



2025

BENEFIT ENROLLMENT GUIDE

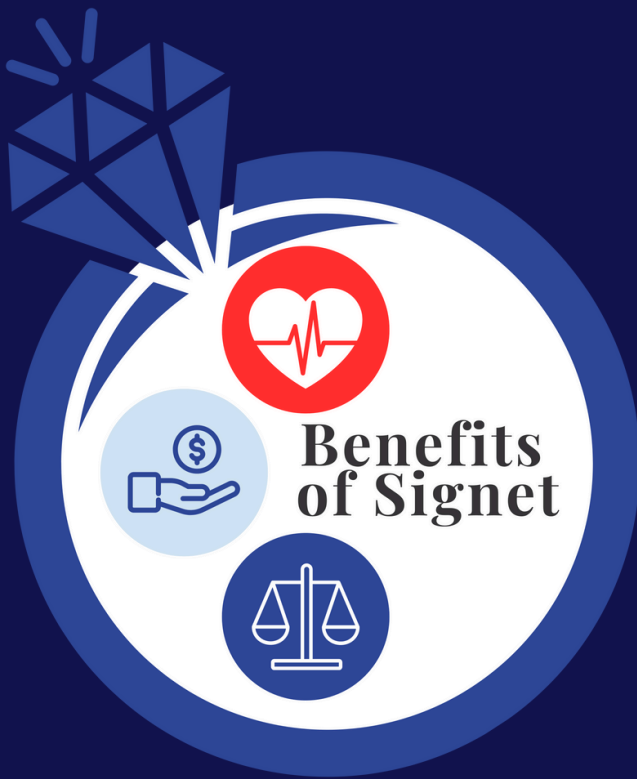
For Team Members in the
Continental US

SIGNET
JEWELERS

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Welcome to this year's Benefits Enrollment Guide! Your health & wellness and the well-being of your family is our top priority. We're excited to offer a comprehensive benefits package designed to enhance your overall team member experience while keeping your costs – and ours – manageable. Our goal is to provide competitive, meaningful options that support your physical, emotional and financial wellness. We understand the importance of making the right choices for your family and we're here to make the process as easy and rewarding as possible. Let's get started on a healthier, happier you!

Sincerely,
Maureen McGowan, VP Total Rewards



BE HEALTHY

COMPREHENSIVE
MEDICAL

PRESCRIPTION DRUG

DENTAL

VISION

FLEXIBLE SPENDING
ACCOUNTS

HEALTH SAVINGS
ACCOUNTS



BE SECURE

401(k) WITH
COMPANY MATCH

DISABILITY
COVERAGE

LIFE INSURANCE

LEGAL PLANS

ACCIDENT, HOSPITAL,
CRITICAL ILLNESS



BE BALANCED

PAID TIME OFF

PAID PARENTAL
LEAVE

EMPLOYEE
ASSISTANCE
PROGRAM

WELLBEING &
BEHAVIORAL HEALTH

AUTO, HOME & PET
INSURANCE

PERKS AT WORK
PROGRAM

ENROLLMENT REMINDERS

DEADLINES

You must complete your enrollment within 31 days from your hire date or the effective date of your status change. For deadlines on completing life events, see page 35.

CONTACT INFORMATION UP TO DATE

Ensure your contact information is up to date in Workday. Failure to do so may result in ID cards being sent to an incorrect address or being offered the incorrect benefits.

VERIFY DEPENDENTS

If you plan to add dependents during benefits enrollment, please do so using the steps on page 6. Failure to complete this verification step will mean you will not be able to enroll your dependents on your coverage.

Remember, verification can take up to two business days after uploading your supporting dependent documentation, so please plan accordingly! Dependents must be verified using the desktop version of Workday and cannot be added using the mobile app.

UPDATING YOUR WORKING SPOUSE/DOMESTIC PARTNER ATTESTATION

If you are currently covering a spouse or domestic partner on your medical plan, **you no longer need to send in the Working Spouse/Domestic Partner Medical Plan Surcharge Eligibility Form annually, unless they have had a benefits eligibility change at their employer.**

If your spouse or domestic partner has had a change in their benefits eligibility through their employer, you can update your attestation in Workday. The option to do so can be found in the Benefits of Signet Worklet.



REMEMBER!

It is critical that you verify any new dependents in Workday before completing your enrollment. Verifying your dependent does not mean they are added to the coverage - you must add them to your coverage while you are completing your enrollment elections in Workday after they are verified.



PASSWORD RESETS

If you need a password reset for Workday, please call the IT Help Desk at 855-641-4744.

Introducing upwise

From MetLife

We want to empower you to make fully informed enrollment decisions by utilizing this new support tool.

Whether you know which benefits you plan to choose or you're looking for guidance, Upwise can offer a personalized and comprehensive recommendation. This includes a detailed cost assessment in total for all benefits, as well as a comparison across our four medical plan options.

1

Start Enrollment With Upwise

- Log into Workday and click the Benefits of Signet app.
- Click the Upwise link.
- You will be redirected to Upwise's site for a comprehensive questionnaire about yourself and your family at no cost.

2

Receive Your Personalized Recommendation

- After you submit your Upwise questionnaire, you will be provided a comprehensive recommendation, including all benefits, as well as medical, including an expense analysis.
- This recommendation will ensure you are empowered to make fully informed decisions when completing your benefits enrollment in Workday.

3

Keep Using Upwise Year-Round

- You will be able to access Upwise throughout the year and you will receive reminders, savings opportunities and more!



Adding a Dependent

If you are adding a new dependent to your benefit elections, you must first add your dependent's name and information in Workday. Once added, documentation to verify dependent eligibility must be submitted in Workday.



1

Navigate to the Update Dependents Screen

- Log into **Workday** and navigate to the **Benefits of Signet** worklet on the homepage.
- Click on **Update Dependent(s)** under the **Change My Benefits** section.
- Click **Add**.

2

Enter your Dependent's Information

- Enter your hire date (or life event date) for the effective date and select **Add Dependent > New Hire (or other applicable reason)** for the event reason.
- Enter all information designated with a red asterisk(*). You will receive an error message if you miss anything.

3

Upload Supporting Documentation

To ensure the IRS dependent guidelines are met, we require you to **upload supporting documentation**. You will be prompted at the bottom of the update dependent screen to provide:

- **Spouse:** Marriage certificate or tax form showing filed as married.
- **Domestic Partner:** Completed and notarized Domestic Partner Policy Packet (found on the SIGnet).
- **Child:** Birth certificate, adoption paperwork, crib card, court order, or hospital birth registry printout.

4

Enrollment

Once your dependent has been approved (**approval can take up to two business days, so make sure to plan ahead!**), you will see their name listed when you click on **Update Dependent(s)** in the **Benefits of Signet** worklet. The final step is to enroll in your benefits. Be sure to select which benefits you want and select a coverage tier that you intend to apply to your dependent(s).

- **Navigate to the Benefit Enrollment task in your Workday inbox and select which benefits you want for yourself and your dependent(s). As you enroll, you will see your dependent's name listed and you can add them to the coverage.**

DEPENDENT REMINDERS

ALL ELIGIBLE DEPENDENTS

- You can only add eligible dependents in the benefit programs that you, the team member, are enrolled in.
- You must add your dependent's information in Workday prior to going through the benefits enrollment process and provide the required documentation to verify that they are your eligible dependent. For information on how to add your dependent in Workday go to page 6 of this guide.
- You must have your dependent verified and added to your coverage prior to the submit by date on of your benefits enrollment. If you do not complete the process, you will be unable to add your dependent until they experience a qualifying life event, or until the next annual enrollment period.
- Children are eligible for benefits through the end of the month of their 26th birthday. After turning 26, they will be able to elect to continue the coverage through COBRA. If your dependent is disabled, you may be able to continue coverage - contact your Anthem Family Advocate to complete the paperwork.

