

# Gap Inc. + you

2014–2015 Newly Eligible enrollment rates and checklist

# Welcome to Gap Inc. Benefits!

## ***Time to find your best fit***

Gap Inc. offers a valuable benefits package with a wide range of options to support your health and financial well-being, encourage a healthy lifestyle and balance the demands of work and personal responsibilities. Our benefit plans are designed to fit the varying needs of our employees. This supplemental guide is here to help you choose the plans that best fit your needs .

## ***Don't miss your enrollment deadline!***

You must enroll within 60 days of your date of hire or your change to full-time status. You can sign up for Gap Inc.'s benefits as soon as you have access to the Benefits homepage on Gapweb, which is typically 7–10 days from date of hire. Coverage begins the first of the month on or following your date of hire or change to full-time status. The Plan year begins July 1 and ends June 30th. Gap Inc. conducts an Open Enrollment period every May.

## ***Enroll online***

Log on to Gapweb at <https://portal.gap.com> and click on the “Benefits” tab (or search the term “benefits”). From there, click on the “U.S. Full-Time Benefits” portal link. You'll find plan details and information to help you understand the options available, and interactive tools to help select the plan that's right for you and your eligible dependents.

## ***If you do nothing***

If you do not go online to enroll within your 60-day enrollment window, you will be waived out of the Gap Inc. Medical, Dental, Vision Plus, Supplemental Life, Disability Plus plans, Accidental Death & Dismemberment plan, and Flexible Spending Account plans. In most cases, you will not be able to enroll in these plans until Gap Inc.'s next Open Enrollment period in May 2015.

You will be automatically enrolled in Vision (employee only coverage), Short-Term Disability, Long-Term Disability and Basic Life Insurance (1x your annual salary) plans.

***Gap Inc.'s Plan Year begins July 1 and ends June 30th.***

# Monthly payroll contributions

Gap Inc. pays a majority of the cost of your coverage. However, you are still responsible for your share, which in most cases will be deducted from your paycheck on a pre-tax basis. The amount you pay is based on the plans you choose and the dependents you cover.

The chart below shows your share of the cost.

	Employee only	Employee and spouse or domestic partner	Employee and child(ren)	Employee and family
Medical Plans				
HRA	\$66	\$169	\$142	\$246
HRA Plus	\$138	\$333	\$277	\$476
Kaiser HMO (California)	\$107	\$274	\$229	\$396
MVP	\$126	\$325	\$270	\$448
Kaiser HMO (Hawaii)	\$20	\$204	\$168	\$295
Hawaii PPO	\$138	\$333	\$277	\$476
MCS	\$61	\$148	\$127	\$220
Dental Plans				
Dental	\$8	\$19	\$17	\$23
Dental Plus	\$11	\$25	\$22	\$33
Vision Plans				
Vision	\$0	N/A	N/A	N/A
Vision Plus	\$7.39	\$15.31	\$12.67	\$22.17
Disability Benefits				
Short Term Disability (STD)	Free—no enrollment required	N/A	N/A	N/A
Short Term Disability Plus (STD Plus)	See Benefits Portal for rates	N/A	N/A	N/A
Long Term Disability (LTD)	Free—no enrollment required	N/A	N/A	N/A
Long Term Disability Plus (LTD Plus)	See Benefits Portal for rates	N/A	N/A	N/A
Life Insurance Benefits				
Basic Life Insurance	Gap covers 1x your annual salary—no enrollment required	N/A	N/A	N/A
Supplement and Dependent Life Insurance	See Benefits Portal for rates			
AD&D Insurance	See Benefits Portal for rates			

# Your Benefits Enrollment checklist

## Step 1

Review the enclosed Benefits Guide to learn about the benefit plans available to you. For additional information, go to the Benefit Home Page on **Gapweb > search “Benefits”** to get to the **“U.S. Full-Time Benefits”** portal link.

## Step 2

Enroll in your benefits by logging on to Gapweb (<https://portal.gap.com>). Search **“Benefits”** to get to the **“U.S. Full-Time Benefits”** portal link.

For field employees who would like to participate in the paperless option, please provide your personal email address in the secondary email field when you begin your enrollment.

Benefits	Enrollment options	My Notes
Medical	<div><input type="checkbox"/> HRA</div> <div><input type="checkbox"/> HRA Plus</div> <div><input type="checkbox"/> Kaiser HMO</div> <div><input type="checkbox"/> MVP</div> <div><input type="checkbox"/> MCS</div> <div><input type="checkbox"/> Hawaii PPO</div>	
Dental	<div><input type="checkbox"/> Dental</div> <div><input type="checkbox"/> Dental Plus</div>	
Vision	<div><input type="checkbox"/> Vision, free benefit No enrollment required.**</div> <div><input type="checkbox"/> Vision Plus</div>	
Health Care Flexible Spending Account (FSA)*	<div>Enroll to participate</div> <div><div>• See page 22 of the Benefits Guide for more information</div><div>• HCFSA Election Amount \$ _____</div></div>	
Dependent (Day) Care FSA*	<div>Enroll to participate</div> <div><div>• See page 22 of the Benefits Guide for more information</div><div>• DCFSA Election Amount \$ _____</div></div>	
Short Term Disability	<div><input type="checkbox"/> Short Term Disability, free benefit**</div> <div><input type="checkbox"/> Short Term Disability Plus</div>	
Long Term Disability	<div><input type="checkbox"/> Long Term Disability, Free benefit**</div> <div><input type="checkbox"/> Long Term Disability Plus</div>	

<b>Basic Life Insurance</b>	<input type="checkbox"/> Free benefit**	
<b>Supplemental Life Insurance</b>	<input type="checkbox"/> Enroll to participate***	
<b>Dependent Life Insurance</b>	<input type="checkbox"/> Enroll to participate***	
<b>Accidental Death and Dismemberment (AD&amp;D)</b>	<input type="checkbox"/> Enroll to participate	

## Step 3

Carefully review your covered dependents. To enroll them in the appropriate plans, make sure your dependent information is correct (including social security numbers) and that they are eligible for coverage.

## Step 4

Review your Life insurance and GapShare 401(k) beneficiaries. Make sure your beneficiary information is complete.

## Step 5

Complete your enrollment by your deadline! You have 60 days from your date of hire to complete your enrollment. The choices you make are effective the first of the month on or following your hire date and will generally remain in effect until June 30, 2015.

## Got questions?

- Call Employee Services at 866-411-2772 for enrollment and eligibility questions. Representatives can also direct you to other resources as needed.
- Call Your Health Advocate (YHA) at 866-GAP-3211 for assistance with claims or plan questions (please expect a 2–5 day turnaround time frame).

\* Flexible Spending Accounts are not available in Puerto Rico.

\*\* This is a company-paid benefit providing coverage for Gap Inc. employees only. There is no enrollment required for this benefit.

\*\*\* Evidence of Insurability (EOI) may be required.