amount up to \$200,000. Any amount over \$200,000, up to a maximum of \$1,000,000 is subject to MetLife's evidence of insurability process and is NOT guaranteed coverage.

**Coverage for your Spouse/Domestic Partner:** As a newly eligible team member, you can purchase life insurance coverage for your spouse or domestic partner. You must be enrolled in the Employee Voluntary Term Life Insurance Plan to be eligible to elect spousal coverage.

You can purchase coverage for your spouse or domestic partner in \$10,000 increments up to the combined total of the team member's Basic and Voluntary Life insurance coverage rounded down to the next multiple of \$10,000, not to exceed \$200,000, with a guaranteed issue amount of \$40,000. Any amount over \$40,000, up to the maximum of \$200,000 is subject to MetLife's evidence of insurability process and is NOT guaranteed coverage. If you and your spouse/domestic partner work for Signet, you cannot elect spousal/domestic partner coverage for each other.

**For Example:** If you have \$35,000 of Basic Life Insurance coverage and purchase an additional \$40,000 of Voluntary Life Insurance coverage for yourself, you may purchase up to \$70,000 (Basic plus Voluntary Employee Coverage) in Voluntary Life Insurance Coverage for your spouse/domestic partner. The first \$40,000 in coverage will be guaranteed issued - no medical questions asked. However, your spouse/domestic partner will be required to provide evidence of insurability (EOI) for the remaining \$30,000 in coverage and this additional amount will not be effective until approved by MetLife.

**Coverage for your Child(ren) and the Child(ren) of your Spouse/Domestic Partner:** As a newly eligible team member, you can purchase life insurance coverage for your eligible child(ren) in \$5,000 increments up to a maximum of \$25,000. You are not required to be enrolled in the Employee Voluntary Term Life Plan to elect this coverage for your child(ren) and there is no evidence of insurability required. The level of coverage that you choose is the coverage amount for each eligible child and you pay one rate as described by the chart below. If you and your spouse/domestic partner work for Signet, only one team member may cover an eligible child.

**Under the Voluntary Term Life Insurance Plan, a dependent child is defined as:**

- The team member's natural, adopted, or step-child
- Covered at birth up to the age of 26; subject to state variations
- Cannot be covered as both a team member and a Dependent or while in the military
- Cannot be covered as a Dependent of more than one team member
- May remain insured past the age of 26 provided that the child is mentally or physically handicapped, unmarried and otherwise meets the child definition, and is approved for such continuation. The child must be enrolled in the life insurance plan prior to age 26 and you must contact MetLife within 31 days from the date the child turns age 26 to be eligible for consideration of continuation of coverage.

Voluntary life insurance child(ren) cost per \$1,000 of coverage is \$0.096.

For example, if you want \$10,000 in coverage for your child(ren), then your monthly premium is \$0.96 (10 x \$0.096).

Your Blue Nile Voluntary Life coverages will be transferred to the Signet plan in 2023.



Voluntary Term Life and Accidental Death & Dismemberment (AD&D) Insurance enrollment is easy. Workday will walk you through each step of the enrollment process.

## ENROLLING A DEPENDENT

When enrolling dependents for the first time in the voluntary life coverage, you must add your dependent's information in Workday prior to going through the annual enrollment process. Once you have added your dependent's information, allow up to 2 business days to receive confirmation that your dependent is added in Workday. Next, go back to Workday and complete the enrollment process.

## EVIDENCE OF INSURABILITY

Any coverage amounts over the guaranteed issue amounts up to the plan maximums are subject to Evidence of Insurability. This means that you, and if applicable, your spouse or domestic partner, must provide proof that you are in good health satisfactory to MetLife. If you elect coverage in excess of the guaranteed issue amounts you will be sent additional information to your home address on how to complete the Evidence of Insurability process.

## EFFECTIVE DATE OF COVERAGE

Any amount of voluntary life coverage that you elect for yourself and/or your spouse/domestic partner up to the guaranteed issue amounts and plan maximums explained on page 18 will be effective as of your effective date of coverage as a new hire or eligible class. If you apply for coverage in excess of the guaranteed issue amounts, your and/or your spouse/domestic partner's coverage will be effective on the date you and/or your spouse/domestic partner are approved by MetLife for coverage.

Note: You must be actively at work for coverage to become effective or the effective date of coverage will be the date you return to work.

## VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D) INSURANCE

Voluntary Accidental Death & Dismemberment Insurance (VAD&D) complements your Voluntary Life Insurance with coverage for severe accidents or loss of life on or off the job. VAD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident. No health questions are required.

You can choose from two levels of coverage as follows:

### Team Member Plan

You can purchase in \$10,000 increments up to a maximum of the lesser of five times your basic annual earnings, rounded down to a multiple of \$10,000 or \$1,000,000.

### Team Member & Family Plan

In addition to the VAD&D coverage for yourself, this plan covers your spouse/domestic partner and/or child(ren) at the amounts below:

- Spouse/Domestic Partner: 50% of your coverage amount
- Child(ren): 10% of your coverage amount

2023 VOLUNTARY LIFE MONTHLY PREMIUM RATES			VOLUNTARY AD&D
If your age or your spouse's age as of January 1, 2023 is:	Your Premium Rate for Every \$1,000 of Coverage is:	Your Spouse's/Domestic Partner's Premium Rate for Every \$1,000 is:	Monthly Cost Per \$1,000 of coverage is:
24 & Younger	\$0.025	\$0.050	Team member only cost is \$0.020  Team member and family cost is \$0.029
25-29	\$0.026	\$0.060	
30-34	\$0.031	\$0.080	
35-39	\$0.039	\$0.090	
40-44	\$0.059	\$0.100	
45-49	\$0.096	\$0.150	
50-54	\$0.144	\$0.230	
55-59	\$0.221	\$0.430	
60-64	\$0.311	\$0.660	
65-69	\$0.559	\$1.270	
70-74	\$0.905	\$2.060	
75-79	\$1.465	\$2.060	
80+	\$1.729	\$2.060	

# Life Insurance Overview

In addition to the Voluntary Term Life Insurance, Signet provides all full-time team members Basic Life Insurance/AD&D made available through MetLife and Group Business Travel Accident Insurance in partnership with Zurich at no cost to you.