DOMESTIC PARTNER BENEFITS

- It's important to note that adding a domestic partner to your benefit plans may have legal as well as tax implications. For example, the estimated amount that Signet pays to cover your domestic partner will be added to your salary for tax purposes unless your partner is a qualifying dependent under IRS Code Section 152. You are encouraged to seek legal/tax advice before adding benefits for your domestic partner.



REMEMBER!

It is critical that you verify any new dependents in Workday before completing your enrollment. Verifying your dependent does not mean they are added to the coverage - you must add them through your enrollment event after they are verified.

Medical Plans Comparison



When selecting a health insurance plan, it's important to understand the differences between a Preferred Provider Organization (PPO) and a Consumer Directed Health Plan (CDHP).

Each has distinct features and benefits that should be considered.

Below is a side-by-side comparison of the features and benefits of PPO and CDHP. Both plans have a Buy Up version described on page 10.

MAIN FEATURE COMPARISON

	PPO	CDHP
LOWER DEDUCTIBLE	✓	✗
LOWER BI-WEEKLY CONTRIBUTION	✗	✓
CO-PAYS ON PHYSICIAN VISITS AND RX	✓	✗
ELIGIBLE FOR A FLEXIBLE SPENDING ACCOUNT	✓	✗
ELIGIBLE FOR A HEALTH SAVINGS ACCOUNT	✗	✓
PRESCRIPTION DRUG COVERAGE	✓	✓
PREVENTATIVE CARE 100% COVERED	✓	✓
ACCESS TO ANTHEM FAMILY ADVOCATES, SYDNEY HEALTH APP, AND LIVEHEALTH ONLINE	✓	✓
DEPENDENT COVERAGE AVAILABLE	✓	✓

Still unsure which plan to choose? Upwise can help! Upwise will give you a comprehensive explanation of which benefit plan(s) would be best for you and your dependent(s) based on your current health and financial situation. To get started, click the Upwise link in the Benefits of Signet app.

upwise From MetLife

Medical Plans Level Comparison



The CDHP and PPO both provide a base plan and a buy up plan. The buy up plans feature reduced deductibles and different coinsurance levels that result in a higher team member contribution.

The CDHP buy-up option includes accident insurance from MetLife (additional details on the accident insurance can be located on page 21).

Below is a side-by-side comparison of Base vs. Buy Up plans.

MAIN FEATURE COMPARISON

	BASE PLANS	BUY UP PLANS
LOWER DEDUCTIBLE	✗	✓
LOWER BI-WEEKLY CONTRIBUTION	✓	✗
LOWER TEAM MEMBER CO-INSURANCE RESPONSIBILITY	✗	✓
INCLUDES ACCIDENT INSURANCE *CDHP BUY UP ONLY	✗	✓

Still unsure which plan to choose? Upwise can help! Upwise will give you a comprehensive explanation of which benefit plan(s) would be best for you and your dependent(s) based on your current health and financial situation. To get started, click the Upwise link in the Benefits of Signet app.

upwise From MetLife

Medical Plan Surcharges



To ensure affordable healthcare, various surcharges may apply to the Signet medical plans. A detailed schedule of applicable surcharges is provided to promote transparency and shared responsibility, aiming to make healthcare accessible and affordable for all team members. The surcharges below are in addition to the regular bi-weekly medical plan premium.

Working Spouse/Domestic Partner Medical Plan Surcharge

If you enroll a spouse or domestic partner on your medical plan, and they have access to group coverage through their own employer, you will pay an additional surcharge per bi-weekly pay.



\$225
BI-WEEKLY
\$5,850
ANNUALLY

If your spouse/domestic partner does not have access to group health insurance, update the Working Spouse/Domestic Partner Medical Plan Attestation in Workday to avoid the surcharge.

You can do this from the Benefits of Signet Worklet under the Medical Benefits & Resources Section.

Team Member Tobacco Usage Surcharge

If you use tobacco/nicotine products, and you enroll in the medical plan, you are required to pay an additional surcharge per bi-weekly pay.



\$100
BI-WEEKLY
\$2,600
ANNUALLY

Confirming your tobacco status is the first step of your benefits enrollment.

Smoking and want to quit? TELUS can help!

Complete the tobacco cessation program to avoid the surcharge for the remainder of the plan year.

Call 855-848-6388 or go to signet-jewelers.lifeworks.com to get started!

Spousal Tobacco Usage Surcharge

If your spouse/domestic partner uses tobacco/nicotine products, and you enroll them in the medical plan, you are required to pay an additional surcharge per bi-weekly pay.



\$100
BI-WEEKLY
\$2,600
ANNUALLY

Preferred Provider Organization (PPO) Medical Plans



PPO Plan Bi-Weekly Contributions

Coverage Level	PPO Options	
	Base Plan	Buy Up Plan
Team Member Only	\$88.09	\$95.10
Team Member & Spouse	\$180.62	\$194.96
Team Member & Child(ren)	\$177.11	\$191.18
Team Member & Family	\$264.33	\$285.31

Important Notes:

Coinsurance begins once the annual deductible is satisfied.

All in-network preventative care is covered at 100%.

All out-of-network care has 50% coinsurance.

Bi-weekly contribution may be subject to additional surcharges, refer to page 10 for more information.

PPO Base Plan & PPO Buy Up Plan	Base Plan	Buy Up Plan
Deductible (In-Network)	\$1,200 Person \$3,600 Family	\$800 Person \$2,400 Family
Out-of-Pocket Maximum (In-Network)	\$6,200 Person \$12,400 Family	\$6,000 Person \$12,000 Family
Deductible (Out-of-Network)	\$2,200 Person \$6,600 Family	\$2,000 Person \$6,000 Family
Out-of-Pocket Maximum (Out-of-Network)	\$12,000 Person \$24,000 Family	\$12,000 Person \$24,000 Family
Physician Office Visit	\$35 co-pay	
Specialist Office Visit	\$50 co-pay	
Inpatient Hospital Services	30% co-insurance	20% co-insurance
Outpatient Services	30% co-insurance	20% co-insurance
Emergency Room Services <small>Co-pay is waived if admitted</small>	\$250 co-pay 30% co-insurance	\$250 co-pay 20% co-insurance
Urgent Care	\$35 co-pay	
Telehealth via LiveHealth Online	\$35 co-pay	

Note: Co-insurance is the percent of the bill you pay after satisfying the deductible; the remaining percent is paid by Signet.

PPO Prescription Drug Program



Every Signet medical plan comes bundled with a prescription plan at no additional cost.

Prescription Drugs Benefits (30 day supply)

Base PPO

PPO Buy Up

Generic

\$12

\$10

Preferred Brand

30% (\$30 min., \$80 max)

Non-Preferred Brand

40% (\$50 min., \$100 max)

Specialty

50% (\$70 min., \$140 max)

Prescription Drugs Benefits (90 day supply)

Base PPO

PPO Buy Up

Generic

\$30

\$25

Preferred Brand

30% (\$60 min., \$160 max)

Non-Preferred Brand

40% (\$100 min., \$200 max)

Prescription Out-of-pocket maximum

Individual: \$1,365

Family: \$2,730

Prescription drug expenses under the PPO plans do not count towards your medical annual out-of-pocket maximum.

CHANGE FROM PHARMACY PICK UP TO MAIL ORDER

Want to save time? Reduce the number of trips to the local pharmacy and have your medication sent to your home.

ARCHIMEDES™

All specialty medications are managed by Archimedes. Individuals with complex conditions that take these medications will benefit from a high touch clinical team that ensures they receive the drug timely, are adhering to guidelines, and taking advantage of the best pricing available.

There is no out-of-network coverage for specialty medications.

Flexible Spending Accounts (FSA)

An FSA, or Flexible Spending Account, is a tax-favored program that allows you to set aside money on a pre-tax basis to pay for out-of-pocket healthcare expenses and dependent care costs.

