

JCP Benefits
Your Life.
Your Style.

2024

JCP Benefits
Annual Enrollment | **Puerto Rico**



Benefits Your Life. Your Style.

The Associate Value Proposition (AVP) puts associates at the center of everything we do. We're committed to caring for the whole person by supporting associates' mental, emotional, physical, and financial health. Our 2024 benefit offerings are designed to care for the well-being of you and your family.



Review

Take a look at the benefits details and decide which plans are the best for you.



Compare

See a side-by-side comparison of the plans on yourjcpbenefits.com.



Enroll

Choose your 2024 benefits.

Physical
Well-being

Financial
Well-being

Mental
Well-being

Work-life
Balance

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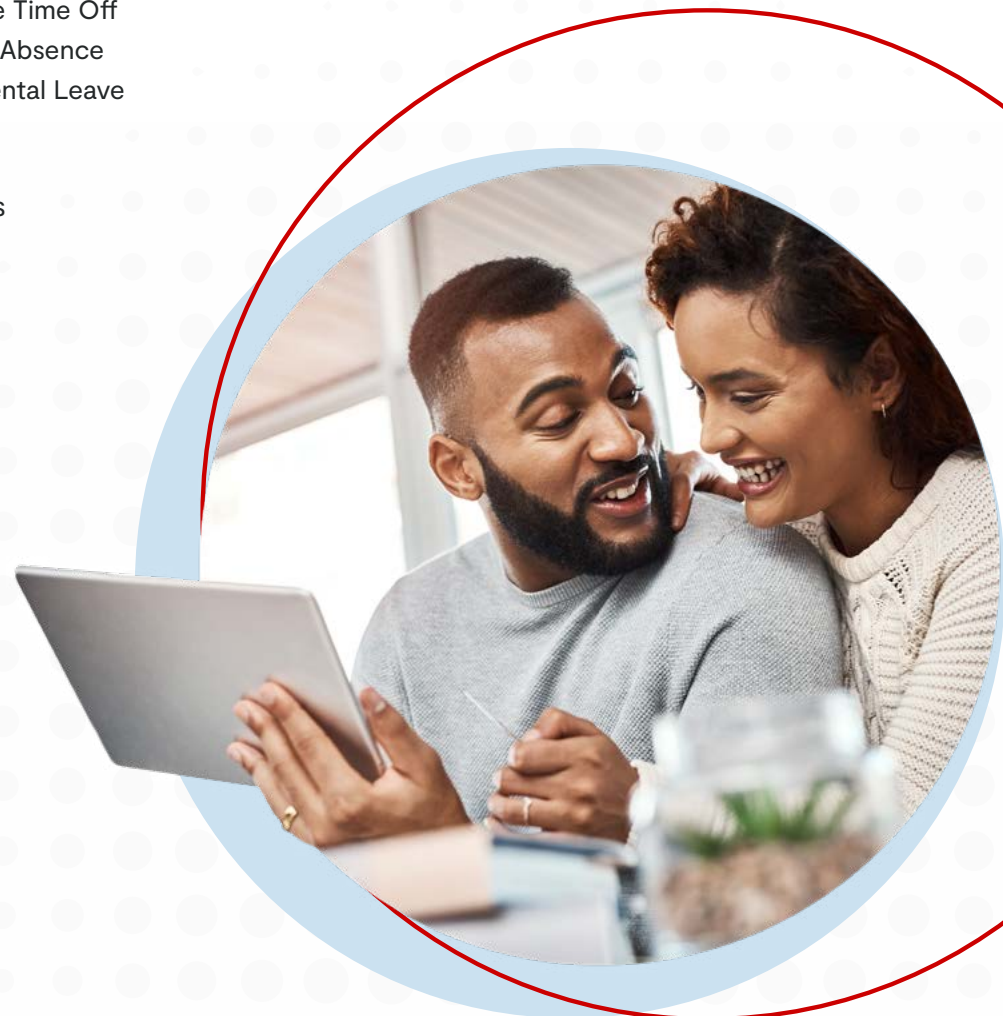
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The Basics

JCPenney offers a variety of benefits that fit your life—and tools to help you choose. Here's everything you need to know about enrollment.