## BASIC LIFE INSURANCE AND AD&D

All full-time team members are automatically enrolled in the Basic Life Insurance Plan and AD&D which is paid entirely by Signet. The Basic Life Plan benefit is equal to one times your annual base salary up to a maximum of \$250,000. The accidental death and dismemberment (AD&D) provides benefits for a loss due to what the plan deems an accident.

## GROUP BUSINESS TRAVEL ACCIDENT INSURANCE

All team members are automatically enrolled in the Group Business Travel Accident (BTA) Insurance made available through Zurich. This coverage is paid for entirely by Signet and provides you additional coverage whenever you travel on company business. The amount of coverage is based upon your position within the Company, starting at \$25,000.

## ARE YOUR LIFE INSURANCE BENEFICIARY DESIGNATIONS UP-TO-DATE?

An important part of financial wellness is to assign a beneficiary and to adjust your designations as life changes. A beneficiary is the person who will receive payment of a life insurance benefit if you die. Events that may warrant a change in beneficiary designation include a new marriage, a divorce, or the birth of a child.

As part of the benefits enrollment process you will be asked to assign a beneficiary for the life insurance plans. However, you can change your beneficiary designation at anytime in Workday. Just follow this path: *Workday > The Benefits of Signet > Change My Benefits > Change My Beneficiary*

## HOW MUCH LIFE INSURANCE DO I NEED?

Probably more than you have now. You should keep in mind that insurance needs change as your life changes – for example, getting married, starting a family or purchasing a home. Many people are surprised to learn that they don't have enough life insurance to cover the many expenses their loved ones may face. We've made it very simple to determine the amount of coverage you need now: Go to **[www.metlifeiseasier.com](http://www.metlifeiseasier.com)** and click on the easy-to-use life insurance calculator to find your answer in minutes.

## MetLife Advantages

Team members enrolled in MetLife's Voluntary Life and Accidental Death & Dismemberment plans have access to MetLife Advantages - a comprehensive suite of valuable services for support, planning and protection when you need it most, at no cost to you.

Services include:

- Will Preparation Services
- Estate Resolution Services
- WillsCenter.com
- Funeral Assistance
- Grief Counseling
- Beneficiary Grief Counseling
- Funeral Discount & Planning Services
- Total Control Account, a safe convenient way to manage life insurance proceeds
- Delivering the Promise, access to professionally trained financial team to assist with financial questions
- Transitions Solutions
- Portability, Conversion and Accelerated Benefits Options



Long-Term Disability (LTD) coverage provides income replacement if a team member is unable to work due to a personal illness, injury or medical condition lasting longer than 13 weeks. All eligible full time hourly and salaried team members are automatically enrolled in Signet's Short-Term Disability program which is paid entirely by Signet and managed by Sedgwick Claims Management Services. To learn more about the Short-Term Disability coverage, including eligibility requirements and benefit levels, go to SIGnet, under the Human Resources section to access the Short-Term Disability policy.

## LONG-TERM DISABILITY COVERAGE FOR HOURLY TEAM MEMBERS

In partnership with MetLife, eligible hourly team members can purchase Long-Term Disability (LTD) Insurance at group rates. The LTD benefit covers 50% of your monthly covered salary up to a maximum monthly benefit of \$10,000.

- **As a new hire or newly eligible team member you will be automatically enrolled** in Signet's LTD insurance plan without answering any health questions. You must be actively at work for coverage to become effective or the effective date of coverage will be the date you return to work. Coverage is subject to the pre-existing condition\* plan provisions. .
- **If you do not want to participate in the LTD Plan, you must opt-out** by waiving coverage in Workday during the benefits enrollment process.

The LTD coverage is paid for entirely by you and is deducted post-tax from each paycheck (26 pays). When you pay the LTD premium with post-tax dollars, the LTD benefit **will not be taxed**.

LTD premium payments for coverage will be deducted from your paycheck beginning with your effective date of coverage. The LTD premium is based on your monthly base pay and age (see chart below).

LTD MONTHLY PREMIUM - HOURLY	
If Your Age is:	For Hourly Team Members, Your Premium for Every \$100 of Coverage is:
Under 25	\$0.153
25-29	\$0.199
30-34	\$0.264
35-39	\$0.339
40-44	\$0.501
45-49	\$0.658
50-54	\$0.873
55+	\$1.061
<b>How to calculate your monthly LTD premium:</b> If your monthly salary is \$2,917 and you are 40 years old, the rate you will use is \$0.501 for every \$100 of salary. $\$2,917/100 = \$29.17 \times \$0.501 = \$14.61$	

\* A pre-existing condition means a sickness or accidental injury for which, during the 3 months before your insurance under this Plan takes effect, you:

- Received medical treatment, consultation, care, or services;
- Took prescribed medication or had medications prescribed.

The Plan will not pay benefits for a disability that results from a pre-existing condition if you have been actively at work for less than 12 consecutive months after the date your disability insurance takes effect under the Plan.

## LONG-TERM DISABILITY COVERAGE FOR SALARIED TEAM MEMBERS

Long-Term Disability (LTD) is made available to team members who are in a specific job classification including exempt/salaried Support Center team members, hourly/exempt Store/Design & Services Center Managers, Managers In Waiting and positions as designated by the Human Resources Department.

The LTD Plan has two levels of coverage: the **Basic Plan** and the **Buy-Up Plan**. Signet provides Basic LTD coverage, at no cost, to all eligible team members (described above). The Basic LTD benefit covers 50% of your monthly covered salary up to a maximum monthly benefit of \$10,000.

