

# BENEFITS AT A GLANCE

## Macy's Non-Exempt Colleagues

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Upon Hire

The following benefits become effective:

BENEFIT OPTION	ALL COLLEAGUES	PART-TIME COLLEAGUES (20-29 hours/week)	FULL-TIME COLLEAGUES (30+ hours/week)
Medical			X
Dental		X	X
Vision		X	X
Health Savings Account (HSA)			X
Health Care FSA			X
Dependent Day Care FSA		X	X
Limited FSA		X	X
Life		X	X
Accidental Death & Dismemberment (AD&D)		X	X
Short-Term Disability		X	X
Long-Term Disability		X	X
Critical Illness		X	X
Accident		X	X
Hospital Indemnity		X	X
Group Legal Plan		X	X
Home & Auto Coverage		X	X
Pet Insurance		X	X
Identity Theft Protection		X	X
529 College Savings Plan	X	X	X
Commuter/Transit		X	X
Life Solutions (Employee Assistance Program)	X	X	X
Colleague Discount	X	X	X
Macy's Discount Mall	X	X	X
401(k)			X
Direct Deposit	X	X	X
Travel Accident	X	X	X
Jury Duty		X	X
Leave Sharing		X	X

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91st Day of Service

The following benefit becomes effective:

Bereavement

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6 Months of Service

The following benefit becomes effective:

Paid Time Off

Paid Holidays

4

12 Months of Service

The following benefits become effective:

Holiday Worked Premium

Pay Adoption Assistance

Matching Gifts Program

401(k) Company Match\*

Contact the Colleague Support Center with any benefits eligibility questions by creating an AskHR case, chatting live with an agent or calling 800-234-MACY (6229).

\* Must be a regular full-time colleague age 21 or older to be immediately eligible to participate in the Plan. After you have 1,000 service hours within your first anniversary year or a calendar year, you will be company-match eligible. Company matching contributions will be made only with respect to your contributions made after you become eligible for the matching contribution.

# Upon Hire

## Medical

The company offers five plan design options offered by multiple carriers – Bronze, Bronze Plus, Silver, Gold and Platinum to give you more coverage options at different prices. Once you enroll, contributions may be made on a pre-tax basis each pay period. You may initially be subject to retroactive contributions if your enrollment occurs after the first payroll cycle runs. Your coverage will become reetroactively effective as of your hire date.

## Dental

The company offers multiple dental options provided through various carriers available in your area. Contributions may be made on a pre-tax basis as described in the medical description above.

## Vision

The company offers three levels of vision coverage. All options offer in-network providers; annual in-network vision refraction and a routine eye examination covered at 100%; and coverage for (or discounts on) eyeglass frames and contacts.

## Health Savings Account (HSA)

An HSA is available to everyone who is enrolled in a high-deductible health plan option (some restrictions apply). You can contribute to your HSA through payroll deductions on a pre-tax basis, and it can be used to pay for qualified medical, dental, vision and prescription drug expenses. Since the HSA is your own personal account, all unused funds roll over from year to year.

## Health Care FSA

The Health Care FSA can be used for eligible medical, prescription, dental and vision expenses.

## Dependent Care FSA

The Dependent Care FSA can be used for eligible dependent care expenses. You can make pre- tax contributions up to the annual contribution limit set by the IRS to pay for qualifying dependent care expenses for your children up to 13 years of age (DCA can be used for elderly care)

## Limited FSA

The Limited FSA can be used for eligible dental and vision expenses only. You may contribute up to the annual contribution limit set by the IRS.

## Life

Optional Life insurance coverage, in an amount up to eight times your basic annual earnings, is available to colleagues. Additionally, Spouse/Domestic Partner Life coverage and Child Life coverage is available. Contributions are made on an after-tax basis.

## Accidental Death & Dismemberment (AD&D)

AD&D insurance coverage is available in multiples from one to ten times pay for colleagues. You can elect Individual or Family coverage, which provides a portion of the colleague's benefit level to eligible family members. Contributions are made on an after-tax basis, and benefits include travel assistance and surviving spouse/domestic partner benefits.

