

COLE HAAN

GETTING YOU TO EXTRAORDINARY



2024 Benefits Guide

SUMMARY OF FULL AND PART TIME EMPLOYEE BENEFITS

Benefits at Cole Haan

WELCOME!

We're glad you're here. We know you're some of the best and brightest in our field, that's why Cole Haan offers a competitive benefits package that helps you take care of your health, wealth and emotional well-being. Here is a summary of the various benefit plans offered by Cole Haan.*

There is also more information on the [ADP Employee Portal](#) under the tools/resources section. The ADP Employee Service Center is also here to help. You can reach them at **1-855-344-7850** or by email at MyLifeAdvisor@adp.com



YOUR 2024 BENEFITS

Getting you to...

Enrolled

[Benefit Eligibility](#)
[Making Elections](#)



Covered

[Medical Plan](#)
[Additional Health Support](#)
[Dental Plan](#)
[Vision Plan](#)



Prepared

[Flexible Spending Accounts](#)
[Health Savings Account](#)
[401\(k\) Retirement Plan](#)



Protected

[Life Insurance](#)
[Disability Insurance](#)
[Supplemental Insurance](#)



Balanced

[Vacation Time](#)
[Sick Time](#)
[The Well](#)



Uplifted

[Cole Haan Discount](#)
[ADP LifeCare & LifeMart](#)
[Day of Caring](#)
[Scholarships & Matching Gifts](#)



Informed

[Benefits Presentation](#)
[Contacts](#)



*This Benefits Summary presents an overview of Cole Haan's benefit programs. Please refer to the summary plan description for plan rules and details. Cole Haan reserves the right to change, discontinue or terminate the benefit plans and programs at any time.

Benefits - Eligibility

GETTING YOU TO...ENROLLED



Cole Haan offers benefit options for both Full-Time and Part-Time employees. The options available to you will depend on the standard hours you are scheduled to work per week. See the chart below for more details!



WORK STATUS	BENEFIT OPTIONS	
<p>FULL-TIME (30 + hours per week)</p>	<ul style="list-style-type: none"> ◆ Health Insurance ◆ Dental Insurance ◆ Vision Care ◆ Health Savings Accounts ◆ Flexible Spending Accounts ◆ 401(k) Retirement Plan ◆ Life Insurance/AD&D Options ◆ Short- and Long-Term Disability ◆ Supplemental Insurance 	<ul style="list-style-type: none"> ◆ MetLife Legal Plan ◆ Farmers Insurance Auto and Home Discounts ◆ Vacation Time[^] ◆ Sick Time[*] ◆ Paid Parental Leave ◆ Holidays^{*^} ◆ Cole Haan Discounts ◆ Employee Assistance Program ◆ LifeMart Discounts ◆ Health Advocate ◆ Total Pay Cards
<p>PART-TIME (less than 30 hours per week)</p>	<ul style="list-style-type: none"> ◆ Employee Assistance Program ◆ Health Sherpa ◆ Sick Time[*] 	<ul style="list-style-type: none"> ◆ Cole Haan Discounts ◆ LifeMart Discounts ◆ Total Pay Cards

• ^{*}New hire 90 day waiting periods apply to all, except NYC and Colorado Employees
 • [^]Part Time Over Employees (NYC union) are eligible for Holiday and Vacation pay, please refer to the US Holiday Pay and Vacation Time policies for additional details

Benefits - Eligibility

GETTING YOU TO... ENROLLED



Here's when you can enroll or make changes to your benefits:

AS A NEW HIRE – you will have **31 days** from your start date to make your enrollment elections. The benefits you choose will be effective as of your start date.

DURING OPEN ENROLLMENT– This is the 2-week annual enrollment period held once a year when you are free to make changes to your benefits. Open enrollment elections are effective January 1 of the following calendar year.

QUALIFIED LIFE EVENTS – These are events (i.e., marriage, birth of a child, gaining/losing coverage elsewhere, etc.) that allow you to change your benefits during the year. You'll have **31 days from the event date** to make your changes.

ENROLLING FAMILY MEMBERS

Cole Haan allows you to enroll certain tax-qualified dependents in our benefit plans including:

Your Legal Spouse – A "legal spouse" is someone (same or opposite sex) who you are married to, and the marriage must be recognized under state law.