- **As a new hire or newly eligible team member you will be automatically enrolled in the LTD Buy-Up Plan** without answering any health questions. You must be actively at work for coverage to become effective or the effective date of coverage will be the date you return to work. Coverage is subject to the pre-existing condition\* plan provisions.
- **If you do not want to participate in the LTD Buy-Up Plan, you must opt-out** by waiving coverage in Workday during the benefits enrollment process.

The **LTD Buy-Up Plan** benefit covers 60% of your monthly covered salary up to a maximum monthly benefit of \$10,000. The LTD Buy-Up coverage is paid for entirely by you and is deducted post-tax from each paycheck (26 pays). When you pay the LTD premium with post-tax dollars, the LTD benefit **will not be taxed**.

LTD premium payments for the Buy-Up coverage will be deducted from your paycheck beginning with your effective date of coverage. The LTD premium is based on your monthly base pay and age (see chart below).

SALARIED BUY-UP LTD	
If Your Age is:	For Salaried Team Members, Your Premium for Every \$100 of Coverage is:
Under 29	\$0.120
30-39	\$0.231
40-44	\$0.362
45-49	\$0.466
50-54	\$0.577
55-59	\$0.635
60-64	\$0.574
65+	\$0.429
<b>How to calculate your monthly LTD premium:</b> If your monthly salary is \$2,917 and you are 40 years old, the rate you will use is \$0.362 for every \$100 of salary. $\$2,917/100 = \$29.17 \times \$0.362 = \$10.55$	

Whether you are just starting out, nearing retirement or are anywhere in between, enrolling in the Signet Jewelers Retirement Savings Plan can help you prepare for your financial future and assist with getting your retirement goals on track.

The Signet Jewelers Retirement Savings Plan, administered by Empower Retirement allows you to contribute any percent of your paycheck up to 100% through pre-tax and Roth contribution options.

## GETTING STARTED

You are eligible to join the 401(k) plan if:

- You are at least 18 years old
- Have completed 30 days of employment

A letter will be mailed to your home from Empower Retirement with details on how to enroll once you reach 30 days of employment and satisfy the eligibility requirements. Upon becoming eligible to join the 401(k) plan, you can enroll at any time. Below are three ways to enroll:

1. Visit [www.empower.com/signet](http://www.empower.com/signet)
3. Call **833.744.6381**. Reps are available weekdays, 8:00 a.m. to 10:00 p.m. ET and Saturdays, 9:00 a.m. to 5:30 p.m. ET

## CONTRIBUTIONS

You can contribute up to 100% of your eligible pay (in 1% increments), with an annual limit of \$22,500 for 2023 (or \$30,000 if you are eligible for the catch-up contribution described below).

If you are age 50 years or older you can contribute up to an additional \$7,500 in catch-up contributions for the 2023 calendar year.

Your contributions can be set up pre-tax for a traditional 401(k), post-tax for the Roth 401(k) or a combination of both. A combination of both types of contributions cannot exceed the annual IRS contribution limits noted above.

## SIGNET WILL MATCH YOUR CONTRIBUTIONS

Once you have been employed for one year, Signet will begin to match your contributions 50% (\$.50 on each dollar) up to the first 6% of your eligible pay. The company matching contributions will begin to vest, which means will become available to you, based on the vesting schedule below. Your contributions are always available at 100%.

Years of Services Minimum of 1,000 Hours Worked Each Year				
< than 2	2 Years	3 Years	4 Years	5 Years
0	25%	50%	75%	100%

## IS A ROTH 401(k) RIGHT FOR YOU?

The Roth 401(k) allows you to save money through payroll deductions on an post-tax basis. Even if you are making pre-tax contributions through the Signet 401(k) plan, you can also contribute to the Roth 401(k). However, a combination of both contribution types cannot exceed the annual contribution limit of \$22,500 for 2023 (or \$30,000 if you are eligible for the catch-up contribution).

Deciding whether Roth 401(k) or traditional 401(k) contributions are right for you will depend on your individual circumstances. When evaluating your options, you'll need to carefully weigh the value of tax free distributions at retirement against the value of reducing your current tax liability.

For more information about the Roth 401(k) plan option, contact Empower Retirement at **833.301.9355** or visit [www.empower.com/signet](http://www.empower.com/signet).

## GET CONNECTED!

Go to [www.empower.com/signet](http://www.empower.com/signet) to stay informed about your 401(k) Plan. Once you log on to your 401(k) account, don't forget to sign up to receive emails on the latest retirement topics and plan information, including your 401(k) statement and planning resources.

- Log on and select Register
- Choose the *I do not have a PIN* tab
- Follow the prompts to create your username and password
- If your email or phone number is not on file or if you have another account with Empower (with a former employer, for example), you will need to call Empower to access your new plan account

### FREE MOBILE APP!

Manage your 401(k) account anywhere, anytime by using your smartphone. You can:

- Transfer investments
- Make changes to your contribution amount
- Update beneficiaries
- Customize your retirement income goal

### ROLLOVER MONEY

Do you have money sitting in a prior eligible retirement account? You can rollover the money to the Signet 401(k) plan immediately. For more information, call Empower Retirement at **888.737.4480**.

### RETIREMENT INVESTMENT ADVICE

Get help with your investing and savings decisions with the **Empower Retirement Investment Advice** program. Available at no cost, this program is designed to help you manage your 401(k) account and develop a personalized investment strategy. Get answers to questions such as:

- How much should I save?
- Which investments should I choose?
- Am I on the right track?

A retirement consultant is available weekdays, 8:00 a.m. to 10:00 p.m. ET and Saturdays, 9:00 a.m. to 5:30 p.m. ET at **833.301.9355**

Legal matters, both planned and unplanned, are part of life. Enrolling in MetLife Legal Plans gives you access to the expert legal help you need to navigate life's milestones confidently.