Benefits Eligibility

Your eligibility is based on your employment status when hired, and then on an ongoing basis measured during the annual look-back period. Look for the below symbols throughout the guide to see the benefits you're eligible for.



FULL-TIME ASSOCIATES

who work an average of 30 hours or more per week are eligible for all the health and welfare benefits listed in this guide.



PART-TIME ASSOCIATES

who average less than 30 hours per week are eligible for the following benefits: dental, vision, Term Life Insurance, AD&D Insurance, Business Travel Accident Insurance, Critical Illness Insurance, Accident Insurance, Hospital Indemnity, Legal Service Plan, Associate Discount Program, JCPenney Perks and the 401(k) Safe Harbor Plan. You can view your current and projected benefits eligibility at any time by clicking the Benefits Eligibility tile on the JCPenney Benefits website homepage.

New Hires

If you are hired as a full-time associate, you're eligible for the benefits available to full-time associates. You will remain eligible for full-time benefits for the remainder of the current and the following calendar year, even if your full-time status changes during that time.

If you are hired as a part-time associate, you're eligible for the benefits available to part-time associates. After your first 11 months of employment, your hours worked will be measured to determine if you will remain eligible for part-time benefits or if you are eligible for full-time benefits.

Ongoing Associates

Eligibility for part-time or full-time benefits is determined each year during the annual look-back, which calculates average hours worked during a 52-week period that ends in September or October.

If, during the annual look-back, you worked:



1,560+ hours

(average 30 or more hours per week),
you will be eligible for full-time benefits.



<1,560 hours

(average less than 30 hours per week),
you will be eligible for part-time benefits.

If you are promoted to certain Company-recognized benefits-qualifying supervisor/manager positions, you will become eligible for full-time benefits on your promotion effective date. You can find a list of benefits-qualifying positions on the JCPenney Benefits website > Benefits Library > Health & Welfare Benefits.

Dependents

You can cover the following dependents:

- Spouse, opposite and same sex domestic partner.
- Children, stepchildren and children of domestic partners under age 26.
- Incapacitated children of any age under certain plans.



Verify Your Dependents

If you enroll dependents in the medical and/or dental plans, you are required to provide documents verifying their eligibility. The JCPenney Benefits Center will send you a dependent verification notice that outlines the steps you need to take to establish your dependents' eligibility for coverage. Coverage for your dependents is contingent on you successfully completing the process within the required timeframe. You may be required to reverify your dependents in future years.

Enrolling



When

Your enrollment period is based on your specific situation.

NEWLY HIRED ASSOCIATES

You must enroll within your first 30 days of employment to have coverage for the remainder of the year.

ONGOING ASSOCIATES

Annual Enrollment is October 11-31, 2023. **If you do not take action, your 2023 coverage will continue to 2024.**

IF YOU'VE HAD A RECENT CHANGE IN YOUR BENEFITS ELIGIBILITY

You must enroll by the deadline listed on your JCPenney Benefits Center enrollment letter.

Note: You can enroll in or make changes to the 401(k) Safe Harbor Plan at any time.



How

There are three ways you can enroll:



AT WORK

Associate Kiosk > My Benefits > JCPenney Benefits



AT HOME

jcpassociates.com > Associate Kiosk@Home > My Benefits > JCPenney Benefits



ON THE GO

Download the Alight Mobile app via this QR code, then enter JC Penney and log in



If you have questions, call the JCPenney Benefits Center at **1-888-890-8900**, Monday–Friday, 8 a.m.–8 p.m. Central time.

Paying for Coverage

Some benefits are provided to you at no cost, while others are paid in part or in full by you.

If you elect medical, dental, vision or Hospital Indemnity coverage, your deductions are taken out of your pay on a before-tax basis, which lowers your taxable income. All other deductions to pay for benefits are taken on an after-tax basis.

Annual Earnings for Benefits

Your annual earnings for benefits (AEB) is used to determine your medical premiums as well as benefits for Life Insurance, Long-Term Disability, AD&D Insurance and Business Travel Accident.