By using pre-tax dollars to pay for eligible healthcare and dependent care expenses, these programs provide you an immediate discount on these expenses due.



Healthcare FSA

What is it? - It is used to pay for healthcare expenses not covered or partially covered by your medical, Rx, vision or dental plans for you and your eligible dependents.

How does it work? - You will receive a debit card with your annual FSA balance election loaded with your funds, and your contributions are deducted from each pay. Available to team members in the PPO, and by team members eligible for Signet benefits, even if not enrolled.

Will the balance roll over? - Balances can be used through April 15, 2026 for claims incurred on or after your effective date through March 15, 2026. Unused balances are forfeited after April 15, 2026.

Limited Purpose FSA

What is it? - It is used to pay for healthcare expenses not covered or partially covered by your vision or dental plans.

How does it work? - You receive a debit card with your annual FSA balance election loaded, and your contributions are deducted from each pay. You can only enroll if you are enrolled in the CDHP plan with a health savings account election.

Will the balance roll over? - Balances can be used through April 15, 2026 for claims incurred on or after your effective date through March 15, 2026. Unused balances are forfeited after April 15, 2026.

Dependent Care FSA

What is it? - It is used to pay for childcare expenses for children under 13 or elder dependents who are physically or mentally incapable of self-care while you are at work.

How does it work? - You can use the pre-tax monies you have contributed to the plan - think of it like a pre-tax savings account specifically for childcare or elder care.

Will the balance roll over? - Balances can be used through April 15, 2026 for claims incurred from your effective date through March 15, 2026. Unused balances are forfeited after April 15, 2026.



2025 IRS Contribution Limits

Healthcare FSA

\$3,300

Limited Purpose FSA

\$3,300

Dependent Care FSA

\$5,000

FSA contributions are spread evenly across pays from your effective date through December 31, 2025. Expenses can be submitted for reimbursement from your effective date to March 15, 2026. Dependent care expenses for domestic partners and their children are not eligible unless they qualify as tax dependents.

Visit

www.healthequity.com for more FSA information.

Consumer Directed Health Plans (CDHP)



CDHP Bi-Weekly Contributions

Coverage Level	CDHP Options	
	Base Plan	Buy Up Plan
Team Member Only	\$32.44	\$35.04
Team Member & Spouse	\$66.47	\$71.77
Team Member & Child(ren)	\$65.18	\$70.84
Team Member & Family	\$97.29	\$104.92

Important Notes:

Coinurance does not begin until deductible has been met.

All in-network preventative care is covered at 100%.

All out-of-network care has 50% coinsurance.

Bi-weekly contribution may be subject to additional surcharges, refer to page 11 for more info.

The CDHP Buy-Up plan includes bundled Accident Insurance. The IRS requires the Accident Insurance rate to be deducted as post-tax.

Base CDHP & Buy Up CDHP	Base Plan	Buy Up Plan
Deductible (In-Network)	\$4,000 Person \$8,000 Family	\$3,300 Person \$6,600 Family
Out-of-Pocket Maximum (In-Network)	\$8,000 Person \$16,000 Family	\$6,600 Person \$12,500 Family
Deductible (Out-of-Network)	\$8,000 Person \$16,000 Family	\$6,600 Person \$13,200 Family
Out-of-Pocket Maximum (Out-of-Network)	\$12,500 Person \$25,000 Family	\$12,500 Person \$25,000 Family
Physician Office Visit	25% co-insurance	20% co-insurance
Specialist Office Visit	25% co-insurance	20% co-insurance
Inpatient Hospital Services	25% co-insurance	20% co-insurance
Outpatient Services	25% co-insurance	20% co-insurance
Emergency Room Services	25% co-insurance	20% co-insurance
Urgent Care	25% co-insurance	20% co-insurance
Telehealth via LiveHealth Online	25% co-insurance	20% co-insurance

Note: Co-insurance is the percent of the bill you pay after satisfying the deductible; the remaining percent is paid by Signet.



Every Signet medical plan comes bundled with a prescription plan at no additional cost.

**CHANGE FROM
PHARMACY PICK UP TO
MAIL ORDER**

Want to save time? Reduce the number of trips to the local pharmacy and have your medication sent to your home.

Prescription Drugs Benefits	Base CDHP	CDHP Buy Up
Non-Specialty and Specialty Medications	25% co-insurance after deductible (co-insurance is the percent of the bill you pay after meeting your deductible)	20% co-insurance after deductible (co-insurance is the percent of the bill you pay after meeting your deductible)
Preventative Therapy Options Program	25% coinsurance (no deductible requirement)	20% coinsurance (no deductible requirement)
Out-of-Network Medications (excluding specialty medications which are not covered out-of-network)	25% co-insurance after deductible	25% co-insurance after deductible

ARCHIMEDES™

All specialty medications are managed by Archimedes. Individuals with complex conditions that take these medications will benefit from a high touch clinical team that ensures they receive the drug timely, effectively, and cost effective.

There is no out-of-network coverage for specialty medications.



Preventative Medication Program

Enjoy the benefit of only a 25% co-insurance for the CDHP Base plan or 20% for the Buy Up plan without having to meet the annual deductible first. Keep in mind, these costs will not count towards your annual medical deductible amount and not all medications are covered. Signet pays the remaining co-insurance percentage.

Health Savings Account (HSA)

An HSA, or Health Savings Account, is a tax-advantaged savings account specifically designed to help individuals save for and pay for qualified medical expenses.

It can only be elected if you elect a high deductible health plan (CDHP). The funds in an HSA can be used for a wide range of eligible medical expenses, such to a doctor visit, prescription medications, dental care, and vision care. You will receive a convenient debit card that you can use to pay for your eligible expenses.



HSA Tax Advantages



- Contributions are tax-free.
- Withdrawals for qualified healthcare expenses are tax-free.
- Interest earned is tax-free if used for medical expenses.
- Balances roll over year-over-year (unlike an FSA) and can accumulate for future use.
- The HSA account is portable and tax-free for healthcare expenses.
- Can be used into retirement in future years both during or after your employment with Signet.



For more information and guidance on maximizing your HSA, visit www.healthequity.com/hsamemberguide.

To be eligible for an HSA:

- Enrolled in CDHP Base or Buy Up Plan.
- Not covered by other non-qualified health plans or Medicare.
- Not claimed as a dependent on someone’s taxes.
- Married couples share a family contribution limit of \$8,300. If both have HSAs, contributions can be split or put into one account.
- Contributions roll over every year and can be used while enrolled in the CDHP or during retirement.
- Can be used with a Limited Purpose FSA. The HSA cannot be utilized while a team member has access to an FSA.

HealthEquity allows direct payments to providers via the member portal and offers a convenient HSA debit card for healthcare services, including pharmacy visits.

The HealthEquity mobile app provides on-the-go access to manage health accounts and transactions efficiently.

Enrollment and Contribution limits

2025 HSA Contribution Limits	
Single	\$4,300
Family	\$8,550

These are the maximum amounts you can contribute in a calendar year. You will choose a bi-weekly amount to be deducted from your paychecks during benefits enrollment. If you are age 55 or older, you can contribute an additional \$1,000 in the calendar year.

NOTE: Team members enrolled in an HSA are responsible for verifying the eligibility of their expenses paid by their HSA. Improper use of an HSA may result in tax implications to the team member. A list of eligible expenses can be found at www.healthequity.com.

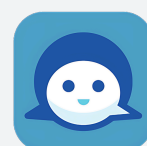
Anthem's Sydney Health App

You can manage and plan your health, dental, and vision benefits with 24/7 access to your plan details. Register on the Sydney Health app or through Anthem's website at anthem.com/register so your account is ready to use when you need it. There is no cost, and it only takes a few minutes. Once you're registered, you'll have one place you can go for all your plan and benefits information. You can review coverage and claims, find care, estimate cost of care, manage your prescriptions, access your digital plan ID card and chat with a live representative.

