NORDSTROM

2025

BENEFITS GUIDE

BENEFITS OVERVIEW

IMPORTANT MESSAGE

This Benefits Guide is a summary of benefits and is designed to be general in nature. Refer to the most recent Summary Plan Description (SPD), addendums and Summary of Benefits & Coverage (SBC) for specific benefit and limitation information. Access these documents at Nordstrom Benefits Portal > Quick Actions > Access SPDs, Guides, and Plan Material.

At Nordstrom, we're dedicated to creating an employee experience that reflects the customer experience we're known for. Our benefit programs are a key part of this commitment, designed to support your total well-being—focusing on a healthy mind, healthy body, and healthy wallet.

This guide offers a high-level overview of our benefit plans, including those available during the enrollment process. If you're new to Nordstrom, welcome! We encourage you to explore and take full advantage of our benefits, many of which start on your very first day of employment.

THE NORDSTROM BENEFITS PORTAL

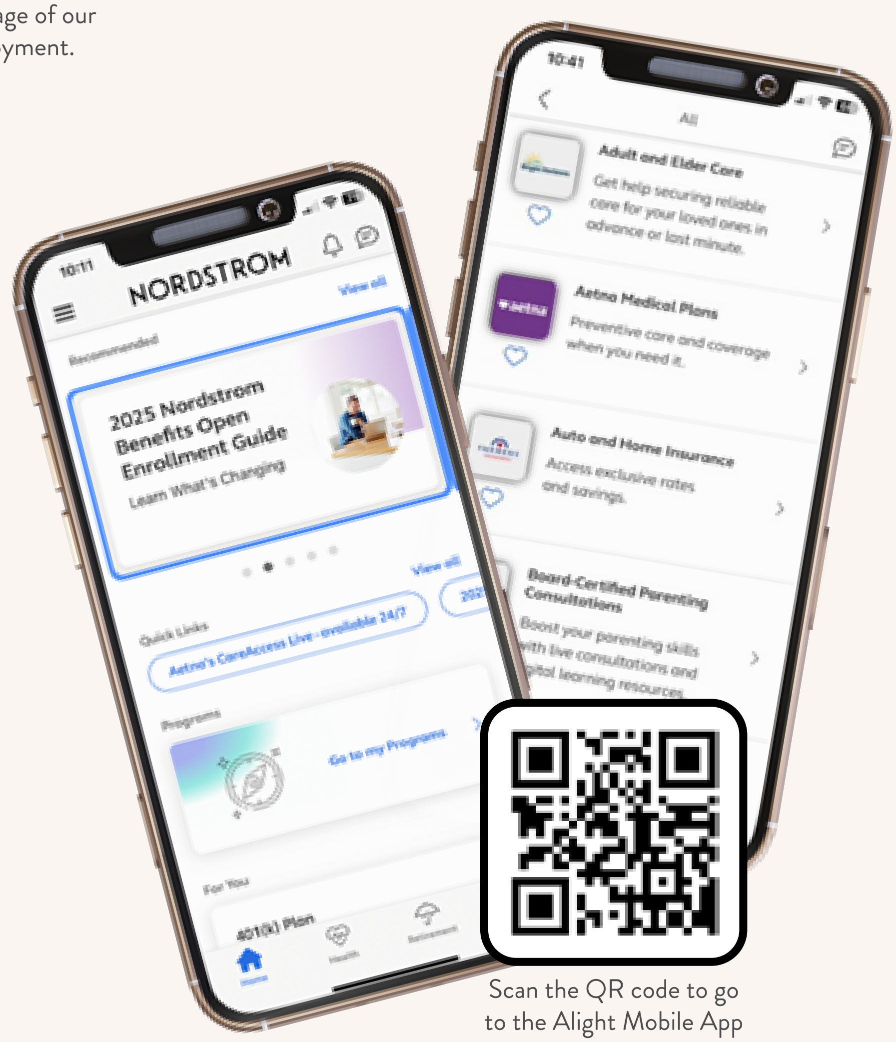
Employees can access the Nordstrom Benefits Portal site through mynordstrom.com or at http://digital.alight.com/nordstrom.

Employees also have access to benefits on the go with the Alight Mobile app:

- Enroll in your benefits
- View your 401(k) balance
- Check your health coverage
- Upload your plan ID cards
- Search for providers

And if you need more information, the full mobile friendly web site is just a finger-tap away. On the full site, you can take advantage of:

- Opting into text messaging
- Going paperless via email communication



Scan the QR code to go to the Alight Mobile App

App Store
Google Play

NEED HELP NOW?

For assistance, employees can call the Nordstrom Benefits Center at 844.487.5595.
Translation assistance can be requested.

Nordstrom Benefits Center Hours:
Monday-Friday, 7 a.m.-9 p.m. CT

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HEALTHY **MIND**

Healthy Mind

Well-being benefits to support your emotional health and caregiving needs to help you thrive and be the best version of yourself, despite the stresses of everyday life.

In this section, learn more about:

- ✔ Personalized Virtual Therapy
- ✔ Everyday Solutions Employee Assistance Program
- ✔ Child, Adult, Elder, and Pet Care
- ✔ Parenting Support
- ✔ Charitable Match & Volunteer Program
- ✔ PTO Sharing & Giving Program
- ✔ Employee Relief Program
- ✔ Paid Time Off & Holidays
- ✔ Paid Parental Leave
- ✔ Short-Term Disability
- ✔ Long-Term Disability

HEALTHY MIND
SUPPORTING YOUR MENTAL HEALTH

We have a variety of programs to support your mental health journey; these are in addition to programs available through our medical plans.

Talkspace: Virtual Therapy

Talkspace provides mobile and online access to professional therapy via private messaging. This program is provided at no cost to employees and their spouse/domestic partner. You can send your dedicated therapist unlimited text, video, and audio messages from anywhere, anytime. Also included is 1 live virtual therapy session per month.

Talkspace therapy can support you with:

- ✔ Depression
- ✔ Anxiety & Stress
- ✔ Relationships
- ✔ Trauma & grief
- ✔ Anger
- ✔ Sleep issues
- ✔ Chronic illness
- ✔ Productivity
- ✔ and more...

Coverage begins on the first of the month following your hire date.
To get started, visit talkspace.com/nordstrom (Enter NORDSTROMBENEFITS).

Everyday Solutions: Employee Assistance Program (EAP)

Everyday Solutions is designed to help you with everyday care - supporting whatever challenges you may be facing. Coverage begins on the first day of your employment for you, your eligible dependents and household members. You can contact EAP by calling 844.314.1124.

Through Everyday Solutions, you'll have access to:

- 5 free confidential counseling sessions per issue
- Well-being education
- Referral services
- Legal and financial planning
- Koa Care 360 digital tool to help you tackle common issues such as stress, depression, & insomnia

Plus, you have access to the Working Advantage discount network, a one-stop shop for all your entertainment and shopping needs - including fitness, electronics, meal kits, theme park discounts and more! Access Working Advantage by clicking on the "Discounts" tile of the EAP site, guidanceresources.com (Web ID: Nordstrom).

Bright Horizons: Subsidized Care for Children, Adults, Elders, and Pets

Access subsidized child/adult/elder care and free pet care each plan year - all available through your Bright Horizons benefits. Employees receive 10 days of back-up care that can be used towards:

- Center-based child care
- In-home child/adult/elder care
- Pet care for your dog or cat via Rover or Wag!
- Virtual or In-person tutoring for your student (and you!)
- Virtual or in-person camps

In addition to back-up care, you have access to:

- Years Ahead elder care planning
- Nanny placement services
- Academic discounts
- Free access to Sittercity

Coverage begins on the first day of the month after you've been employed for three full consecutive calendar months.
To get started visit, clients.brighthorizons.com/Nordstrom.

RethinkCare: Parenting Support

RethinkCare helps parents and caregivers to raise happy, healthy, and resilient children, including those with developmental and learning challenges. This **free** benefit gives you 24/7 access to tools and resources, such as well-being lessons, remote parenting consultation groups, and virtual consultations with behavioral experts, to help you understand, teach, and better communicate with your child. Coverage begins on the first of the month after you've been employed for three full consecutive calendar months.
To learn more, go to connect.rethinkcare.com/sponsor/nordstrom (Code: Nordstrom).

