INDITEX

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Choosing a Health Plan That Works for You

High Deductible Health Plan (HDHP)

At the Doctor's Office…

- You pay the **full cost of care until you meet your annual deductible.**
- Once you meet your deductible, the plan and you each pay a portion of covered expenses through **coinsurance**.

At the Pharmacy…

- You pay the **full cost of prescription drugs until you meet your annual deductible.**
- Once you meet your deductible, you pay a flat **copay** at in-network pharmacies.

Once you reach your **out-of-pocket maximum**, the plan will pay 100% of covered in-network services for the rest of the plan year.

OAP and OAPIN Plans

At the Doctor's Office…

- You pay a flat **copay** for services such as office visits - the plan pays the rest.
- For services like surgeries, you pay the full cost until you meet your annual deductible. Once you meet your deductible, the plan and you each pay a portion of covered expenses through **coinsurance**.

At the Pharmacy…

- You pay a flat **copay** at in-network pharmacies.

Once you reach your **out-of-pocket maximum**, the plan will pay 100% of covered in-network services for the rest of the plan year.

HSA Features

If you enroll in the HDHP, you and Inditex may contribute to a Health Savings Account (HSA) to pay eligible health care expenses.[1]

Expenses

Use your HSA funds for qualified health care expenses, like medical, dental, and vision services, over-the-counter medication, menstrual care products, prescription drugs, deductibles, and coinsurance.

Inditex Contribution

Inditex will contribute to your HSA: $500 Single or $1,000 Family for 2026 - 27.

Triple Tax Advantage

You aren't taxed[3] on your contributions (or Inditex's), interest/investment earnings, or distributions.

No Forfeitures

Your balance rolls over from year to year and is yours to keep, even if you leave Inditex.

Health Care FSA Features

If you enroll in the OAP or OAPIN plan you may contribute to a Health Care Flexible Spending Account (HCFSA) to pay eligible health care expenses.[2]

Expenses

Use your HCFSA funds for eligible medical, over-the-counter medication, menstrual care products, dental, vision, hearing, and prescription drug expenses.

Inditex Contribution

Not applicable to these plans.

Double Tax Advantage

You aren't taxed[3] on your contributions or distributions.

Use-It-or-Lose-It

If you don't use up your account balance, you lose it. However, you can roll over up to $680 into the next plan year.

All plans provide access to Cigna's Open Access Plus provider network. While you may see out of network providers with some of the plans, you will realize the most cost savings when you receive care from an in-network provider.

How do the costs of the plans compare?

HDHP Plan: This plan has the lowest cost per paycheck. If you are considering the OAP or OAPIN Plan, keep in mind that the difference in per-paycheck costs compared to the HDHP can be contributed to your HSA, helping you take greater control of how you spend your health care dollars.

OAP and OAPIN Plans: These plans have the highest per-paycheck contributions and include copays for office visits and prescription medications that apply before the deductible is met.

To learn more about your medical plan options and the difference between the HSA and Health Care FSA, review **www.zarabenefits.com**.

[1] If you enroll in the HDHP medical option and elect to participate in the Health Savings Account, you cannot participate in the Health Care FSA.

[2] If you are currently enrolled in the HDHP and elect to enroll in the OAP or OAPIN plan during a future plan year, you can continue to use your available HSA funds, but will not be able to make any additional contributions to the HSA account.

[3] Most states exempt (HSA/FSA) contributions from state income taxes. However, some states, such as AL, CA, and NJ, do not. For more information, consult a tax advisor.