- 1 Have Your Anthem ID Card Ready**
- 2 Download The Free Sydney Health App By Scanning the QR Code At The Bottom Of This Page**
- 3 Select Identification Type**
 - In most cases, this is your member ID found on your ID card.
- 4 Enter Your Plan Number, Full name and Date of Birth**
- 5 Follow The Prompts To Create Your Account**
- 6 That's It!**
 - You now have quick access to review your plan, deductibles, claims, as well as obtain your **Family Advocate's** contact information!
 - All Anthem members have a dedicated family advocate that can help you navigate complex insurance issues. Give them a call at **833-862-0736** Monday through Friday, 8 AM to 8 PM ET.

Sydney Smart Rewards

Get rewarded for healthy behaviors! All Anthem plan members can participate in Sydney Smart Rewards. This program gives you tickets to enter into raffles to earn gift cards! Visit the Sydney App for more details.



Additional Programs & Support

Anthem provides concierge-level support and a national medical provider network for participants in the Signet Consumer Directed Health Plans (CDHP) and Preferred Provider Organization (PPO) Plans. As part of Anthem's Total Health Complete program, you have access to various programs and support, including dedicated Family Advocates who will be your single point of contact for all of your healthcare needs. Anthem's Total Health Complete team may reach out to you, or your family members, to provide support. We encourage you to take advantage of these services provided by Anthem, including:



Anthem Blue Distinction Plus Centers

Select orthopedic, cardiac and transplant care designed to provide better outcomes and faster recovery times at a lower cost to you.



Omada Diabetes & Hypertension Management Program

A cutting-edge digital health program, combining online coaching, smart devices, and interactive lessons, to empower you to take control and manage your diabetes and hypertension conditions.



WINFertility

WINFertility personalizes your fertility treatment plans and provides a network of top-rated fertility specialists to assist you in your family-building journey.



Virtual Primary Care

Virtual Primary Care connects you with a Primary Care Physician (PCP) in the medical plan network that you can use for general health needs, screenings, and annual physicals. Doctors are available by appointment during normal business hours.



Inclusive Care

Inclusive Care connects LGBTQIA+ individuals to medical and emotional support and best-in-class healthcare. You will receive care from carefully chosen care providers that are well-equipped to treat the unique needs of the LGBTQIA+ community.



Behavioral Health Resources

Behavioral Health Resources are available to you by calling 844-792-5141, day or night. A licensed clinician can speak with you and refer you to programs, care providers, and specialty services for mental health care, such as anxiety, depression, eating disorders, or substance use.



Building Healthy Families

Building Healthy Families focuses on meeting families' needs - regardless of the diverse identities and structures within that family. If you're having a baby or planning to grow your family, the program makes it easier for you to find personalized, on-demand health guidance. The program offers support to you from pre-conception to early childhood.



Hinge Health

Hinge Health provides specialized virtual care for back and joint issues from the comfort of your home at no cost to the participant. Hinge Health will help you prepare and recover from surgery and overcome pain associated with back and joint pain.



Dental Bi-Weekly Contributions		
Coverage Level	Plan Options	
	Base Plan	Buy Up Plan
Team Member Only	\$11.92	\$12.91
Team Member & Spouse	\$26.23	\$28.41
Team Member & Child(ren)	\$23.83	\$25.81
Team Member & Family	\$35.76	\$38.73

Base Dental & Buy Up Dental	Base Plan	Buy Up Plan
Annual Maximum Benefit	\$1,500	\$2,000
Diagnostic & Preventative <small>Services may include teeth cleaning (limit two per year), exams and x-rays</small>	\$0 Person Deductible \$0 Family Deductible No out-of-pocket cost	
Basic Treatment <small>Services may include fillings, root canals, oral surgery</small>	\$50 Person Deductible \$150 Family Deductible 20% co-insurance	
Major Treatment <small>Services may include crowns, bridges, implants, and dentures</small>	\$50 Person Deductible \$150 Family Deductible 50% co-insurance	
Orthodontics* <small>Limited to dependents over age 6 and under age 18. \$2,000 lifetime maximum benefit</small>	Not Covered	\$0 Person Deductible \$0 Family Deductible 50% co-insurance

No ID Card Needed!

Delta Dental members receive top-notch services without a printed ID card. Simply tell your dentist that you're covered by Delta Dental of Ohio, and the office staff will take it from there!



Team members have two plan options: **Base Plan** with a **\$1,500 annual maximum** and does not offer orthodontia coverage for children or a **Buy Up Plan with a \$2,000 annual maximum** and orthodontia coverage for children.

Delta Dental offers **two networks of dentists**, PPO and Premier.

Members do not need an **ID card** for services but can request a card if preferred.

To confirm that your dentist is in the Delta Dental network or to find a participating dentist, go to **www.deltadentaloh.com** and click on the **"Find a Dentist"** tab at the top of the page.

If you have questions about your dental benefits, please contact the Delta Dental **customer service department** at 800-524-0149. Customer service representatives are available Monday through Friday, from 8:30 a.m. to 8:00 p.m., ET.

Sign up for **Delta's Member Portal** to view eligibility, access/print an ID card, view your benefits and claims information, find a dentist, and more! Register your account today at **www.memberportal.com**.

Vision Bi-Weekly Contributions

Team Member Only	\$1.31
Team Member & Spouse	\$2.50
Team Member & Child(ren)	\$2.63
Team Member & Family	\$3.86



Vision Plan Benefits	Description of Benefit	At PLUS Providers	At Select Providers
Eye Exam	Once every calendar year, receive a complete examination, refraction and prescription for eyeglass lenses. Contact lens exams may require additional fees which are the responsibility of the participant.	\$0 Co-Pay	\$10 Co-Pay
Eye Glass Lenses	Once every calendar year, purchase standard uncoated plastic lenses regardless of the size or power. Lens options are available for additional cost.	\$0 Co-Pay	
Progressive Lenses	Once every calendar year, purchase multi focal lenses with no lines.	\$65 - \$110 Co-Pay	
Eye Glass Frames	Once every other calendar year, purchase any frame up to the retail value shown to the right in this chart for \$20 copay.	\$20 Co-Pay Up to retail value of \$180	\$20 Co-Pay Up to retail value of \$130
Contact Lenses	Annual benefit includes a contact lens allowance up to a regular retail of \$130. Contacts above \$130 regular retail are available at an additional cost.	\$25 Co-Pay	



The **Eye360** program offers **savings** on vision care with access to EyeMed's Select Provider network including **Lenscrafters, Target Optical, and Pearl Vision Centers. PLUS Providers** offer enhanced benefits like **\$0 copay** for an eye exam and an additional **\$50 towards** frames. To find a provider, visit **www.eyemed.com**.

Online shopping options are available with free shipping and returns.

EyeMed members can also access **discounts on hearing care** through Amplifon. **Call 877-203-0675** to find a hearing provider near you.

Accident & Hospital Indemnity Insurance

Accident Insurance

Accident insurance provides financial support for life's unexpected events. In the event of an accident, you receive a lump-sum payment for a covered event — one convenient payment all at once — when you or your family need it most.



Team members enrolled in the **Buy Up Consumer Directed Health Plan (CDHP)** are **automatically enrolled** in the MetLife Accident Plan. However, you have the option to also elect **additional** Accident Insurance.

Accident, Hospital Indemnity and Critical Illness coverage **include a \$50 wellness benefit**, per person enrolled, just by completing your annual physical. Visit MetLife's website to obtain your reward.

To **learn more** about the MetLife Accident and Hospital Indemnity Insurance, go to Workday and click on The Benefits of Signet worklet or **call MetLife at 800 438-6388**, Monday - Friday 8:00 a.m. to 8:00 p.m. ET.

