INDITEX

ENROLLMENT GUIDE

Puerto Rico Employees
2026-2027



Start Here

ZARA Massimo Dutti BERSHKA

WELCOME

USING YOUR BENEFITS

- Eligibility
- Enrollment Instructions
- Resources

YOUR BENEFITS

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- Medical/Rx & Dental
- Wellness
- EAP

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- 401(k)
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- Accident, Hospital & Critical Illness
- Additional Perks

Use this interactive guide to explore your benefit options. Just click on each section on the left to quickly and easily find the benefit information you need.

WELCOME

Dear Team,

At Inditex, our people are at the heart of everything we do. We are committed to providing benefits that support you and your family through every stage of life, helping you prioritize your health, well-being, and financial future.

Each year, we thoughtfully evaluate our benefits to ensure they continue to meet the evolving needs of our teams while providing meaningful coverage, flexibility, and valuable resources.

This guide has been created to help you better understand the benefits available to you, compare your options, and make informed decisions during enrollment. We encourage you to take the time to explore the programs and choose the coverage that best supports you and your loved ones.

Thank you for your passion, dedication, and the impact you make every day. It is a privilege to support you with benefits that reflect our commitment to your well-being.

Sincerely,

Wendy Berkowitz
Head of Human Resources, United States

INDITEX 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. Be sure to review your coverage needs, consider the benefit plans available to you and select benefits that will provide the most value to you.

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

IMPORTANT: You may only make changes to your benefits during the plan year 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 **Resources page** in this guide and request to speak with a representative in your preferred language. Keep in mind that not all languages are available.



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ELIGIBILITY

Who Is Eligible to Participate?

Employees are eligible to participate in the benefits program if they are scheduled to work 30 hours or more per week. Voluntary Benefits are available to those working a minimum of 20 hours per week.

New Hire Waiting Periods

Medical/Rx and Dental:

- **Corporate:** Coverage will be effective on the 1st of the month following the date of hire.
- **Store:** Coverage will be effective on the 1st of the month following 60 days of employment.

Life, Disability and Voluntary Benefits:

- Coverage will be effective on the 1st of the month following date of hire.

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 our 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**[1] ("Domestic Partner" means an individual who has a committed, long-term relationship with the employee, shares the employee's primary residence, and is jointly responsible for common living and financial obligations. Both individuals must be at least 18 years old, not married to or partnered with another person, and not related by blood in a manner that would prohibit marriage under applicable law.)
- **Dependent children** covered up to the end of the birth month in which they turn 26 regardless of student status for medical/Rx and dental.

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[1] **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.**



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ELIGIBILITY

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.
- Change in employment status of the employee, spouse, or dependent that affects eligibility.
- 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.

If you experience a qualifying life event, it is your responsibility to make the necessary changes to your plan on www.myadp.com within 30 days of the event date.

Otherwise, your next available opportunity to make changes will be during the next annual open enrollment period.



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ENROLLMENT INSTRUCTIONS

IMPORTANT: To enroll your dependent(s) in medical/Rx and dental 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 information will not be submitted.

To enroll in benefits, go to: www.myadp.com

First Time Users

- First Time users click on "Register Here" to register.
- Enter Registration code: **INDITEXUSA-zara1234**
- Follow the instructions to establish a new user ID and secure password.

Returning Users

- Enter your Username and Password
- From the Dashboard, select Benefits

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



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RESOURCES

BENEFITS QUESTIONS?

The resources listed here 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.

Don't forget to visit our benefits website at **www.zarabenefits.com** for additional information and resources.

Triple S Member Services
800-981-3241

Health Advocate
866-799-2731
Available 24 hours a day, 7 days a week

The Benefits Help Desk
877-373-6535
benefitshelpdesk@epicbrokers.com
Available from 8am–8pm ET, 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).

Inditex Benefits Team
benefits@us.inditex.com



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MEDICAL/RX AND DENTAL

Inditex remains committed to providing comprehensive benefits while keeping your cost affordable and competitive.

