

2017 BENEFITS GUIDE
2018 PART-TIME
EMPLOYEES

We are excited to offer you a robust, comprehensive and flexible benefits package that can fit your needs and those of your family. Our most important goal is to make your benefits enrollment process as smooth and informative as possible.

This guide provides important information about your benefits and contributions. Carefully consider your benefit needs for the plan year.

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

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ELIGIBILITY & WAITING PERIOD

Who Is Eligible to Participate?

Part-Time Employees: You are eligible to participate in the benefits program if you have worked an average of 27 hours per week over the measurement period.

Eligible part-time employees may enroll in the following plans:

Medical, Dental, Vision, Flex Plan (FSA) & Transportation Program, 401(k) Retirement Plan and Aetna Voluntary benefits. Additionally, we offer eligible employees a Wellness Program and the Benefits Help Desk.

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 USA/Massimo Dutti's benefit plans.

Eligible Dependents:

- Dependent Children are covered up to the end of the birth month in which they turn 26

BENEFITS HELP DESK

Our Benefits Help Desk is designed to be your personal benefits answer and support service for a wide range of benefits and insurance issues. It is 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.

You can access the Benefits Help Desk **toll-free at 877-373-6535**.

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).

ZARA USA/Massimo Dutti is proud to provide a high quality benefits package to enhance your life.

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, adoption, court order, disability, death, marriage or reaching the dependent child age limit.
- Changes in your Spouse's employment status that affects dependent child benefit eligibility.

If any of these changes occur, it is your responsibility to add or remove your dependent(s) within 31 days of the date of the qualifying event.



MEDICAL PLAN OVERVIEW

Aetna is our medical coverage provider and offers the **High Deductible Health Plan (HDHP)**.

To verify that a doctor or facility is in the Aetna network, visit www.aetna.com and select "Find a Doctor" or call Member Services at the number on the back of your membership card.

AETNA	High Deductible Health Plan (HDHP)	
Medical Plan Highlights	In-Network	Out-of-Network
Calendar Year Deductible (Indiv. / Family)	\$4,000 / \$8,000	\$5,000 / \$10,000
Coinsurance: Paid by Carrier	70%	50%
Primary Care Physician (PCP) / Specialist Copay	Ded + 30%	Ded + 50%
Calendar Year Out-of-Pocket Max (including Deductible)	\$6,250 / \$12,500	\$7,500 / \$15,000
Inpatient Hospital	Ded + 30%	Ded + 50%
Outpatient Surgery	Ded + 30%	Ded + 50%
Emergency Room	Ded + 30%	Ded + 30%
Maximum Lifetime	Unlimited	
Rx Deductible	Subject to Medical Deductible	
Rx Retail (30 Day Supply) Generic/Brand/Non-Formulary	\$20 / \$40 / \$70	20% after applicable Copays
Rx Mail Order (90 Day Supply) Generic/Brand/Non-Formulary	2x Retail	Not Covered
Dependent Age Limit	To Age 26	

EMPLOYEE MEDICAL CONTRIBUTIONS (24 TIMES PER PLAN YEAR)

AETNA	HDHP
Employee	\$13.35
Employee + Child(ren)	\$102.31

HOW THE HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WORKS

The HDHP and What it Means to You

This medical plan is designed to offer "minimum essential coverage" in order to help employees meet the requirements under Health Care Reform. Keep in mind that there are increased out-of-pocket costs should you require certain types of health care (with the exception of preventive health care which is covered at 100% and no deductible). Consider your health coverage needs carefully.

How the HDHP Works

- You pay the negotiated contract rate for services until you reach your deductible (\$4,000 for an individual, \$8,000 for family) and then the plan takes over at 70% coverage in-network until you reach the plan's annual out-of-pocket maximum.
- You do not pay anything at the time of the visit. There are no copays in this plan. Your Explanation of Benefits (EOB) posted on the Aetna website will show you the amount you owe.
- The negotiated contract rate for services is the negotiated rate between Aetna and your provider. This rate is usually lower than the provider's normal cost for services.
- The Aetna HDHP covers preventive screenings and routine annual physicals at 100%. The deductible does not apply for this important health benefit.