Deductions for Accident and Hospital Indemnity Coverages are deducted from your paycheck **post-tax**.

Accident Insurance Bi-Weekly Contributions

Team Member Only	\$1.56
Team Member & Spouse	\$3.12
Team Member & Child(ren)	\$3.56
Team Member & Family	\$4.41

Hospital Indemnity Coverage

Hospital Indemnity insurance can help safeguard your finances if you or a loved one is admitted to the hospital. A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay. The extra cash can help you focus on getting back on track without worrying about finding the money to cover the costs of treatment. Having a baby or surgery in 2025? You may want to consider this benefit.



Hospital Indemnity Bi-Weekly Contributions

Team Member Only	\$5.68
Team Member & Spouse	\$10.55
Team Member & Child(ren)	\$8.91
Team Member & Family	\$13.78

Critical Illness Insurance

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your loved ones need it most. The extra cash can help you focus on getting back on track without worrying about finding the money to cover the costs of treatment.



Critical Illness Rate Per \$10k Elected (Up to \$30k)

If your age as of January 1, 2025 is:	Bi-Weekly Team Member Only	Bi-Weekly Team Member & Spouse	Bi-Weekly Team Member & Child(ren)	Bi-Weekly Family
24 & Younger	\$1.80	\$3.60	\$2.31	\$4.11
25-29	\$1.98	\$3.97	\$2.54	\$4.52
30-34	\$2.40	\$4.71	\$2.95	\$5.26
35-39	\$2.77	\$5.49	\$3.32	\$6.05
40-44	\$3.60	\$7.11	\$4.11	\$7.62
45-49	\$4.62	\$9.23	\$5.17	\$9.78
50-54	\$6.28	\$12.88	\$6.83	\$13.38
55-59	\$8.22	\$17.26	\$8.77	\$17.82
60-64	\$11.91	\$25.29	\$12.46	\$25.94
65-69	\$16.71	\$35.95	\$17.26	\$36.55
70-74	\$22.34	\$47.77	\$22.89	\$48.32
75+	\$30.78	\$64.66	\$31.34	\$65.22

Covered Conditions

As long as you or your loved one meets the policy and certificate requirements, the following medical conditions are covered: Cancer, Heart Attack, Stroke, Coma, Severe Burn, Major Organ Transplant, Coronary Artery Bypass Graft, Kidney Failure, Benign Brain Tumor, Loss of Ability to Speak, Hearing or Sight, Paralysis, Sudden Cardiac Arrest, Childhood Diseases, Infectious Diseases, Progressive Diseases.

Review the policy and certificate requirements to determine if your condition is covered.



You can choose an **individual plan or cover yourself and your dependents**. You can elect coverage in **\$10,000 increments**, up to a maximum of \$30,000.

The amount the benefit pays out for dependents may differ depending on their relationship to you:

Team Member: 100% of elected benefit amount paid on diagnosis of qualified condition.

Spouse: 100% of elected benefit amount paid on diagnosis of qualified condition.

Child: 50% of elected benefit amount paid on diagnosis of qualified condition.

Voluntary Life Insurance & Voluntary Accidental Death & Dismemberment Insurance

Signet offers Voluntary Term Life Insurance for regular full-time team members and eligible dependents. Team members can purchase coverage up to 5 times their annual salary up to \$1M in total coverage with a guaranteed issue amount up to \$200k. Spousal coverage is available with a maximum of \$200k (or up to the total amount of life insurance the Team Member has), subject to evidence of insurability for any amount exceeding \$40k. Child coverage is also offered in \$5k increments up to \$25k, with no evidence of insurability required. **No evidence of insurability paperwork is required (up to guaranteed issue amounts) for newly eligible team members.**



2025 Voluntary Term Life Monthly Premium Rates

If your age or spouse's age as of January 1, 2025 is:	Voluntary Team Member Life Rate Per \$1,000 Coverage	Voluntary Spouse Life Rate Per \$1,000 Coverage	Child Life Per \$1,000 Coverage	Voluntary Death & Dismemberment Per \$1,000 Coverage
24 & Younger	\$0.025	\$0.050	\$0.096	Team member only cost is \$0.020 Team member and family cost is \$0.029
25-29	\$0.026	\$0.060		
30-34	\$0.031	\$0.080		
35-39	\$0.039	\$0.090		
40-44	\$0.059	\$0.100		
45-49	\$0.093	\$0.150		
50-54	\$0.144	\$0.230		
55-59	\$0.221	\$0.430		
60-64	\$0.311	\$0.660		
65-69	\$0.559	\$1.270		
70-74	\$0.905	\$2.060		
75-79	\$1.465	\$2.060		
80+	\$1.729	\$2.060		

All regular full-time team members are automatically enrolled in the Basic Life Insurance Plan and AD&D which is paid entirely by Signet. The Basic Life Insurance Plan benefit is equal to one-times your annual base salary up to a maximum of \$250,000. The accidental death and dismemberment (AD&D) provides benefits for a loss due to what the plan deems an accident.

BENEFIT ENROLLMENT LIFE INSURANCE REMINDERS

ENROLLMENT

- Newly eligible team members (new hires or newly regular full-time team members) are not required to complete evidence of insurability paperwork unless increasing above guaranteed issue amounts.
- If coverage exceeds guaranteed issue amounts, Evidence of Insurability paperwork is required for approval by MetLife. You will not be charged for the coverage until you are approved.
- Existing team members not currently enrolled in life insurance will be required to complete Evidence of Insurability for any amount elected.

LIFE INSURANCE DEPENDENT ELIGIBILITY

- Dependents must be verified and meet the requirements to be eligible as a dependent outlined on page 6.
- If your dependent also works for Signet Jewelers and is benefits eligible, they cannot be enrolled in Spouse or Child Life.

HOW MUCH LIFE INSURANCE DO I NEED?

- Ensure your insurance coverage matches your life changes. Use the life insurance calculator at www.metlife.com/lifeneeds to determine the right amount of coverage quickly.



REMEMBER!

You will be asked to review your beneficiaries during enrollment. Assigning a beneficiary is crucial in the event of your death so your life insurance is paid out accurately and timely.

Short & Long Term Disability



Full-time team members are automatically enrolled in Signet's Short-Term Disability (STD) program, at no cost, managed by Sedgwick Claims Management Services. STD covers the 12 weeks of disability at 65% of your base annual salary. Long-Term Disability (LTD) coverage offers income replacement for team members unable to work due to illness or injury lasting over 13 weeks. Visit SIGnet for details on eligibility and benefits. All team members are automatically enrolled in LTD coverage with no health questions required. If you do not want to be enrolled in this coverage, you must opt-out during enrollment.

Non-Exempt LTD Monthly Premiums

If your age as of January 1, 2025 is:	Non-Exempt Team Member Rates Per \$100 of Coverage:
24 & Younger	\$0.153
25-29	\$0.199
30-34	\$0.264
35-39	\$0.339
40-44	\$0.501
45-49	\$0.658
50-54	\$0.873
55+	\$1.061

Eligible non-exempt team members partnered with MetLife can elect Long-Term Disability (LTD) Insurance at group rates. The plan benefit is 50% of monthly salary up to \$10,000.

All team members are automatically enrolled in Signet's LTD plan without having to submit a health questionnaire of biometric screening.

How to calculate your monthly LTD premium:

If your monthly salary is \$2,917 and you are 40 years old, the rate you will use is \$0.501 for every \$100 of salary.
 $\$2,917/100 = \$29.17 \times \$0.501 = \14.61

The LTD Plan offers Basic and Buy-Up coverage for eligible exempt team members.

Exempt team members are enrolled in basic LTD that provides a benefit of 50% of monthly income at no cost, up to \$10,000.