If you are a new hire, your AEB is calculated based on your current annualized base pay, rounded up to the next \$1,000. In following years, your AEB is the greater of:



**CURRENT ANNUALIZED PAY +
BONUS PAID CALENDAR
YEAR-TO-DATE**

OR



**GROSS WAGES FOR THE PRIOR
CALENDAR YEAR ROUNDED
UP TO THE NEXT \$1,000**

Earnings used to calculate AEB are obtained annually, a few weeks prior to Annual Enrollment.

Making Changes

The benefits you elect during enrollment are in effect through Dec. 31, 2023, so choose your coverage carefully.

You can only make changes outside of enrollment if you have a qualified status change. Examples include:



MARRIAGE



DIVORCE



BIRTH



ADOPTION



**LOSS OF OTHER
COVERAGE**



A MOVE

In most cases, you must make changes within 60 days of the event or wait until the next Annual Enrollment or qualified status change. Report changes to the JCPenney Benefits Center online or by phone.

Learn all about your 2024 benefit options so you can make the right choices for you and your family.

Health



Medical

JCPenney's medical plan, administered by Triple-S Salud, helps support your physical well-being.

Primary Care Physician

You and your covered dependents must choose a primary care physician (PCP). You and your dependents may choose the same PCP or different PCPs. Your PCP will manage your healthcare and provide most of your routine medical care and some specialty care. If you need more complex or specialized treatment, your PCP will refer you to a specialist.

PCPs are usually internists, pediatricians, family doctors or general practitioners. Call Triple-S Salud at **1-787-774-6060** to request a list of providers.

Your Monthly Premiums

You Only	\$47
You + Spouse	\$198
You + Child(ren)	\$173
You + Family	\$326

ID Cards

You will receive a new medical ID card if you enroll in medical coverage.

New Medical Carrier

Beginning January 1, 2024, Triple-S Salud will be your new medical carrier. Please review the plan offering carefully, as some plan features will change. Don't forget to verify your providers are in-network.

What You Pay In-Network

Annual Deductible

You Only or You + Spouse, Children or Family	\$0
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Medical Services

Preventive care	\$0
PCP or PCP-referral office visit	\$10
Other doctor visits (non-PCP or non-PCP referred)	\$12
Emergency room visit	\$30
Hospitalization	\$50
Diagnostic laboratory, radiology and testing	25%

Prescription Drugs

Generic drugs	\$10 (or actual cost if lower)
Brand-name drugs	30% (\$30 minimum)

Refer to the Puerto Rico Medical SPD on the JCPenney Benefits website > Benefits Library for more details.

Dental



You have two dental plan options, both administered by Aetna.

- **The Dental Basic** option provides preventive care and basic services only.
- **The Dental Plus** option provides preventive care and basic services as well as covers major services and orthodontia care.

With both options, you can see any dentist you choose; however, in-network dentists have agreed to provide services at discounted rates. Out-of-network benefits are based on reasonable and customary (R&C) limits. You will be responsible for any charges over that amount. These charges won't apply to your deductible.

What You Pay

	Dental Basic	Dental Plus
Annual Deductible (The amount you must pay before the plan begins paying benefits for non-preventive care.)		
You Only	\$50	\$50
You + Spouse, Children or Family	\$150	\$150
Covered Services (The amount you pay after you meet the deductible, except as noted.)		
Preventive care (exams, cleanings, X-rays, etc.)	\$0, no deductible	\$0, no deductible
Basic care (fillings, extractions, sealants, etc.)	20%	20%
Major care (bridgework, crowns, implants, etc.)	10% in-network no coverage out-of-network	50%
Orthodontia	N/A	50%, no deductible
Benefit Maximums (The most the plan will pay in benefits per person.)		
Annual maximum	\$1,000	\$2,000
Orthodontia lifetime maximum	N/A	\$2,000

Vision



The Vision Plan is administered by VSP and includes eye exams, frames, lenses and contacts every 12 months.

You'll save money if you go to a network provider. Use your JCPenney associate discount along with your VSP benefits at JCPenney Optical to save even more.