HEALTHY MIND
TAKING CARE OF EACH OTHER

We work hard to ensure there is a balanced curation of benefits to support your total well-being, including the opportunity to use these benefits to extend yourself to each other, our environment and our community.

Charitable Match & Volunteer Program

Nordstrom is committed to supporting the communities where we live and work. The Charitable Match & Volunteer program allows you to support the causes that matter most to you. Beginning on your first day of employment, Nordstrom will match your contributions of cash or volunteer time to eligible nonprofits – up to $5,000 each fiscal year. To learn more, go to mynordstrom.com > Popular Links > Benevity Employee Match & Volunteer.

PTO Exchange: Sharing & Giving Program

Extend yourself. Share your Paid Time Off (PTO) balance with a co-worker or give it to a cause you care about. Nordstrom will match amounts given to a qualified non-profit. Eligibility criteria and PTO balance minimums apply. To learn more visit Workday > Absence > PTO Exchange.

Employee Relief Program (ERF)

The Nordstrom Employee Relief Fund is an employee funded program designed to provide temporary assistance for employees who are in an unexpected financial crisis situation and have exhausted all other financial support options. If you'd like to contribute any amount to the ERF – either one time or an ongoing basis – go to mynordstrom.com > Workday > Pay > Voluntary Deductions > Add > Employee Relief Contribution. For program requirements, including qualifying situations and documentation requirements go to mynordstrom.com > search 'employee relief fund.' You can also contribute at any Full-Line or Rack store using fee code 6180.

Employee Resource Groups (ERGs)

ERGs are voluntary employee-led groups open to all employees regardless of identity and are designed to foster connection, communication, and meaningful insight for employees. They enrich workplace culture by providing opportunities for collaboration and knowledge sharing through open forums. To learn more, search 'One Community' in Microsoft Teams.

HEALTHY MIND
TIME AWAY

Life happens and we want to be here to support you with flexible options. Below is high level information on what may be available to you whether you need time away for a few days or for an extended amount of time.

PAID TIME OFF (PTO)

PTO provides you the flexibility to take time away from work with pay for your personal and family needs, such as vacations, illness, doctor appointments and attendance at school functions. Paid Time Off is in addition to regularly scheduled days off and paid holidays.

PTO ELIGIBILITY

Hourly employees:

- Full Time (Time Type) employees will begin to accrue PTO on date of hire
- Variable (Time Type) hourly employees will begin to accrue after completing six months of employment
- Hawaii hourly employees will begin to accrue PTO after completing six full consecutive calendar months of employment

Salaried employees:

If you're a salaried employee, you start accruing PTO on date of hire.

- Employees in Management Levels 7-16 start accruing PTO date of hire

EARNING PTO

The number of hours you accrue is based on your length of employment and on how many hours you worked during each pay period. The maximum number of hours you can accrue each calendar year is listed below.

New hires begin accruing PTO as follows:

- Management Levels 7 through 14 start at Accrual Level 1
- Management Levels 15 and 16 start at Accrual Level 2

PTO Accrual Management Levels 7-16

Accrual Level	Years to complete within level	PTO Accrual Rate	Annual PTO Accrual Maximum	PTO Balance Maximum
1	5	1 hour per 19.97 hours worked	104 hours (13 days)	144 hours (18 days)
2	6	1 hour per 14.42 hours worked	144 hours (18 days)	184 hours (23 days)
3	8	1 hour per 11.28 hours worked	184 hours (23 days)	224 hours (28 days)
4	Each Subsequent Year	1 hour per 9.27 hours worked	224 hours (28 days)	264 hours (33 days)

ADDITIONAL PAID TIME AWAY

Self-Managed Time Away (SMTA): Employees in Management Levels 17-27 will self-manage their time away, with leader approval, without being limited to a specific number of days that can be taken during a given year.

Sabbatical PTO Plan: After five years of service, you may be eligible to save up to 40 hours of accrued PTO per year to use as pay while on Sabbatical Leave.

Paid Sick Leave: Employees will accrue sick leave in select locations as required by law.

Eight company-wide paid holidays: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day and Christmas Day. Some locations offer additional state-specific paid holidays. Company-wide paid holidays and state specific paid holidays are effective at date of hire.

Bereavement Leave and Jury Duty Pay: Available at date of hire.

HEALTHY MIND

LEAVE & DISABILITY

We offer Leave of Absences so you can take time away to recover from an illness, care for a family member or serve in the military. Certain requirements apply before you qualify for each type of leave. You can find an overview of our leave of absence and time away programs on mynordstrom.com > HR > Benefits & Time Away > Leave Information.

Here's a few of the leaves we offer:

Nordstrom Paid Parental Leave	Medical Leave	Family Leave	Sabbatical Leave

Going on a leave of absence? Follow these simple steps to learn about what you could be eligible for and open a leave of absence claim:

ONE. You can create a leave plan with LeaveLogic, our leave planning and education tool*, and learn what leave of absence plans and other benefits you may be eligible for. You can find the LeaveLogic tool in the Absence section of Workday.

TWO. Notify Sedgwick, our leave administrator, of your leave by calling 1.800.788.4360 or use the MySedgwick portal located in the Absence section of Workday.

THREE. You can use the LeaveLogic tool to keep track of important dates and deadlines such as reminders to add a new child to your health insurance plan, and reminders to contact Sedgwick and your manager about your return-to-work date. Go to the Nordstrom Benefits Portal (through mynordstrom.com) to track your hours for ongoing benefits eligibility.

Get financial peace of mind through our **Disability program.** If you become disabled due to a covered sickness, injury, or other medical condition, once eligible, you are automatically enrolled in short-term disability (STD) and basic long-term disability (LTD) at no cost to you. The amount of STD and LTD you receive varies by management level.

STD	
	Management Levels 7-15: 60% of pre-disability earnings
	Management Levels 16-21: 100% of pre-disability earnings for up to 84 days, then 60% of pre-disability earnings for remaining duration of STD
	Management Levels 22-27: 100% of pre-disability for 180 days
LTD	
	Management Levels 7-15: 40% of pre-disability earnings. You have an opportunity to increase your total benefit by electing optional long-term disability coverage. Optional long-term disability coverage provides you up to an additional 20% of your pre-disability earnings. Combined with your basic LTD benefit, which is paid by Nordstrom, gives you the total benefit of 60% (up to maximum of $15,000 per month). Your deductions will vary depending on your earnings and age.
	Management Levels 16-27: Up to 60% of your pre-disability earnings

Weekly pre-disability earnings calculation is based on prior thirteen pay periods of Special Hourly Rate (SHR) earnings, divided by 26 weeks

* LeaveLogic is intended to be used for educational purposes only. Sedgwick, our leave administrator, confirms an employee's eligibility for leave benefits and FMLA job protection.

HEALTHY **BODY**

Healthy Body

Health plans that offer competitive coverage options for physical health, including comprehensive medical, dental, and vision plans, along with additional benefits to address specific health needs.

In this section, learn more about:

- Medical Plans
- Aetna Care Advocate Team
- Aetna Virtual Care
- Aetna Second Opinion
- Aetna Diabetes Management
- Aetna 24-Hour Nurse Line
- Aetna Chronic Care Management Program
- Aetna LifeMart Discount Program
- Aetna Health Your Way Program
- Premera Now Virtual Care
- Kaiser Virtual Care
- Kaiser Specialty Care
- Kaiser Discounts
- Kaiser Healthy Lifestyle Programs
- Kaiser Wellness Coaching
- Vision Plans
- Dental Plans
- Pay Period Rates

HEALTHY BODY
ELIGIBILITY INFORMATION

For medical, dental, vision and disability

ENROLLMENT INFORMATION

You will receive an email from the Nordstrom Benefits Center with enrollment instructions after you meet the initial eligibility requirements. Once you are eligible, you must enroll within your 30-day enrollment window. Your only other opportunity to enroll will be during annual Open Enrollment or following a qualified change in status.

DETERMINING YOUR BENEFIT ELIGIBILITY

Your initial eligibility for benefits coverage (medical, dental, vision, and disability) is determined based on the benefits classification (full-time or variable) assigned to your role/job and your employee type (seasonal, regular part time, temporary part time).

Initial Eligibility and Enrollment

Your benefits classification can be found on the Nordstrom Benefits Portal under 'My Profile > Personal Information > Personal Details' or you can call the Nordstrom Benefits Center at 844.487.5595.