Your Permanent Partner – A "permanent partner" is someone (same or opposite sex) who lives with you full time and with whom you attest to the fact that he or she shares life with you much like a legal spouse.

Your Children – including your natural children, stepchildren, adopted children and children for whom you are a legal guardian. Eligible children must be age 25 or under.

Benefits – Making Elections

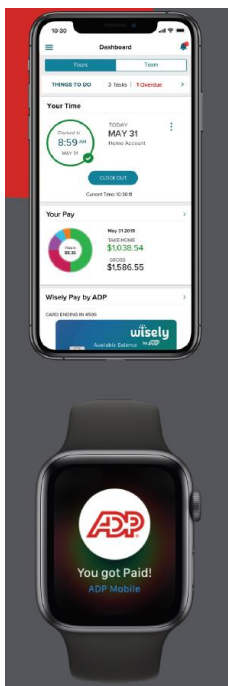
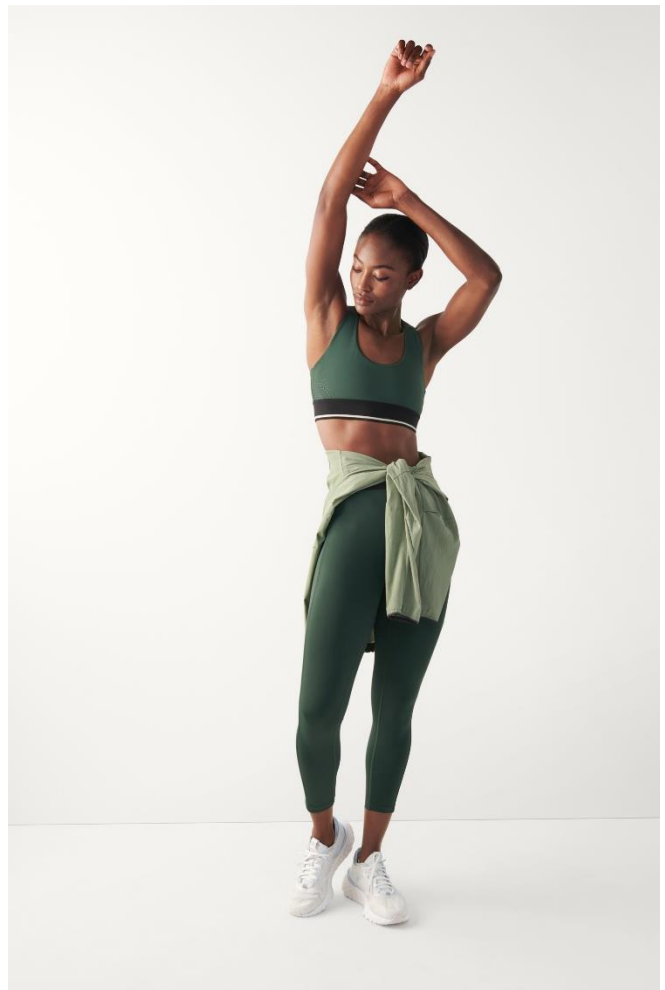
GETTING YOU TO... ENROLLED



For new hires and the annual open enrollment, you can choose your benefits via the [ADP Employee Portal](#).

Here, you can access the step-by-step enrollment tool and explore each benefit, assign any dependents and/or beneficiaries, and see your benefits costs before submitting your final enrollment. After enrolling, you can also view and print your Enrollment Summary right from your computer.

For support with the system enrollment or to process a specific life event changes you may contact the ADP Service Center at **1-855-344-7850**.



ENROLL ON THE GO!

With the **ADP® Mobile Solutions** app, you can quickly, easily and securely make your benefits elections, view your recent pay statements and more –all on your mobile device.

Go to your App Store and look for **ADP® Mobile Solutions** to download for free. Use your Employee Portal log in credentials to access your information.

Benefits – Your Costs-at-a-Glance



GETTING YOU TO ... COVERED

Cole Haan offers a choice of three medical plans, two dental plans and a vision plan so that you can choose the coverage that best meets the needs of you and your family. The medical plans are:

- **High Deductible Health Plan (HDHP) with Health Savings Account (HSA)**
- **Basic Coverage Plan (BASIC)**
- **Preferred Provider Plan (PPO)**

All three plans are administered by UnitedHealthcare on the ChoicePlus network. The chart on the following page provides a comparison of some of the plan features and monthly costs.

