

January 1 – December 31, 2025

# THE CHICO'S FAS, INC. GROUP **BENEFITS PLAN**

## BENEFITS ELIGIBILITY: **FULL-TIME ASSOCIATES**

Status	Benefits	Date Eligible
Salaried/Exempt, Hourly Store Manager, Assistant Store Manager, Non-Exempt Associates	All	First of the month following date of hire
<b>All Other Hourly</b>		
Part Time to Full Time Promotion	All	First of the month following date of promotion or status change

### 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
- Dental
- Vision
- 401k
- Life and AD&D Insurance
- Supplemental Life Insurance
- Short and Long-Term Disability
- Flexible Spending Accounts
- Health Savings Account
- 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), dental, and vision benefits. Dependent Life insurance is also available to legal spouses, domestic partners, and dependent children.

## BASIC BENEFITS - **NO COST TO ASSOCIATE**

Benefit	Eligibility	Details
<b>Basic Life and AD&amp;D</b> Lincoln Financial	Full-Time Associates are automatically enrolled the first of the month following date of hire.	<ul style="list-style-type: none"> <li>• Equal to one times the Associate's base annual salary</li> <li>• Minimum of \$20,000, Maximum of \$500,000</li> </ul>
<b>Short-Term Disability (STD)</b> Lincoln Financial	Eligibility and coverage are determined by Lincoln Financial	<ul style="list-style-type: none"> <li>• Provides income replacement for Associates unable to perform their regular job due to a non-job-related illness, injury, or disability (including pregnancy)</li> <li>• 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).</li> </ul>
<b>Long-Term Disability (LTD)</b> Lincoln Financial	Eligibility and coverage are determined by Lincoln Financial.	<ul style="list-style-type: none"> <li>• Protects the income of an Associate should they become sick, injured, or disabled and are unable to work over an extended period.</li> </ul>
<b>Employee Assistance Program (EAP)</b> Aetna Resources for Living	Full-Time Associates are automatically enrolled the first of the month following date of hire.	<ul style="list-style-type: none"> <li>• Available regardless of participation in other benefits plans</li> <li>• Provides Associates and their family with access to completely confidential consultation, support, information, referrals, and planning services</li> <li>• Provided through the Work/Life Services program and through face-to-face counseling visits (up to 5 sessions)</li> <li>• Available 24 hours a day, 7 days a week</li> </ul>