Note: Our HDHP Plan is compatible with a Health Savings Account (HSA). This means that you may open an HSA at a bank of your choosing. HSAs allow members to set aside money to pay for future Healthcare expenses. Per IRS regulations individuals may not have both an FSA (Medical Expense Reimbursement Account) and a Health Savings Account.

DENTAL PLAN OVERVIEW

To verify that a doctor or facility is in the Aetna network, visit www.aetna.com and select “Find a Doctor” or call member services at the number on the back of your membership card.

AETNA	PPO	
Dental Plan Highlights	In-Network	Out-of-Network
Deductible (Single / Family) Waived for Preventive	\$50 / \$100	
Coinsurance (Coins.): Paid by Carrier		
Diagnostic / Preventive	100%	100%
Basic	80%	80%
Endodontics / Periodontics	80% / 50%	80% / 50%
Major / Implants	50% / Not Covered	50% / Not Covered
Orthodontia (Child Only)	50%	
Orthodontia Lifetime Maximum	\$1,000	
Calendar Year Maximum	\$1,500	
Out-of-Network UCR Level	N/A	80th Percentile
Dependent Age Limit	To Age 26	

EMPLOYEE DENTAL CONTRIBUTIONS (24 TIMES PER PLAN YEAR)

AETNA	PPO
Employee	\$6.69
Employee + Child(ren)	\$19.19

VISION PLAN OVERVIEW

To search for an EyeMed provider or facility, visit www.eyemed.com and click on “Find a Provider.” Enter your zip code, select the “INSIGHT” network, and click “Get Results.” You may also call **866-804-0982**.

EYEMED	Vision Plan	
Vision Plan Highlights	In-Network	Out-of-Network Reimbursements
Vision Exam	\$20 Copay	Up to \$30
Materials (Lenses & Frames OR Contacts in lieu of Glasses)		
Lenses for Eyewear (Once every 12 months)		
Single / Bifocal / Trifocal	\$20 Copay	Up to \$25 / Up to \$40 / Up to \$60
Frames (Once every 12 months)		
(For frames that exceed your allowance, you may receive an additional 20% discount on the overage.)	No Copay, Up to \$130 allowance, 20% discount off balance over \$130.	Up to \$65
Contact Lenses (Once every 12 months)		
Conventional	No Copay, Covered up to \$180, 15% discount off overage.	Up to \$144
Disposable	No Copay, Covered up to \$180.	Up to \$144
Medically Necessary	No Copay, Covered in Full	Up to \$210
Dependent Age Limit	To Age 26	

EMPLOYEE VISION CONTRIBUTIONS (24 TIMES PER PLAN YEAR)

EYEMED	Vision Plan
Employee	\$1.67
Employee + Child(ren)	\$3.01

FLEXIBLE SPENDING ACCOUNTS (FSA)

Our FSA plans are administered by Wageworks.

There are four types of FSAs available at ZARA USA/ Massimo Dutti:

- Medical Expense Reimbursement FSA
- Dependent Care FSA
- Parking
- Transit

During the year, you can use your FSA account to cover eligible out-of-pocket health care, and dependent care expenses.

Each account is separate so you cannot transfer funds from one to another. Enrollment is voluntary, and you can choose to enroll in the account(s) which meet your needs.

IRS rules allow you to contribute to your account(s) through payroll deduction on a pre-tax basis—before federal income tax, social security, or (in some cases) state and local withholding taxes are deducted—reducing your taxable income and increasing your take home pay!

Medical Expense Reimbursement Account

This account reimburses you for medical expenses not covered by insurance. During the year, you can be reimbursed directly from your account for qualified medical services.

Common expenses that qualify for reimbursement are:

your doctor visits, deductibles, copayments, prescriptions, mental health care, dental services and orthodontics, chiropractor services, eye exams, glasses and contacts. For a more complete listing, contact Wageworks or your Human Resources department.