Exempt team members are automatically enrolled in the buy-up plan, the benefit is 60% of monthly income, up to \$10,000.

How to calculate your monthly LTD premium:

If your monthly salary is \$2,917 and you are 40 years old, the rate you will use is \$0.362 for every \$100 of salary. $\$2,917/100 = \$29.17 \times \$0.362 = \10.55

Exempt LTD Monthly Premiums

If your age as of January 1, 2025 is:	Exempt Team Member Rates Per \$100 of Coverage:
29 & Younger	\$0.120
30-39	\$0.231
40-44	\$0.362
45-49	\$0.466
50-54	\$0.577
55-59	\$0.635
60-64	\$0.574
65+	\$0.429

The MetLife Legal Plan offers two options: the Base Legal Plan and the Buy Up Legal Plan, providing legal assistance for personal matters with no waiting periods, no deductibles, and no requirement to submit claim forms when using network attorneys. This benefit can only be elected during annual enrollment or new hire enrollment and is deducted on a post-tax basis from your paycheck.



MetLife Legal Plans Bi-Weekly Rate	
Base Legal Plan	\$7.62
Buy Up Legal Plan	\$9.45

PLAN FEATURE COMPARISON

	BASE PLAN	BUY UP PLAN
COVERAGE FOR CUSTODY ORDERS, WILLS, CAREGIVING SERVICES, DIVORCE AND TAX PREPARATIONS/FILINGS	✗	✓
ASSISTANCE WITH HOME & REAL ESTATE, WILLS, ESTATE PLANNING, CIVIL LAWSUITS, ELDER-CARE ISSUES, AND MORE.	✓	✓

- 1

EASY TO FIND AN ATTORNEY
- 2

EASY TO MAKE AN APPOINTMENT
- 3

EASY FROM START TO FINISH

Finding legal assistance is easy as 1, 2, 3!

1.

Go to members.legalplans.com or call 800-821-6400 to get matched with an attorney.

2.

Call the attorney you were matched with to schedule an appointment.

3.

That's it! There are no copays, deductibles or claims forms when you use a network attorney for a covered matter.

Additional Benefits & Resources



Signet provides a range of supplementary benefits in addition to those already described in this guide. These additional programs are intended to support your well-being and financial stability.



Farmers Home & Auto Insurance

Signet Jewelers team members can get discounts on auto and home insurance through Farmers Insurance by calling **800.438.6381**. Benefits include a group discount up to 15%, automatic payment discount, good driving rewards, and multi-vehicle or multi-policy discounts.



Medicare Plans By BOST

BOST offers Medicare Health Plans for eligible individuals. Call the Medicare Service Call Center at 800.719.3751 for a free consultation to see if these plans are a good fit for you.

Bost will assist you with enrollment and guide you along the way.



MetLife Pet Insurance

To ensure your pets' safety and health, Signet offers MetLife Pet Insurance to team members for vet visit costs and unexpected expenses. The program includes group discounts, customizable limits, deductible savings, and easy claims. Visit

www.metlife.com/getpetquote or call **800.GET-MET8** for more information, quotes, or enrollment.



Benefits With Stride

Not eligible for Signet benefits? Contact **Stride** at 415-930-9110 or visit <https://signet.stridehealth.com/> to explore coverage options.

Stride will assist you with reviewing plan options including the healthcare marketplace



WageWorks Tax-Favored Commuter Program

All U.S. team members are eligible to participate in the WageWorks Online Commuter Benefits Program. This program offers a convenient, online platform for obtaining your transit or parking passes on a pre-tax basis.

- Pay in advance for your transit pass with Wage Works online commuter benefits.
- Passes are delivered to your home address before the benefit month.
- Manage your account and elections online easily at www.wageworks.com.
- Account is funded through pre-tax payroll deductions.
- Learn more about Commuter Benefits Transit/Parking plan on the Wage Works website. Contact **WageWorks** for support or questions at **877.924.3967**, Mon-Fri 8:00 a.m. - 8:00 p.m. ET.

Additional Benefits & Resources



Signet provides a range of supplementary benefits in addition to those already described in this guide. These additional programs are intended to support your well-being and financial stability.



FinFit Employee Loan Program

This is a voluntary loan program by FinFit for eligible team members providing an affordable borrowing alternative. Loans are repaid through payroll deductions and can help with debt consolidation or unexpected expenses. For more information, visit FinFit.com/Signet.



Employment & Income Verification Service

Experian offers a secure platform for verifiers to confirm employment and income history quickly. Visit www.experianverify.com and use PIN 60325814 to set up an account for online access.



Signet Team Member Relief Fund

The Signet Team Member Relief Fund offers grants to eligible Signet team members facing financial hardships. For more information and how to apply, log into SIGnet and search for Signet Team Member Relief Fund.



Signet Perks at Work Program

The Signet Perks at Work Program offers U.S. team members discounts on various goods and services. To join, visit perksatwork.com, register for free using company code JEWELS, and receive your password via email.



National Credit Union

Signet offers the chance to join a Credit Union with benefits like managing accounts online, payroll deductions, loan requests, lower interest rates, and access to partner organizations. All team members can choose either **Towpath Credit Union** in Akron, Ohio, or **Las Colinas** in Dallas, Texas. Contact for membership and more information. Contact info can be found on page 38.

401(k) Plan



Whether you are just starting out, nearing retirement or are anywhere in between, enrolling in the Signet Jewelers Retirement Savings Plan can help you prepare for your financial future and assist with getting your retirement goals on track.

The Signet Jewelers Retirement Savings Plan, administered by Empower, allows you to contribute any percentage of your paycheck up to 100% through pre-tax and Roth contribution options.



Getting Started

Once you are at least 18 years old and have completed 30 days of employment, a letter from Empower Retirement will guide you on enrolling in the 401(k) plan. You can enroll anytime through Empower’s website, phone, or mobile app.

- Visit www.empower.com/signet
- Call 833.744.6381
- Download Empower’s app on the App Store or Google Play Store

Contributions

You can contribute up to 100% of your eligible pay with an annual limit of \$23,500 for 2025. Contributions can be pre-tax, Roth or a combination of the two.

If you are 50-59 years old, you can contribute an extra \$7,500 in 2025.

Beginning January 1, 2025, team members aged 60-63 can make an additional catch-up contribution up to \$11,250.

Employer Match

Once you have been employed for one year, Signet will begin to match your contributions 50% (\$.50 on each dollar) up to the first 6% of your eligible pay for a total of a 3% maximum matching opportunity. The company matching contributions will begin to vest, which means will become available to you, based on the vesting schedule below. Your contributions are always available at 100%.

Years of Service				
Minimum of 1,000 Hours Worked Each Calendar Year				
< than 2	2 Years	3 Years	4 Years	5+ Years
0%	25%	50%	75%	100%



Rollover Money

Do you have money sitting in a prior eligible retirement account? You can **rollover** the money to the Signet 401(k) plan immediately. For more information, call Empower Retirement at **888.737.4480**.

Retirement Investment Advice

Get help with your investing and savings decisions with the **Empower Retirement Investment Advice program**. Available at **no cost**, this program is designed to help you **manage your 401(k) account and develop a personalized investment strategy**. Get answers to questions such as:

- How much should I save?
- Which investments should I choose?
- Am I on the right track?

A **retirement consultant** is available weekdays, 8:00 a.m. to 10:00 p.m. ET and Saturdays, 9:00 a.m. to 5:30 p.m. ET at **833.744.6381**.

Life doesn't stand still. That's why Signet makes available an easy way to learn about the things that matter most to you. The LifeSpeak program provides instant access to expert advice on a wide range of topics. From physical and mental health, to relationships, financial health, parenting and caregiving...it's all here.