- **Full-Time Benefits Classification (Regular or Temporary Employee Type)**

  You're eligible for benefits, as of your date of hire, or gain in eligibility. As a new hire, coverage begins the first of the month after your date of hire. You must enroll within your 30-day enrollment window.

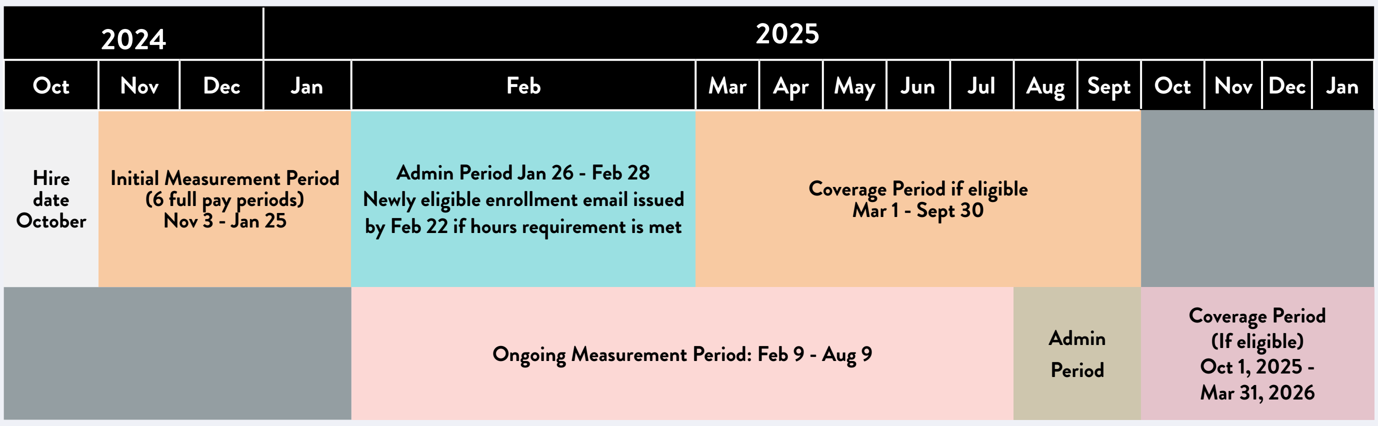
- **Variable Benefits Classification or Seasonal, Part Time (Regular or Temporary) Employee Types**

  -> If you work a minimum of 360 hours during your first six full pay periods, you'll meet eligibility for medical, dental, vision and disability benefits on the 1st of the month immediately following the administrative period.

  -> If you work a minimum of 240 hours during your first six full pay periods, you'll meet eligibility for vision and DHMO dental benefits on the 1st of the month immediately following the administrative period.

Please note, hours worked during your first pay period with the company don't count unless you start on the first day of the pay period. Once enrolled, your coverage will remain in effect for at least six full calendar months, plus any additional months until the next ongoing measurement period.

Initial Eligibility (Variable) Example



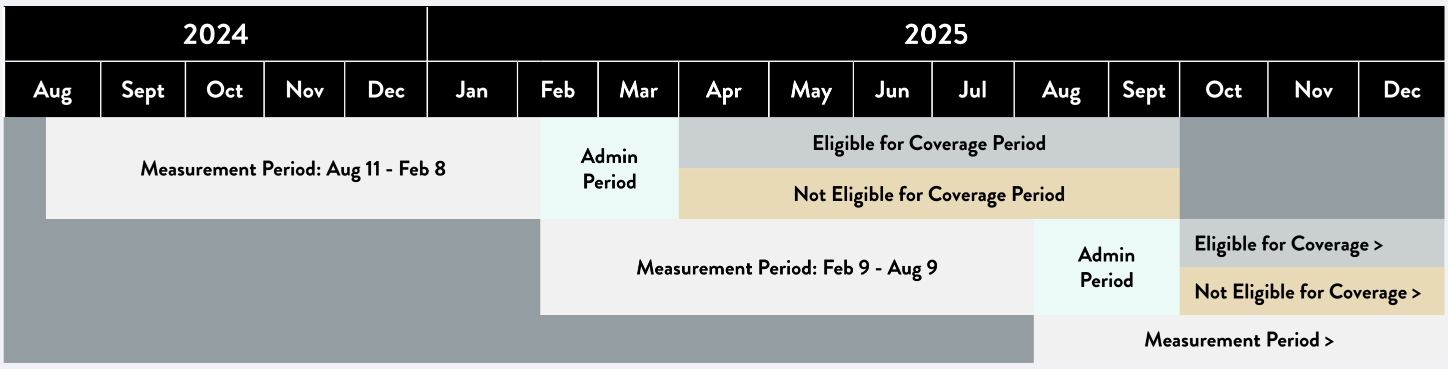
Ongoing Eligibility

To maintain eligibility after your initial eligibility period:

- For all medical plans (Aetna, Premera, Kaiser) and some dental plans (Cigna Basic and Classic), you must work an average of at least 780 hours over the six-month measurement period to maintain benefits for the following six-month coverage period.

- For all VSP vision plans and Cigna DHMO dental plan, you must work an average of at least 520 hours over the six-month measurement period to maintain benefits for the following six-month coverage period.

Ongoing Eligibility Example



Hawaii Employees

You are eligible and remain eligible if you are assigned a Regular-Full Time employee type which means you are expected to work at least 20 hours per week. You're eligible for benefits on the 1st of the month following hire or gain in eligibility. You must enroll within your 30-day enrollment window.

Hours Tracking

You can track your hours. Go to the 'Hours Tracker' tile on the Nordstrom Benefits Portal. Hours are updated the Thursday following each pay date.

HEALTHY BODY
ALL ABOUT YOUR MEDICAL PLANS

Committed to Giving you Options

We're committed to giving you choices. Based on your ZIP code, you may be eligible for multiple medical plans such as Aetna, Premera or Kaiser.

Take a look below to read some highlights of each of these plans.

aetna / PREMERA BLUE CROSS
(Dubuque, IA only)

Advantage Plan

This plan features a $1,750 individual deductible with a $5,250 out-of-pocket maximum for employee only coverage. Employee plus family coverage includes a $3,500 deductible and a $10,500 family out of pocket maximum.

There is no charge for preventive services and your coinsurance (what you pay after the deductible is met) is generally 20%. You may contribute pre-tax income to a Health Savings Account (HSA) with this plan. You can contribute $4,300 as an individual and $8,550 as a family. Nordstrom makes contributions to your HSA as well: up to $530/year for employee-only coverage and $1,060/year for employee + dependent coverage.

Basic Plan

This plan features a $3,000 individual deductible with a $6,750 out-of-pocket maximum for employee only coverage. Employee plus family coverage includes a $6,000 family deductible and a $13,500 family out of pocket maximum.

There is no charge for preventive services and your coinsurance is generally 30%. You may contribute pre-tax income to a Health Savings Account (HSA) with this plan. You may contribute pre-tax income to a Health Savings Account (HSA) with this plan. You can contribute $4,300 as an individual and $8,550 as a family.

Classic Plan

This plan features a $1,000 individual deductible with a $4,000 out-of-pocket maximum. There is no charge for preventive services and your coinsurance is generally 20%. You may contribute pre-tax income to a Health Care Spending Account (HCSA) with this plan.

Whole Health Plan

(Dallas, Houston, Phoenix, Colorado, So. California, Washington only)

This is an Accountable Care Organization (ACO) plan. An ACO is a healthcare organization that ties provider reimbursements to quality metrics and reductions in the cost of care. This plan features a $450 individual deductible with a $3,550 out-of-pocket maximum.

KAISER PERMANENTE

HMO Plan (California, Washington and Hawaii only)

In general, an HMO plan is a referral-based plan where you must see your primary care doctor first before seeing a specialist. Most services are paid using copays.

POS Plan (Hawaii only)

A Point of Service plan is like an HMO and PPO combined. You must first visit your primary care doctor for services, but you are eligible to go outside of the network for care if you choose to.

HEALTHY BODY
AETNA MEDICAL PLAN

Aetna Care Advocate Team (ACAT)
Aetna plan members have access to the Aetna Care Advocate program - a team to help support and navigate your healthcare journey through a more personalized and proactive approach. Contact your Aetna Care Advocate Team at 877.764.5727 to get answers to your questions about your health coverage or care. You can also securely text an Advocate through the Aetna Health app. Go to the custom provider search tool to find which providers are in-network.

