



CREW LIFE



2023 PERKS & BENEFITS



J.CREW *Madewell* J.CREW
FACTORY



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We understand that every associate has unique responsibilities, and that these affect our overall mindset, attitude, and productivity. This is why we have Crew Life—a collection of benefits that provide us help in the areas we need most. Being a part of our Crew means being able to breathe a little easier, focus a little clearer, and live a little better... **Caring for each other is what Crew Life is all about.**



Health & Well-Being

We understand the importance of you and your family's health and wellness. It is our responsibility to take care of our associates and ensure they are provided with the best health & well-being benefits possible. Each associate has unique needs, and we strive to provide our workforce with the most comprehensive benefits package possible inclusive of LGBTQ+ affirming care.



Medical Insurance

Medical Insurance (PPO) + (CCP)

We offer two types of Medical Insurance so you can choose the plan that best fits your needs. Preferred Provider Organizer (PPO) controls out-of-pocket costs in exchange for a higher premium. Consumer Choice Plan (CCP) allows greater control over what you want to pay with lower premiums but higher out-of-pocket costs. CCP also allows the option for a Health Savings Account, with company provided contributions.

Dental

We want to help our associates feel confident, and sometimes it can all start with a great smile! Our Dental Plan allows the option to use a dentist either in-network or out-of-network. Both cover biannual teeth cleanings at 100%.

Vision

Eyesight is important and ever changing. Our Vision Plan allows the ability to use an optometrist either in-network or out-of-network, but greater coverage with in-network providers. Both cover new lenses and contacts yearly with new frames every year.

Health Savings Accounts (HSA)

An HSA is a personal savings account used for qualified health care expenses with an impressive tax advantage. It is available if enrolled in a CCP Medical plan. You can grow your account through your own contributions along with the company contributions.

Infertility Treatment

We understand that everyone's journey to becoming parents is different. Our infertility plan is to help support and reduce any unnecessary stress during this stage in your life.

Adoption & Surrogacy

We have expanded family-friendly benefits beyond just fertility. JCG has added adoption and surrogacy support to the mix of our family planning benefits by providing up to \$25,000 in aid. We want to ensure we are being as inclusive as possible when we are thinking of new benefits and ensuring we are including our LGBTQ and single prospective JCG parents.

Medical Travel

We are now offering Medical Travel for ALL our associates. This will supply access to travel funds pertaining to any type of medical travel, including reproductive services, if not accessible within 100 miles, and allows up to \$4,000 for travel expenses. It's completely confidential, and there is no need for associates to outlay the money as they can access the funds at once.

Resources to Help You Be Healthy

Below are just some examples of services and resources to support your good health.

Annual Preventive Screenings

Both health plans pay 100% (with no copay or deductible) for eligible in-network preventive care, such as annual physicals, immunizations and wellness screenings.

Tobacco Cessation Program

Quitting isn't easy. That is why we offer a free program that provides the tools needed to really quit tobacco. The Quit For Life program is nine times more effective than trying on your own. Plus, anyone who does not use tobacco will receive a monthly discount on their medical premium.

One Medical

Visits to the doctor should not be complicated by long wait times with rushed appointments, missing paperwork or other healthcare inconveniences. We offer **One Medical**: a membership with personalized care, same-day and next-day appointments that start on time, onsite lab services, and 24/7 access to a provider.

Telemedicine Program

Sometimes we have medical questions during late hours of the night or we are not able to visit a doctor's office with our busy lives. J.Crew Group offers a Telemedicine program that provides 24/7 medical consultations through any smart device with certified doctors.

Life Resources (EAP)

Having a balanced professional and personal life is important, so we give you and your family access to an employee assistance program. This program provides 24/7 free confidential help with a variety of personal and work concerns such as: stress, substance abuse, relationship, family and financial issues. The services include phone conversations and face-to-face sessions with counselors, and referrals to resources, services and support in your community.

Personal Nurse Advocate

We understand that certain medical conditions affect our daily lives, and want

to ensure our associates are always getting the help they need. This program offers a registered nurse who will work with you to develop a personal action plan to better manage your condition and improve your quality of life.

MyAdvocate

Additionally, this program will provide you with a personal advocate to help you navigate the healthcare system.

MSK Direct

We have partnered with Memorial Sloan Kettering (MSK) to offer a benefit called MSK Direct—a program that offers guided access to exceptional cancer treatment for associates and their family members. The MSK Direct team includes experienced nurses, social workers, and Care Advisors who promptly connect patients with cancer specialists at MSK—one of the top hospitals for cancer care in the country—while providing practical and emotional support along the way.