# OPTIONAL SUPPLEMENTAL BENEFITS

Benefit	Details
Medical and Prescription Drug	<p>Choose from a Traditional Preferred Provider Organization (PPO), Value Plan (EPO), and two Consumer Directed Health Plans (CDHP) administered by Aetna.</p> <ul style="list-style-type: none"> <li>• CDHP's offer comprehensive coverage through a high deductible health plan and allows you to contribute to a HealthSavings Account (HSA).</li> <li>• Chico's FAS, Inc. will contribute to the HSA in the Premier CDHP plan</li> <li>• 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.</li> </ul>
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"> <li>• 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.</li> <li>• DeltaCare® USA DHMO provides benefits based on a pre-paid schedule of services, and you are assigned a Primary Contract Dentist.</li> </ul>
Vision Base Plan Enhanced Plan	<p>It is not required that Associate and eligible dependents enroll in the medical plan to be eligible for enrollment in the vision plan. Two plans to choose from, both provided by EyeMed: Base Plan and Enhanced Plan.</p> <ul style="list-style-type: none"> <li>• Vision Coverage is a stand-alone voluntary benefit administered by EyeMed.</li> <li>• By using an in-network EyeMed Select provider, both plans cover an annual eye exam and an allowance towards lenses or contacts and frames. Out-of-network providers are covered at a reduced rate.</li> <li>• The Enhanced Plan provides added coverage for lenses, frames, and contacts.</li> </ul>
Supplemental TermLife Insurance	<p>This coverage is in addition to the basic term life and AD&amp;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"> <li>• 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.</li> <li>• The child's life benefit can be purchased in increments of \$2,500 up to a maximum of \$10,000.</li> </ul>
Health Savings Account (HSA)	<ul style="list-style-type: none"> <li>• 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 or the Value medical plan.</li> <li>• If you enroll in Premier CDHP, Chico's FAS, Inc. will contribute up to a maximum of \$400 annually for Associate only and up to \$800 for Associate + 1 or more dependents. (Contributions are pro-rated based on eligibility)</li> <li>• You cannot enroll in Premier CDHP if age 65 or over and enrolled in Medicare.</li> </ul>
Health Care Flexible Spending Account (HCFSAs)	<ul style="list-style-type: none"> <li>• Only if enrolled in the Traditional PPO, the Value Plan, or if medical coverage is waived.</li> <li>• Contributions can be made in any dollar amount up to a maximum of \$3,200 annually.</li> <li>• Examples of eligible expenses are deductibles, co pays, and coinsurance amounts for medical, dental, or vision expenses.</li> <li>• 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.</li> </ul>
Dependent Care Flexible Spending Account (DCFSAs)	<ul style="list-style-type: none"> <li>• Contributions can be made in any dollar amount up to a maximum of \$5,000 annually.</li> <li>• Examples of eligible expenses are childcare at a day camp, nursery school, private sitter, and/or expenses for before and after school childcare programs. Eligible expenses also include elder care for someone who lives with the Associate for at least 8 hours per day.</li> </ul>
Supplemental Medical Plans	<p>Voluntary benefit offerings:</p> <ul style="list-style-type: none"> <li>• Accident Insurance provides a lump sum payment for a covered accident.</li> <li>• Critical Illness Insurance covers unexpected costs from a covered condition, such as a heart attack, stroke, cancer and more.</li> <li>• Hospital Indemnity Insurance pays a benefit if you or a covered family member is hospitalized (including planned or unplanned hospital stays).</li> <li>• Long Term Care Insurance pays for services to care for you when you can no longer perform everyday activities on your own. These activities can range from help at home with meal preparation and housekeeping to personal care services like bathing, dressing, eating, and moving around.</li> </ul>

Legal and Identity Protection	<p>Voluntary benefit offerings:</p> <ul style="list-style-type: none"> <li>• Legal Assistance plan provides access to attorneys for estate planning, home loans and refinancing support, traffic issues, and more.</li> <li>• Identity Theft Protection provides financial account and credit monitoring, dark web monitoring, social media monitoring, and identity theft expense reimbursement.</li> </ul>
-------------------------------	--

## OTHER ASSOCIATE BENEFITS

Benefit	Details
Adoption Assistance	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Provides reimbursement of up to \$10,000 for eligible adoption-related expenses for each adoptive child.</li> </ul>
Associate Discount	<ul style="list-style-type: none"> <li>• Full-time and Part-time Associates are eligible.</li> <li>• Effective on your first day of employment, you will receive 40% off regular price items and 10% off sale items.</li> </ul>
BenefitHub	<ul style="list-style-type: none"> <li>• Full-time and Part-time Associates are eligible.</li> <li>• Enroll in voluntary coverages, such as Home, Auto, and Pet Insurance.</li> <li>• An online savings and discount website powered by BenefitHub. It is your single destination for accessing hundreds of valuable national and local discounts.</li> </ul>
Chico's FAS, Inc. 401(k) Elective Deferral Plan	<ul style="list-style-type: none"> <li>• Associates are eligible once they have completed six months of employment, worked 500 hours in that year, and are twenty-one (21) years of age.</li> <li>• Allows Associates to plan and save for retirement by setting aside tax-deferred income for retirement purposes. It allows you to make pre-tax contributions from 1% to 75% of earnings (up to the maximum compensation amount allowed by the IRS). Contributions may be limited for certain Highly Compensated Associates and are subject to IRS limitations.</li> <li>• The plan also offers many different investment options, representing many levels of risk and diversification.</li> </ul>
Education Assistance	<ul style="list-style-type: none"> <li>• Full-time Associates are eligible for this program following one year of continuous employment prior to the course start date.</li> <li>• 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.</li> </ul>