The 2017 maximum annual contribution for the Medical Expense Reimbursement Account is \$2,600.

Dependent Care Flexible Spending Account

This account allows you to set aside funds on a pre-tax basis, to pay for qualified dependent care expenses (childcare, elderly care), as defined by the IRS.

The 2017 maximum annual contribution for the Dependent Care Reimbursement Account is \$5,000.

Transportation Program (Parking & Transit)

The Transportation Program allows you to pay for eligible transportation expenses to and from work only with pre-tax dollars through payroll deduction.

Eligible expenses include:

- **Parking Expenses** - Expenses incurred to park your car on or near the business premises of the Employer or expenses incurred to park your car at a location from which you commute to work (i.e. mass transit facilities, a Commuter Highway Vehicle, or carpool).

- **Transit Pass Expenses** - Expenses incurred for a pass, fare card, voucher, or similar item for transportation on mass transit or business that charges a fee for transporting persons in a vehicle that seats at least 6 commuting adults.
- **Parking** 2018 maximum monthly contribution is \$260
- **Transit** 2018 maximum monthly contribution is \$260

FSA QUICK FACTS

IRS Restrictions

Because of its tax advantages, rules and limitations are clearly defined by the IRS (including eligible expenses).

- **Use it or lose it** - Estimate the amount you want to contribute. Under our plan, up to \$500 of unused FSA funds may roll over into the next plan year. **The IRS requires you to forfeit any amount exceeding \$500 that is not spent by the end of the plan year.**

The contribution election you make when you enroll generally must stay in effect for the entire plan year. You cannot increase, decrease or cancel your contributions during the year unless you have a change in family status (e.g., marriage, divorce, birth or adoption of a child, etc.)

- **Run-out Period** - Our FSA plans include a 90-day run-out period. This means that you have 90 days after the plan year ends to submit claims that were incurred during the prior plan year.

To enroll in Health or Dependent Care FSA offerings, go to www.adpantage.adp.com

Questions about your FSA?

Go to www.spendingaccounts.info or call **800-678-6684** to speak with a flexible spending account specialist. To view your account log on to <https://myspendingaccount.wageworks.com>.

To enroll in our Parking and Transit offerings, go to <https://myspendingaccount.wageworks.com>

Questions concerning your Parking and Transit benefits? You may visit the Wageworks website at <https://myspendingaccount.wageworks.com> or contact the Participant Solution Center at **800-678-6684**.

To review your Parking and Transit account, just log into your online account and select the Commuter Benefits page. First-time users on the site will need to register their account by selecting “New Users – Register Here” Register Here”

VOLUNTARY BENEFITS

ZARA USA/Massimo Dutti partners with Aetna to provide benefits that help you protect your paycheck and your family. You have the option enroll in these policies online during your initial enrollment period.

Aetna Group Term Life Insurance

Group Term Life helps provide financial protection for those who rely on your income if something happens to you. Term is a simple and inexpensive form of life insurance, which builds no cash value. Rates change as you move between age bands. You'll also enjoy the advantage of group rates.

Employees may purchase coverage in \$10,000 increments up to a maximum of \$250,000 (not to exceed 5x your salary). The guarantee issue amount is \$150,000. Amounts elected over this amount require medical underwriting. Employee may also purchase coverage for your spouse in increments of \$5,000 to a maximum of \$100,000 (guarantee issue \$30,000). Child life insurance is available in \$5,000 or \$10,000.

Aetna Short Term Disability Insurance

Aetna Voluntary Short-Term Disability (STD) insurance provides income by replacing a portion of your pay if you're injured or too sick to work for an extended period. The voluntary STD plan covers absences related to:

- Illnesses that last several weeks
- Recovery after surgery
- Accidents outside the workplace
- Pregnancy

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.

Aetna Long-Term Disability Insurance

Aetna 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. It's like insurance for your paycheck.

Aetna Accident Plan

Are you prepared for the unexpected costs that come along with an accidental injury? About 2/3 of disabling injuries suffered by American workers aren't work related. That means they're not covered by workers' compensation.

