

THE CHICO'S FAS CANADA GROUP BENEFITS PLAN

for Full-time Associates working an average of 30 hours per week

As a Full-time Associate, you are eligible for the benefits summarized below. You are eligible for most of these benefits 90 days after your date of hire. Other benefits have different eligibility dates, which are noted in this summary.

Benefit	Benefit Choices	Cost
Healthcare	Choose one of two Healthcare coverage options: Comprehensive or Coordination. You may include your spouse and/or eligible children under your Healthcare coverage.	Comprehensive Option: Shared between Associate and Chico's FAS Canada Coordination Option: Paid by Chico's FAS Canada
Dental	Choose one of two Dental coverage options: Comprehensive or Coordination. You may include your spouse and/or eligible children under your Dental coverage.	Comprehensive Option: Shared between Associate and Chico's FAS Canada Coordination Option: Paid by Chico's FAS Canada
Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	One times annual salary to a maximum of \$400,000. AD&D is equal to the life benefit.	Paid by Chico's FAS Canada
Optional Life Insurance	Additional Optional Employee Life Insurance in \$10,000 increments, up to \$250,000 is available. Optional Dependant Life Insurance also available for your spouse and child(ren).	Purchased through payroll deductions
Sick/Personal Days	Each calendar year Associates receive five (5) paid Sick/Personal Days.	Paid by Chico's FAS Canada
Short-Term Disability	Provides income replacement if Associates are unable to perform their job due to a non-job related illness, injury or disability.	Paid by Chico's FAS Canada
Long-Term Disability	Provides income replacement for Associates who exhaust short-term disability.	Paid by Chico's FAS Canada
Employee Assistance Plan (EAP) (On your date of hire)	The EAP provides free, confidential and professional referrals, assessments and short-term counseling to help with everyday issues and life challenges.	Paid by Chico's FAS Canada
Associate Discount (On your date of hire)	40% discount on most merchandise purchased at all Chico's FAS boutiques and websites, including Chico's, White House Black Market and Soma.	Paid by Chico's FAS
Retirement Savings Plans (After 90 days of employment)	You may contribute up to 50% of your eligible earnings to the Group Registered Retirement Savings Plan. Chico's FAS Canada will match your contributions 100% up to the first 3% of your eligible earnings.	Contributions through payroll deductions

Benefits Eligibility

Eligibility

Associates working thirty (30) or more hours per week are eligible to participate in the following benefit plans. You are eligible for most of these benefits after you complete 90 days of continuous employment, at which time you will become eligible on the first day of the following month.

You must enrol within thirty (30) days of your eligibility date.

Dependants

Dependants of eligible Associates can be enrolled in Healthcare and Dental benefits. Optional Dependant Life insurance is also available.

You may cover your spouse and your children who are less than 19 years of age (age 26 if a full-time student or an unmarried child that is dependent due to a physical or mental disability) under your benefits. Documentation is required for every dependant before coverage can become effective.

Healthcare and Dental

Healthcare

Chico's FAS Canada Healthcare benefits are intended to work hand-in-hand with your provincial health insurance plan. You may choose one of two Healthcare coverage options: Comprehensive or Coordination of Benefits coverage.

	Comprehensive Option	Coordination of Benefits Option
Cost	<ul style="list-style-type: none"> Shared by Associate and Chico's FAS Canada Your biweekly contributions: <ul style="list-style-type: none"> » Single - \$4 (\$104 per year) » Employee +1 - \$8 (\$208 per year) » Family - \$12 (\$312 per year) Contributions are collected through payroll deductions 	Paid by Chico's FAS Canada
Health Care Spending Account	n/a	Chico's FAS Canada deposits \$200 to your Health Care Spending Account each year to help you pay for eligible out-of-pocket healthcare expenses, including premiums to other employer plans
Prescription Drugs	<ul style="list-style-type: none"> Covered at 90% if filled in the Preferred Pharmacy Network (80% if outside the Network) Dispensing fee is capped at \$8.40 Subject to mandatory generic and lowest-cost alternative restrictions Includes certain life-sustaining, over-the-counter drugs Use a drug card to pay and receive immediate reimbursement 	<ul style="list-style-type: none"> Covered at 20% Dispensing fee is capped at \$8.40 Subject to mandatory generic and lowest-cost alternative restrictions Includes certain life-sustaining, over-the-counter drugs Use a drug card to pay and receive immediate reimbursement
Paramedical Practitioner	<ul style="list-style-type: none"> Covered at 80%; up to \$500/year per practitioner; to a combined maximum of \$1,000 Includes physiotherapist, chiropractor and other paramedical practitioners Massage therapy is not covered 	<ul style="list-style-type: none"> Covered at 20%; to a combined maximum of \$200/year Includes physiotherapist, chiropractor, and other paramedical practitioners Massage therapy is not covered
Vision Care	Covered at 80%; up to \$200 every 2 years	Covered at 20%; up to \$50 every 2 years
Hearing Aids	Covered at 80%; up to \$750 every 5 years	Covered at 20%; up to \$250 every 5 years
Out-of-province/country medical expenses	Covered at 100%; includes Emergency Travel Assistance	Covered at 100%; includes Emergency Travel Assistance

Dental

You may choose one of two Dental coverage options: Comprehensive or Coordination of Benefits coverage.