Diabetic & Bariatric Support

J.Crew Group aims to help individuals with specific health problems manage their condition a little easier, with benefits including free diabetic supplies and access to Bariatric surgery support.



Personal & Professional Development

We are committed to creating experiences, content, and resources that support your growth & development, enable job & skill learning, and enhance associate engagement at all stages of your career journey.

Nice To Meet You

Our new hire on-boarding program is designed to support your transition into J.Crew Group from day 1—providing information & resources while helping you to build relationships and encourage camaraderie that will allow you to hit the ground running.

Diversity, Equity, and Inclusion LIVE Sessions

Throughout the year the Diversity, Equity, and Inclusion team brings Live virtual learning opportunities to exempt associates throughout J.Crew Group to engage in some of the most cutting edge conversations in this space.

Associate Impact Groups (AIG)

Connecting with other associates is an important part of building relationships and creating a supportive work environment. To promote these relationships, we have empowered Associate Impact Groups to create communities and shine additional light into causes and conversations important to our diverse JCG associate population.

Diversity, Equity, and Inclusion Foundations

As part of J.Crew's commitment to acting as an inclusive organization, all new associates onboarding with J.Crew are required to walk through a series of DIEB foundational learnings to continue to build skills in valuing differences at work and throughout the world.

Compliance Training

How work gets done is as important as what we deliver. We will share our values—what we are passionate about—and explore what we mean by always doing the right thing.

JCG Manager Development Program

We're building out a new, comprehensive approach to people manager development to ensure every associate has a great manager! This blended program, which includes virtual facilitated experiences, small group learning, and just in time learning moments responsive to each area of the business is launching holistically in 2023.

Designing My Future

This flagship learning program for associates shares tools to navigate JCG's associate driven objective setting and development planning process. Designing My Future training is a two-part program. The first training provides clarity on associate expectations for setting

performance objectives for your role. The second session offers tools and guidance for building a robust development plan to realize your desired personal impact and career aspirations.

Tuition Reimbursement

We value education, and always encourage our associates to continue to learn. For this reason we offer up to \$5,250 tax deductible tuition reimbursement for those seeking further education during their time with us.

Internal Job Board

We believe in promoting from within. When filling open positions, we look to our existing team. We want you to excel and take on new opportunities and continue your professional development with us. The Internal Job Board is accessible through the Careers section in Workday.



Save & Invest Money

We know how hard you work for your money and we are dedicated to providing benefits that will assist in making the most of every dollar and help ensure financial stability for your future.



401(K)

Our 401(k) plan offering makes it easy and stress-free to save up for retirement through payroll deductions on a traditional before-tax or Roth after-tax basis, generous company match, catch-up contributions. Take advantage of financial literacy programs to learn about financial planning, smart money habits and more!

Flexible Spending Accounts (FSA)

We offer three kinds of FSAs for your financial benefit. Each of these options ensure you have the optimal plan to have before-tax deductions taken automatically from each paycheck. You can then use the money in your FSA to pay eligible expenses with tax free dollars.

Commuter Benefits

If you take public transportation to work or pay for public parking, a HealthEquity Commuter Account saves you money on your commute by paying transit and parking expenses with pre-tax dollars. It's a great way to put extra money in your pocket each month.



Time Away

From the trip of a lifetime to family milestones and unexpected events, we have a range of options to take the needed time away from work.



Paid Time Off (PTO)

Time away from the office is very important for both our physical and mental health. For this reason, we offer a Paid Time Off Policy that allows you to use your time how you see fit. PTO can be used throughout the fiscal year (Feb–Jan) for vacation, sick leave and personal days.

Leave Policies

We understand that situations arise requiring you to take an extended leave, but don't worry, we have your back. Whether it's completing your civic duty, time away for bereavement or other specific needs.

Parental Leave

Adding a child to your family is a wonderful time with an important adjustment period. We offer a generous parental leave to help this transition go smooth as possible whether you are a mom or dad, biological or adoptive!



Family & Emergencies

When an emergency strikes, we want to help you and your family focus on what really matters, being together.

Life Insurance

We offer a variety of Life Insurance plans for whichever best covers you and your family: Basic Life and Accidental Death Dismemberment (AD&D), Supplemental Life, and Dependent Life for your family. As your life events change, it is important to consistently update your beneficiary.