What You Pay	In-Network	Out-of-Network	JCPenney Optical
Eye exams	\$20 co-pay	\$20 co-pay (\$45 allowance)	Amount over \$55
Lenses			Amount over \$200 for materials (lenses and frames or contacts) after a 20% discount ¹
Single vision	\$0	Amount over \$30	
Lined bifocal	\$0	Amount over \$50	
Lined trifocal	\$0	Amount over \$65	
Standard progressives	\$0	Amount over \$50	
Premium/custom progressives	\$50 co-pay	Amount over \$50	
Lens enhancements			
Scratch-resistant coating	\$0	Not covered	
Polycarbonate lens benefits—child	\$0	Not covered	
Polycarbonate lens benefits—adult	\$35 co-pay	Not covered	
Tints	\$15 co-pay	Not covered	
Frames	Amount over \$140 ; 20% off overage	Amount over \$70	
Contacts (in lieu of glasses)			
Contact lenses	Amount over \$100	Amount over \$85	
Contact lens fit & follow-up	\$0	Not covered	
Laser surgery	15% off retail price or 5% off promotional price	Not covered	N/A

¹ Associate discount is determined by type of payment provided at point-of-sale.

No one can predict the future, but you can plan for it. That's why JCPenney offers you benefits to help protect your income and give you peace of mind.

Protection



Life and AD&D Insurance

Life and Accidental Death & Dismemberment (AD&D) Insurance is provided through New York Life Group Benefit Solutions.

Life Insurance pays a benefit if you or a covered family member dies. It is paid to your beneficiary if you die or to you if a dependent dies. AD&D Insurance offers protection if you're seriously injured or die as a result of a covered accident. The benefit is paid to you if you're injured or to your beneficiary if you die.

Basic Life Insurance

JCPenney automatically provides full-time associates with Basic Life Insurance equal to one times their annual earnings for benefits (AEB) at no cost.

Additional Life and AD&D Insurance

You can buy additional life insurance coverage for yourself and/or your family at your own expense.



Full-time associates

You may purchase Supplemental Life Insurance coverage. For 2024 Annual Enrollment only, you can increase your coverage by one unit, up to one times your annual pay, without evidence of Insurability (EOI).



Part-time associates

You may purchase Term Life Insurance coverage. For 2024 Annual Enrollment only, you can increase your coverage by one unit, up to one times your annual pay, without evidence of Insurability (EOI).

You may also purchase AD&D Insurance. The amount of your benefit depends on your level of coverage and type of loss.



Additional Benefits

When you purchase Supplemental or Term Life Insurance, you also get access to educational resources and discounts to help you with money management, identity theft, will preparation, travel assistance, wellness programs and more.

Additional Life and AD&D Insurance Coverage Options	You Only	Spouse	Child(ren)
Supplemental Life Insurance (full-time associates)	1x–8x your AEB, up to \$5 million (\$10,000 minimum)	\$10,000–\$250,000 (cannot be more than your total Basic + Supplemental coverage)	<ul style="list-style-type: none"> • \$10,000 per child • \$15,000 per child • \$20,000 per child
Term Life Insurance (part-time associates)	\$10,000–\$150,000 in \$10,000 increments	\$5,000–\$30,000 in \$5,000 increments (cannot be more than your coverage)	<ul style="list-style-type: none"> • \$2,500 per child • \$5,000 per child • \$10,000 per child
AD&D Insurance (full-time associates)	1x–8x your AEB, up to \$1 million (\$10,000 minimum)	Same as your coverage amount, from \$10,000–\$300,000	\$25,000 per child/covered loss
AD&D Insurance (part-time associates)	\$10,000–\$150,000 in \$10,000 increments	Same as your coverage amount, up to \$30,000	\$5,000 per child/covered loss

Evidence of insurability (EOI) and carrier approval is required for coverage increases.

Business Travel Accident (BTA)

(BTA)

JCPenney automatically provides you with BTA Insurance—at no cost to you—that pays a benefit if you're injured while traveling on business.

Disability

JCPenney offers disability coverage, administered by New York Life, to protect your income if you are unable to work because of an illness or injury.