## Short-Term Disability

The Short-Term Disability Program provides eligible colleagues with income protection in the event they become medically disabled and unable to work because of an illness or injury or pregnancy. Contributions are made on an after-tax basis. Colleagues who work in certain states (California, Hawaii, New Jersey, New York and Rhode Island) can supplement statutory benefits up to the level provided under the Macy's, Inc. Short Term Disability Program.

## Long-Term Disability

Colleagues can elect coverage to provide income if they are unable to work because of a disability that continues beyond the duration of short-term disability. Contributions are made on an after-tax basis.

## Additional Benefits, Additional Protection

To help defray costs, we offer Critical Illness, Accident, and Hospital Indemnity options at discounted group rates. To help protect you financially, we offer options which include Identity Theft, Legal Services, Auto/Home Insurance and even Pet Insurance.

# Upon Hire

## 529 College Savings Plan

Colleagues can save money for higher education for themselves and eligible family members through CollegeBound 529. This program is a flexible, tax-advantaged 529 college savings plan that allows contributions to be made via payroll deduction.

## Commuter/Transit

Colleagues may be able to save on their parking and transportation costs by contributing pre-tax dollars through Macy's, Inc. Commuter Benefits Program. Contributions are made via payroll deduction and can include metro passes and parking. To find out if your city is eligible, visit MY TOTAL REWARDS on My IN-SITE.

## Life Solutions Employee Assistance Program (EAP)

The EAP is available to help you and your eligible household members find support for handling work and life challenges. The services include, but are not limited to, legal consultation, parenting, locating senior and child care and identity theft assistance. All services are confidential. For more information, visit MY TOTAL REWARDS on My IN-SITE.

## Colleague Discount

All colleagues and eligible dependents receive a 20% discount (percentages may vary by department) on most merchandise at Macy's and Bloomingdale's locations, Bloomingdale's outlets, Macy's Backstage locations and on macys.com and bloomingdales.com, subject to qualifying for and using an approved Macy's credit or pre-pay card that remains in good standing. Extra discount events are offered throughout the year for even more savings.

Also, you are eligible to use customer coupons and additional store savings, such as Use Your Card events and Friends and Family discounts in addition to your colleague discount. For more information refer to the Colleague Discount Policy on MY TOTAL REWARDS on My IN-SITE.

## Macy's, Inc. Discount Mall

In addition to enjoying the colleague discount at Macy's and Bloomingdale's, you are eligible to receive great discounts on cell phones, computers, flowers, tax preparation, event tickets and other products and services. To explore the available discounts, visit MY TOTAL REWARDS on My IN-SITE.

## The Macy's, Inc. 401(k) Plan

The Macy's, Inc. 401(k) Plan provides tools, education and resources to help you manage your finances and prepare for a lifetime of financial wellness. You must be a regular full-time colleague age 21 or older to be immediately eligible to participate in the Plan. Regardless of employment type, after 1000 service hours within your first anniversary year or a calendar year, you will be company-match eligible. Company matching contributions will be made only with respect to contributions made after you become eligible for the matching contribution.

## Direct Deposit

Macy's, Inc. pays you via direct deposit at no cost. Your pay is immediately available in your bank account(s) on payday without having to make a trip to the bank. If you do not have a traditional bank account and would like to enjoy the convenience of our direct deposit program, you can utilize the Skylight PayOptions Program (excluding Hawaii, Guam and Puerto Rico), which allows you to access your pay several ways without any fees. For more information refer to MY TOTAL REWARDS/My Pay/Other Resources/Paycard on My IN-SITE.

## Travel Accident

If an accident occurs while you are traveling for work, Travel Accident insurance will provide you with accident coverage at no cost to you..