Once enrolled, you will receive your medical and prescription plan cards within 2-3 weeks. You can also access a virtual card, view your claims, find a provider and more on myuhc.com and the Health4Me mobile app.

The dental plans offered by Delta Dental are:

- **Preventative Plus**
- **Preventative**

If you are electing to cover your domestic partner, you pay an additional taxable amount for medical, dental and vision. That amount is added to your gross pay, taxed, and then deducted back out.

Additional information about the health plans, including more detailed benefit summaries and plan descriptions, is available on the [ADP Employee Portal](#).

HDHP with HSA	PER PAYCHECK
EMPLOYEE ONLY	\$24.00
EMPLOYEE + CHILD(REN)	\$48.50
EMPLOYEE + PERM PARTNER	\$59.00
EMPLOYEE + FAMILY	\$66.00
Cole Haan contributes \$750 to your HSA.	

BASIC COVERAGE	PER PAYCHECK
EMPLOYEE ONLY	\$47.00
EMPLOYEE + CHILD(REN)	\$95.00
EMPLOYEE + PERM PARTNER	\$111.00
EMPLOYEE + FAMILY	\$127.00

PPO PLAN	PER PAYCHECK
EMPLOYEE ONLY	\$95.00
EMPLOYEE + CHILD(REN)	\$189.00
EMPLOYEE + PERM PARTNER	\$222.00
EMPLOYEE + FAMILY	\$251.00

PREVENTATIVE PLUS	PER PAYCHECK
EMPLOYEE ONLY	\$10.00
EMPLOYEE + CHILD(REN)	\$20.00
EMPLOYEE + PERM PARTNER	\$24.00
EMPLOYEE + FAMILY	\$26.00

PREVENTATIVE	PER PAYCHECK
EMPLOYEE ONLY	\$5.00
EMPLOYEE + CHILD(REN)	\$10.00
EMPLOYEE + PERM PARTNER	\$12.00
EMPLOYEE + FAMILY	\$13.00

VISION	PER PAYCHECK
EMPLOYEE ONLY	\$2.75
EMPLOYEE + CHILD(REN)	\$5.50
EMPLOYEE + PERM PARTNER	\$6.50
EMPLOYEE + FAMILY	\$8.25

Benefits – Medical Plans



GETTING YOU TO... COVERED

MEDICAL PLANS & COVERAGE	HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HSA	BASIC COVERAGE PLAN	PREFERRED PROVIDER ORGANIZATION PLAN (PPO)
PROVIDER NETWORK (Doctors & hospitals)	Choice Plus provider network (In New England, the Harvard Pilgrim network applies).	Choice Plus provider network (In New England, the Harvard Pilgrim network applies).	Choice Plus provider network (In New England, the Harvard Pilgrim network applies).
ANNUAL DEDUCTIBLE	In-Network \$2,500 (individual)/ \$5,000 (family)*	In-Network \$2,000 (individual)/ \$4,000 (family)	In-Network \$1,000 (individual)/ \$2,000 (family)
	Out-of-Network \$5,000(individual)/ \$10,000 (family)*	Out-of-Network \$4,000 (individual)/ \$8,000 (family)	Out-of-Network \$3,000(individual)/ \$6,000 (family)
COINSURANCE (After deductible, % you pay for diagnostic & procedural services)	In-Network 20% after deductible	In-Network 20% after deductible	In-Network 20% after deductible
	Out-of-Network 40% after deductible	Out-of-Network 40% after deductible	Out-of-Network 40% after deductible
OUT-OF-POCKET MAXIMUM	In-Network \$5,000 (individual)/ \$10,000 (family)	In-Network \$4,000 (individual)/ \$8,000 (family)	In-Network \$3,000 (individual)/ \$6,000 (family)
	Out-of-Network \$10,000 (individual)/ \$15,000 (family)	Out-of-Network \$8,000 (individual)/ \$16,000 (family)	Out-of-Network \$6,000 (individual)/ \$12,000 (family)
CHIROPRACTIC, NATUROPATHIC & ACUPUNCTURE VISITS	12 Visits per calendar year (yearly deductible and co-insurance apply)	12 Visits per calendar year (yearly deductible and co-insurance apply)	12 Visits per calendar year (yearly deductible and co-insurance apply)
PREVENTIVE CARE SERVICES	In-Network Covered at 100%	In-Network Covered at 100%	In-Network Covered at 100%
	Out-of-Network Not covered	Out-of-Network 30% after deductible	Out-of-Network 40% after deductible
OFFICE VISITS	In-Network 20% after deductible	In-Network 20% after deductible	In-Network \$30 (primary care)/\$50 (specialist)
	Out-of-Network 40% after deductible	Out-of-Network 40% after deductible	Out-of-Network 40% after deductible
PRESCRIPTION CO-PAYS (per retail prescription)	Generics: \$15 Brand: \$30 Specialty: \$50 (Co-pays apply <i>after</i> deductible)	Generics: \$15 Brand: \$30 Specialty: \$50 (Co-pays not subject to deductible)	Generics: \$15 Brand: \$30 Specialty: \$50 (Co-pays not subject to deductible)
TAX ADVANTAGED ACCOUNT OPTION	Health Savings Account (details on pg. 13)	Health Care Flexible Spending Account (details on pg. 12)	Health Care Flexible Spending Account (details on pg. 12)
CONTRIBUTION (MONTHLY)	HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HSA	BASIC COVERAGE PLAN	PREFERRED PROVIDER ORGANIZATION PLAN (PPO)
EMPLOYEE ONLY	\$48.00	\$94.00	\$190.00
EMPLOYEE + CHILD(REN)	\$97.00	\$190.00	\$378.00
EMPLOYEE + PERM PARTNER	\$118.00	\$222.00	\$444.00
EMPLOYEE + FAMILY	\$132.00	\$254.00	\$502.00