Supplemental Life Insurance

We offer supplemental life insurance for those who want additional protection. Increase your policy five times your annual base salary, up to \$500,000. You can purchase up to \$20,000 for your spouse and \$2,000 or \$4,000 for your child(ren).

Short-Term & Long-Term Disability

We know that circumstances are different in each situation, and so we have both Short-Term and Long-Term Disability options. These are things we believe you shouldn't have to worry about as you focus on recovery. There are specific guidelines around these programs, which govern how they are used.

Voluntary Benefits

The following voluntary benefits are opportunities for you to receive protection in the areas you deem necessary. Because we make these products available to you, you get the benefit of a group discount.

Critical Illness Insurance

Helps provide financial protection in-case a critical illness strikes you or your family. With this policy you choose how much to purchase and can use the benefit however you fit.

Accident Insurance

Designed to help cover out-of-pocket expenses and the money goes directly to you. The benefit amount is determined by the type of injury, however you can decide how and where to use the designated amount.

Hospital Indemnity Insurance

If you or a family member are admitted into the hospital, Hospital Indemnity Insurance will pay you directly to help with the finances of your stay. You will receive \$1,000 once admitted and an additional \$200 for every day you stay up to a year. You also received a \$50 Health Screening benefit which pays an annual benefit for one covered screening such as blood tests, chest x-rays and COVID-19.

Identity Theft Insurance

This insurance reduces your risk of identity theft and provides resources to help restore your identity if stolen.

Legal Plan

The legal plan provides personal legal services for eligible associates, their spouses and dependent children such as will preparation, the sale of purchase of a home and counsel regarding traffic tickets.

Auto/Homeowners Insurance

Take advantage of discounted coverage for your auto, home, condo, boat, recreational vehicle, and other possessions.

Pet Insurance

This insurance provide coverage for your dogs, cats, birds and a variety of exotic pets.



J.Crew Group Cares

We believe strongly enough in the power of giving back, that it has become more than a corporate social responsibility, it is a core value. We believe our associates are one of our most powerful agents for change. Through volunteer projects and charitable donations, we're proud to create opportunities for our associates to give back to the communities where they live and work.



JCG Associate Volunteer Program

We know how important it is to give back and our associates care about doing their share. Throughout the year there will be local opportunities for you to volunteer with your fellow co-workers and make a difference in the areas that mean the most to us.

JCG Associate Care Fund

The JCG Associate Care Fund is our own corporate charity that was created to help our fellow associates who are in need of immediate financial assistance following an unforeseen disaster or personal hardship. The "Care Fund" is open to all full and part time associates to request a cash, tax free grant during their greatest times of need.

Garments for Good & Do Well

Through our brands we support a wide range of nonprofits, both locally and around the globe with cash donations, product partnerships, in store events and other marketing moments.

J.Crew Group You Give, We Give

Matched Charitable Giving For Time Or Money

As individual associates we all have our own causes that we are passionate about supporting. The J.Crew Group "You Give, We Give" Matching Fund has been set up to reinforce your individual support of causes that are near and dear to your heart through cash or time donations made on your behalf from J.Crew. Associates who have donated their own money or volunteer time to a registered charity are invited to submit a request for a one-to-one cash or "dollars for doers" volunteer time donation match on their behalf from J.Crew Group to the charity of their choice.



Discounts & Perks

It doesn't end there, we offer a variety of other discounts and perks!



Associate Discount

The best way to show your pride for our brands, is showing off the products you love and giving them as gifts to others! We offer a great discount for online, instore and on giftcards. Your spouse and any IRS-qualifying dependents are also entitled.

Workplace Flexibility

This policy allows eligible full time associates the ability to construct flexible work hours and be offered the option to work remotely in partnership and with the approval of their manager and department head.

Mobile Services

You are offered discounted plans when you sign-up with AT&T or Verizon.

Referral Bonuses

You know better than anyone who would make a great addition to the team. When you refer someone for a position and they get the job, you receive a bonus. Now everyone wins!

Apple

Apple and J.Crew Group bring you a special program where you qualify for preferred pricing on the latest Apple products and accessories.

Plum Benefits

When we are done with work, it's time for play. Plum Benefits allows you to get exclusive prices for some of your favorite activities and trips including: movie tickets, theme parks, hotel, tours, Broadway & Vegas shows, and More!

Company Subscriptions

You are able to benefit from our company subscriptions! Receive free access to our online article subscriptions including WWD and Business of Fashion.

Gym Membership Discounts

We understand the importance of healthy body, healthy mind. For this reason we offer a discounted price of membership to a variety of gyms and fitness facilities.

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