MetLife Legal Plans provides you, your spouse and dependents with fully covered legal services from attorneys experienced in estate planning, civil suits, elder care, adoption, real estate issues and much more. Sign up for the plan and save hundreds over typical attorney fees – with no deductibles, no co-pays, no claim forms or usage limits when using a Network Attorney for a covered matter.

## IMPORTANT ENROLLMENT INFORMATION

- You can elect this benefit if you are a full-time new hire, change to a full-time status during the year, experienced an eligible life event or during annual enrollment each year.
- Once elected enrollment automatically carries over year-after-year, unless you waive the coverage in Workday during annual enrollment.
- You pay \$7.62, deducted post-tax from your bi-weekly paycheck.
- You have access to coverage as of your benefits effective date of coverage.

MetLife Legal Plans provides you with access to experienced attorneys and eliminates effort on your end. It's a smart, simple, affordable way to get the legal help you need. Here is how it works:

### 1 Easy to find an attorney

Go to [members.legalplans.com](https://members.legalplans.com), or call 800-821-6400 to speak with an experienced service team that can match you with the right attorney and give you a case number.

### 2 Easy to make an appointment

Call the attorney you select, provide your case number, and schedule a time to talk or meet.

### 3 Easy from start to finish

That's it! There are no copays, deductibles or claims forms when you use a network attorney for a covered matter.

## CUSTOMER SERVICE

- Experienced service team available from 8:00 a.m. to 8:00 p.m. ET
- 24/7 access to an attorney-locator and case numbers
- Online tools and resources, including an easy-to-use mobile app

## TOP-QUALITY ATTORNEY NETWORK

- Average of 25 years of experience and vetted regularly
- Nationwide network with a range of specialties

## NO CLAIMS FORMS, HIDDEN FEES OR DEDUCTIBLES

- All billing is handled between MetLife and the attorney
- No paperwork or extra fees when using a Network Attorney for a covered matter

To view a full list of covered legal services and for additional information, go to Workday and click on *The Benefits of Signet* icon

## Sample Covered Benefits

### Money Matters

- Identity theft
- Negotiating with creditors
- Tax audit representation



### Home and Real Estate

- Sale, purchase, or refinancing of a primary or vacation home
- Property tax assessment
- Foreclosure



### Vehicle and Driving

- Defense of traffic tickets
- License suspension due to DUI
- Repossession



### Estate Planning Documents

- Simple or complex wills
- Living wills
- Revocable or irrevocable trusts



### Civil Lawsuits

- Civil litigation defense
- Small claims assistance
- Pet liabilities



### Family and Personal

- Adoption
- Prenuptial agreement
- Personal property issues



### Elder Care Issues

- Medicare
- Nursing home agreements
- Powers of attorney



### Additional Services

- Law Firm E-Panel®
- Self-help documents



**Enroll in October for 2024!**

# Be Secure: Financial Wellness



## Accident & Hospital Indemnity Insurance

All full-time team members have the opportunity to enroll in Accident and/or Hospital Indemnity Insurance made available through MetLife. Both plans offer competitive group rates, guaranteed acceptance, and easy payroll deduction.

### Accident Insurance

Accident insurance provides financial support for life's unexpected events. In the event of an accident, you receive a lump-sum payment for a covered event — one convenient payment all at once — when you or your family need it most.

Enroll in October for 2024!

### Hospital Indemnity Insurance

Hospital Indemnity insurance can help safeguard your finances if you or a loved one is admitted to the hospital. A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay. The extra cash can help you focus on getting back on track without worrying about finding the money to cover the costs of treatment.

To learn more about the MetLife Accident and Hospital Indemnity Insurance, go to Workday and click on The Benefits of Signet app or call MetLife at 800 438-6388, Monday - Friday 8:00 a.m. to 8:00 p.m. ET.

### Accident and Hospital Indemnity Insurance Enrollment Information:

- You can elect this benefit if you are a full-time new hire, change to a full-time status during the year, experienced an eligible life event or during annual enrollment each year.
- Once elected enrollment automatically carries over year-after-year, unless you waive the coverage in Workday during annual enrollment.
- You have access to coverage as of your benefits effective date of coverage.
- You pay for the coverage through post-tax payroll deductions.
- What you pay is based on the level of coverage you select, as listed in the chart below:

Accident Insurance		Hospital Indemnity Insurance	
Level of Coverage	Per Bi-Weekly Paycheck Cost	Level of Coverage	Per Bi-Weekly Paycheck Cost
Team Member (TM) Only	\$1.56	Team Member (TM) Only	\$5.68
TM + Spouse Domestic Partner	\$3.12	TM + Spouse Domestic Partner	\$10.55
TM + Child(ren)	\$3.56	TM + Child(ren)	\$8.91
Family	\$4.41	Family	\$13.78

Once enrolled in the accident and/or hospital indemnity insurance plans, go to [metlife.com/mybenefits](https://metlife.com/mybenefits) to create a new account. You can view coverage, submit a new claim or view the status of a claim.



## Pet Insurance

Now more than ever, pets are playing a significant role in our lives, and it is important to keep them safe and healthy. To help you cover the costs of vet visits and unexpected expenses for covered accidents or illnesses, Signet makes available to all team members the MetLife Pet Insurance.

This voluntary program provides you the flexibility of group discounts, customizable limits and deductible savings and hassle-free claims experience. To learn more, get a quote or enroll, visit [www.metlife.com/getpetquote](https://www.metlife.com/getpetquote) or call 800.GET-MET8.



## Farmers Auto and Home Insurance

All Signet Jewelers team members are eligible for discounts on their auto and home insurance through Farmers Insurance. No need to wait until your current policy expires, you can switch policies at any time. To receive a free **personalized premium quote call 800.438.6381** and just mention that you work for Signet Jewelers.

