

# ENROLLMENT GUIDE

Puerto Rico Employee  
2025-2026



ZARA

Massimo Dutti

**WELCOME TO OPEN ENROLLMENT 2025**  
**OPEN ENROLLMENT IS SEPTEMBER 8 - 22, 2025**

---

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

---

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

While we encourage all employees to review and confirm their benefits in ADP, if you do not actively enroll in benefits, your current elections will rollover to the 2025-2026 plan year.

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

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

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

01

**USING YOUR  
BENEFITS**

ELIGIBILITY

ENROLLMENT INSTRUCTIONS

BENEFITS HELP DESK

---

02

**YOUR  
BENEFITS**

HEALTH & WELLNESS

SAVINGS AND FINANCES

VOLUNTARY BENEFITS

---

01

## USING YOUR BENEFITS



**ELIGIBILITY**



**ENROLLMENT  
INSTRUCTIONS**



**BENEFITS HELP DESK**

INDEX



# ELIGIBILITY

## Who Is Eligible to Participate?

Employees are eligible to participate in the benefits program if they have elected a shift pattern and are scheduled to work 30 hours or more per week.

**Full-time salaried employee:** Coverage will be effective the first day of the month following the hiring date.

**Full-time hourly employees:** You must complete a one-month orientation period to be eligible. Coverage will be effective on the 1st day of the month following 60 days from the date of eligibility.

## Which Family Members Can Be Covered?

When you enroll yourself in the benefits program, you may also cover your eligible dependents. Please review your dependent's eligibility to ensure they meet the requirements to be covered under ZARA Puerto Rico's benefit plans.

## Eligible dependents may include your:

- Legal Spouse ("Spouse" means the person recognized as a covered employee's husband or wife under the laws of the state where the covered employee was married.)
- Domestic Partner\*
- Dependent children covered up to the end of the birth month in which they turn 26 regardless of student status for medical, dental and vision.

**\*Please note that under federal law, domestic partners are not considered legal spouses. As a result, domestic partner benefits do not qualify for the same tax treatment as legal spouses. Premium payments towards domestic partners and/or dependent children of a domestic partner will be processed on a post-tax basis unless they are considered a tax dependent under IRS Code Sec. 105(b). You will see this noted on your paycheck as imputed income.**



# QUALIFIED LIFE EVENTS

After your initial enrollment period, you may only make changes to your benefit elections during the annual enrollment period, unless you have a qualified family status change as defined by the IRS. If a qualified change in status occurs, you are permitted to make changes consistent with the event.

**Qualified Life Events, as defined by the IRS, may include:**

- Marriage or divorce
- Gain or loss of an eligible dependent for reasons such as birth of a child, adoption, court order, disability, death, marriage or reaching the dependent child age limit.
- Changes in your Spouse's employment status that affect dependent child benefit eligibility.

**If you experience a qualifying life event, it is your responsibility to make the necessary changes to your plan on [www.myadp.com](http://www.myadp.com) within 30 days of the event date.**



# ENROLLMENT INSTRUCTIONS

**IMPORTANT:** To enroll your dependent(s) in medical, dental and/or vision benefits, you must submit dependent verification documents.

Evidence needs to be submitted through the ADP Dependent Verification System (MyADP) by the deadline. Dependents will not have coverage until we receive the required information.

**NOTE: If you start your elections but do not complete the enrollment process, your changes will not be submitted and any previous elections will automatically roll over to a comparable plan.**

To enroll in benefits, go to: [www.myadp.com](http://www.myadp.com)

## First Time Users

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

## Return Users

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

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

02

## YOUR BENEFITS



**HEALTH & WELLNESS**



**SAVING & FINANCES**



**VOLUNTARY BENEFITS**

INDEX

YOUR BENEFITS

# HEALTH & WELLNESS

---

< INDEX





Click here to access  
PLAN SUMMARIES

---

# MEDICAL AND DENTAL

Triple S Salud is our medical coverage provider. You have the opportunity to enroll in our health insurance benefits through Triple S.

We are pleased to share that ZARA has decided to maintain employee contributions for the 2025-2026 plan year! We hope that this reflects our ongoing commitment to the well-being of our employees.