Virtual Primary Care - any day, any time!
Aetna CirrusMD is text-first care that provides on-demand access to a doctor for help with health concerns such as colds/coughs, rashes, sports injuries and more. Get connected anytime, anywhere, without any appointments time limits. To get started, go to My.CirrusMD.com or download the CirrusMD app.

Mail Order for Maintenance Medications
For medications you take on an ongoing basis, take advantage of the convenience of CVS Caremark Mail Service Pharmacy where you can get your 90-day supply delivered to you. To get started, contact ACAT at 877.764.5727.

Want a Second Opinion?
When you're faced with a critical healthcare decision and are not sure what treatment option may be best, Aetna Second Opinion powered by 2nd.MD can help. You can be connected with board-certified leading doctors for a second opinion and help to understand your treatment plan via phone or video. Get answers to questions about chronic disease, cancer, surgeries and procedures, medications, and more. This service is at no extra cost. To get started visit 2nd.MD/Aetna, download the 2nd.MD.app or call 866.410.8649.

24-hour Nurse Line
Talk with a nurse, at no cost, about a health concern by calling 800.556.1555.

LifeMart Discount Program
Give your budget a boost by saving on major brands and everyday needs. Save money on computers to car rentals, gifts to groceries, electronics to entertainment, workout discounts and more! Sign up at discountmember.lifecare.com (Registration Code: NORDSTROMDISCOUNTS).

There's more!

Aetna provides a wide range of specialized services to meet your needs - including a maternity program, oncology care, well-being support and much more.

- ✔ Aetna Maternity Program
- ✔ Cancer support with Transform Oncology Care
- ✔ Diabetes Management
- ✔ Find top Fertility Support via Institutes of Excellence network
- ✔ Aetna Health Your Way Program
- ✔ Find top care for Mental Health support via Institutes of Quality network
- ✔ Mental Health support via AbleTo Virtual Therapy Program
- ✔ Behavorial Health Program

HEALTHY BODY
PREMERA MEDICAL PLAN

If you are a Dubuque, Iowa employee, and you choose to enroll in a medical plan, you will be enrolling in the Premera network.

Premera Now ®

As a Premera Blue Cross member, you have access to virtual care providers so you and your enrolled dependents can get the care you need.

- ✔ **Chronic Condition Management** – 98point6 is a text-based service to help you monitor your chronic conditions or help with any general medicine questions. 98point6 connects you with on-demand primary care access 24/7/365. 98point6 physicians can refer you to high-quality providers in the Premera network.
- ✔ **Alcohol Abuse Support** – Workit Health offers digital care and support for alcohol abuse recovery from the privacy of your home. Using the latest technology, Workit Health helps to design the right program for you, to work for you and where you are in your recovery journey.
- ✔ **Substance Abuse Support** – Boulder is a digital long-term support and treatment for opioid use. Boulder's telehealth addiction treatment is grounded in unconditional support and respect, to help and support your recovery from substance use disorder. Achieve recovery from the privacy of your home with the help of licensed professionals.
- ✔ **Digital Physical Therapy** – Physera is a digital physical therapy solution, providing you video-based treatment for pain, injury recovery and more. Licensed physical therapists help treat you remotely with whatever aches or pains, everywhere you are.

Questions?

Talk to a Premera representative by calling 1.800.722.1471.

HEALTHY BODY
KAISER MEDICAL PLAN

WA, HI and CA

With Kaiser, you have combined care and coverage - your doctors, hospitals, and health plan benefits are all connected and committed to providing you with care tailored to your needs:

- Routine checkups, complex treatments, and late-night questions
- Building strength, reducing stress, and raising a family
- Supporting new goals, old habits and ongoing mental wellness

24-Hour Virtual Care

Same day, next day, weekend appointments are available at most locations and by phone or video. If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast support - anytime:

- ✔ Schedule a no cost phone or video visit with a doctor or clinician
- ✔ Get 24/7 care advice by phone
- ✔ Use the e-visit questionnaire to get personalized care advice for certain conditions, order many tests and get some prescriptions online

Specialty Care

No matter your needs – mental health, maternity cancer care, heart health, and more. You'll be connected with a highly trained specialist who'll create a personalized plan for your care. If you have a condition like diabetes or heart disease, you're automatically enrolled in a program for personal coaching and support.

Acupuncture, Massage Therapy, Chiropractic Care

Enjoy reduced rates on services.

Reduced Rates on Gym Memberships

Join a local fitness center or enjoy thousands of digital workout videos.

Healthy Lifestyle Programs

Online programs to help you lose weight, quit smoking, reduce stress and more.

Wellness Coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone.

Resources for Self-Care and Mental Health

Get help with depression, anxiety, addiction, and mental or emotional health - without a referral. You also have access to self-care apps to help you manage your mental wellness, such as Calm, Headspace Care, and MyStrength.

Questions?

Talk to a Kaiser representative by calling 1.800.324.9208, Monday through Friday, 7am - 6pm PT.

Text 1.773.974.3113, Monday-Friday, 7am - 6pm PT.

AETNA & PREMERA MEDICAL PLAN DETAIL

Verify your provider is part of your plan's network to help ensure your eligible services are covered. Call the Aetna Care Advocate Team at 877.764.5727 or select the 'Find a doctor' on the Nordstrom Benefits Portal home page.

Aetna & Premera What You Pay	**Advantage**	**Basic**	**Classic**	**Aetna Whole Health** Available only in Dallas, Houston, Phoenix, Colorado, So. California, Washington
Network Coverage	**In-Network Only**			
Deductible Individual Family Embedded Individual	 $1,750 $3,500 $3,500	 $3,000 $6,000 $3,300	 $1,000 $2,000 $1,000	 $450 $1,350 $450
Out-of-Pocket Maximum Individual Family Embedded Individual	 $5,250 $10,500 $5,250	 $6,750 $13,500 $6,750	 $4,000 $8,000 $4,000	 $3,550 $7,550 $3,550
Preventive Care	no charge	no charge	no charge	no charge
Primary Care	20% after deductible	30% after deductible	20% after deductible	$25 copay, deductible waived
CareAccess Live	20% after deductible	30% after deductible	20% after deductible	$25 copay, deductible waived
Diagnostic X-ray and Lab	20% after deductible	30% after deductible	20% after deductible	Tier 1: $50 copay Tier 2: 20% coinsurance
Inpatient and Outpatient	20% after deductible	30% after deductible	20% after deductible	20% after deductible
Emergency	20% after deductible, 40% if not an emer-gency	30% after deductible, 50% if not an emergency	20% + $200 copay, 40% + $200 copay if not an emergency	20% + $100 copay, 40% + $100 copay if not an emergency
Pharmacy				
Preventive	100% covered before copay/deductible	100% covered before copay/deductible	100% covered before copay/deductible	100% covered before copay/deductible
Generic	$15 copay after deductible	$10 copay after deductible	$10 copay after deductible	$10 copay, deductible waived
Preferred Brand	$45 copay after deductible	$40 copay after deductible	$40 copay after deductible	$40 copay, deductible waived
Non-Preferred Brand	N/A	N/A	N/A	N/A
Specialty	$125 copay after deductible	$125 copay after deductible	$125 copay after deductible	$125 copay, deductible waived

KAISER MEDICAL/VISION PLAN DETAIL

Kaiser What You Pay	California	Washington	Hawaii	Hawaii
Plan Type	**HMO**	**HMO**	**HMO**	**POS**
Deductible Individual Family	 $750 $1,500	 $750 $1,500	 N/A N/A	 N/A N/A
Out-of-Pocket Maximum Individual Family	 $3,750 $7,500	 $3,750 $7,500	 $2,500 $7,500	 $2,000 $6,000
Preventive Care	no charge	no charge	no charge	no charge
Primary Care	$25 copay	$25 copay	$15 copay	$20 copay
Diagnostic	Tier 1: $10 copay Tier 2: 20% after deductible with $150 maximum	Tier 1: $25 copay Tier 2: $150 copay and 20% after deductible	Tier 1: $15 copay Tier 2 : 20% coinsurance	$10 copay basic / 20% coinsurance specialty labs
Outpatient Services	20% after deductible	20% after deductible	20% coinsurance	10% coinsurance
Inpatient Services	20% after deductible	20% after deductible	20% after deductible	10% coinsurance
Emergency	$200 copay ER $25 copay urgent care	$200 copay and 20% after deductible ER $50 copay urgent care	20% after deductible	$100 copay
Pharmacy				
Generic	$15 copay	$20 copay	$10 copay	$10 copay
Brand	$40 copay	$40 copay	$45 copay	$45 copay
Specialty	same as brand	applicable preferred generic or brand cost shares may apply	$200 copay	$200 copay

Kaiser Vision What You Pay	Lenses and Frames
Kaiser HI HMO	$150 allowance every 12 months, combination of lenses and frames
Kaiser Choice POS	$150 allowance every 12 months, combination of lenses and frames
Kaiser N and S CA HMO	$175 allowance every 24 months, combination of lenses and frames
Kaiser WA HMO	$150 allowance every 12 months, combination of lenses and frames

Vision coverage is provided through your Kaiser plan. Please review your medical coverage in the Summary Plan Description for vision coverage details.

