

## LEAVING J.CREW / MADEWELL –

### WHAT HAPPENS WITH MY...

	DETAIL
HEALTH INSURANCE	<ul style="list-style-type: none"> <li>▪ Coverage ends at the end of the month of the termination date</li> <li>▪ You may continue coverage by electing COBRA beginning the 1<sup>st</sup> of the month or access benefits through the Health Insurance Marketplace (“The Exchange”)</li> <li>▪ Expect to receive a COBRA packet mailed to your home address</li> <li>▪ You have 60 days (<i>from coverage termination or date of notification, whichever is greater</i>) to enroll</li> </ul> <p>Important Numbers</p> <ul style="list-style-type: none"> <li>▪ Medical (Aetna): 888.277.1057 (<i>Home Offices and Field Associates</i>)</li> <li>▪ Medical (Anthem): 800.875.9214 (<i>Distribution/Call Centers Associates</i>)</li> <li>▪ Dental (Anthem): 844.852.1559</li> <li>▪ Prescriptions (Express Scripts): 800.711.0917</li> <li>▪ Vision (VSP): 800.877.7195</li> <li>▪ COBRA ( WageWorks) : 877.722.2667 or mybenefits.wageworks.com</li> </ul>
LIFE INSURANCE	<ul style="list-style-type: none"> <li>▪ Coverage ends on last day worked</li> <li>▪ You may be eligible to convert or port to an individual policy and have 31 days from last day worked to submit an application to The Hartford</li> <li>▪ Email <a href="mailto:benefits@jcrew.com">benefits@jcrew.com</a> or call the Benefits Hotline at 212.209.8622 to request an application</li> </ul> <p>The Hartford</p> <ul style="list-style-type: none"> <li>▪ Portability and Conversion : 877.320.0484</li> </ul>
SHORT TERM DISABILITY (STD)	<ul style="list-style-type: none"> <li>▪ Coverage ends on last day worked</li> <li>▪ No option to port or convert</li> <li>▪ If employment is terminated while on disability, disability benefit will continue if medically approved through the end of the disability period</li> <li>▪ Prudential: 877.367.7781</li> </ul>
LONG TERM DISABILITY (LTD)	<ul style="list-style-type: none"> <li>▪ Coverage ends on last day worked</li> <li>▪ No option to port or convert basic and supplemental LTD</li> </ul>
FLEXIBLE SPENDING (FSA) + HEALTH SAVINGS (HSA) ACCOUNT	<ul style="list-style-type: none"> <li>▪ You may continue these benefits through COBRA on a post-tax basis</li> <li>▪ If you do not elect COBRA, for FSA Health Care and Dependent Care, your coverage ends on last day worked</li> <li>▪ Expenses incurred prior to last day worked can be reimbursed</li> <li>▪ HSA-Yours to keep, however there are applicable fees</li> <li>▪ Log on to wageworks.com or call 877.924.3967 with questions</li> </ul>