Click here to access
PLAN SUMMARIES

Medical/Rx and Dental Plan Overviews

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

Please review the following page carefully as you make your elections for the 2026-2027 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.

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MEDICAL/RX AND DENTAL

	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 $0 Copay at Salus Clinics	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	$15 copay / visit $0 Copay at Salus Clinics	$15 copay / visit $0 Copay at Salus Clinics
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.

Employee Medical/Rx and Dental Contributions (24 times per plan year)

TRIPLE-S SALUD	PAYROLL EMPLOYEE DEDUCTION	PAYROLL EMPLOYER CONTRIBUTION
Individual	$16.88	$110.94
Partner	$92.29	$149.00
Family	$115.36	$202.25

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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.



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MEDICAL/RX

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**
- **Inditex 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.



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WELLNESS & SUPPORT PROGRAMS

All Inditex employees may participate in this program.

Health Advocate

Inditex 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/Rx 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
Web: HealthAdvocate.com/members

Please note that this information is subject to change for the 2027 Calendar year.

Click here to access PLAN SUMMARIES



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EMPLOYEE ASSISTANCE PROGRAM (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.

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**.

User Name: INDTX | Password: eap



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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 three (3) months of service, and**
- **Have worked at least 250 hours.**

Account Registration

Visit **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.

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.

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

Employer Contribution

After completing six (6) months of service and 500 hours of service, the company will match 50% of elective deferrals that do not exceed 6% of your compensation. Ensure your contribution rate is 6% or more to receive the full match. You need to remain with the company for a minimum of 3 years to be fully vested and retain 100% of your employer matching contributions.

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.

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LIFE & DISABILITY INSURANCE

Basic Life/AD&D Insurance

We are proud to offer Basic Life/AD&D Insurance. 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. Coverage reduces to 65% at age 65 and to 50% at age 70.

This benefit is paid 100% by the company.

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. Benefits are available to those working at least 20 hours per week. Rates change with age and coverage reduces to 65% at age 65 and to 50% at age 70. Changes take effect on the October 1st following your birthday.

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.

Employees may also purchase coverage for their spouse in increments of $5,000 to a maximum of $100,000 (not to exceed 50% of the employee's election). The guarantee issue (GI) amount is $30,000 and premiums are based on the employee's age.

Child life insurance is available in $5,000 or $10,000 (not to exceed 50% of the employee's election).

When you first become eligible, you can elect to purchase Voluntary Life Insurance coverage for yourself and your family up to the GI amounts. Any elections made above the GI amounts will require you to submit Evidence of Insurability (EOI). Employees who wish to enroll in a future year may be required to submit EOI, depending on the coverage amount selected.

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.



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LIFE & DISABILITY INSURANCE

Inditex partners with The Hartford 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.

Company-Paid Short-Term Disability (ZSD)

Full-Time employees working a minimum of 40 hours per week are 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 Inditex Benefits Team at **benefits@us.inditex.com**.

The Company also provides 16 weeks of 100% parental leave for all new parents, if employed for 24 consecutive months.

The Hartford Short-Term Disability

Full-Time employees working a minimum of 40 hours per week may choose to purchase additional Short-Term Disability coverage above the company paid plan. The Buy-Up STD plan covers up to 26 weeks following a 7-day waiting period for accident and sickness. Weekly benefits are 60% of compensation with a higher limit of $2,500 per week. Benefits are offset by the ZSD plan. This additional coverage is paid by the employee on a post-tax basis and will vary depending on age. Pre-existing limitations apply.

Part-Time Employees working a minimum of 20 hours per week may purchase Voluntary Short-Term Disability (STD) coverage. Benefits are payable up to 26 weeks following a 7-day waiting period for accident and sickness. Weekly benefits are 60% of compensation up to $750 per week. This coverage is paid by the employee on a post-tax basis and will vary based on age. Pre-existing limitations apply.