*Under the HDHP plan, no one in the family is eligible for benefits until the family coverage deductible is met.

Benefits – Your Prescription Plan



GETTING YOU TO...COVERED



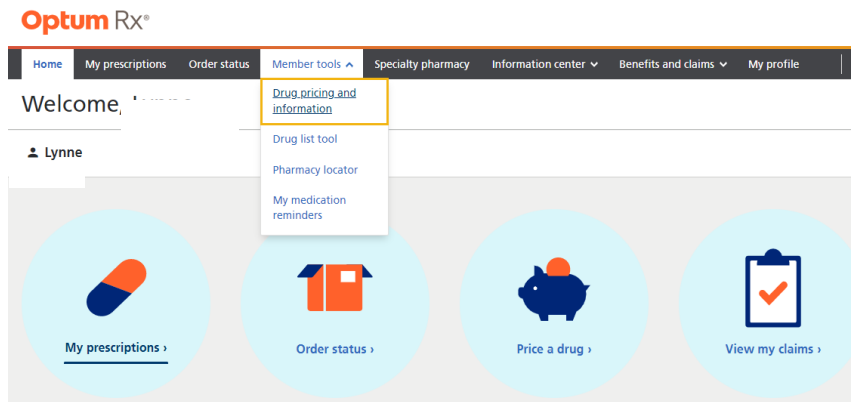
As a UnitedHealthcare health plan member, your Prescription Drug Program is administered through **OptumRx / RxBenefits**.

YOUR PRESCRIPTION PROGRAM	
Retail	Up to a 31-day supply
Mail-Order	Up to a 90-day supply
Specialty Medications	Limited to a 30-day supply and must be ordered from BrivoRx service pharmacy by calling 1-800-334-8134

	HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HSA	BASIC COVERAGE PLAN	PREFERRED PROVIDER ORGANIZATION PLAN (PPO)
PRESCRIPTION CO-PAYS	<p>Generics: \$15 Brand: \$30 Specialty: \$50 Mail-Order (90-day supply): \$15 / \$60</p> <p>(Co-pays apply <i>after</i> deductible)</p>	<p>Generics: \$15 Brand: \$30 Specialty: \$50 Mail-Order (90-day supply): \$15 / \$60</p> <p>(Co-pays not subject to deductible)</p>	<p>Generics: \$15 Brand: \$30 Specialty: \$50 Mail-Order (90-day supply): \$15 / \$60</p> <p>(Co-pays not subject to deductible)</p>

Register for an OptumRx account to track your prescriptions, claims, obtain drug pricing and access other member tools.