Eligible team members will receive a variety of discounts and benefits, including:

- A group discount of up to 15%
- Automatic payment discount
- Good driving rewards
- Multi-vehicle or multi-policy discounts



## Medicare Health Plans by BOST

Are you and/or your spouse or domestic partner currently or will soon be eligible for Medicare? We also make available to you the Medicare Health Plans by BOST. This voluntary program provides you access to a BOST advisor to help you review the options available to you so you can make the best-informed decision about your healthcare needs in 2023. This includes comparing the Signet health plan options to the Medicare health plan options. Simply call the Medicare Service Call Center at 800.719.3751 for a free consultation.



## Part-Time/Seasonal Benefit Offering

We know how difficult and stressful it can be to navigate the healthcare marketplace for the right health, dental, vision & life insurance coverages. Which is why we've partnered with Stride, a company that focuses on helping individuals like you, save time and money enrolling in coverage available to you. Stride is focused on helping Signet's US part-time, seasonal team members and members of their home (under the age of 65) find affordable options for health insurance by utilizing the Affordable Care Act's guidelines. To see what you qualify for, contact Stride at 415-930-9110 or go to <https://signet.stridehealth.com/>.



# Be Secure: Financial Wellness



## Salary Finance Employee Loan Program

This is a voluntary program, provided by Salary Finance, that provides eligible team members the opportunity to obtain a loan that may be an affordable alternative to other borrowing options. Whether it's to replace existing debt or cover an unexpected expense, Salary Finance is there to help. Loans are administered by Salary Finance and can be repaid through automatic payroll deductions. For more information email [help@salaryfinance.com](mailto:help@salaryfinance.com) or go to <https://signet.salaryfinance.com>.

## Signet Team Member Relief Fund

The Signet Team Member Relief Fund ("the fund") is a project of the Signet Disaster Relief Fund, Inc. which is a 501(c)(3) charitable organization. The fund provides assistance, typically in the form of grants, to eligible Signet team members who have encountered a financial or other hardship for reasons beyond their control, and/or to provide temporary relief to meet the necessities of life of persons who are needy and distressed on account of a disaster.

To learn more about the fund, including eligibility requirements and how to apply for assistance, log into SIGnet and search for Signet Team Member Relief Fund.



## Employment & Income Verification Service

Whether you are applying for a home mortgage, car or student loan, renting an apartment or for any other reason where proof of employment or income may be needed, CCC Verify provides the fastest and most secure way for verifiers to confirm your date of employment and wage history. Go to [www.CCCVerify.com](http://www.CCCVerify.com) to set up a personal account at [CCCVerify.com](http://CCCVerify.com) (the PIN is the last four digits of your Social Security Number) for secured, online access to:

- Your own data and wage history
- See who has been viewing your information
- Block private access to your account
- Set up an automatic email to notify you anytime someone verifies your information

## National Credit Union

Signet makes available to you the opportunity to become a Credit Union Member. Credit Unions are non-profit financial organizations owned by its members – people like you. The benefits of being a Credit Union member include:

- Manage your credit union account by phone, online or by using a free mobile app
- Payroll deduction feature allows you to automatically deposit money into specific accounts including checking, Santa Savings, Vacation Club or regular savings account
- Request an auto, personal, mortgage and other loans online and typically receive lower interest rates
- Access to over 5,000 Shared Branching partner organizations around the country

All team members have access to the Towpath Credit Union based in Akron, Ohio and to Las Colinas based in Dallas, Texas. It's your choice which Credit Union you want to join. To become a member and/or to learn more about the services available, use the contact information below.



## WageWorks Tax-Favored Commuter Program

All U.S. team members are eligible to participate in the WageWorks Online Commuter Benefits Program. This program offers a convenient, online platform for obtaining your transit or parking passes on a pre-tax basis. With WageWorks Online Commuter Benefits you:

- **Pay in advance for your transit pass.** With the Wage Works online commuter benefits, you can buy a transit pass online, pay for it through a pre-tax payroll deduction and have it mailed directly to you.
- **Your transit pass is delivered right to your home address.** Your pass is automatically sent to your home address prior to the start of the benefit month.
- **Your elections and your account are easily managed online.** You can access your account and manage your election needs through the secure Wage Works Spending Account website at [www.wageworks.com](http://www.wageworks.com).
- **Your account is funded through simple payroll deductions.** Your Commuter Benefits account contributions are deducted from your paycheck before any taxes are taken up to the IRS limits. That means your eligible transit purchases are tax free!

You can learn more about Commuter Benefits Transit/Parking plan on the WageWorks Spending Account website at [www.wageworks.com](http://www.wageworks.com). Just access the site and then select the Support Center option. If you have additional questions on using the online system, contact WageWorks at **877.924.3967**, Mon – Fri 8:00 a.m. - 8:00 p.m. ET.

# Be Balanced: Everyday Support

## Signet Perks at Work Program

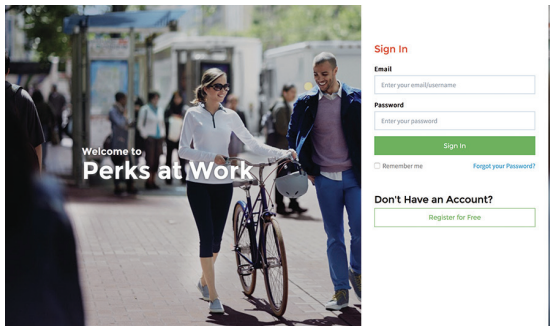
The **Signet Perks at Work Program** is a voluntary discount program that provides U.S. team members access to national and local merchant discounts on items such as apparel, travel, entertainment and household items. The Perks site also has a special online **"Health and Wellness Store"** featuring items related to getting fit, eating right and holistic wellness.

Log on to the **Signet Perks at Work Program** to save on thousands of your favorite brands and be rewarded with **WOWPoints** that can be used toward future purchases or turned into cash.