Please review the following page carefully as you make your elections for the upcoming plan year.

## **ID Cards**

If you enroll in coverage for the first time, October 1st, hardcopies of your ID Card will be sent to your home address within the first two weeks of October. Keep in mind that they will arrive in an unmarked envelope.

TRIPLE-S SALUD PPO

Health Plan Highlights	Participating Providers	Non-Participating Providers
Deductible Amount	\$0	N/A
Out-of-Pocket Maximum	\$6,350 / \$12,700	N/A
Preventive Care/Screening/ Vaccines	No charge for preventive services according to the Federal Law \$0 copay for other immunizations 20% coinsurance for the immunization for respiratory syncytial virus. 25% coinsurance for diagnostic tests	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.
Primary Care Physician (PCP) / Specialist Copay	\$5 copay / \$10 copay	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.
If you are admitted to the hospital	\$25 copay preferred / \$50 copay non-preferred facility / admission	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.
Facility fee (e.g., outpatient surgery center)	\$25 copay / visit	Covered in emergency cases, and is going to be paid to the provider based on whichever is less between what you pay for and the plan fee to the provider in network, discounting the copay.
Emergency	\$50 copay / visit	\$50 copay / visit
Urgent Services	\$25 copay / visit	\$25 copay / visit
Dental check up	\$0	Reimburses the difference between 100% of the expense incurred and 100% of the fee that would have been paid to a participating surgeon-dentist for the same service according to the fees established by Triple-S, after deducting the deductibles or applicable coinsurance.
Prescription drugs (30-day supply) Generics/Preferred brand/Brand/Non-preferred generic & brand/Specialty	\$5 / \$10 / \$15 / lesser of \$100 or 20% coins / lesser of \$100 or 20% coins	Covers pharmacies only in the United States. Triple-S will reimburse the insured 75% of the rate established for a pharmacy in the network after deducting applicable copayment and/or coinsurance.
Prescription drugs ordered by mail (90-day supply) Generics/Preferred brand/Brand/Non-preferred generic & brand/Specialty	\$10 / \$20 / \$30/ lesser of \$100 or 20% coins / N/A	Not Covered
Dependent age limit		Up to 26 years old

NOTE: This chart does not describe all covered services. See the plan summaries for full coverage information.

Payroll Deductions (24 periods)

TRIPLE-S SALUD	PAYROLL EMPLOYEE DEDUCTION	PAYROLL EMPLOYER CONTRIBUTION
Individual	\$16.88	\$115.95
Partner	\$92.29	\$173.36
Family	\$115.36	\$216.74



# SAVE MONEY ON HEALTH CARE EXPENSES

No one wants to spend any more than necessary on health care. Here are some ways to be a smart health care consumer and save money.

**Stay in your network.** Seeing a doctor in your network will almost always cost you less. Use in-network convenience care clinics. For minor illnesses and injuries, convenience care clinics located in pharmacies, grocery stores and other retail stores provide quick, affordable care.

**Use the emergency room only for true emergencies.** For non-life-threatening emergencies, visit an urgent care center instead of the emergency room. You'll get treated more quickly and pay less.

**Ask for generic drugs.** You can save up to 80% compared to brand-name drugs.

**Limit hospital visits.** Many procedures like MRIs and

colonoscopies cost less when done at independent outpatient centers instead of a hospital. Outpatient surgery is also less expensive than hospitalization.

**Get regular preventive care.** Getting checkups, immunizations and other health screenings can help detect health problems early when they are less expensive to treat.



# TALKING WITH YOUR DOCTOR ABOUT HEALTH CARE COSTS

If you need help navigating your benefits, contact one of the below resources:

- **Triple S Member Services:** Call the number on the back of your ID card - **800-981-3241**
- **Health Advocate:** **866-799-2731**
- **Benefits Help Desk:** **877-373-6535** or **benefitshelpdesk@epicbrokers.com**
- **ZARA Benefits Team:** **benefits@us.inditex.com**

**Remember:** Certain services may require precertification or prior approval from the health plan provider to qualify services for payment. Typically, in-network providers will obtain the required precertification and approval. For out-of-network services, it is the member's responsibility to handle the precertification process.