Go to:
<https://www.optumrx.com/>



Benefits – Additional Prescription Help



GETTING YOU TO...COVERED

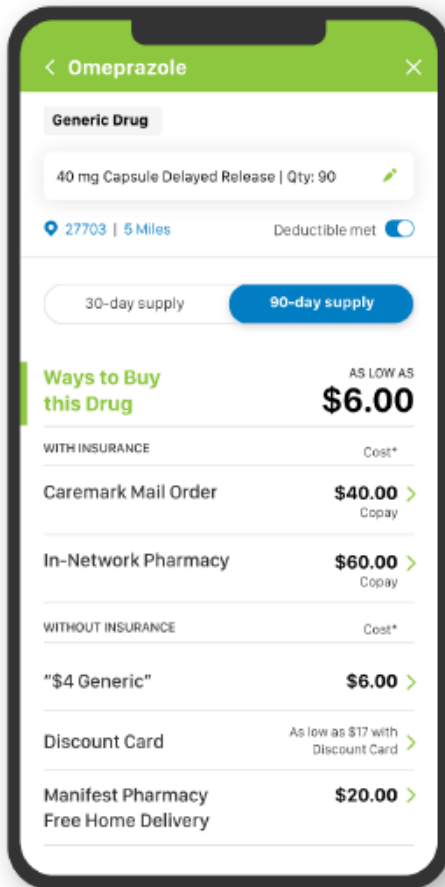
myDrugCosts, is a free benefit that can help you and your family save money on prescription drugs.

myDrugCosts analyzes what prescription drugs cost on your health plan and presents the best ways for you to save, including sending notifications when cheaper options are available for your current medications. Use it to lower monthly expenses on your regular medications and to discuss costs with your doctor when you get new prescriptions.

It's easy to get started. Simply download the myDrugCosts app for [iOS](#) or [Android](#) or access on your computer by going to the myDrugCosts website below and sign up with your email address

www.mydrugcosts.com

If you have any questions, you can send an email to support@mydrugcosts.com



Get Savings Alerts

We automatically notify you whenever we find lower costs for your medications.



Find The Costs Of Your Drugs The Easy Way

With a few taps, find the lowest costs for all the ways you can buy your medications – in-network pharmacies, mail order, and discounted cash prices.



Take Control Of Your Medication Costs

Use myDrugCosts before your next refill or during your doctor's appointment to find an option that is best for your budget.



Better Organize Your Prescriptions

Track your recent prescription history.

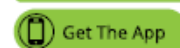


Easily Find Your Plan Details

Plan details uploaded to your account for easy access.



Go to <https://www.mydrugcosts.com/> or download the app for iOS or Android



Benefits – Dental Plans



GETTING YOU TO...COVERED

Cole Haan offers a choice of two dental plans; both are administered by Delta Dental of New York:

- **Preventive Dental Plan**
- **Preventive Plus Dental Plan**

Your Dental ID cards are available on the Delta Dental member portal at www.deltadentalins.com.

The chart below provides a comparison of some of the plan features and contributions. More detailed plan summaries are available on the [ADP Employee Portal](#).



DENTAL PLANS & COVERAGE	PREVENTATIVE PLUS PLAN	PREVENTATIVE PLAN
PREVENTATIVE SERVICES	Two routine cleanings/exams per year (100% coverage) and basic dental (80% coverage), up to plan maximum of \$1,500 per year.	Two routine cleanings/exams per year (100% coverage) and basic dental (100% coverage), up to plan maximum of \$300 per year.
RESTORATIVE SERVICES	60% to 80% of restorative services, up to plan maximum of \$1,500 per year.	Not covered.
ORTHODONTIC COVERAGE	Separate \$1,500 dollar lifetime maximum (50% coverage) , includes coverage for adult orthodontics.	Not covered.
CONTRIBUTIONS (MONTHLY)	PREVENTATIVE PLUS PLAN	PREVENTATIVE PLAN
EMPLOYEE	\$20.00	\$10.00
EMPLOYEE + CHILD(REN)	\$40.00	\$20.00
EMPLOYEE + PERM PARTNER	\$48.00	\$24.00
EMPLOYEE + FAMILY	\$52.00	\$26.00

Benefits – Vision Plan



GETTING YOU TO... COVERED



Cole Haan offers Vision Coverage for you and your family through Vision Service Plan (VSP), which has a network of over 29,000 providers across the nation. In-network benefits include lenses, frames and one eye exam per calendar year (or up to \$150 in contacts each calendar year in lieu of lens/frame benefit).