### Join the Signet Perks at Work Program

It is easy to become a member of the Signet Perks at Work Program. From your home computer:

- Go to **www.perksatwork.com**
- Click on the "Register For Free" box
- Enter your work or personal email addresses and click **"Create My Account"**
- The company code is JEWELS
- Your password will be emailed to you in minutes
- Start shopping and save!



## Expert Advice at Your Fingertips

Life doesn't stand still. LifeSpeak makes it easy for you to learn about the things that matter most to you anywhere, anytime. Topics include everything from eating healthy to managing money, expecting a baby to elder care and managing life at home and at work.

LifeSpeak is a digital education well-being platform that includes videos, expert blogs and webchats. LifeSpeak is available to you and members of your family and is 100% confidential.

To get started, go to **https://signet.lifespeak.com** and use the password **YourLife**. Download the free LifeSpeak app for access on the go.

Here are just a few of the 200 plus expert-led videos you will find in the LifeSpeak library:

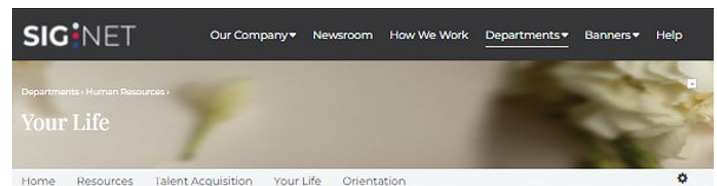
- Couples Relationships – After the Honeymoon
- Fitness Myths Debunked
- Gender Identity
- Making Flexible & Remote Working a Success
- Maternity 101: Pre + Post Natal Care
- Navigating Difficult Conversations
- Navigating Infertility
- Pain Management
- Why Strength Matters for Your Health
- Worry-Free Money: The Guilt-Free Approach to Managing Money

## Your Life on The SIGnet!

Be sure to check on the Your Life page on the company Intranet called **The SIGnet**. Get up-to-date information and resources to help you and your family live your best life, including:

- Access to the LifeWorks Total Wellbeing Solution
- Becoming a Mom Program
- LifeSpeak Wellbeing Video & Library
- Perks at Work Online Shopping
- Live Your Best Life Blog
- Health & Wellness tips, polls and more!

Once you are on The SIGnet, follow this track: *Departments > Human Resources > Your Life*.



The Benefits of Signet are designed to help you and your family:

- Be Healthy
- Be Secure
- Be Balanced

So you and your loved ones can be your best in life.



How Do I Talk With My Manager About My Stress?

# LifeWorks



The LifeWorks Total Wellbeing Solution provides you and members of your household with immediate and confidential support, at no cost to you. No matter where you are at in your life journey, LifeWorks has the resources to help you reach and maintain your overall wellbeing.

**LifeWorks is there for you 24 hours a day, 7 days a week, 365 days a year.**



**855-848-6388**

A LifeWorks advisor will work with you to find a solution, connect with community support or help you navigate the LifeWorks website for helpful resources.



**[signet-jewelers.lifeworks.com](https://signet-jewelers.lifeworks.com)**

Access interactive, self-guided courses, videos, articles + more. First-time users enter your @signetjewelers.com email in the Log In.



**The LifeWorks App**

Download the free LifeWorks app.

- Click “Log In”
- Enter your @signetjewelers.com or @diamondsdirect.com email.
- Click “Next” to be redirected to Signet’s SSO portal and enter your Signet network credentials.

## Confidential Mental Health Counseling

We all need extra support sometimes to get through life’s challenges. You are always just a phone call away from connecting with counselors trained in diverse areas of mental health and wellbeing. Call 855-848-6388 to talk with a LifeWorks advisor. Following a telephonic assessment, the advisor will set up an in-person or virtual session with a counselor that is right for your needs. You and members of your household are eligible to receive up to 5 counseling sessions, per incident, per year, at no cost to you.

## Telemedicine

Being able to monitor and take care of your health at home has never made more sense. LifeWorks, in partnership with First Stop Health, provides you telemedicine services designed for busy people like you. All U.S. team members have access to the telemedicine program, regardless if you are enrolled in the Signet Medical Plan, at no cost to you!

With First Stop Health Telemedicine you can connect with a board-certified doctor via phone or video for diagnosis, treatment and health advice for you, or a member of your household, for many non-emergency, everyday conditions, such as sinus infection, sore throats, earaches, urinary tract infections, fevers, muscle pain and much more. Have a medical question? Skip the waiting room. Set up an appointment with First Stop Health and connect with a doctor in 20 minutes or less. Doctors are able to:

- Diagnose and treat non-emergency conditions.
- Write prescriptions when medically appropriate (Prescription costs applicable to your medical plan).
- Provide sick notes for work or school.

To learn more or to set up an appointment, log on to the LifeWorks website, go to the Support & Resources section and click on the Telemedicine icon.

### Skip the Waiting Room!

The Telemedicine program is available to all team members regardless if enrolled in the Signet Medical Plan!

- Talk to a doctor 24/7, 365 days a year.
- Unlimited visits and you pay \$0.

## The Online Connection

The *LifeWorks Total Wellbeing Solution* website makes it easy to access resources and programs that are designed to help you and your family get support at every stage of your life. Here is just a sampling of what you will discover online at LifeWorks:

- **CareNow** programs are interactive, specialized self-help tracks designed to take at your own pace. There are over 18 modules, and new trainings are continuously being added. Topics range from dealing with challenges at work to managing grief.
- **Toolkits** provide a self-guided learning experience that include articles, videos, and podcasts categorized by Family, Health, Life, Money and Work. Over 35 Toolkits are available on a variety of topics.
- **LIFT Virtual Fitness** is a personalized 6-week fitness plan based on your goals and fitness level. To get started, sign up through LifeWorks, download the LIFT mobile app and complete the online assessment.
- **Wellbeing and Personal Development Videos** are short, inspiring messages packed with practical advice to support you on your journey toward a healthier mind, body and lifestyle.
- **LifeWorks Learning Webinars** address a variety of topics covering family and health-related issues, money matters, leadership, resilience, diversity and more. Webinars are recorded and archived on the LifeWorks website to watch anytime.