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 like mortgage payments, child care, or groceries. It's up to you.

PET INSURANCE

You can purchase pet insurance through Nationwide to help with the cost of a wide range of pet-related health care expenses. Bring your pet to any veterinarian you want and simply submit your claim for reimbursement. After you satisfy a \$250 annual deductible, you get 90% back!

Nationwide – Monthly Premiums

Monthly premiums are determined by state of residence and species (cat/dog). These are set rates regardless of the age or breed of your pet. Plans also include a Free Vet Helpline that provides "24/7" expert pet advice from licensed Veterinarian. Buy-Up wellness riders are available for your pet's preventive care and routine blood tests.

Nationwide also offers plans for avian and exotic pets!

For more information on Pet Insurance, visit <http://www.petinsurance.com/inditexusa> or call **877-738-7874**.

401(K) RETIREMENT PROGRAM

Your 401(k) plan was created to help replace your paycheck when you retire. So plan for what's ahead and get ready for this phase in your life today. You can get there by taking one step at a time.

To help you reach your retirement goals:

Your 401(k) plan is set up with an automated enrollment feature using the ADP retirement services portal. This means 3% will be deducted from your pre-tax pay and invested in your plan's default fund for you. You can always opt out if now is not the time for you to start saving for your retirement.

Did you opt out in the past but are ready to enroll in your retirement plan today? Log in to your retirement plan website, enter your credentials or log in as a new user.

If you need to take a guided tour to learn why your retirement plan is an important part of your financial future select the "learn more" tab at <http://www.adprportal.com/learnmore-netsecure/>. You can also review your ZARA USA/Massimo Dutti enrollment kit to get all the information you need.

Remember, your plan matches 50% up to 6% of your contribution. Consider saving enough to get the full plan match. If you're not saving enough, you could be missing out on money that could be yours. Log in to your ADP account online to increase your 401(k) contributions.

- Review the benefits and details of your 401(k) plan.
- Stay on track and maximize the benefits of your retirement plan
- Designate an account beneficiary. Submit your completed beneficiary form to your employer or complete this step online.
- Elect automatic account features like SaveSmart® and automatic Account Rebalancing to help make savings and portfolio management easier.

Once you become an eligible employee, we will provide you with the Fee Disclosure Statement. This statement will help you to understand the fees involved with your 401(k). Review the Fee Disclosure Rule in the benefits section at: inet.inditex.com.

Consider consolidating your retirement accounts into your ZARA USA/Massimo Dutti 401(k) account. If you have any additional questions about your 401(k) Retirement Plan you may contact the ADP Retirement Service Information Line at 866-mykplan (866-695-7526).

Visit our 401(k) plan website at:

www.adpventure.adp.com to enroll and to learn more about your retirement plan and some great account features like SaveSmart® and Automatic Account Rebalancing.

ZARA USA/Massimo Dutti 401(k) account number is #421629

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 have 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 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**

WELLNESS PROGRAMS & INCENTIVES

Wellness is a priority at ZARA USA/Massimo Dutti. Visit online at inet.inditex.com and click on Benefits to find out more about the offered wellness programs and incentives.

- Fitness Discounts
- Hearing Discounts
- Weight Management Discounts
- Natural Products and Services
- Vision Discounts
- Simple Steps \$50 Gift Card Program

ENROLLMENT INSTRUCTIONS

To make your elections go to: www.adpventure.adp.com

- First Time users click on “**Register Here**” to register.
- Enter Registration code: **inditexusa-zara2016**
- Follow the instructions to establish a new user ID and secure password.
- From the “Myself” menu drop down choose “Benefits” then “Enrollments” to continue to enroll.

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. Dependents will not have coverage until we receive the required information.





INDITEX
ZARA Massimo Dutti

Any inconsistency between terms of this document and any plan document or insurance contract will be governed by the plan document or insurance contract. Although ZARA USA/Massimo Dutti expects to continue these benefit plans indefinitely, ZARA USA/Massimo Dutti necessarily reserves the right to amend, modify or discontinue the plans at any time.