You'll receive the highest benefits if you use a VSP provider, but you will still receive some benefit if you use a non-VSP provider. Plan details can be found on the Cole Haan Employee Portal.

The chart shows what you pay for coverage each month. Contributions are taken from the first two pay checks of each month (24 pay periods per year).

CONTRIBUTIONS (MONTHLY)	VISION PLAN
EMPLOYEE ONLY	\$5.50
EMPLOYEE + CHILD(REN)	\$11.00
EMPLOYEE + PERM PARTNER	\$13.00
EMPLOYEE + FAMILY	\$16.50



FLEXIBLE SPENDING ACCOUNTS (FSA's)

FSAs allow you to put aside pre-tax dollars to pay for qualified health care, dependent care or commuting expenses.

You must spend down your Health & Dependent Care FSAs by March 15, 2025.

Health Care FSA - \$3,050

A healthcare FSA lets you use tax-free money to pay for eligible medical expenses.

Eligible Medical Expenses:

- Doctor visits
- Dental cleaning
- Sleep aids
- Eyeglasses/contacts
- Cold/cough medicine
- Chiropractic care

Dependent Care FSA - \$5,000

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses.

Eligible Dependent Expenses:

- Daycare
- Babysitter
- Preschool
- Summer day camp
- Before/after school programs
- Elder daycare

Commuter Transit FSA* – Up to **\$3,600** per year to pay for buses, trains or other mass transit for your commute to work.

Commuter Parking FSA* – Up to **\$3,600** per year to pay for parking expenses you incur for commuting to work.

Common eligible commuter expenses:

- Train
- Subway
 - Bus
- Ferry
- Parking

**CLICK THE LOGO BELOW TO
CREATE AN ONLINE ACCOUNT
AFTER OPEN ENROLLMENT**

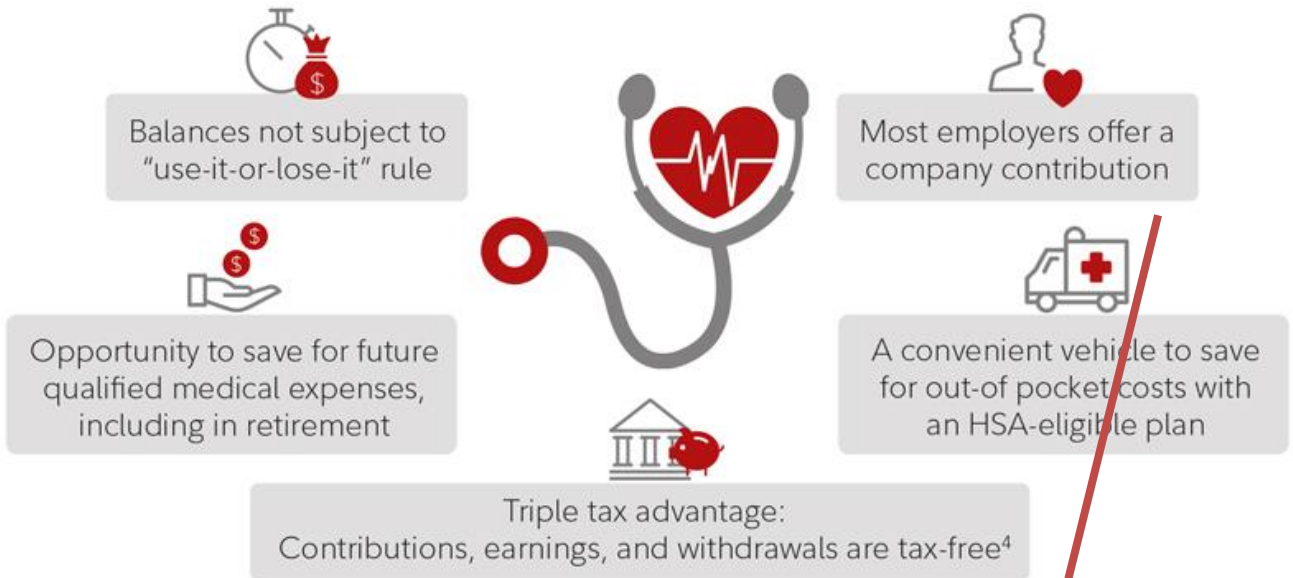
HealthEquity[®]



HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the **High Deductible Health Plan** you have the option to make pre-tax payroll contributions to an HSA administered by OptumBank. Cole Haan also makes a **\$750** contribution to your Health Savings Account (HSA)!