You may contact member services first to determine if precertification is necessary and if the provider is out-of-network.

**Don't be afraid to ask about the costs and benefits of different treatment options and make choices that are right for you.**

**When your doctor recommends tests –**

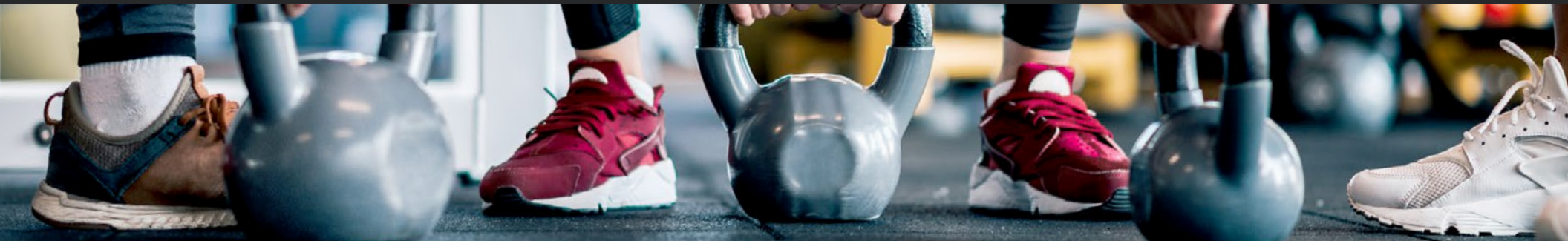
To make sure you don't spend time and money on unnecessary tests, ask your doctor why the test is needed and where you can have it done at the lowest cost.

**If your doctor recommends surgery or**

**hospitalization –** Ask if there are other treatment options that don't require surgery or if the procedure can be done on an outpatient basis. If you do need

surgery, make sure the hospital, the surgeon and any other specialists your doctor refers you to are in the network.

**When your doctor writes you a prescription –** Ask if there are less expensive generic drugs or even over-the-counter medications that might work for you. Ask if you can improve your condition without drugs by changing your eating habits or getting more exercise.



# WELLNESS & SUPPORT PROGRAMS

All ZARA employees may participate in this program.

## Start Making Your Life Easier

To register visit [my.brighthorizons.com](https://my.brighthorizons.com) and click "Join Today". Then select "ZARA USA" from the dropdown and enter the requested details to verify your employment. Click "Confirm Email Address" in your confirmation email to continue filling out your information.

After your initial registration you may log in to the Bright Horizons site using the personal username and password you created when registering.

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

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

**Employer Username:** Zara  
**Password:** Benefits4You

## Bright Horizons Back-Up Care

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

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

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

To access these tools and resources, go to your Bright Horizons benefit page and navigate to the "Find Sitters" or Sittercity tile. This will bring you to

ZARA's Sittercity homepage, where you will create a username and password to gain access and begin your search.

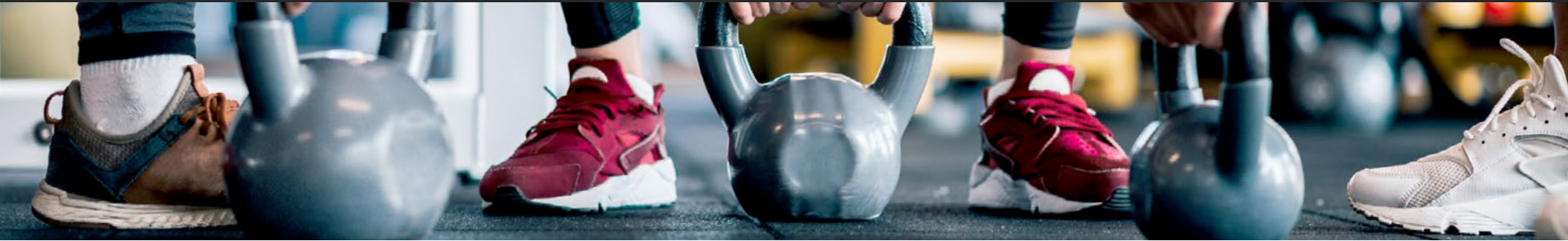
Cost of care varies based on geographic region, type, number of children or pets, and age of care recipients. Keep in mind that the use of Sittercity does not impact your back-up care use allowance.