Employees who waive coverage when first eligible but wish to enroll in a future year are required to submit EOI.

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. Employees working a minimum of 20 hours per week may purchase LTD coverage.

The plan covers 60% of your salary to a maximum of $12,000 per month. Benefits begin at 180 days after disability and end at recovery or 5 years. This benefit is paid 100% by employees on a post-tax basis and will vary depending on age. Pre-existing condition limitations apply.

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 choose not to enroll in our Voluntary LTD plan during your new hire enrollment period but wish to enroll in the future, Evidence of Insurability will be required in order to enroll in coverage.

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VOLUNTARY ACCIDENT, HOSPITAL & CRITICAL ILLNESS

The Hartford Accident Insurance

This benefit pays cash benefits for covered accidental injuries to you or your covered family member including ambulance rides, bone fractures and dislocations, emergency room and urgent care visits, burns and more. There are two plans for you to choose from.

The Hartford Hospital Indemnity Insurance

This plan pays cash benefits for hospital admittance. Coverage is available for you and your eligible dependents.

The Hartford Critical Illness/Specified Disease Insurance

This insurance provides a lump sum payment if you or your covered family member is diagnosed with a serious medical condition covered by the plan. Elections can be made in $5,000 increments up to $30,000. There is a $50 per person per year Wellness Benefit available to those who complete a preventive screening.

Employees working at least 20 hours per week have the choice to enroll in any or all of the Hartford Voluntary Benefit plan offerings. Costs for these plans are paid 100% by employees on a post-tax basis and will vary depending on coverage levels. More detailed information is available on the Benefits Portal.



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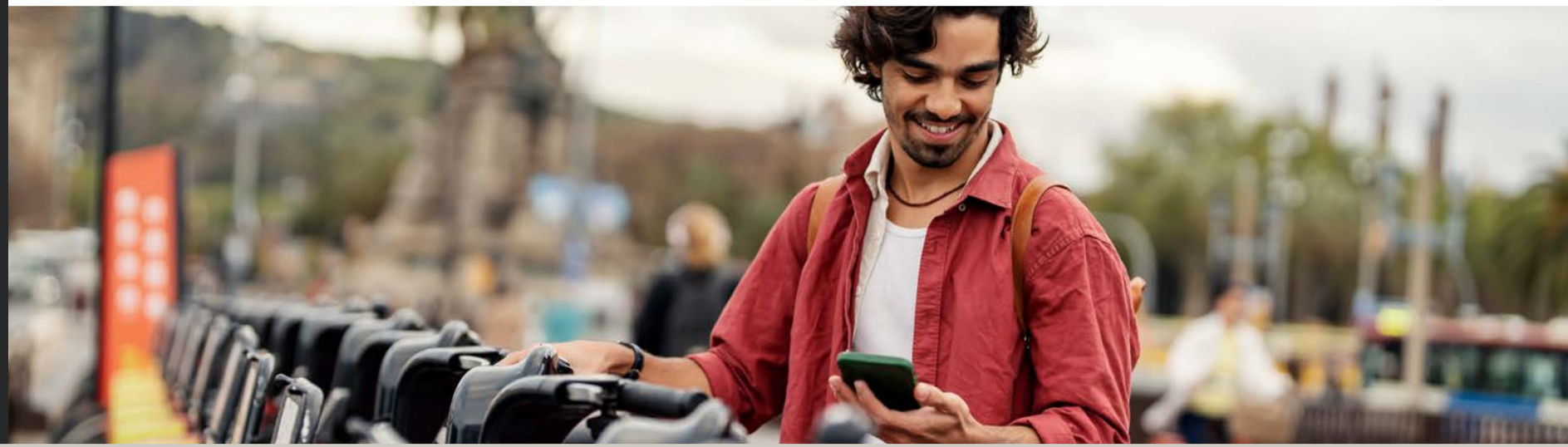
ADDITIONAL PERKS

Discounts and Perks

In addition to our Health and Welfare benefits, Inditex 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!



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