## Jury Duty

When a colleague is summoned to serve, Macy's offers paid time for Jury Duty. For more information refer to the Time Off for Jury Duty or Subpoena Leave Policy under the HR Policies tile on AskHR on My IN-SITE.

## Leave Sharing

Colleagues have the opportunity to share up to five (5) unused PTO days with a coworker who is on an approved leave and needs additional paid days off. For more information refer to the Leave Sharing Policy under the HR Policies tile on AskHR on My IN-SITE.

# 91st Day of Service

## Bereavement

The company offers paid time off for the death of a family member. The amount of paid time off you are eligible to receive due to bereavement varies based on your relationship to the deceased. For more information refer to the Bereavement Leave Policy under the HR Policies tile on AskHR on My IN-SITE.

# 6 Months of Service

## Paid Time Off (PTO)

At Macy’s, we believe everyone needs time to relax and recharge, so we offer PTO for you to do just that. Full-time and part-time PTO eligibility is based on the colleague’s length of service and average hours worked. Local legally mandated sick/safe time policies may apply. See the Paid Time Off Policy under the HR Policies tile on AskHR on My IN-SITE for more details.

### New Hire PTO Entitlement

Hire Date	PTO Eligibility Date	5 Days/Week**
July	Feb	8 days
Aug	Mar	7 days
Sept	Apr	7 days
Oct	May	6 days
Nov	Jun	5 days
Dec	July	5 days
Jan	Aug	4 days
Feb	Sept	3 days
Mar	Oct	3 days
Apr	Nov	2 days
May	Dec	1 day
Jun	Jan	1 day

### Annual Colleague PTO Entitlement

Service as of First Day of Fiscal Year	5 Days/Week
6 mos. - 1 year	8 days
2 - 4 years	10 days
5 - 9 years	18 days
10 - 14 years	20 days
15 - 24 years	25 days
25+ years	30 days

\* *Colleagues working fewer than five days/week will receive a prorated number of days*

See the Paid Time Off Policy under the HR Policies tile on AskHR on My IN-SITE for more details

## Paid Holidays

Macy’s observes seven national holidays: New Year’s Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. For more information refer to the National Holiday Policy under the HR Policies tile on AskHR on My IN-SITE.



# 12 Months of Service

## Holiday Worked Premium Pay

Non-exempt colleagues are eligible for Holiday Worked Premium Pay when they work on any of the following six holidays that Macy's observes: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. For more information refer to the National Holiday Policy under the HR Policies tile on AskHR on My IN-SITE.

## Adoption Assistance

Macy's offers financial assistance to colleagues who adopt a child and up to three weeks of paid leave to prepare for and bond with their new child. For more information refer to the Adoption Assistance Policy under the HR Policies tile on AskHR on My IN-SITE.

## Matching Gifts Program

The Macy's, Inc. Matching Gifts program encourages you to contribute to organizations and causes that help produce stronger and healthier communities where you live and work. Through the Macy's Foundation, your gifts will be matched dollar-for-dollar to most organizations that are classified as tax exempt under section 501(c)(3) of the Internal Revenue Code, essentially doubling the value of the gift.

## 401(k) Company Match

If you participate in the Macy's, Inc. 401(k) Plan, you will reach company-match eligibility after you work 1,000 hours in your first anniversary year or calendar year of employment. Once eligible, you may earn a 3.5% match on a 6% contribution, for a total account contribution of 9.5% a year.

## Do You Want More Information?

Contact the Benefits Service Center with any benefits eligibility questions by creating a case/request or chatting live with an agent on AskHR, or calling 800-234-MACY (6229).

This document provides an overview only. The terms and conditions of benefits described will be determined solely by the applicable Plan documents, including the summary plan descriptions and summaries of material modifications. As in the past, the company reserves to itself, pursuant to its sole and exclusive discretion, the right to change, amend or terminate these Programs without regard to satisfaction of prior eligibility requirements. Benefits described herein may not automatically apply to all colleagues at all locations or colleagues covered under a labor agreement or employed by a