

January 1 – December 31, 2018

THE CHICO'S FAS, INC. GROUP BENEFITS PLAN

BENEFITS ELIGIBILITY: FULL-TIME ASSOCIATES

| Status | Benefits | Date Eligible |
|---|----------------------------------|--|
| Salaried/Exempt | All | Date of Hire |
| Hourly / Non-Exempt Store Manager | All | Date of Hire |
| Hourly / Non-Exempt Assistant Store Manager | All EXCEPT Disability Disability | Date of Hire First of the month following sixty (60) days from date of hire |
| All Other Hourly | | |
| Non-Exempt Associates | All | First of the month following sixty (60) days from date of hire |
| Part Time to Full Time Promotion | All | Date of promotion or status change if you already worked sixty (60) or more continuous days as a Part Time Associate |

Full-Time Associates

Full-time Associates working thirty (30) or more hours per week are eligible to participate in the following benefit plans. Effective date is based on your position and job status. Payroll deductions for optional benefits are automatically calculated as of your eligibility effective date.

| | | |
|-------------------------------|--------------------------------|-----------------------------|
| Medical and Prescription Drug | Life and AD&D Insurance | Flexible Spending Accounts |
| Vision | Supplemental Life Insurance | Health Savings Account |
| Dental | Short and Long-Term Disability | Employee Assistance Program |

Dependents

Dependents of eligible Associates include legal spouse, same or opposite-sex domestic partner, children under 26 years of age, and unmarried children that are dependent due to a physical or mental disability. Documentation is required for every dependent before coverage can become effective. Dependents of eligible Associates can enroll in the medical benefits (which include coverage for prescription), vision, and dental benefits. Dependent Life insurance is also available to legal spouses, domestic partners, and dependent children.

BASIC BENEFITS - NO COST TO ASSOCIATE

| Benefit | Eligibility | Details |
|---|---|---|
| Basic Life and AD&D Liberty Mutual | Full-Time Associates are automatically enrolled. | <ul style="list-style-type: none"> Equal to the Associate's annual salary Minimum of \$20,000, Maximum of \$500,000 |
| Short-Term Disability (STD) Liberty Mutual | Eligibility and coverage is determined by Liberty Mutual. | <ul style="list-style-type: none"> Provides income replacement for Associates unable to perform their regular job due to a non-job related illness, injury, or disability (including pregnancy) If approved, STD benefits will replace all or part of an Associate's income for the period of approved disability. Monies paid under Chico's FAS, Inc. STD benefits will be coordinated with any state disability programs and with any payments received from other income benefits (e.g. Social Security disability). |
| Long-Term Disability (LTD) Liberty Mutual | Eligibility and coverage is determined by Liberty Mutual. | Protects the income of an Associate should they become sick, injured, or disabled and are unable to work over an extended period of time. |
| Employee Assistance Program (EAP) Health Advocate | Full-Time associates are automatically enrolled. | <ul style="list-style-type: none"> Available regardless of participation in other benefits plans Provides Associates and their family with access to completely confidential consultation, support, information, referrals and planning services Provided through the Work/Life Services program and through face-to-face counseling visits (up to 5 sessions) Available 24 hours a day, 7 days a week |