## LifeWorks Health & Wellness Coaching

Sometimes taking a new path can be overwhelming, especially if it involves making life changes, such as changing the way you eat or adopting new habits to reduce stress. LifeWorks Health and Wellness Coaches are here to help you find the right path to a healthier you.

To learn more or to schedule an appointment call **855-848-6388** or visit the LifeWorks website.



### Stress Management

This track addresses personal and workplace stress in four areas: job-related stress, relationships, changes and time management issues.



### Weight Management

Develop healthy eating habits for life by setting realistic weight loss goals using the latest nutritional and activity recommendations.



### Sleep Habit Management

Provides tools to improve sleep and mitigate the effects of sleep deficiency by looking at personal sleep habits and identifying barriers to sleep.



### Tobacco / Nicotine Cessation

Understand tobacco use and dependency and empower users to work through the process to quit-for life.



### Diabetes Prevention

Designed to help users establish diet and exercise habits to lose weight and reduce their diabetes risk because of family history, medical prognosis or other reasons.

## Ask a Coach!

The Ask a Coach feature is a single 30-minute session unique approach which is “outside the box” of traditional coaching. You can ask a question that does not fit into one of the traditional coaching programs, such as:

- How do I support someone who is trying to quit smoking?
- How do I know that I am exercising at the right intensity?
- How do I help my child who is a picky eater?



## IMPORTANT INFORMATION REGARDING LIFE EVENTS

If you or your dependent experiences a Life Event, log in to **Workday** to add, change or update your benefit elections. For most events you must:

- Provide confirmation of the life event.
- Electronically submit supporting documentation for each dependent (refer to the list on page 7 of this guide).
- Complete the enrollment process within the 31-60 day notification period.

If you do not complete the online enrollment process within the 31 or 60-day timeframe, you cannot enroll in or make changes to your existing coverage under the medical, vision, dental and/or FSA plans until the next annual enrollment period.

## LIFE EVENTS REQUIRING 31-DAY NOTIFICATION

- If you or a dependent lose eligibility for other health coverage or experience a reduction in health coverage.
- If you or a dependent become covered under another health plan.
- If you give birth to a child.
- If you adopt a child, or have a foster child placed in your home, or if you become the legal guardian of a child.
- If you get married.
- If you become divorced, legally separated, or have an annulment.
- If your domestic partnership terminates.
- If your spouse, domestic partner or child dies.

Note: If you are adding a dependent due to the birth, adoption, foster care or obtaining legal guardianship of a child or adding a person due to a marriage or domestic partner relationship, you may add the eligible child, spouse or domestic partner to the medical, vision or dental plans only if you are actively enrolled in the respective healthcare plan (i.e. medical, vision, or dental) at the time the Life Event occurs.

## LIFE EVENTS REQUIRING 60-DAY NOTIFICATION

- Loss of Medicaid coverage for you or a dependent.
- Gain eligibility for Medicaid coverage for you or a dependent.

## EFFECTIVE DATE OF COVERAGE

The effective date of coverage under the Signet medical, vision and/or dental plans is the date of the Life Event. You are responsible for paying all applicable payroll contributions from the date of the Life Event, which may result in back charges taken out of future paychecks.

## ENROLLING A DEPENDENT

If you are enrolling a new dependent in any of the benefit programs, you must first:

1. Add your dependent's information to **Workday** prior to going through the benefits enrollment process.
2. Electronically submit the required documentation (refer to the list on page 6 of this guide) to verify that your dependent meets the eligibility provisions of the Signet medical, vision and dental plans.

Failure to complete both steps of the benefit enrollment process, which includes providing supporting documentation for each dependent and the selection of benefit elections by the benefits effective date of coverage, will prohibit your dependents from being enrolled in the medical, vision and dental plans at this time. Dependent verification can take up to 2 business days to complete. A business day is defined as Monday through Friday, 8:00 a.m. to 5:00 p.m. ET.

To view instructions on how to enroll a dependent, drop a dependent and change or update your benefit elections, go to **Workday** and click on **The Benefits of Signet** app.

## YOUR RIGHTS!

As a participant in the Signet Health & Welfare Plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 and other federal/state laws.

Go to SIGnet to view and print a copy of each of the following documents:

- Benefits Enrollment Disclaimer and Limitations Notice
- Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 Initial Notice
- Health Insurance Marketplace Coverage Notice
- Health Insurance Portability and Accountability Act (HIPAA) of 1996 Privacy Notice
- HIPAA Special Enrollment Rights Notice
- Medicaid and the Children's Health Insurance Program (CHIP)
- Medicare Part D Notice of Creditable Coverage Disclosure
- Newborns & Mothers Health Protection Notice
- Notice of Privacy Practices Signet Jewelers Health & Welfare Plan
- Summary Plan Description (SPD) Booklets
- Women's Health and Cancer Rights Act (WHCRA) Notice

## IMPORTANT ENROLLMENT INFORMATION

Once you elect the plans you want to participate in and select the level of coverage for each plan or if you do not enroll in the benefit plans at this time, you cannot enroll in or make changes during the year unless you experience a Life Event or until the next annual enrollment period. Go to page 29 for additional information about Life Events.

To be eligible to elect coverage and to continue to be enrolled under Signet's benefit programs, you must consistently work a minimum of 30 hours each week. It is important to note audits may be done to confirm that a team member is meeting the eligibility requirements of the plan.