Puerto Rico law provides for up to 26 weeks of disability benefits for non-work-related disabilities. Consult your local JCPenney HR representative for details about this non-occupational disability insurance (SINOT) plan.

Basic Long-Term Disability (LTD) is automatically provided at no cost to you. You can choose to purchase Supplemental LTD Insurance with after-tax dollars for additional protection. Evidence of insurability (EOI) may be required.

	Basic LTD	Supplemental LTD
Waiting period	180 days	180 days
Benefit provided	50% of monthly AEB, up to \$5,000 monthly	60% of monthly AEB, up to \$15,000 monthly
Maximum benefit duration	Until you are able to return to work or reach the maximum benefit period	Until you are able to return to work or reach the maximum benefit period
Are benefits taxable?	Yes	Generally, no

Legal Service Plan

MetLife Legal Plans provides a wide range of legal advice and fully covered legal services for you and your eligible dependents through a network of more than 12,000 attorneys. Get help with wills and estate planning, real estate matters, tax audits, mortgage document preparation assistance and more.

For more information, go to the Other Benefits page on the JCPenney Benefits website, view the [Top 5 Reasons to Enroll video](#), or visit legalplans.com.

Critical Illness, Accident, and Hospital Indemnity Insurance¹



These benefits, administered by Cigna, offer an extra layer of protection for you and your family. The payment these benefits provides is in addition to any other insurance you may have and is yours to spend as you wish—to help cover bills or for everyday living expenses.

	Critical Illness Insurance	Accident Insurance	Hospital Indemnity Insurance
What is it?	Pays a lump-sum benefit directly to you if you or a covered family member is diagnosed with a covered critical illness, such as cancer, heart attack or stroke	Pays a cash benefit directly to you when you get hurt and require medical services due to a covered off-the-job accident	Pays you and your covered dependents a benefit when you are admitted to a hospital for an overnight stay
How much does it pay?	You can choose from \$5,000 to \$50,000 in coverage. Benefits are paid for the illnesses based on occurrence.	The amount of your benefit is determined by the type of injury.	The plan pays \$500 daily for hospital confinements with a 10-day annual maximum benefit.
Can I take it with me if I leave JCPenney?	Yes, with certain stipulations	In certain circumstances	No
Learn more	Critical Illness video	Accident Illness video	Hospital Indemnity video

¹ Age restrictions may apply.

JCPenney is committed to helping you save money now and for your future so you're prepared for whatever life sends your way.

Money



Associate Discount Program¹



You and your eligible dependents receive discounts on JCPenney merchandise and services.

While there may be some restrictions, generally your associate discount benefits may be combined or “stacked” with other JCPenney sales and promotions.

You can begin saving right away. You’ll receive an associate discount card during your new hire orientation. You may also request additional cards for eligible dependents up to age 19 (or 24 if a college student).

Here is what the program offers based on your form of payment:

	Merchandise	Services	Other
JCPenney credit card	25% discount	20% discount	10% discount
JCPenney Mastercard			
JCPenney gift card			
Cash or personal check			
Debit card	20% discount	15% discount	5% discount
Credit card (not listed above)			
PayPal			

“OTHER” INCLUDES:

- TVs
- Electronics including laptops and Smart Home electronics
- Discovery Kids
- Smart watches and Fitbit trackers
- Pre-owned watches
- Fitness equipment
- Snacks and beverages

¹ Discounts are not allowed on the following: gift cards; shipping and handling; optometrist exams; furniture, TV and Fitness Protection Plans; delivery fees and service fees; certain items that have proceeds sent to charity; and window measure and install.

JCPenney Perks

You and your family members have thousands of national and local discounts at your fingertips.

Discounts are available for a range of items such as:



TRAVEL



GYMS



EVENT TICKETS



RESTAURANTS



CELL PHONES



FLOWERS



VEHICLES



SOFTWARE

The program is free and easy to use. Here's how:

- 1 CREATE AN ACCOUNT** at jcpenney.perkspot.com using your personal or work email address.
- 2 CHOOSE** the product categories that interest you.
- 3 OPT IN OR OUT** of weekly emails about featured discounts.