What are the advantages of **HSAs**?



HSA CONTRIBUTION LIMITS

In 2024 you can contribute up to **\$4,150** for individual coverage or **\$8,300** for family coverage. If you are 55 or older you can contribute an additional **\$1,000** per year. **[Learn more about HSAs here!](#)**

2024 HEALTH SAVINGS ACCOUNT EMPLOYER CONTRIBUTION!

In 2024, Cole Haan will make a **\$750** contribution to your Health Savings Account just for enrolling in the High Deductible Health Plan.

Benefits – Additional Health Support



GETTING YOU TO...COVERED

HEALTH ADVOCATE

A free service for employees enrolled in Cole Haan health coverage which can help you and your family resolve healthcare and insurance related issues.

You'll have confidential access to a Personal Health Advocate who can:

- Explain medical conditions
- Help schedule appointments and tests
- Help transfer your medical records
- Resolve billing and claims issues
- Obtain services for your elderly parents and parents-in-law

Call the Health Advocates at 866-695-8622 or visit their website at www.HealthAdvocate.com/members.

HEALTH SHERPA

For Part-Time employees, Cole Haan offers this free service dedicated to helping you find quality, affordable coverage through the healthcare Marketplace. Health insurance doesn't have to be expensive—8 out of 10 people qualify for discounts, and half pay under \$50 per month.

HealthSherpa makes it easy to find the best plan for you. Their online tools allow you to search for plans by zip code, instantly compare plans, and enroll online with no added steps or paperwork.

Visit colehaan.healthsherpa.com to get started and you can also check out [this informational video](#) to learn more!

Personalized phone support is also available to assist you in answering questions, compare quotes and walk you through your options as well as the enrollment process. The consumer advocate team can be reached at **844-354-3952**.



Benefits – Additional Support

GETTING YOU TO... COVERED



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Cole Haan's Employee Assistance Program (EAP) provides confidential evaluations, counseling and referrals to help you manage life and relationships.

ADP LifeCare uses a network of carefully chosen professionals who are trained and qualified to give you and your family the help you need. It's free, it's confidential and it's a great way to get the support you need. ADP LifeCare is available 24 hours a day, seven days a week, 365 days a year. You can reach them by phone at **1-800-697-7315**.

All Cole Haan employees are eligible for EAP services, as well as your dependents and members of your household. Your EAP offers:

Emotional health Call today for your choice of 3 EAP sessions, face to face or by telephone, per person, per concern, per year (up to 9 sessions total). - Marital or relationship difficulties - Grief - Domestic violence - Substance abuse - Anxiety and depression

Parenting, childcare and education Balancing work, family and all of your daily responsibilities can be challenging. LifeCare offers personalized assistance and resources to help you save time and money. - Child care (centers, in-home, family day care) and education services - Adoption and prenatal care - Child development and special needs

Senior caregiving services Caring for loved ones as they age is a lot easier when you have a good support system in place. - Care options and living arrangements - Transportation services - Home meal delivery programs - Hospice - Medicare, Medicaid and Social Security

Wellness and daily living Your personal wellness and concerns can take a back seat to more urgent issues. LifeCare's tools can help you address them. - Diet and fitness - Moving, utilities and more - Safety - Automotive services - Travel - Pet care

Call toll-free, 24 hours a day

1-800-697-7315 (Mention ADP and Cole Haan)

Log into your ADP Portal, under Quick Links select Employee Assistance Program (EAP)

Benefits – 401(k) Retirement Plan



GETTING YOU TO...*PREPARED*

The Cole Haan Retirement Plan helps you save for your future financial goals. The 401(k) plan is offered through Fidelity Investments, and you are eligible to enroll after you have completed 90 days of service.

MAKING CONTRIBUTIONS

Once eligible, you can elect and make changes to your desired 401(k) contribution amount at any time throughout the year. This can be done on Fidelity's online portal at www.401k.com – register as a first-time user and follow the prompts to set your per paycheck contribution.