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

**Please note that this information is subject to change for the 2026 Calendar year.**



Click here to access  
**PLAN SUMMARIES**



# WELLNESS & SUPPORT PROGRAMS

All ZARA employees may participate in this program.



Click here to access  
PLAN SUMMARIES

## Health Advocate

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

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

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

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

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

## How to Access Health Advocate Services:

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

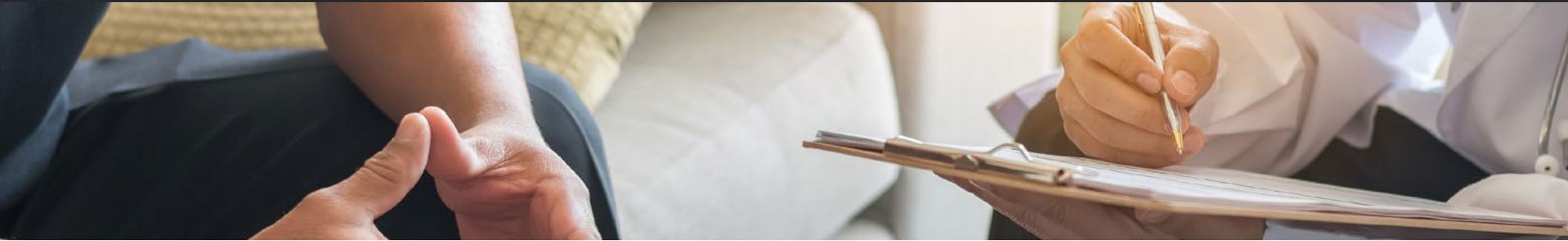
**Toll-Free: 866-799-2731**

**E-mail: [answers@healthadvocate.com](mailto:answers@healthadvocate.com)**

**Web: [HealthAdvocate.com/members](https://HealthAdvocate.com/members)**



**Please note that this information is subject to change for the 2026 Calendar year.**



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

## Connecting to the EAP Online:

For 24-hour, confidential access to your EAP benefits and tools to help you enhance your work, health and life, simply visit [www.resourcesforliving.com](http://www.resourcesforliving.com).

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

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

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

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

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

## How Does It Work?

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

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

YOUR BENEFITS

# SAVING & FINANCES

---

< INDEX





# PR 401(K) RETIREMENT PROGRAM

## Plan Administration

Zara Puerto Rico has partnered with Rocafort Group to manage the retirement plan, supported by Empower as the plan recordkeeper. This collaboration ensures access to extensive resources, expertise, and quality investment solutions to help you achieve your financial goals for retirement and beyond.

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

- **Be at least 21 years old,**
- **Complete one year of service, and**
- **Have worked at least 1,000 hours.**

## Benefits of the Zara Puerto Rico 401(k) Retirement Plan

- Employee contributions reduce current taxable income.
- Contributions and investment gains are not taxed until distributed.
- Convenient contributions via payroll deductions.
- Potential for significant growth over time with regular contributions.
- Retirement assets can generally be rolled over from one employer plan to another.
- Employees can improve financial security in retirement.

## Enrollment

Your entry date will be the first day of the month coinciding with or following the date you meet these eligibility requirements. Upon eligibility, you will be automatically enrolled in Zara’s 401(k) plan. Initially, 3% of your gross income will be deducted from your paycheck and invested in your plan’s default fund. This will increase by 1% annually until you hit the maximum of 6%. You can adjust your contributions and investment preferences through your account at any time. Contributions will be invested in the plan’s default option unless you specify other investment selections.

## Account Registration

Visit [www.empowermyretirement.com](http://www.empowermyretirement.com)



- Go to your plan website and select Register
- Choose the I do not have a PIN tab
- Follow the prompts to create your username and password

For assistance, call **800-338-4015**. Empower also has a mobile app for easy access to your retirement account.

You have the flexibility to adjust your contribution rate, investment allocation, or opt-out at any time.