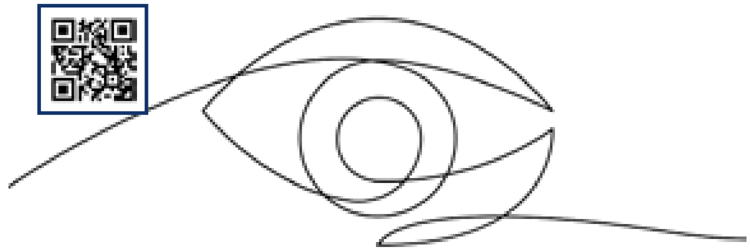
VSP VISION

VSP is your vision care provider. As a VSP member, you will have access to vsp.com and the VSP Vision Care App. Both offer easy navigation and a personalized dashboard, so you can get the benefit information you need, exactly when you need it.

Through the VSP tool (web or app), you can:

- ✓ Find a doctor in the VSP network (look for the orange VSP Premier Edge banner to find a network doctor to help you maximize your savings!)
- ✓ Access your claim history
- ✓ Take advantage of special offers and savings
- ✓ Print electronic ID cards

Scan me to find a doctor!



Please note, if you are enrolled in a Kaiser medical plan, you automatically receive Kaiser vision coverage. However, you can enroll in VSP as well. The vision plans offer different coverage, so compare all of your options, and choose what's best for you.

As a VSP member, you can save on everyday products and services.
See how your savings can add up at vsp.com/offers.

VSP Vision What You Pay	**Basic**	**Enhanced**
Copay	$20 exam / $25 lenses or frames	$10 exam / $25 lenses or frames
Exam	Every plan year	Every plan year
Lenses	Every plan year	Every plan year
Frames	Every other plan year	Every plan year
Essential Medical Eye Care	covered after copay	covered after copay
Contact Lens Exam	Up to $60 copayment	Up to $60 copayment
Lenses	covered after $25 copay	covered after $25 copay
Frames	$130 retail frame allowance $150 featured frame allowance $70 Walmart/Costco equivalent frame	$200 retail frame allowance $220 featured frame allowance $110 Walmart/Costco equivalent frame
Elective Contact Lenses	$130 allowance	$175 allowance
Necessary Contact Lenses	covered after copay	covered after copay
VSP LightCare (in lieu of prescription eyewear)	N/A	$200 allowance

CIGNA DENTAL

Cigna is your dental care provider, giving you access to one of the nation's largest dental networks.

myCigna.com and the **myCigna App** are your digital resources designed to help you make the most of your dental plan:

- Compare dentists with Cigna's provider search tool
- View ID cards
- Schedule appointments
- Manage claims
- Visit The TeleDentists portal to learn about Dental Virtual Care

Selecting a Dentist

With the Cigna Basic and Classic dental plans, you have the option to see an in-network or out-of-network provider. With the Cigna DHMO dental plan, you must stay in-network. Seeing an in-network dentist, usually means lower costs for your care.

When you are choosing an in-network dentist, you will select a dentist within the Total Cigna DPPO network. These providers have pre-negotiated the cost of patient care so there are no surprises. The Total Cigna DPPO network is made up of two separate networks, each offering different levels of coverage:

- Cigna DPPO Advantage: Highest benefit level and may results in a lower cost to you
- Cigna DPPO: Lower benefit level than DPPO Advantage

If you have questions, Cigna is just a call away. Reach their customer service at **800.Cigna24** (888.324.2616) anytime– they are available 24/7/365.

Scan me to visit myCigna!

Cigna Dental **What You Pay (In-Network)**	**DHMO**	**Basic**	**Classic**
Coverage	**In-Network**	**In-Network/Out-of-Network**	**In-Network/Out-of-Network**
Annual Benefits Max	N/A	$1,000 per person	$1,750 per person
Annual Deductible	N/A	$100 per person	N/A
Preventive Services	No Charge	No Charge	No Charge
# Cleanings (Adult & Child)	2 / Plan Year	3/Plan Year	3/Plan Year
Basic Services	No charge	Deductible, then 20%	20% coinsurance
Major Services	50%	Deductible, then 50%	50% coinsurance
Temporomandibular Joint (TMJ)	No Charge	Not Covered	50% coinsurance
TMJ Lifetime Max	No Charge	N/A	$2,000 per person
Orthodontic Services (Adults and Children)	50% (24-month treatment fee)	Not Covered	50% coinsurance
Orthodontic Lifetime Max	N/A	N/A	$2,000 per person

YOUR PAY PERIOD RATES

Medical, Dental, and Vision Rates

Nordstrom shares the cost of your medical and dental care with you with Nordstrom covering a majority of the costs. The rates below reflect your cost and are effective March 1, 2025 - February 28, 2026.

Here's additional important rate information:

- The rates below do not include the Tobacco Use Surcharge. There is a surcharge of $20 twice monthly if you or your spouse/registered domestic partner are eligible and enroll for a Nordstrom medical plan and use tobacco products. Nordstrom is committed to helping you achieve your best health. To remove the Tobacco Use Surcharge, tobacco users must become tobacco free or enroll in an approved tobacco cessation program (at no cost). If you are unable to meet the tobacco cessation program requirement, you may qualify for an opportunity to remove the surcharge by different means. Please contact your medical carrier and they will work with you (and if you wish, your doctor) to find an alternative program that will allow you to qualify for a waiver of the surcharge.
- The rates below do not include the Spousal/Domestic Partner Surcharge. There is a surcharge of $50 twice-monthly if your spouse/domestic partner is eligible for another employer sponsored medical plan.
- Medical, dental, and vision deductions are only taken from 2 paychecks per month (24 paychecks per year).

Aetna Plan Rates

ADVANTAGE PLAN	
Employee Only	$64.50
Employee+Spouse	$201.50
Employee+Child(ren)	$178.00
Family	$301.50

BASIC PLAN	
Employee Only	$41.50
Employee+Spouse	$139.50
Employee+Child(ren)	$118.00
Family	$216.00

CLASSIC PLAN	
Employee Only	$94.00
Employee+Spouse	$259.50
Employee+Child(ren)	$226.00
Family	$378.00

AETNA WHOLE HEALTH (ACO) PLAN	
Employee Only	$66.50
Employee+Spouse	$216.50
Employee+Child(ren)	$188.50
Family	$315.00

Kaiser Plan Rates

KAISER CA	
Employee Only	$111.50
Employee+Spouse	$301.50
Employee+Child(ren)	$265.00
Family	$427.00

KAISER WA	
Employee Only	$114.00
Employee+Spouse	$354.00
Employee+Child(ren)	$307.50
Family	$507.00

KAISER HAWAII POS	
Employee Only	$67.00
Employee+Spouse	$298.00
Employee+Child(ren)	$259.00
Family	$424.00

KAISER HAWAII HMO	
Employee Only	$7.50
Employee+Spouse	$234.00
Employee+Child(ren)	$200.00
Family	$334.50

Cigna Dental Plan Rates

BASIC PLAN	
Employee Only	$8.00
Employee+Spouse	$14.50
Employee+Child(ren)	$14.50
Family	$23.00

CLASSIC PLAN	
Employee Only	$10.00
Employee+Spouse	$19.00
Employee+Child(ren)	$19.00
Family	$29.50

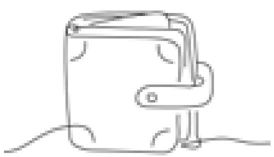
DHMO PLAN	
Employee Only	$8.85
Employee+Spouse	$17.52
Employee+Child(ren)	$22.49
Family	$33.95

VSP Vision Rates

BASIC PLAN	
Employee Only	$1.96
Employee+Spouse	$4.51
Employee+Child(ren)	$3.92
Family	$6.56

ENHANCED PLAN	
Employee Only	$2.94
Employee+Spouse	$6.76
Employee+Child(ren)	$5.88
Family	$9.84

HEALTHY **WALLET**



Healthy Wallet

Program options designed to keep your finances healthy throughout your financial journey - helping you spend less, save more, and plan for a secure future.