<p>LIFE RESOURCES Administered by ComPsych</p>	<ul style="list-style-type: none"> <li>▪ Coverage ends 90 days after termination of employment.</li> <li>▪ This benefit provides assistance when dealing with personal and professional issues including (but not limited to): <ul style="list-style-type: none"> <li>○ Emotional Support (anxiety, depression, stress, grief, loss and life adjustments)</li> <li>○ Financial Resources (retirement planning, taxes, debt)</li> <li>○ Work-Life Solutions (finding child &amp; elder care, home repair contractors, planning events)</li> <li>○ Legal Guidance (divorce, adoption, wills, trusts)</li> </ul> </li> </ul> <p>Call: 844.729.5168 TDD: 800.697.0353 Online: <a href="http://guidanceresources.com">guidanceresources.com</a> App: GuidanceResources@ Now Web ID: JCrew</p>
<p>OTHER VOLUNTARY PROGRAMS</p>	<p>If you are enrolled and would like to continue coverage, contact carrier(s) directly</p> <ul style="list-style-type: none"> <li>○ <b>Auto/Home</b> (MetLife) – coverage ends upon notification from J.Crew to MetLife. Can continue coverage with group discount through direct bill until the end of the term. Upon renewal, move to individual policy. Costs vary depending on the individual and policy. 800.438.6388</li> <li>○ <b>Accident Insurance, Critical Illness and Hospital Indemnity</b> (MetLife) –coverage ends on last day worked. Can continue coverage on a direct bill basis. 800.438.6388</li> <li>○ <b>Identity Theft</b> (InfoArmor) – coverage ends 90 days after termination of employment. Can continue coverage on a direct bill basis. Standard market rate of \$7.95 per individual and \$13.95 per family. 800.789.2720</li> <li>○ <b>MetLaw</b> (Hyatt Legal) – coverage ends at end of month. Refer to portability procedures. 800.821.6400</li> </ul>
<p>401(k) (Fidelity)</p>	<ul style="list-style-type: none"> <li>▪ Fidelity will automatically send a 401(k) Transition Packet to your home address on file</li> <li>▪ Further associate and company contributions will cease in your last regular paycheck</li> <li>▪ If your account balance is \$1000 or above (excluding rollover), funds may remain until you are ready to roll-over into a new account</li> <li>▪ If your account balance is below \$1000, a check will be sent to you</li> <li>▪ Funds rolled over will not be taxed</li> <li>▪ Most funds withdrawn will be taxed at 20% (with the possibility of additional tax implications)</li> <li>▪ Log on to 401k.com or call 800.421.3844</li> </ul>
<p>ASSOCIATE DISCOUNT</p>	<ul style="list-style-type: none"> <li>▪ You, your eligible spouse and dependents may use the discount through last day worked</li> <li>▪ You are no longer eligible to receive special associate discounts or promotions on J.Crew or Madewell merchandise</li> </ul>
<p>GYM MEMBERSHIP DISCOUNT</p>	<ul style="list-style-type: none"> <li>▪ Your gym membership discount rate through J.Crew end on last day worked</li> <li>▪ Contact the gym directly if you wish to continue membership</li> </ul>
<p>COMMUTER BENEFIT</p>	<ul style="list-style-type: none"> <li>▪ If you have Pay Me Back elections that you have not submitted for reimbursement yet, you have 6 months from the election month to request that reimbursement before the unclaimed pre-tax amounts convert to credits that will forfeit to J.Crew</li> <li>▪ If you have a transit Commuter Card, you will have 90 days from last day worked to spend down your transit balance before J.Crew will return the post-tax amount to you and you will forfeit the pre-tax portion to J.Crew.</li> <li>▪ Parking Commuter Cards expire right away and J.Crew will return post-tax amounts to you and forfeit the pre-tax portion to J.Crew</li> <li>▪ You may log on to <a href="http://wageworks.com">wageworks.com</a> with questions regarding your account</li> </ul>