Discounts are added and changed frequently. "Perk Alerts" change daily.

Adoption Assistance

Qualified adoption expenses may be reimbursed tax-free, up to \$5,000 per covered adoption. The IRS defines qualified adoption expenses as those that are reasonable, necessary and directly related to the adoption of an eligible child.

Commuter Benefit

JCPenney offers the Commuter Benefit to make riding a train, bus, ferry or van pool to work more affordable. The cost of these commuting options is deducted from your paycheck each month before tax, so you see savings in the form of reduced tax withholdings. To learn more about this benefit or to enroll, go to the JCPenney Benefits website > Other Benefits.

401(k) Safe Harbor Plan

You are eligible on your first day of employment if you are at least 21 years of age.

Enrolling in the 401(k) is a separate process; it is not part of the annual benefits enrollment process. Enroll or make changes anytime by logging in to the JCPenney Benefits website and selecting the Start Saving link.

Your Contributions

You can contribute from 1%–50% of eligible pay, up to the IRS annual limit of \$22,500 (\$30,000 if age 50 or older).¹ There are three ways you can contribute.

	Before-Tax	Roth	After-Tax
Contributions	Before-tax	After-tax	After-tax
Qualified withdrawals	Taxable	Tax-free	Tax-free
Earnings	Taxable	Tax-free	Taxable

Company Match Contributions

JCPenney matches your retirement savings dollar-for-dollar, up to 5 percent of your pay. The Company match is contributed to your account each pay period, so the money is put to work right away.

You become eligible to receive the Company match when you:

- Have completed 12 months of service
- Have worked 1,000 hours or more during a 12-month period

¹ Contribution limits shown are for 2023 and are subject to change by the IRS.

² See the Investing Your Savings section in the 401(k) SPD for additional details.

Investment Options

A wide range of investment options² are available to fit many investment styles.

- You can choose your own mix of investments, with each fund having its own investment objective and risk level.
- You can invest in a target date fund, based on the date you expect to retire. The mix automatically rebalances to become more conservative as your retirement date nears.
- The self-directed brokerage account lets you choose and manage your own investments.

Rolling Money Over

You may be able to transfer (roll over) some or all of your distribution from a previous employer's plan to the JCPenney 401(k) Safe Harbor Plan. To request a rollover form, go to the Retirement Tools page on the JCPenney Benefits website or contact the Benefits Center.



Vesting

You are immediately vested (the money is yours to keep) in your own contributions as well as Company match contributions as soon as they are deposited.

Work/life balance is important. That is why we give you access to the resources you need to take care of the whole you.

Time Off



Vacation and Sick Time

Vacation and sick time benefits are governed by Puerto Rico law. The vacation and sick hours you may earn vary depending on your date of hire and hours worked. See your manager with any questions about these Puerto Rico-mandated benefits.

Other Paid Time Off

JCPenney provides Other Paid Time Off (PTO) that can be used for vacation, personal or sick days. All salaried associates in Puerto Rico become eligible for PTO on their date of hire. PTO hours are available to use as soon as they are deposited into your PTO account.

How It Works

If you are PTO-eligible on the last day of the fiscal year, you will receive monthly PTO hour deposits from Jan. 1 through Sept. 1.¹ The number of PTO hours that you receive depends on your months of service and your average hours worked each week.

If you become benefits eligible during the year, the PTO hours you receive depends on your average weekly hours and the month in which you become eligible. Consult the JCPenney Puerto Rico Time-Off policy on the JCPenney Benefits website > Benefits Library for more details.

Your Prior Benefits-Eligible Work Experience

Calculation Factor

1–35 months

0.6

36–179 months

1

180–299 months

2

300+ months

3

FOR EXAMPLE

If you have 24 months of benefits-eligible service and work an average of 33 hours per week, you will earn 2.2 PTO hours ($.6 \times 33 = 21.6 / 9 = 2.2$), which will be deposited each month between the first day of the fiscal year and Oct. 1, as long as you are active on the first day of each month.¹

¹ The first and last day of the fiscal year may change from year to year.