In this section, learn more about:

- ✔ 401(k) Plan
- ✔ Other Financial Benefits
- ✔ Deferred Compensation Plan (DCP)
- ✔ Nordstrom Federal Credit Union
- ✔ Health Savings Account
- ✔ Health & Dependent Care Spending Accounts
- ✔ Commuter Spending Account
- ✔ Merchandise Discount
- ✔ Group Legal
- ✔ Group Home/Auto Insurance
- ✔ Adoption Assistance
- ✔ Academic Benefits
- ✔ Life and AD&D Coverage
- ✔ Voya Supplemental Insurance

HEALTHY WALLET
SUPPORTING YOUR FINANCIAL WELL-BEING

Whether you're just starting out on your financial journey, nearing retirement or you're somewhere in between, Nordstrom offers several resources to help you prepare financially for your future.

Save for Retirement with the 401(k) Savings Plan

You will be auto-enrolled to contribute 3% of eligible pay, beginning with the pay period following 30 days of employment. Contribution rates will automatically increase 1% each year up to a maximum of 10% unless you opt-out or choose a different contribution amount.

Company Match Calculation:

Nordstrom makes **matching contributions every pay period** you contribute to the 401(k) Plan, and there's no waiting period. Nordstrom matches your contributions dollar-for-dollar on the first 1% of eligible pay contributed. Then, Nordstrom will match 50 cents on the dollar for the next 6% of eligible pay contributed. Match contributions become fully vested once you achieve 2 Years of Service (you achieve a Year of Service if you work at least 1,000 hours during the calendar year).

While the maximum company match is 4% of eligible pay, you will need to contribute at least 7% of total eligible pay (base pay, plus bonus pay) each pay period to receive the maximum per-pay-period match. If you "front load" your contributions you will not receive the full 4% matching contribution.

Financial Resources

Want to budget and save more? Select, "Understand my financial health" from the Quick Actions menu on the Nordstrom Benefits Portal to find tools and resources to help you create a budget, set a savings goal, take control of debt, speak with a financial advisor, have experts manage your investments, and more. Additional **free** financial resources are available through Everyday Solutions.

Deferred Compensation Plan (DCP)

The Deferred Compensation Plan is available to employees in management levels 20 through 27. This Plan allows you to defer compensation to build your supplemental or retirement savings beyond IRS limits applicable to 401(k) Plans. You can defer up to 80% of your base salary and up to 100% of bonus earnings on a pre-tax basis. You must re-enroll each year you wish to participate, and your deferral election is generally irrevocable for the year. New hires can enroll to defer base salary during the quarterly enrollment period following their hire date (you will receive notice when you're eligible to enroll). Annual Enrollment occurs in November/December. You can elect in service distributions or annual installments over 5, 10 or 15 years after you leave. You can also schedule penalty-free distributions while still employed to meet short-term goals.

Nordstrom Federal Credit Union

Available services include free reward checking accounts with debit cards, deposit or withdraw funds from a shared branch ATM, and loans of all types. Nordstrom employees and their family members are eligible for membership upon hire. To learn more, visit www.nordcu.org.

SAVE ON TAXES WITH THESE ACCOUNTS

You can set up a tax-advantaged account to help you pay for eligible out-of-pocket healthcare expenses. The medical plan you choose determines which accounts you can elect; please review the chart below.

You don't pay taxes on the money you put in or take out for eligible expenses. Funds contributed by Nordstrom are also tax-free.

Plan Information	Health Savings Account (HSA)	Limited-Purpose Health Care Spending Account (LHCSA)	Health Care Spending Account (HCSA)
You may enroll in this account only if you choose:	Advantage or Basic Medical plan. If you elect the Advantage plan, Nordstrom will contribute up to $530 for employee-only coverage and up to $1,060 for coverage of one or more dependents.	Advantage or Basic Medical plan.	Kaiser Medical, Classic Medical plan or Aetna Whole Health (you can enroll if you decline medical coverage, but you must be eligible for medical coverage).
You can use this account to pay for eligible expenses for:	Medical, prescription drug, vision and dental.	Vision and dental only.	Medical, prescription drug, vision and dental.
2025 IRS Calendar Year Maximum Contribution Limits	$4,300 for individual coverage $8,550 for family coverage $1,000 additional contribution if you are age 55 or older	$3,300	$3,300
Rollover of Funds	Funds in this account roll over from one year to the next.	Between $50 and $660 can roll over to the new plan year. Any other unused amounts will be forfeited.	Between $50 and $660 can roll over to the new plan year. Any other unused amounts will be forfeited.

! *If you enroll in a high-deductible health plan (Advantage medical plan) and enroll in a HSA, Nordstrom will contribute up to $530 for employee-only coverage and up to $1,060 for coverage of one or more dependents. The funds contributed by Nordstrom are tax-free.*

Additional Spending Accounts

Commuter Spending Account (CSA)

A Commuter Spending Account allows employees to set aside pre-tax dollars toward commuting expenses up to the IRS limit of $315/month. Under IRS regulations, employees may only use CSA balances to pay for eligible expenses incurred while commuting to work. All employees are eligible to enroll in the Commuter Spending Account upon hire. To get started, go to the Nordstrom Benefits portal, click "Reimbursement Accounts" at the top of the home page.

Once you become eligible, Nordstrom will provide a **Transit Subsidy** of up to $100/month, that's $1,200 per year, towards eligible mass transit expenses. You must be enrolled in the CSA to receive the Transit Subsidy. Salaried employees are eligible upon hire. Hourly employees are eligible on the first of the month following six full months of employment. Employees in a designated Work from Home position or in Management Levels 22-27 are not elgible for the Transit Subsidy; however can still participate in the Commuter Spending Account and leverage the associated tax benefits.

Dependent Care Spending Account (DCSA)

Use this account to pay for child and elder daycare services. IRS calendar year maximums are $5,000, or $2,500 if your spouse files a separate tax return. Funds in this account must be used in the plan year or you lose them. Please note, if you are a highly compensated employee, Nordstrom may need to significantly reduce your annual contribution amount to ensure that the DCSA qualifies for tax advantages under the Internal Revenue Code.

Employees may enroll during their initial enrollment period (you will receive an email shortly after hire with enrollment instructions), Open Enrollment, or if there's a qualified change in status.

METLIFE GROUP LEGAL

Cover the costs on a wide range of common legal issues with a Legal Plan. With network attorneys in person, by phone or by email and online tools – it's easy to get legal help. You can choose an attorney from the plan's network or use an attorney outside of the network and be reimbursed for some of the cost. There are no copays, deductibles, or claims forms when you use a network attorney for a covered matter. And, you will have unlimited access to attorneys for all legal matters covered under the plan.

There are three coverage options to choose from:

Standard Plan ($8.25/month): This plan covers you, your spouse, and dependents.
Enhanced Plan ($17.00/month): This plan includes everything that is in the Standard Plan plus additional services. And, for non-covered matters, this plan provides up to four hours of network attorney time and services per year.
Enhanced Plus Parents Plan ($23.00/month): This plan includes everything in the Enhanced Plan plus coverage for your parents and/or parents-in-law. Services highlighted in bold below are available to parents and parents-in-law.