TUITION REIMBURSEMENT	<ul style="list-style-type: none"> <li>You must be an active associate in order to be reimbursed for classes that you may currently be enrolled in</li> </ul>
UNEMPLOYMENT BENEFITS	<ul style="list-style-type: none"> <li>Log on to <a href="http://www.servicelocator.org/OWSLinks.asp">http://www.servicelocator.org/OWSLinks.asp</a> to apply for benefits  Corporate: Home Offices: 22-2894486  Distribution/Call Centers: 22-2516360  Retail Field &amp; Asheville: Grace Holmes Inc. : 22-1691409  Factory Field: HFD No. 55 Inc.: 22-1869438  Madewell Field: 20-4928609</li> </ul>
NYS DEPT. OF LABOR (Unemployment Benefits)	<ul style="list-style-type: none"> <li>Call 888.209.8124</li> <li>Provide your social security number</li> </ul> <p>You will also need to reference:</p> <ul style="list-style-type: none"> <li>NYS driver license or motor vehicle ID card (if you have one)</li> <li>Alien registration card (if you have one)</li> </ul> <p>Additional information requested:</p> <ul style="list-style-type: none"> <li>Name of employer (J.Crew)</li> <li>NYS employer registration number (8374476)</li> <li>Federal employer identification number (see Unemployment Benefits section above for your number)</li> <li>Location of employment or code (J&amp;E)</li> <li>Address of employer (770 Broadway   10<sup>th</sup> Floor   New York, NY 10003)</li> <li>Your associate ID number</li> </ul> <p>Ex-service members will need to reference:</p> <ul style="list-style-type: none"> <li>DD214 and any DD215 forms you have received</li> </ul> <p>If you do not work in New York State and have questions regarding your state's unemployment –  Field Associates - email <a href="mailto:benefits@jcrew.com">benefits@jcrew.com</a> or call 212.209.8622  DC / CC Associates – email <a href="mailto:dcbenefits@jcrew.com">dcbenefits@jcrew.com</a> or contact your local HR representative</p>
ADP Vantage (Access to your paystubs)	<p>If you are not already registered for ADP Vantage, follow the steps below:</p> <ul style="list-style-type: none"> <li>Log on to <a href="https://adpvantage.adp.com">https://adpvantage.adp.com</a>; Select "Register Here"</li> <li>Enter "Registration Code: "jcrew.us-jcrewus"</li> <li>Enter your information and click "Register Now"</li> <li>Create your user ID and password, security questions/answers</li> <li>Review and Agree to Terms &amp; Conditions</li> <li>Select Log On and enter your user ID and password</li> </ul> <p><i>If you are already registered and unable to use the "Forgot Your Password" or "Forgot Your User ID" features, if locked out of your account, or if you receive the message to contact your administrator, send an email to: <a href="mailto:payroll@jcrew.com">payroll@jcrew.com</a>, and include your name, SAP# and the reason for the email.</i></p>

<b>PROOF OF EMPLOYMENT</b> <i>(Dates + Title only)</i>	Provide the verifier with the following: <ul style="list-style-type: none"> <li>▪ Web address: (www.theworknumber.com) or phone (800.367.5960)</li> <li>▪ Your social security number</li> <li>▪ J.Crew employer code -13893</li> </ul>
<b>PROOF OF EMPLOYMENT / INCOME</b> <i>(Dates, Title + Income only)</i>	Create a Salary Key: <ul style="list-style-type: none"> <li>▪ Log on to theworknumber.com or call 800.367.2884</li> <li>▪ Enter the employer code (13893)</li> <li>▪ Select “I want to provide proof of employment AND income”</li> <li>▪ Enter your user ID (which is your social security number)</li> <li>▪ Enter your pin (last 4 digits of your social security number and your 4 digit year of birth)</li> <li>▪ Create a new pin (for your security)</li> <li>▪ Allow the system to remember your device (or not, if it is public)</li> <li>▪ Select “Prove Employment to Verifiers”</li> <li>▪ Select “Create a Salary Key”</li> <li>▪ Select “+ New Salary Key”</li> <li>▪ Write down your salary key (a 6 digit number) or print / email it to yourself</li> </ul> Provide the verifier with the following: <ul style="list-style-type: none"> <li>▪ Web address: (www. theworknumber.com) or phone (800.367.5690)</li> <li>▪ Your social security number</li> <li>▪ J.Crew employer code (13893)</li> <li>▪ Your salary key</li> </ul> Direct questions to The Work Number Client Service Center at 800.996.7566
<b>EXPENSE REPORTS</b>	<ul style="list-style-type: none"> <li>▪ Submit any outstanding expense reports through Concur</li> <li>▪ Your corporate AMEX account will be closed on last day worked</li> <li>▪ Email expensereport@jcrew.com with any questions</li> </ul>

*Note: This is a summary of frequently asked questions. You may not be eligible or enrolled in the programs listed.*

## QUESTIONS?

### **DC/CC Associates – [dcbenefits@jcrew.com](mailto:dcbenefits@jcrew.com)**

- Asheville: 828-687-6441
- Lynchburg/TX: 434-316-5823

### **Field & Home Offices – [benefits@jcrew.com](mailto:benefits@jcrew.com)**

- 212 -209-8622 or 800-435-4609