Part-Time Time Off

If you have three or more years of service with JCPenney and are not eligible to receive Puerto Rico-mandated time off or JCPenney Other PTO benefits, you may receive part-time time off benefits. One average week's hours, as measured during the annual look-back period, will be deposited into your account on the first day of the fiscal year or Feb. 1 (whichever is later) to use anytime during the year.

Leave of Absence

If you need to take time off from work for certain personal reasons, you can request a leave of absence by calling the JCPenney Absence Management Center at **1-877-527-0722**.

Paid Parental Leave (PPL)

You will receive two average weeks of paid time off following the birth, adoption or foster placement of your child.

To check eligibility requirements and additional information, see the Paid Parental Leave Policy, located in the Benefits Library on the JCPenney Benefits website. To request PPL, notify your unit leader and call the JCPenney Absence Management Center at **1-877-527-0722**.

Get quick and easy access to all your benefit vendors. For general questions, such as eligibility or enrollment, call the JCPenney Benefits Center at 1-888-890-8900 Monday–Friday, 8 a.m.–8 p.m. Central time to speak with a benefit specialist.

Resources

JCPenney Benefits Center

For general benefit questions, such as eligibility or enrollment, call the JCPenney Benefits Center at **1-888-890-8900** Monday–Friday, 8 a.m.–8 p.m. Central time to speak with a benefits specialist.

JCPenney Benefits Website



The JCPenney Benefits website makes it easy to find the benefits information and resources you need. You can enroll in your benefits, manage your 401(k) and access plan information and vendor websites.



AT WORK: Associate Kiosk > My Benefits > JCPenney Benefits



AT HOME OR ON A MOBILE DEVICE:
jcpassociates.com > Associate Kiosk@ Home > My Benefits > JCPenney Benefits



ASSOCIATES ON A LEAVE OF ABSENCE OR COBRA: jcpbenefits.com

Download the Alight Mobile app to access your benefits information and resources on the go.



This Benefits Guide provides general information about the benefit plans and programs available to JCPenney associates. For full details, exclusions and disclosures, please consult the specific plan document, insurance policies, certificate and/or outlines of coverage. In the event of any conflict between this guide and any Summary Plan Description (SPD), the SPD will prevail. Further, this guide is not intended as a contract of employment or a guarantee of current or future benefits or employment. JCPenney reserves the right to amend or terminate any plans. Detailed plan information is provided in your SPDs. To view detailed plan information, log in to the JCPenney Benefits website and click the Benefits Library tile.

	Vendor	Contact
Medical	Triple-S Salud	1-787-774-6060
Dental	Aetna	aetna.com 1-800-811-5671
Vision	VSP	jcp.vspforme.com 1-800-877-7195
Accounts	HealthEquity	my.healthequity.com 1-866-346-5800
Commuter Benefit	HealthEquity	commuter.healthequity.com 1-855-339-3583
Life and AD&D Insurance	New York Life Group Benefit Solutions	myNYLGBS.com Claims: 1-800-362-4462 Life insurance customer service: 1-800-238-2125
Short-Term Disability, Leave of Absence and Paid Parental Leave	JCPenney Absence Management Center	1-877-527-0722
Long-Term Disability	New York Life Group Benefit Solutions	myNYLGBS.com 1-800-362-4462
Critical Illness, Accident and Hospital Indemnity Insurance	Cigna	suphealthclaims.com 1-800-754-3207
Legal Service Plan	MetLife Legal Plans	legalplans.com 1-800-821-6400
401(k) Safe Harbor Plan	JCPenney Benefits Center	1-888-890-8900

This Benefits Guide provides general information about the benefit plans and programs available to JCPenney associates. For full details, exclusions and disclosures, please consult the specific plan document, insurance policies, certificate and/or outlines of coverage. In the event of any conflict between this guide and any Summary Plan Description (SPD), the SPD will prevail. Further, this guide is not intended as a contract of employment or a guarantee of current or future benefits or employment. JCPenney reserves the right to amend or terminate any plans. Detailed plan information is provided in your SPDs. To view detailed plan information, log in to the JCPenney Benefits website and click the Benefits Library tile.