	Enhanced Plan		Standard Plan
Money Matters	• Debt Collection Defense • Identity Theft Defense • Negotiations with Creditors • **Promissory Notes** • Tax Collection Defense	• **Identity Restoration** • Personal Bankruptcy • Tax Audit Representation	• Debt Collection Defense • Identity Theft Defense • Negotiations with Creditors • Promissory Notes • Tax Collection Defense
Home & Real Estate	• **Deeds** • Eviction Defense • Foreclosure • **Mortgages** • Security Deposit Assistance • Tenant Negotiations	• Boundary & Title Disputes • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home • Zoning Applications	• Deeds • Eviction Defense • Foreclosure • Mortgages • Security Deposit Assistance • Tenant Negotiations
Estate Planning	• **Codicils** • **Complex Wills** • **Healthcare Proxies** • **Living Wills** • **Simple Wills** • **Powers of Attorney (Healthcare, Financial, Childcare, Immigration)**	• Revocable & Irrevocable Trusts	• Codicils • Complex Wills • Healthcare Proxies • Living Wills • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) • Simple Wills
Family & Personal	• **Affidavits** • Conservatorship • Custody Order (8 hours) • **Demand Letters** • Divorce (20 hours) • Garnishment Defense • Guardianship • Name Change • Personal Property Protection • Protection from Domestic Violence • **Review of ANY Personal Legal Document**	• School Hearings • Adoption • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Parental Responsibility Matters • Prenuptial Agreement	• Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship • Name Change • Personal Property Protection • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	• Administrative Hearings • Disputes Over Consumer Goods & Services • Incompetency Defense	• Civil Litigation Defense • Pet Liabilities • Small Claims Assistance	• Administrative Hearings • Disputes Over Consumer Goods & Services • Incompetency Defense • Small Claims Assistance
Elder-Care Issues	**Consultation & Document Review for Issues Related to Your Parents:** • **Deeds** • **Leases** • **Medicaid** • **Medicare**	• **Notes** • **Nursing Home Agreements** • **Powers of Attorney** • **Prescription Plans** • **Wills**	• Same as Enhanced Plan
Traffic & Other Matters	• Defense of Traffic Tickets • Driving Privileges Restoration	• License Suspension • Repossession	• Same as Enhanced Plan

Digital notary is also available in some states. For Identity Restoration, services are through Aura Sub, LLC which is not affiliated with MetLife. Group Legal does not cover DUI.

After you enroll, you'll create an account at members.legalplans.com. Then you can choose the legal matter you may need help with and can grant your dependents access. From there, you'll use the 'attorney locator' and can make an appointment.

HEALTHY WALLET
PROGRAMS TO SUIT YOUR LIFESTYLE

Merchandise Discount

You and your eligible dependents can take advantage of your Nordstrom merchandise discount. There is no need to enroll to receive this benefit. The merchandise discount for you and your eligible dependents varies depending on your management level and where you are shopping.

- Management Levels 7–11: 20% discount at Nordstrom stores, Nordstrom.com
- Management Levels 12–27: 33% discount at Nordstrom stores, Nordstrom.com
- All Levels: 20% discount at Nordstrom Rack stores, Nordstromrack.com, Nordstrom specialty coffee locations and restaurants
- All Levels: 40% discount designated at specific times of the year on Nordstrom Made merchandise
- Only you and your eligible dependents can use your discount. Please review the Employee Merchandise Discount Policy on myNordstrom for additional information and to understand requirements of this benefit.

Home/Auto Insurance

Group home and auto insurance plans allow you to enroll in a variety of personal property insurance policies, including auto, home, personal liability, and several other forms of insurance coverage at discounted rates. Group home and auto insurance is through MetLife.

Adoption Assistance

The Nordstrom Adoption Financial Assistance program reimburses you for up to $2,000 of covered expenses for the legal adoption of a child.

Supporting your Education Journey

- Student loan refinancing, new student loans, or personal loan services are available through Credible. Credible is an online resource that enables you to pre-qualify for and compare loan products from multiple lenders side-by-side based on criteria that's important to you. For further details, visit the Nordstrom Benefits Portal > My Programs.
- Through your Bright Horizons benefits, you can pay a small copay and receive hours of tutoring for yourself or child.

HEALTHY WALLET
LIFE AND AD&D

The Hartford: Life Insurance

Nordstrom provides basic life insurance to all eligible employees. You can elect additional supplemental life insurance for yourself, your spouse/domestic partner, and your children. Deductions are determined by age and level of coverage.

Basic Coverage	Management Levels 7-15: Automatically enrolled in life insurance for $35,000.
Basic Coverage	Management Levels 16-27: Automatically enrolled in life insurance for 2 times your annual base salary.
Supplemental Life Insurance	All Management Levels: You can choose to elect supplemental life insurance up to $400,000 for yourself, $200,000 for your spouse/domestic partner, and $20,000 for your children up to age 26. Supplemental life coverage for your spouse/domestic partner cannot exceed 50% of your supplemental life coverage amount. During your initial enrollment, you may elect supplemental life coverage of up to $250,000 for employee coverage or up to $50,000 for spouse/domestic partner coverage without evidence of insurability.

Additional Services that come with your Life Insurance

Nordstrom employees can also take advantage of these additional services included with your Basic Life coverage through The Hartford:
- Travel assistance and ID theft protection services
- Funeral planning and concierge service through Everest
- Financial guide following the loss of a loved one
- Beneficiary Guide following the loss of a loved one
- Beneficiary Assist counseling services
- EstateGuidance will services

Supplemental Accidental Death & Dismemberment

AD&D pays benefits in the event of death or injury due to a covered accident. You may elect coverage for yourself or for you and your family at a variety of coverage levels. Actual payout amounts vary.

LIFE AND AD&D DEDUCTIONS

2025/2026 Supplemental Life Insurance Monthly Deduction

Coverage Amount	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee												
$10,000	$0.10	$0.10	$0.15	$0.30	$0.35	$0.45	$0.75	$1.25	$1.65	$2.80	$4.25	$4.25
$25,000	$0.25	$0.25	$0.38	$0.75	$0.88	$1.13	$1.88	$3.13	$4.13	$7.00	$10.63	$10.63
$50,000	$0.50	$0.50	$0.75	$1.50	$1.75	$2.25	$3.75	$6.25	$8.25	$14.00	$21.25	$21.25
$100,000	$1.00	$1.00	$1.50	$3.00	$3.50	$4.50	$7.50	$12.50	$16.50	$28.00	$42.50	$42.50
$150,000	$1.50	$1.50	$2.25	$4.50	$5.25	$6.75	$11.25	$18.75	$24.75	$42.00	$63.75	$63.75
$200,000	$2.00	$2.00	$3.00	$6.00	$7.00	$9.00	$15.00	$25.00	$33.00	$56.00	$85.00	$85.00
$250,000	$2.50	$2.50	$3.75	$7.50	$8.75	$11.25	$18.75	$31.25	$41.25	$70.00	$106.25	$106.25
$300,000	$3.00	$3.00	$4.50	$9.00	$10.50	$13.50	$22.50	$37.50	$49.50	$84.00	$127.50	$127.50
$350,000	$3.50	$3.50	$5.25	$10.50	$12.25	$15.75	$26.25	$43.75	$57.75	$98.00	$148.75	$148.75
$400,000	$4.00	$4.00	$6.00	$12.00	$14.00	$18.00	$30.00	$50.00	$66.00	$112.00	$170.00	$170.00
Spouse/Domestic Partner												
$5,000	$0.08	$0.08	$0.10	$0.18	$0.23	$0.25	$0.45	$0.75	$1.00	$1.70	$2.58	$2.58
$12,500	$0.19	$0.19	$0.25	$0.44	$0.56	$0.63	$1.13	$1.88	$2.50	$4.25	$6.44	$6.44
$25,000	$0.38	$0.38	$0.50	$0.88	$1.13	$1.25	$2.25	$3.75	$5.00	$8.50	$12.88	$12.88
$50,000	$0.75	$0.75	$1.00	$1.75	$2.25	$2.50	$4.50	$7.50	$10.00	$17.00	$25.75	$25.75
$75,000	$1.13	$1.13	$1.50	$2.63	$3.38	$3.75	$6.75	$11.25	$15.00	$25.50	$38.63	$38.63
$100,000	$1.50	$1.50	$2.00	$3.50	$4.50	$5.00	$9.00	$15.00	$20.00	$34.00	$51.50	$51.50
$125,000	$1.88	$1.88	$2.50	$4.38	$5.63	$6.25	$11.25	$18.75	$25.00	$42.50	$64.38	$64.38
$150,000	$2.25	$2.25	$3.00	$5.25	$6.75	$7.50	$13.50	$22.50	$30.00	$51.00	$77.25	$77.25
$175,000	$2.63	$2.63	$3.50	$6.13	$7.88	$8.75	$15.75	$26.25	$35.00	$59.50	$90.13	$90.13
$200,000	$3.00	$3.00	$4.00	$7.00	$9.00	$10.00	$18.00	$30.00	$40.00	$68.00	$103.00	$103.00

Coverage Amount	AD&D Per Pay Period Deductions
Employee	
$50,000	$0.25
$100,000	$0.50
$150,000	$0.75
$200,000	$1.00
$300,000	$1.50
$400,000	$2.00
Family	
$50,000	$0.75
$100,000	$1.50
$150,000	$2.25
$200,000	$3.00
$300,000	$4.50
$400,000	$6.00

VOYA SUPPLEMENTAL INSURANCE BENEFITS

Protection that pays—for life's unexpected moments.