	Comprehensive Option	Coordination of Benefits Option
Cost	<ul style="list-style-type: none"> • Shared by Associate and Chico's FAS Canada • Your biweekly contributions: <ul style="list-style-type: none"> » Single - \$3 (\$78 per year) » Employee +1 - \$6 (\$156 per year) » Family - \$9 (\$234 per year) • Contributions are collected through payroll deductions 	Paid by Chico's FAS Canada
Benefit maximum for Basic and Major services	\$1,500 per year	\$1,000 per year
Annual deductible	<ul style="list-style-type: none"> • \$50 - Single • \$100 - Employee +1 • \$150 - Family 	No deductible
Health Care Spending Account	n/a	Chico's FAS Canada deposits \$100 to your account each year to pay for eligible out-of-pocket healthcare expenses, including premiums to other employer plans
Reimbursement after deductible:	80% (based on current fee guide)	20% (based on current fee guide)
<ul style="list-style-type: none"> • Preventive services • Basic restorative services • Endodontic services • Periodontics services 	Recalls - 6 months	Recalls - 6 months
<ul style="list-style-type: none"> • Major restorative services 	50% (based on current fee guide)	50% (based on current fee guide)
Orthodontic services for dependent children only	50% (no deductible) to a lifetime maximum of \$2,500	50% (no deductible) to a lifetime maximum of \$2,500

Group Benefits – No Cost to Associate

Basic Life and AD&D Insurance

The Chico's FAS Canada benefits plan provides Basic Life Insurance to all eligible Associates. The benefit is equal to the Associate's annual salary to a maximum benefit of \$400,000. Accidental Death and Dismemberment (AD&D) Insurance provides an additional benefit if an Associate is seriously injured or dies due to an accident. AD&D benefits are equal to the basic life coverage.

Associates are automatically enrolled in these benefits once a beneficiary is designated. Life and AD&D insurance provided by Chico's FAS Canada is a taxable benefit.

Short-Term Disability (STD)

Short-term disability (STD) provides income replacement for Associates who are unable to perform their regular job due to a non-job related illness, injury or disability. For all disabilities, there is a waiting period of 7 calendar days before benefits are payable. During this waiting period, Associates may use accumulated Sick/Personal Days or Vacation Days.

If approved by the Chico's FAS Canada Claim Administrator, STD benefits will replace all or part of an Associate's income for the period of disability following the seven-day waiting period.

Long-Term Disability (LTD)

The Chico's FAS Canada benefits plan provides long-term disability (LTD) insurance to all eligible Associates at no cost. LTD benefits protect the income of an Associate should they become sick, injured, or disabled and are unable to work for a period longer than 26 weeks. Your claim must be approved by the Chico's FAS Canada insurance carrier.

Benefits paid under the LTD plan will be coordinated with any Canada Pension Plan disability benefits.

Employee Assistance Program (EAP)

All Associates and their immediate family members are eligible for EAP services on their date of employment. The EAP offers free, confidential and professional referrals, assessments and short-term counseling to help with everyday issues and life challenges. EAP services are available to Associates 24 hours a day, 7 days a week for information, confidential advice and counseling.

Vacation and Holidays

Your vacation entitlement is based on your position and your length of service. It is pro-rated during your first year of employment.

Years of Service	Vacation
Less than 5 years	2 weeks
5 to 10 years	3 weeks
More than 10 years	4 weeks

You will receive 4% (or more if applicable) of your total eligible earnings in vacation pay on each regular bi-weekly pay. You may use vacation days for sickness or disability.

You will also receive pay for the following ten holidays: New Year's Day, Family Day, Good Friday, Victoria Day, Canada Day, Civic Day, Labour Day, Thanksgiving Day, Christmas Day, and Boxing Day.

Associate Discount

The Associate Discount is an exciting benefit offered to Associates effective on their first day of employment! You will receive 40% off most merchandise in all Chico's FAS stores or online. Refer to the Associate Discount Policy for more details.

Other Optional Benefits

Optional Life Insurance

Associates and their spouses may buy additional Optional Life insurance. This coverage is in addition to the Basic Life and AD&D insurance provided by Chico's FAS Canada for Associates. Optional life insurance may be purchased in \$10,000 increments up to \$250,000. The cost varies by the age of the insured person and the amount of coverage, and is purchased through payroll deductions.

Optional Dependant Child Life Insurance

You may also buy Optional Dependant Life Insurance for your child(ren) up to \$25,000. The cost varies by the amount of coverage requested.

Retirement Savings Plan

Chico's FAS Canada supports Associates to plan for the future and save for retirement. The Registered Retirement Savings Plan (RRSP)/Deferred Profit Sharing Plan (DPSP) is designed to allow Associates to save for retirement on a tax-deferred basis.

Associates are eligible to participate in the plan following 90 days of employment. The plan allows Associates to make contributions in 1% increments, up to 50% of earnings (these contributions are pre-tax up to the maximum amount allowed by the Income Tax Act). Chico's FAS Canada will match your contributions 100% up to the first 3% of your eligible earnings. You are entitled to Chico's FAS Canada matching contributions once you have participated in the plan for two years (i.e., once the DPSP contributions are vested).

You will invest your contributions in your choice of the diversified investment fund options that will be available to you. Chico's FAS Canada matching contributions will be invested in the same funds as your contributions.

You will receive more detailed enrolment information when you become eligible to enrol.

This overview is a Summary of the group benefit plan provided by Chico's FAS Canada, Co. If any information in this summary conflicts with the detailed plan documents and insurance policies, those documents and policies will govern. Chico's FAS Canada, Co. reserves the right to amend, suspend or terminate these plans and policies at any time.