

Dear Associate,

As a full-time associate, you are eligible to participate in the J.Crew Group, Inc. benefit programs. All plan details and enrollment instruction can be found at [www.myjcrewbenefits.com](http://www.myjcrewbenefits.com) (password “benefits19”).

Review the information carefully so you can make the best choices for you and your family. You must enroll in or waive coverage within 31 days of your healthcare coverage effective date which is the first of the month following your date of hire (*ex. hire date 3/1-3/31, coverage is effective 4/1*). Refer to the Benefits Guide and plan summaries for additional plan details, eligibility rules, etc.

To enroll in or waive coverage via the self-service system or call center, please have the following information available -

- Your SAP/Associate ID #
- Password: “Jcrew” and last 4 digits of your Social Security Number (Jcrew####)
- DOB and SSN for dependent(s) if enrolling a dependent
- DOB and SSN for beneficiaries for life insurance

1. **Self-Service Enrollment:** <https://uenroll.net/JCrew2019>
2. **Benefits Enrollment Call Center: 1-888-827-8729**, Monday-Friday, 9am-6p ET  
A benefits counselor will answer your questions and process your enrollment over the phone

**Please retain a copy of your Benefits Confirmation Statement for your records.**

If you need to retrieve your enrollment confirmation, go to [www.myubenefits.com](http://www.myubenefits.com).

Refer to the Benefits Confirmation Retrieval document for details.

**NOTE -**

If your hire information is in our SAP system by 10AM Eastern Standard Time on Monday, you should be able to enroll in or waive coverage via self-service or call center by Tuesday morning. Otherwise you will need to wait until the following Tuesday to take action.

If you missed the 31 day enrollment period, the next opportunity to enroll is during the open enrollment period (*typically in Oct/Nov for January 1<sup>st</sup>*).

If you are enrolling your spouse/domestic partner (*opposite or same- sex*) and/or child(ren), you must provide supporting documentation(s) within 31 day of your eligibility period to Human Resources\* in order to complete their enrollment. The dependent(s) will not be enrolled or will be dropped from your plan with or without notice due to an untimely submission. The following documents are required (*refer to the Qualifying Life Event (QLE) document for details*):

- *Spouse - -marriage certificate*
- *Domestic Partner - -domestic affidavit and 3 proofs*
- *Child(ren) -- birth certificate, adoption paperwork, etc.*

If you submit your enrollment after the first of the month, but still within the 31 day eligibility period, any missed premiums will be retroactively deducted in a lump sum from your paycheck. You cannot cancel or change your coverage elections at any time, and that coverage can only be canceled or changed during the company designated Open Enrollment period or within 31 days of a Qualifying Life Event.

If you enroll in the Consumer Choice Medical Plan (CCP), you must open your Health Savings Account your Health Savings Account (“HSA”) bank account and successfully complete the Customer Identification Program (“CIP”) process in order to receive any HSA contributions. If you do not open your HSA bank account and successfully complete the CIP process with 90 days from your eligibility date, you will forfeit all J.Crew contributions, 2019, you will forfeit all J.Crew contributions until the date your HSA bank account is opened and the CIP process is complete. As J. Crew’s HSA contributions are funded on a going forward basis only, any missed contributions will

not be retro funded to your HSA account as contributions. Further, if you open your account and successfully complete the CIP process by November 30, 2019, the full amount that you elected to contribute to the HSA will be deducted from your pay to the extent possible (i.e., a retro funding will apply with respect to your contributions); however, if you do not open your HSA bank account and/or complete the CIP process by November 30, 2019, your pre-tax HSA contribution election will be cancelled and any contributions which have been deducted from your pay will be returned to you as additional taxable income.

It takes about 7-10 business days from your enrollment date to print your temporary Medical, Prescription and Dental ID cards. The carriers will send your cards to your home address on file.

**Medical - Aetna (Home Offices: 770 Broadway / 225 Brookfield / 30-30 LIC) & Field Associates**

Log on to [www.aetna.com](http://www.aetna.com) and register as a new member. Your member ID # is your SAP/Associate # with three leading zeros (ex. 000123456). Print a digital card or you can request one to be mailed.

**Medical – Anthem (Distribution / Call Center Associates)**

Log on to [www.anthem.com/jcrew](http://www.anthem.com/jcrew) and register as a new member. Your member ID # is JC7 and your SAP/Associate # (ex. JC7123456). Print a digital card or you can request one to be mailed.

**Prescription – Express Scripts**

Log on to [www.express-scripts.com](http://www.express-scripts.com) and register as a new member. Your member ID # is the same as noted above.

**Dental – Anthem**

Log on to [www.anthem.com/jcrew](http://www.anthem.com/jcrew) and register as a new member. Your member ID # is JC7 plus your SAP/Associate # (ex. JC7123456).

**Vision - VSP**

Log on to [www.vsp.com](http://www.vsp.com) to access in-network providers. Your member ID is your SSN. There is no ID card for vision.

Check out our Company Intranet site for other perquisites.

For questions, please reach out to your local Human Resources below:

**Distribution Center / Call Center Associates**

Email: [dcbenefits@jcrew.com](mailto:dcbenefits@jcrew.com), local HR Drop Box or fax

	Fax	Phone
Asheville:	828-687-6498	828-687-6441
Lynchburg/TX:	434-385-5795	434-316-5823

**Home Offices (770 Broadway / 225 Brookfield / 30-30 LIC) & Field Associates**

Email: [benefits@jcrew.com](mailto:benefits@jcrew.com)

212-209-6600	212-209-8622
	800-435-4609