LifeSpeak is available to all team members and their families. There is no waiting period, no cost to you and it is 100% confidential. Log in to LifeSpeak now and be sure to sign up for the mailing list so you never miss a campaign, contest, or new feature! Encourage your family members to sign up, too!

With LifeSpeak you get:

- **1,200+ videos and podcasts.**
- **Tip sheets for each video module with practical tips and advice.**
- **Expert Blog posts on a wide variety of issues that affect us each day.**
- **Mental Health Marathons, Watch & Win contests and quarterly campaigns.**

Ask the Expert Web Chat

Once a month you can interact with a LifeSpeak expert in real time. The web chats are based on a chosen theme, and during the web chat, you can submit questions (100% anonymously) and get an answer from a leading expert right away.

Live and On-demand Meditation

Find your calm with LifeSpeak Breathe. Learning to control and slow down your breathing can be a positive solution for managing stress and anxiety, which in turn can have a direct impact on our health. Signup for a 5-minute live mindfulness session or select on-demand guided meditation any time of the day.



Support for Alcohol & Substance Use

ALAViDA is designed to support anyone – you or a family member – who'd like to cut back, quit, or simply become more mindful of their consumption of alcohol or substance use. Scan the QR code to take a 5-minute confidential quiz and get a \$5 Starbucks gift card.



Accessing LifeSpeak is Easy!

Visit signet.lifespeak.com or scan the QR Code below!

Client ID: signet
Access ID: YourLife



TELUS Health, formerly called LifeWorks, is a total wellbeing solution that supports, guides, and connects team members and their families to programs and resources to live their best life. No matter where you are at in your life journey, TELUS Health provides confidential support, at no cost to you, 24 hours a day, 7 days a week, 365 days a year.



Call 855-848-6388

A TELUS Health advisor is just a phone call away, 24/7, 365 days a year. Call to get connected to personalized counseling or if you have a question about any of the TELUS Health services.



Log in to the SIGnet

Under the Bookmarks section on the SIGnet, click on the TELUS Health link to transfer to the TELUS Log In page. Enter your Signet Jewelers email to connect to online tools and resources.



Download the TELUS App

For access on the go, download the TELUS app from the App Store or Google Play. Enter your Signet Jewelers email in the Log In section to be redirected to Signet's SSO portal.

Personalized, Confidential Mental Health Support

We all need extra support sometimes to get through life's challenges. Call TELUS Health at 855-848-6388 to talk with a TELUS advisor, 24 hours a day, 7 days a week. Following a telephonic assessment, the advisor will set up an in-person or virtual session with a counselor that is right for your needs. You and members of your household are eligible to receive up to 5 counseling sessions, per incident, per year, at no cost to you.

Health and Wellness Coaching

Sometimes taking a new path can be overwhelming, especially if it involves making life changes, such as changing the way you eat or adopting new habits to reduce stress. Health and Wellness Coaches are here to help you find the right path to a healthier you.

To learn more or to schedule an appointment call 855-848-6388 or visit the TELUS Health website.



Stress Management

This track addresses personal and workplace stress in four areas: job-related stress, relationships, changes and time management issues.



Weight Management

Develop healthy eating habits for life by setting realistic weight loss goals using the latest nutritional and activity recommendations.



Sleep Habit Management

Provides tools to improve sleep and mitigate the effects of sleep deficiency by looking at personal sleep habits and identifying barriers to sleep.



Tobacco / Nicotine Cessation

Understand tobacco use and dependency and empower users to work through the process to quit-for life.



Diabetes Prevention

Designed to help users establish diet and exercise habits to lose weight and reduce their diabetes risk because of family history, medical prognosis or other reasons.



TELUS Health Community for 24/7 Peer Support

The TELUS Health Community is an online peer-to-peer support space that connects you to a world of people with like experiences. Get instant, unlimited support in a safe space that allows you to anonymously share how you are feeling.

Get Connected and Stay Connected

You are always a click away from resources and programs designed to support you no matter where you are at in your life journey, including:

- Mental Health Support
- TELUS Health Community
- Financial Counseling + Resources
- CareNow Self-Help Tracks
 - Personalized Health Coaching
 - Habituate Challenges
 - Wellness Assessments
 - Virtual Physical Fitness Training
 - Toolkits Self-Guided Learning
 - Access to Attorneys + Mediators

2025 Enrollment Guidelines

To be eligible to elect coverage under the medical (including prescription drug coverage), vision, dental, Flexible Spending Account, Health Saving Account, disability and life insurance plans, you must be in a regular full-time status on Workday and consistently work a minimum of 30 hours each week. It is important to note that audits may be done to confirm you are meeting the eligibility requirements of the plan.

All regular full time team members are able to make changes to their benefit elections during annual enrollment each year (typically held in October with changes becoming effective on January 1), within 30 days of being hired/reinstated, or with a qualifying life event (view pages 34 & 35 for more info on life events).

Eligibility Classification	Effective Date of Coverage
Hourly (Non-Exempt) New Hire* *Excludes non-exempt hourly store/design & service center managers, managers in waiting and HR designated position	91st day following date of hire 61st day eligibility beginning for those hired on or after January 1, 2025
Salary (Exempt) New Hire	31st day following date of hire
Change from Part Time/Seasonal to Regular Full Time Non-Exempt Status	91st day following the date of the status change 61st day eligibility beginning for those with a status change on or after January 1, 2025
Change from Part Time/Seasonal to Regular Full Time Exempt Status	31st day following the date of the status change
Reinstates (Exempt and Non-Exempt) re-employed in a benefit eligible status within 180 days of their last day worked and were enrolled in the Signet benefit plans	The date of re-employment
Reinstates (Exempt and Non-Exempt) re-employed in a benefit eligible status within 180 days of their last day worked and were not enrolled in the Signet benefit plans	Based on the team member's eligibility status - Exempt or Non-exempt (Refer to "New Hire" effective date of coverage above)
Team Members (exempt and non-exempt) rehired at any time beyond 180 days from their last day of employment will be treated as a "New Hire"	Based on the team member's eligibility status - Exempt or Non-exempt (Refer to "New Hire" effective date of coverage above)



DEADLINE TO ENROLL

Team members must complete the benefits enrollment process online in Workday within 30 days of receiving the task. Failure to do so will delay enrollment until the next annual enrollment period in October or until a qualifying Life Event occurs. If you are enrolling dependents in your coverage, the verification process can take up to two business days, so be sure to plan accordingly.

Team Member Life Events

If you experience a qualifying life event that causes a need to add, modify, or remove your coverage, you must complete a life event in Workday.



1 Navigate to the Update Benefits Screen

- Log into **Workday** and navigate to the **Benefits of Signet** worklet on the homepage.
- Click on **Update My Benefits** under the **Change My Benefits** section.

2 Select Life Event Type

- Choose a **Change Reason** from the list of options.
- Enter the **Life Event** date (e.g. date of marriage, date lost other coverage).

3 Upload Supporting Documentation

You will be prompted to upload supporting documentation from your computer (e.g. marriage certificate, loss of coverage letter, see page 36).

- Drag and drop or select a file to upload by clicking the **Select Files** button.
- Click **Submit**.
- Your event will be sent to the Benefits Team to review. Once they have reviewed your document, they will either **accept** or **send back** the event requesting more information. So be sure to keep an eye on your **Workday Inbox**!

4 Optional: Add Dependents

If you are **adding dependents** as part of this life event, follow the steps on page 6 to **verify your dependent** in Workday. If you are removing dependents or do not need to add a new dependent, move on to step 5.

5 Enroll In Coverage

Once your event has been approved by a Benefits Administrator, you will receive an **enrollment task** in your **Workday Inbox**.

- You must **make the changes to your coverage** through this task and fully **submit** it.
- You will know you have completed your submission when you receive the option to download your **confirmation page**. Be sure to download your confirmation for your records!
- Your coverage will **begin** or **end** on the **date** you entered in **Step 2**.