OPTIONAL SUPPLEMENTAL BENEFITS

| Benefit | Details |
|--|--|
| Medical and Prescription Drug | <ul style="list-style-type: none"> Choose from a Traditional Preferred Provider Organization (PPO) and two Consumer Directed Health Plans (CDHP) administered by Blue Cross Blue Shield of Florida. CDHP's offer comprehensive coverage through a high deductible health plan and allows you to contribute to a Health Savings Account (HSA). Chico's FAS, Inc. will contribute to the HSA in the Premier CDHP plan Prescription drug coverage is included, but administered by Express Scripts. While Associates share in the cost, Chico's FAS, Inc. contributes the majority of the premium cost. A reduced per paycheck wellness rate applies if you and covered spouse/domestic partner complete a Personal Health Profile and a preventive physical exam. |
| Dental PPO/Premier DeltaCare® USA DHMO | <p>It is not required that Associate and eligible dependents enroll in the medical plan to be eligible for enrollment in the dental plan. Two plans to choose from, both provided by Delta Dental: PPO/Premier and DeltaCare® USA DHMO.</p> <ul style="list-style-type: none"> PPO/Premier offers the freedom to choose any licensed dentist; however, Associates receive the maximum benefit when using a dentist in the Delta PPO/Premier network. The maximum benefit is \$1,500 per individual. DeltaCare® USA DHMO provides benefits based on a pre-paid schedule of services, and you are assigned a Primary Contract Dentist. |
| Vision | <p>It is not required that Associate and eligible dependents enroll in the medical plan to be eligible for enrollment in the vision plan.</p> <ul style="list-style-type: none"> The Vision Plan is a stand alone voluntary plan administered by EyeMed Select. By using an in-network EyeMed Select provider, the plan covers an annual eye exam and an allowance towards lenses or contacts and frames. |
| Supplemental Term Life Insurance | <p>This coverage is in addition to the basic term life and AD&D insurance. The cost is paid through payroll deductions. Supplemental life insurance may be purchased in \$10,000 increments up to five (5) times salary for a maximum benefit of \$1,500,000. Evidence of Insurability may be required.</p> |
| Dependent Life Insurance | <ul style="list-style-type: none"> Spouse/domestic partner coverage can be purchased in increments of \$5,000 up to 50% of your coverage amount up to a maximum of \$140,000. Evidence of Insurability may be required. The child's life benefit can be purchased in increments of \$2,500 up to a maximum of \$10,000. |
| Health Savings Account (HSA) | <ul style="list-style-type: none"> This tax advantaged savings account coupled with a high deductible health plan allows you to pay for eligible out-of-pocket health care expenses using pre-tax dollars. Contributions can be made in any dollar amount up to the IRS maximums. You cannot enroll in HSA if you elect the Traditional PPO medical plan. If you enroll in Premier CDHP, Chico's FAS, Inc. will contribute up to a maximum of \$500 annually for Associate only and up to \$1,000 for Associate + 1 or more dependents. (Contributions are pro-rated based on eligibility) You cannot enroll in Premier CDHP if age 65 or over and enrolled in Medicare. |
| Flexible Spending Account (FSA) | <ul style="list-style-type: none"> There are two (2) accounts that allow Associates to set aside pre-tax money for eligible out-of-pocket healthcare and/or dependent care expenses. Plans are subject to IRS 'Use It or Lose It' rules. The amount an Associate elects to contribute into their FSA is automatically deducted from gross pay before federal, social security, Medicare; state and local taxes are withheld. The money is set aside into an account to reimburse Associates for out-of-pocket expenses. |
| Health Care Flexible Spending Account (HCFSA) | <ul style="list-style-type: none"> Only if enrolled in the Traditional PPO or if medical coverage is waived. Contributions can be made in any dollar amount up to a maximum of \$2,600 annually. Examples of eligible expenses are deductibles, co pays, and coinsurance amounts for medical, dental, or vision expenses. The Account includes an FSA debit card that allows reimbursement for health care expenses by drawing from the Associate's annual election. You are required to provide documentation/substantiation, so keep all receipts. |
| Dependent Care Flexible Spending Account (DCFSA) | <ul style="list-style-type: none"> Contributions can be made in any dollar amount up to a maximum of \$5,000 annually. Examples of eligible expenses are childcare at a day camp, nursery school, private sitter, and/or expenses for before and after school child care programs. Eligible expenses also include elder care for someone who lives with the Associate for at least 8 hours per day. |

OTHER ASSOCIATE BENEFITS

| Benefit | Details |
|---|---|
| Adoption Assistance | <ul style="list-style-type: none"> You must be a Full-time Associate actively at work who has completed one year of continuous service as of the effective date of the adoption. Provides reimbursement of up to \$10,000 for eligible adoption-related expenses for each adoptive child. |
| Associate Discount | <ul style="list-style-type: none"> Full-time and Part-time Associates are eligible. Effective on your first day of employment, you will receive 40% off regular price items and 10% off sale items. |
| Amazing Savings | <ul style="list-style-type: none"> Full-time and Part-time Associates are eligible. An online savings and discount website powered by YouDecide™. It is your single destination for accessing hundreds of valuable national and local discounts. |
| Chico's FAS, Inc. 401(k) Elective Deferral Plan | <ul style="list-style-type: none"> Associates are eligible once they have completed one year of employment, worked 1,000 hours in that year, and are twenty-one (21) years of age. Allows Associates to plan for the future and save for retirement by setting aside tax-deferred income for retirement purposes. It allows you to make pre-tax contributions from 1% to 100% of earnings (up to the maximum amount allowed by the IRS). Chico's FAS, Inc. will match 50% of the first 6% of pre-tax contributions. Contributions may be limited for certain Highly Compensated Associates and are subject to IRS limitations. The plan also offers many different investment options, representing many levels of risk and diversification. |
| Education Assistance | <ul style="list-style-type: none"> Full-time Associates are eligible for this program following one year of continuous employment prior to the course start date. Education Assistance is designed to include reimbursement to Associates who complete a job-related course or a course required to attain a degree. The company reimburses tuition, books and registration fees, up to a maximum of \$1,500 per year. Reimbursement will be made for a passing grade of C or above (or a passing grade if the class is pass/fail). A tuition reimbursement application form must be submitted with signatures prior to the start of your classes. Additional information about the program is available from the benefits department. |
| Employee Stock Purchase Plan | Offers eligible Associates the opportunity to become stockholders of the Company through the purchase of Company stock. Twice each year, during the Offering periods of March and September, Associates may purchase stock directly from the Company at a 15% discount of the defined market value without any sales commission. |
| Health Advocate Employee Assistance Program | Full-time and Part-time Associates are eligible for this program, offering confidential assistance with issues such as work/life balance, managing stress and anxiety, relationship issues, grief counseling, just to name a few. |