## Employer Contribution

Zara Puerto Rico matches 50% of your contribution, up to 6%. For example, if you contribute 3%, Zara will contribute 1.5% to your retirement account.

## Vesting Schedule

Vesting schedules are what determine the timeline at which employees gain full ownership of employer-contributed funds to their retirement plan. You are always 100% vested in your payroll contributions.

YEARS OF SERVICE	EMPLOYEE OWNERSHIP OF EMPLOYER-CONTRIBUTIONS
1 Year	33%
2 Year	66%
3 Year	100%

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



# LIFE & DISABILITY INSURANCE

## Basic Life/AD&D Insurance

ZARA Puerto Rico is proud to offer Basic Life/AD&D Insurance to our benefits offerings.

Life insurance can help bring you peace of mind that you will be able to provide for your loved ones if you should pass away. These life insurance benefits also include an Accidental Death & Dismemberment (AD&D) component, which pays benefits if you lose your sight, limbs, hearing, speech or life as a result of an accident.

All active, full-time employees are to be provided with 1 time your annual base salary, up to \$100,000, in Basic Life/AD&D insurance.

**This benefit is paid 100% by ZARA Puerto Rico.**

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

## Company-Paid Short-Term Disability

Full Time employees working a minimum of 30 hours per week are also eligible for our ZSD plan. If approved, you will receive your full salary up to \$1,000 per week for a duration of 26 weeks, or sooner if approved to return to work

The ZSD plan will coordinate with any applicable state mandated leaves.

For questions regarding the above or for more information about the ZSD plan, please contact the ZARA Benefits Team at [benefits@us.inditex.com](mailto:benefits@us.inditex.com)

YOUR BENEFITS

# VOLUNTARY BENEFITS

---

< INDEX





# VOLUNTARY LIFE, DISABILITY & ACCIDENT INSURANCE

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

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

## **The Hartford Group Term Life Insurance**

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

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

Employees may also purchase coverage for their spouse in increments of \$5,000 to a maximum of \$100,000 (not to exceed 50% of employee amount). Guarantee Issue (GI) is \$30,000 and premiums are based on the employee's age. During this open enrollment employees with spouses currently

enrolled in coverage may increase their election by one increment of \$5,000 up to the GI without needing EOI. Those who are not enrolled require EOI for any amount of voluntary spouse life insurance elected.

Child life insurance is available in \$5,000 or \$10,000 (not to exceed 50% of the employee's election). During open enrollment no EOI is required. The full child life benefit can be elected with no medical questions.

**If your election(s) require Evidence of Insurability (EOI), you will be prompted to complete the applicable EOI form(s). Your selected benefit will not become effective until the EOI is submitted to and approved by The Hartford.**



### **The Hartford Short Term Disability Insurance**

Active employees working a minimum of 20 hours, but less than 30 hours each week are eligible for our Hartford Voluntary Short-Term Disability (STD) insurance. This coverage provides income by replacing a portion of your pay if you're injured or too sick to work for an extended period. Think of it as insurance for your paycheck. The voluntary STD plan covers absences related to:

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

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

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

### **The Hartford Long-Term Disability Insurance**

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

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

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

### **Aetna Accident Plan**

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

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

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



# ADDITIONAL ZARA PERKS

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

- AT&T: up to 15% discount on qualifying AT&T services.
- Employee Discount Card
- Working Advantage: up to 60% on ticketed events and online shopping.

- Exclusive discounts on hotels, sports, concerts, theater, movie tickets and theme park tickets nationwide.
- T-Mobile: Discount on services, products, accessories and much more!

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

## QUESTIONS?

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

- **Triple S Member Services at 800-981-3241**
- **Health Advocate at 866-799-2731**  
*Available 24 hours a day, 7 days a week.*
- **The EPIC Benefits Help Desk at 877-373-6535, [benefitshelpdesk@epicbrokers.com](mailto:benefitshelpdesk@epicbrokers.com)**  
*The staff is available from 8am–8pm EST, Monday through Friday. After hours, you can leave a voice mail message—your call will be returned within 24 hours (or returned on Monday, if received over the weekend).*
- **The ZARA Benefits Team at [benefits@us.inditex.com](mailto:benefits@us.inditex.com)**



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

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