

Summary of Benefits

Home Office — Salaried and Hourly Associates

This summary is intended to provide eligible salaried and hourly Home Office Associates with an overview of benefits offered by the Company. A description of each benefit is listed on the reverse side. Enrollment is not automatic for all programs. Please consult a Summary Plan Description or call HR XPRESS at ext. 53030 for more complete information.

Date of hire

- Automatic Payroll Deposit
- Associate Discount (at all TJX stores)
- Paid Time Off (PTO)
 - Floating Holidays
 - Holidays
 - Sick Time* (Salaried)
- Bereavement Leave
- Jury Duty
- Travel Accident Coverage (Salaried)
- Credit Union
- TJX Associate Assistance Program (TAAP)
- Pet Insurance
- Child Care Discount
- Quit for Life® Program
- Medical Leave
- Student Loan Counseling

30 days from date of hire

- Medical**
- Dental**
- Basic Life Insurance**
- Management Life Insurance**
- Optional Life Insurance**
- Dependent Life Insurance**
- Accidental Death & Dismemberment**
- Short Term Disability**
- Long Term Disability**
- Vision Care Program**
- Health Care Flexible Spending Account (FSA)**
- Health Savings Account (HSA)**
- Group Auto and Homeowners Insurance**

90 days from date of hire

- Personal Leave
- Paid Time Off (PTO)
 - Vacation Time
 - Sick Time* (Hourly)

After 1,000 hours of service

- 401(k) Savings/Profit Sharing Plan***

1 year from date of hire

- Tuition Reimbursement (Full-time Associates only)
- FMLA****
- Adoption Assistance Program****
- Paid Parental Leave****

As dictated by orders

- Military Leave

Additional benefits

- On-site day care center (East Campus, 770 only)
- On-site fitness centers
- On-site Walk & Work Stations
- On-site conveniences (e.g., manicurist, dry cleaning)
- On-site cafeteria
- On-site limited ATMs
- Referral Bonus
- Service Awards
- Scholarship Award Program

(Note that some services may be unavailable while the office is closed or operating with limited occupancy.)

See reverse side for additional details.

* Certain cities/states have mandated provisions regarding sick time. Massachusetts Associates earn one hour for every 30 hours worked. Accrued sick time may be used after 90 days of employment. Please contact HR XPRESS for details.

** Newly hired Associates must average 30 hours or more per week. Hours for eligibility will be monitored on a quarterly basis. Certain leaves of absence may impact eligibility. For questions regarding eligibility, contact HR XPRESS.

*** If you do not complete 1,000 hours of service during your first year of employment, you will satisfy the 401(k) Plan's service requirement for eligibility when you complete 1,000 hours during any calendar year.

**** Must work 1,250 hours over previous 12 months



BENEFITS DESCRIPTION

401(k) Savings/Profit Sharing Plan: Contribute 1% to 50% of pay (up to the annual IRS limit), on a pre-tax dollar basis, and share in the Company's profits. Must be at least 21 years old and work 1,000 hours to be eligible. Generally, for new hires, the Company matches \$0.75 for every dollar up to the first 5% of your eligible pay you save in the Plan. Rollovers from other qualified plans accepted anytime.

Accidental Death & Dismemberment: Coverage for accidental loss of life or limb(s).

Adoption Assistance Program: Reimbursement for covered adoption expenses up to \$2,500 per child, with a lifetime maximum of \$5,000.

Associate Discount: 10% off all merchandise for Associate and eligible family members at HomeGoods, Homesense, Marshalls, Sierra, and TJ Maxx.

Automatic Payroll Deposit: Direct deposit of weekly paycheck to checking or savings account.

Basic Life Insurance: Company provides 1x base annual salary.

Bereavement Leave: Up to 5 days off for the death of an eligible family member.

Child Care Discount: National child care discount at Kindercare locations.

Credit Union: Provides a wide range of financial products and services, including checking and savings accounts, Christmas and vacation clubs, 24-hour banking and loans.

Dental: Provides coverage for preventive, basic, major and orthodontia services.