We are offering three new insurance options for the 2025 plan year: accident, critical illness, and hospital indemnity insurance. All employees are eligible to enroll in these plans. However, please review all plan details to ensure they are right for you.

For all three insurance options, coverage is always Guaranteed Issue. Important note, insurance doesn't replace your medical coverage; it is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

How does it work?

Choosing supplemental health insurance helps to lessen the financial impact from accidents, critical conditions, and hospital stays. The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.

Wellness Benefit

The Wellness Benefit is included with your Accident Insurance coverage. It provides an annual benefit payment if you complete a covered health screening test on or after your coverage effective date. You may also receive a benefit payment for your spouse and/or children if they are covered for the Wellness Benefit and complete a health screening test on or after your coverage effective date. Employee benefit amount is $50, spouse benefit amount is $50, and $25 for each child (annual maximum of $100 for all children).

ACCIDENT	HIGH	LOW
Employee Only	$3.15	$2.39
Employee+Spouse	$5.40	$4.13
Employee+Child(ren)	$6.83	$5.21
Family	$9.08	$6.95

HOSPITAL INDEMNITY	HIGH	LOW
Employee Only	$13.52	$6.99
Employee+Spouse	$24.12	$12.37
Employee+Child(ren)	$24.43	$12.37
Family	$35.03	$17.75

CRITICAL ILLNESS					
Employee Coverage - Child Rate Embedded			Spouse Coverage		
Attained Age	$20,000	$40,000	Attained Age	$20,000	$40,000
Under 25	$1.90	$3.80	Under 25	$1.80	$3.60
25-29	$1.80	$3.60	25-29	$2.40	$4.80
30-34	$3.00	$6.00	30-34	$3.60	$7.20
35-39	$5.20	$10.40	35-39	$5.40	$10.80
40-44	$6.70	$13.40	40-44	$9.10	$18.20
45-49	$9.80	$19.60	45-49	$12.00	$24.00
50-54	$14.90	$29.80	50-54	$20.40	$40.80
55-59	$20.60	$41.20	55-59	$28.90	$57.80
60-64	$27.70	$55.40	60-64	$43.10	$86.20
65-69	$39.30	$78.60	65-69	$63.50	$127.00
70+	$58.80	$117.60	70+	$89.80	$179.60

Bi-weekly rates displayed

GLOSSARY AND LEGAL NOTICES

Term	Definition
Benefits Classification	A designation at new hire that determines how your initial benefits eligibility is calculated. The benefits classifications are full-time and variable hour.
Coinsurance	A provision found in medical plans in which you and the Plan share the cost of covered services in a specified ratio (for example, you pay 20% and the Plan pays 80%). The share you pay is called coinsurance.
Copay / Copayment	An amount you pay to your Health care provider at the time you receive certain covered services.
Deductible	The amount you pay under certain health care plans each calendar year for covered expenses before the Plan begins to pay its share of covered expenses.
Guaranteed Issue	Guaranteed Issue refers to an insurance policy or coverage that must be provided to eligible individuals regardless of their health status, pre-existing conditions, or other risk factors. In some contexts, "guaranteed issue" can refer to an amount of coverage that is available without requiring proof of insurability, such as medical exams or health questionnaires.
Out of Pocket Maximum	The total amount of covered medical and prescription drug expenses you and your dependents pay each plan year. The out-of-pocket maximum includes the deductible, copayments and coinsurance.
Payroll Calendar year	The 52-week period that is used to calculate W-2 earnings.
Plan Year	The fiscal year in which Plan records are kept. The plan year for all of your health, disability and life insurance benefits is March 1 through the last day of the following February (28 or 29). The plan year for the Nordstrom 401(k) Plan and the Employee Stock Purchase Plan is the calendar year – January 1 to December 31.

You may change your enrollments or those of your eligible dependents within 30 days of a qualified change in status. See a full list of qualified changes on the Nordstrom Benefits Portal.

Detailed information about these benefits is available in the Summary Plan Description at mynordstrom.com > Nordstrom Benefits Portal. All benefit plans are governed by master policies, contracts, and plan documents. In the event of any inconsistency between the information contained herein and the applicable plan documents, the provisions of the plan documents shall prevail. Nordstrom reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time.

Be sure to review mandatory compliance notices within the Nordstrom Benefits Portal. A Summary of Benefits and Coverage (SBC) for our health plans has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options. The SBC is available on the Nordstrom Benefits Portal. A paper copy is also available, free of charge, by calling 844.487.5595

Nordstrom permits insurers to offer employees of Nordstrom certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. Nordstrom does not make a contribution towards the cost of these programs and employees pay the full cost of deductions on an after-tax basis. Nordstrom does not sponsor, maintain, endorse, recommend, or promote these voluntary programs. Nordstrom's involvement regarding these voluntary insurance programs is strictly limited to allowing the insurer access to employees to publicize these programs and Nordstrom may perform certain ministerial functions such as payroll deduction and forwarding employee deduction payments to the insurer. Nordstrom does not receive any consideration in the form of cash or otherwise in connection with the program, other than reasonable compensation, excluding any profit, for administrative services actually rendered in connection with payroll deductions. Accordingly, these voluntary insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

CONTACTS

Item	Primary Contact	QR Code	Website	Resources
Nordstrom Benefits Center	844.487.5595		mynordstrom.com > Nordstrom Benefits Portal	• Enrollment & Eligibility • Health Benefits • Spending Accounts • Commuter Spending Account • 401(k) • Life and AD&D Coverage • Beneficiaries • Direct Bill • Dependent Verification • Group Legal • Group Home & Auto • Deferred Compensation Plan • Qualified Medical Child Support Order • Voluntary Benefits • ERISA Appeals
Employee Contact Center	855.667.3947		mynordstrom.com	• Time Away (PTO & Self-Managed Time Away) • Questions regarding pay • Bereavement & Jury Duty • Paid Sick Leave • Merchandise Discount • Benefit Deductions/Arrears
Sedgwick	800.788.4360		mynordstrom.com > Workday > Absence mySedgwick	Leaves of Absence • Paid Maternity Leave & Paid Bonding • Short Term Disability
Aetna	877.764.5727		aetna.com	Medical
Bright Horizons	877.242.2737		clients.brighthorizons.com/Nordstrom	Child, Adult, Elder, and Pet Care. If prompted: Username: Nordstrom Password: Benefits4You
Cigna	888.324.2616		myCigna.com	Dental
Everyday Solutions	844.314.1124		guidanceresources.com	Employee Assistance Program Web ID: Nordstrom

CONTACTS

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Kaiser Washington Kaiser California Kaiser Hawaii	888.901.4636 800.464.4000 808.432.5955		wa.kaiserpermanente.org/ my.kp.org/nordstrom my.kp.org/nordstrom	Medical/Dental/Vision
LeaveLogic	-	-	mynordstrom.com > Workday > Absence > LeaveLogic	Leave of Absence Education
MetLife Group Legal	800.821.6400		legalplans.com	Legal
MetLife Home & Auto Insurance	800.438.6388		mybenefits.metlife.com	Home & Auto Insurance
Premera	800.722.1471		premera.com	Medical
RethinkCare	800.714.9285		nordstrom.rethinkbenefits.com	Parenting Support Resources Sign up code: Nordstrom
Talkspace	-		talkspace.com/Nordstrom	Keyword: NORDSTROMBENEFITS
The Hartford	888.563.1124		thehartford.com	Life Insurance and AD&D
VSP	800.877.7195		vsp.com	Vision
Voya	833.454.1594		voya.com	Accident Critical Illness Hospital Indemnity

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