Dependent Life Events

If your dependent experiences a qualifying life event that causes a need to add, modify, or remove their coverage, you must complete a life event in Workday by the deadlines listed on page 35.



1 Navigate to the Update Dependents Screen

- Log into **Workday** and navigate to the **Benefits of Signet** worklet on the homepage.
- Click on **Update Dependent(s)** under the **Change My Benefits** section.
- If your dependent's name is listed, click **Edit**, otherwise, click **Add**.

2 Enter your Dependent's Information

- Enter the **effective date** of the life event and select the **event reason**. A summary of these event types is on the next page.
- Enter all information designated with a red asterisk(*). You will receive an error message if you miss anything.

3 Upload Supporting Documentation

To ensure your dependent meets the IRS guidelines to be a dependent, we require you to **upload supporting documentation**. If you are adding a new dependent, you will need to upload one of the following documents, along with your support life event documentation.

- **Spouse:** Marriage certificate or tax form showing filed as married.
- **Domestic Partner:** Completed and notarized Domestic Partner Policy Packet.
- **Child:** Birth certificate, adoption paperwork, crib card, court order, or hospital birth registry printout.

4 Enrollment

Once your dependent has been approved (**approval can take up to two business days, so make sure to plan ahead!**), you will see their name listed when you click on **Update Dependent(s)** in the **Benefits of Signet** worklet. Now you need to enroll them.

- **Navigate to the Benefit Change task in your Workday inbox and select which benefits you want. As you enroll, you will see your dependent's name listed and you can add them to the coverage.**

Acceptable Documentation and Deadlines

Below is a list of qualifying life events, their deadlines, and acceptable documentation. You must complete the entire life event process by the deadline, failure to do so will result in you not being able to make changes to your coverage until the next annual enrollment period.

Life Event Reason	Acceptable Documentation	Deadline to Submit Life Event Enrollment	Effective Date of Change
Loss of Coverage (Not Medicare or Medicaid)	Letter from prior insurance carrier showing the name of individual and the exact date coverage ended	31 Days From Coverage End Date	Date Coverage Ended
Loss of Coverage (Medicare or Medicaid)	Cancellation Letter showing name of individual and date coverage ended	60 Days From Coverage End Date	Date Coverage Ended
Gain Other Coverage (Not Medicare or Medicaid)	Letter from new insurance carrier showing the individual and the exact date coverage began	31 Days From Coverage Begin Date	Date Coverage Began
Gain Other Coverage (Medicare or Medicaid)	Approval Letter showing name of individual and date coverage began	60 Days From Coverage Begin Date	Date Coverage Began
Birth/Adoption	Birth Certificate, Crib Card, Hospital Registry, Adoption Decree	31 Days From Date of Birth or Adoption	Birth Date or Adoption Date
Marriage	Marriage Certificate	31 Days From Date of Marriage	Marriage Date
Divorce/Termination of Domestic Partnership	First Page and the Page with Judge's Signature of Divorce Decree Termination of Domestic Partnership Attestation	31 Days From Date of Divorce	Effective Date of Divorce or Termination of Domestic Partnership
Death	Death Certificate	No Deadline, But As Soon as Possible	Date of Death

KNOW YOUR RIGHTS

YOUR RIGHTS!

As a participant in the Signet Health & Welfare Plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 and other federal/state laws. Go to SIGnet to view and print a copy of each of the following documents:

- Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 Initial Notice
- Health Insurance Marketplace Coverage Notice
- Health Insurance Portability and Accountability Act (HIPAA) of 1996 Privacy Notice
- HIPAA Special Enrollment Rights Notice
- Medicaid and the Children's Health Insurance Program (CHIP)
- Medicare Part D Notice of Creditable Coverage Disclosure
- Newborns & Mothers Health Protection Notice
- Notice of Privacy Practices Signet Jewelers Health & Welfare Plan
- Summary Plan Description (SPD) Booklets
- Women's Health and Cancer Rights Act (WHCRA) Notice

TERMINATION OF COVERAGE

Coverage for team members and eligible dependents ends at midnight on the team member's last day of employment or if their status changes to part-time or seasonal. Additionally, dependent coverage also terminates as of:

- Date of divorce, legal separation, or an annulment of marriage
- The date of termination of a domestic partner relationship
- The last day of the month the child turns age 26
- Date of death

Note, You and/or your dependent(s) may be eligible to elect continuation of medical, vision, dental and/or FSA coverage as stated under the Consolidated Omnibus Budget Reconciliation Act (COBRA).

If you are enrolled in an FSA plan, you have 90 days from the date your coverage ended to submit a claim which occurred while your coverage was active. Any funds remaining after 90 days will be forfeited, regardless of your year-to-date contributions.

Contributions for benefit programs are maintained on a pay period cycle. If coverage is elected, then contributions will occur if coverage is active at any date during the pay period and is subject to the eligibility rules of the plans. There is no proration for contributions for coverages that begin or end before the last day of the pay cycle.

SIGNET BENEFITS

This is an overview of your Signet benefits. If a conflict occurs between this material and the official plan documents that define these programs, the plan document will govern. Nothing in this overview is intended to be a promise or guarantee of continued employment. Signet reserves the right to change or end any of the plans described at any time. Signet's Medical Plan is no longer grandfathered under PPACA and complies with all of the requirements that applied to non-grandfathered plans. Additionally, the MetLife Pet, Accident, Critical Illness and Hospital Indemnity plans, Farmers Auto and Home Insurance, Medicare Plans by BOST and FinFit programs are optional benefits and not a recommendation from Signet. Signet does not receive any compensation for offering these services.

GET CONNECTED

Benefit	Vendor	Phone	Website
Medical	Anthem	833-862-0736	www.anthem.com
Prescription Drug	Capital Rx	833-463-0697	www.cap-rx.com
Specialty Pharmacy	Archimedes Rx	888-417-5506	www.archimedesrx.com
Dental	Delta Dental of OH	800-524-0149	www.deltadentaloh.com
Vision	EyeMed	866-723-0514	www.eyemedvisioncare.com
Health Savings Account (HSA) & Flexible Spending Accounts (FSA)	HealthEquity	866-346-5800	www.myhealthequity.com
Short Term Disability (STD) & Leave of Absence	Sedgwick	844-949-2074	www.mysedgwick.com/Signet
Long Term Disability (LTD)	MetLife	800-300-4296	www.metlife.com/mybenefits
MetLife Claims and SOH Status	MetLife	800-638-6420	
Voluntary Auto & Home Insurance	Farmers	800-438-6381 (Use discount code CP6)	www.farmers.com/landing/groupselect/getquote/
Voluntary Pet Insurance	MetLife	800-GET-MET8	www.metlife.com/getpetquote
Counseling & Wellbeing Support	TELUS Health	855-848-6388	https://net.signetjewelers.com/departments/hr/resources/documents/yourlife/mental_wellness/your_mental_health_is_a_prioritypdf
Total Well-Being Program	LifeSpeak		signet.lifespeak.com Corporate ID: YourLife
401(k) Plan	Empower	833-744-6381	www.empower.com/signet
Employee Loans	FinFit		FinFit.com/Signet
Credit Union (Akron Based Team Members)	Towpath	866-634-4700	www.towpathcu.com
Credit Union (Dallas Based Team Members)	Las Colinas Federal	214-273-5094	www.lascolinasfcu.com
Legal Plans	MetLife Legal Plans	800-821-6400	info.legalplans.com
Retail Discounts	Perks at Work		www.perksatwork.com Company Code: JEWELS
Commuter	WageWorks	877-924-3967	www.wageworks.com
Employment & Income Verification	Experian Verify	404-382-5400	www.experianverify.com

Need additional information about Signet's benefit programs or enrollment?
Go to Workday and click on The Benefits of Signet icon or email: HR@signetjewelers.com.