## TERMINATION OF MEDICAL, VISION, DENTAL & FSA COVERAGE

Team members and their eligible dependent's coverage under the medical, vision, dental and FSA plans will terminate as of the team member's last day of employment or as of the effective date of a change in status to part-time or seasonal status. Additionally, a dependent is no longer eligible to be covered under the plans and his/her medical, vision and/or dental coverage will terminate as of:

- The date of divorce, legal separation or an annulment of marriage
- The date of termination of a domestic partner relationship
- The last day of the month the child turns age 26

Please note: You and/or your dependent may be eligible to elect continuation of medical, vision, dental and/or FSA coverage as stated under the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985. Although federal law does not require Signet to provide COBRA benefits to domestic partners and their children, Signet will extend COBRA equivalent benefits to domestic partners and if applicable, their children who experience a qualifying event as described under the provisions of our plan.

If you are enrolled in a FSA plan, you have 90 days from the date your coverage ended to submit a claim for any eligible expenses which occurred while your coverage was active. Note, any funds remaining after 90 days will be forfeited.

Contributions for benefit programs are maintained on a pay period cycle. If coverage is elected, then contributions will occur if coverage is active at any date during the pay period and is subject to the eligibility rules of the plans.

## ARE YOUR HOME & PERSONAL EMAIL ADDRESSES UP-TO-DATE?

Some benefit notices – such as notification of when you are eligible to participate in the benefit programs and notification of when your benefits are terminated – are mailed to your home address that you have listed in Workday.

If you relocate or change your email address, you are responsible for immediately updating your address, email and phone number in Workday.

## SIGNET BENEFITS

This is an overview of your Signet benefits. If a conflict occurs between this material and the official plan documents that define these programs, the plan document will govern. Nothing in this overview is intended to be a promise or guarantee of continued employment. Signet reserves the right to change or end any of the plans described at any time. Signet's Medical Plan is no longer grandfathered under PPACA and complies with all of the requirements that applied to non-grandfathered plans. Additionally, the MetLife Pet, Accident and Hospital Indemnity plans, Farmers Auto and Home Insurance and Salary Finance programs are optional benefits and not a recommendation from Signet. Signet does not receive any compensation for offering these services.

# Maximize Your Benefits & Get Connected

BENEFIT	VENDOR	PHONE	WEBSITE	SELF-SERVICE ACCESS 24/7
Short Term Disability (STD) + Leave of Absences	Sedgwick	844.949.2074	www.mysedgwick.com/Signet	To request a full or intermittent leave for FMLA, STD, medical, paid parental, personal and military leave of absence, including all state and Canadian leaves. Access self-service tools to view the status of your leave, respond to key action items and interact with a Leave Specialist.
Long Term Disability (LTD)	MetLife	800.300.4296	www.metlife.com/mybenefits	To view the status of your LTD claim, call MetLife or go to MyBenefits at the website listed.
MetLife Claims and SOH Status	MetLife	800.638.6420		To check status on claims and Statement of Health questionnaire status.
Accident and Hospital Indemnity Insurance MetLife	MetLife	800.438.6388	metlife.com/mybenefits	Create an account (Signet Jewelers as the employer and use your employee ID), view coverage, submit a claim or check the status of a claim on accident insurance or hospital indemnity.
Voluntary Auto & Home Insurance	Farmers	800.438.6381 (use discount code CP6)		Call or visit the website to receive a free, no obligation quote. Convenient option of having payments auto deducted through your paycheck.
Voluntary Pet Insurance	MetLife	800.GET-MET8	www.metlife.com/getpetquote	Call or visit the website to receive a free, no obligation quote.
LifeWorks Total Wellbeing Solution	LifeWorks	855.848.6388	signet-jewelers.lifeworks.com Use your @signetjewelers or @diamondsdirect email in the "Log In" section	Confidential support, at no cost to you. Resources include virtual or in-person counseling, online self-help tracks, telemedicine and personalized health coaching.
Total Well-Being Video Library	LifeSpeak		https://signet.lifespeak.com Corporate ID: YourLife	Access videos that provide expert advice on all kinds of topics such as parenting, healthy eating, anxiety, and suicide. You can watch videos, download action plans, and get connected to additional resources about the topic.
401(k) Plan	Empower	833.744.6381	www.empower.com/signet	Check your account balance, change your contribution rate, designate a beneficiary, and more.
Employee Loans	Salary Finance	Email: help@salaryfinance.com	https://signet.salaryfinance.com	Access to a digital education platform that includes videos, expert blogs and webchats for your overall wellbeing.
Credit Union (Akron Based Team Members/Store Banners)	Towpath	866.634.4700	towpathcu.com	Become a Credit Union Member and have access to many services including: open a savings or checking account, request a loan, apply for a credit card and much more.
Credit Union (Dallas Based Team Members/Store Banners)	Las Colinas Federal	214.273.5094	www.lascolinasfcu.com	Credit Union membership grants you access to checking and savings accounts, various loan options, and more.
Legal Plan	MetLife Legal Plans	800.821.6400	https://Info.legalplans.com	Assess legal needs, confirm coverage, find an attorney and more.
Medicare Health Plans	BOST	800.719.3751		Voluntary program provides access to a BOST advisor to help review the options available to make the best-informed decision for healthcare and Medicare.
Healthcare Marketplace Resource	Stride	415.930.9110	https://signet.stridehealth.com/	Assistance for part-time and seasonal team members and their families navigate healthcare marketplace for the right healthcare choice.
Retail Discounts	Perks at Work		www.perksatwork.com <b>Company Code: JEWELS</b>	To access national and local merchant discount via on-line shopping. Click " <b>Register Now</b> ", enter the requested information and the company code " <b>JEWELS</b> ". A password will be emailed to you.
Commuter	WageWorks	877.924.3967	www.wageworks.com	Register your account and make monthly elections.
Employment + Income Verification	CCCVerify	855.901.3099	www.CCCVerify.com	Service to verifiers to confirm your date of employment and wage history when applying for a loan or other program.

**Need additional information about Signet's benefit programs or enrollment? Go to Workday and click on *The Benefits of Signet* icon or email: [HR@signetjewelers.com](mailto:HR@signetjewelers.com)**