Dependent Life Insurance: Life insurance for eligible dependents.

FMLA (Family and Medical Leave Act): Unpaid, job-protected time off for family and medical reasons for up to 12 weeks per year.

Group Auto and Homeowners Insurance: Purchase auto and homeowners insurance at favorable rates.

Health Care Flexible Spending Account: An FSA allows you to have pre-tax money deducted from your paycheck to pay for certain medical and dental care expenses. These include copayments, deductibles, eyeglasses, some over-the-counter items and other health-related expenses.

Health Savings Account: An HSA lets you use tax-free dollars to pay for current or save for future health care expenses (medical, dental, vision). Enrollment in this plan is dependent upon enrollment in the high-deductible plan (Consumer's Choice) and includes an annual Company contribution.

Jury Duty: Difference between jury pay and regular base salary for up to 4 weeks.

Long Term Disability: 60% of base monthly earnings during period of total disability.

Management Life Insurance: Company provides 1, 2, or 3 times basic annual earnings for certain job levels.

Medical: TJX offers medical plans from Blue Cross and Blue Shield of Massachusetts, including a high-deductible plan. In addition, HMOs may be available based on your location. All plans cover a broad array of services, including hospital and physician services, preventive care, and prescription drugs.

Medical Leave: Time off for non-work related accident, injury, illness or pregnancy.

Military Leave: Time off granted per military orders.

Optional Life Insurance: An additional 1, 2, 3, 4 or 5 times your base annual salary. Evidence of insurability may be required.

Paid Parental Leave: Four weeks of paid leave at 100% of pay for eligible Associates following the birth or adoption of a child.

Paid Time Off (PTO): PTO includes the following:

- **Holidays:**

9½ paid holidays per year as of date of hire (New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Thanksgiving Day, Day after Thanksgiving, Half day preceding Christmas Day, Christmas Day).

- **Floating Holidays:**

2 Floating Holidays for **salaried** Associates or 3 Floating Holidays for **hourly** Associates, received on January 1 each calendar year, except in the first year as follows:

- Hired on or after January 1 – June 30: 2 paid days
- Hired on or after July 1 – September 30: 1 paid day
- Hired on or after October 1 – December 31: 0 paid days

- **Vacation Time:**

- 3 paid weeks off after 90 days of employment
- 4 paid weeks off after 10 years
- 5 paid weeks off after 20 years

- **Sick Time:**

One (1) hour of paid sick time for every thirty (30) hours worked up to 48 hours.

Personal Leave: Unpaid time off for personal or hardship reasons (60-day maximum).

Pet Insurance: Purchase health care coverage for your pets and save 5% through TJX's exclusive group discount.

Quit for Life® Program: A free program available to all Associates who want to quit using tobacco.

Referral Bonus: Bonus based on referral guidelines.

Scholarship Award Program: Apply for \$1,000 award for Associates or dependents attending college.

Service Awards: Receive certificate and/or gift, depending on length of service.

Short Term Disability: Company provides a partial payment of basic weekly earnings for medical disability.

Student Loan Counseling: Financial resources for student loans and more. Access to tools and resources to take control of student loans and make well-educated financial decisions.

TJX Associate Assistance Program (TAAP): Free and confidential support program to help all Associates balance their work, family and personal life. It also provides information regarding government and community-based assistance programs (if eligible).

Travel Accident Coverage: Insurance coverage for salaried Associates for business travel; eligibility and amount based on salary/position.

Tuition Reimbursement: 75% reimbursement up to \$5,000 per year for job-related undergraduate or graduate degrees.

Vision Care Program: Provides coverage for eye exams, glasses, contact lenses and other vision services.

Walk & Work Station: Height-adjustable work surface with a low-speed treadmill. At a maximum speed of 2 mph you can walk comfortably and burn calories while accomplishing some of your work normally done while seated.

This is a summary only. All attempts have been made to describe benefits in an accurate manner; however, benefits may change. If any discrepancies arise between this summary and the actual policies, the actual policies shall prevail.