401(K) EMPLOYER MATCH

Cole Haan will match 100% of the first 5% of your pay that you actively defer into your 401(k) pre-tax or Roth account throughout the year. That's a dollar for every dollar you contribute up to the first 5% of your contribution.

YOU HAVE ACCESS

You have the ability to take a loan from your 401(k) account if emergency funds are needed. Loans are limited to 50% of your account balance, minimum loan is \$500.





ROTH 401(k) OPTION OFFERS TAX-FREE RETIREMENT INCOME

Cole Haan’s 401(k) Retirement Plan gives you the option of contributing to a Roth 401(k). Does a Roth 401(k) make sense for you? Check out this [video](#) that explains the difference between Roth and the traditional pre-tax contributions.

An additional way to save in your Plan

Unlike a traditional pre-tax 401(k), the Roth option allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire. The following information can help you decide whether the Roth 401(k) makes sense for you.

An additional way to save in your Plan

- Just as with a traditional pretax 401(k):
- You elect how much of your salary you wish to contribute.
 - Your contributions to a Roth 402(k) and traditional pretax 40(k) cannot exceed IRS limits.
 - Your contribution is based on your eligible compensation.

Who might benefit from a Roth 401(k)?

- Younger employees who have a longer retirement horizon and more time to accumulate tax-free earnings.
- Highly compensated individuals who aren’t eligible for Roth IRAs, but who want a pool of tax-free money to draw on in retirement.
- Employees who want to leave tax-free money to their heirs.

	Taxes: Pay now or pay later	
	Traditional Pretax 401(k)	Roth 401(k)
Employee contributions	Pretax dollars	After-tax dollars
Employee withdrawals	Taxable upon withdrawal	Tax free upon withdrawal



Want to learn more about the Roth 401(k) option? Click [here](#) to find out if a Roth 401(k) is right for you.



Cole Haan offers a variety life insurance and disability insurance options so you can find the best level of protection for you and your family:

BASIC LIFE INSURANCE

Cole Haan provides basic life insurance coverage worth one-half your annual salary at no cost to you. There are no enrollment steps you need to take; however, you must log onto the Employee Portal to designate a beneficiary for your life insurance.

IMPORTANT REMINDER

Life insurance protects you and your beneficiaries. Remember to review and keep them up to date!

SUPPLEMENTAL LIFE INSURANCE

You may elect additional life insurance coverage for yourself from .5 to 5.5 times your annual salary (up to a maximum coverage of \$2,000,000). You may be required to provide evidence of insurability (EOI) for coverage. This benefit may be portable if you leave the company.

SPOUSE/PERMANENT PARTNER LIFE INSURANCE

You can also buy life insurance for your spouse or permanent partner. You choose the coverage amount, from .5 times to 2 times your annual salary (up to \$1,000,000). Coverage above \$25,000 will require evidence of insurability (EOI).

CHILD LIFE INSURANCE

You can choose to purchase life insurance for your children. Coverage for each child is \$10,000.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Coverage is available to you and ranges from .5 to 6 times your salary with a maximum benefit of \$1,000,000. If you enroll, you'll also have the option of covering your spouse/permanent partner for an amount equal to half of your AD&D coverage as well as child coverage equal to 10% of your coverage per child.

Benefits – Disability Insurance



GETTING YOU TO...PROTECTED

SHORT TERM DISABILITY INSURANCE

Short-Term Disability (STD) provides income replacement while you are sick or hurt and unable to work. STD benefits start after a 7-day waiting period and continue for up to 180 days from the date of your disability. Cole Haan pays the full cost of STD insurance. Coverage is automatic and it is effective from your first day of employment. Your coverage is based on your salary and tenure with Cole Haan:

LENGTH OF SERVICE	STD BENEFIT AMOUNT
0-23 MONTHS	60% of Pay
24-59 MONTHS	80% of Pay
60 MONTHS OR MORE	100% of Pay

LONG TERM DISABILITY INSURANCE

Cole Haan offers a voluntary Long-Term Disability (LTD) program. The LTD plan replaces 60% of eligible income if you are medically disabled for more than 180 days (subject to special rules regarding pay from other sources).

The minimum LTD benefit is \$100 per month and the maximum is \$20,000 per month. LTD benefits are not considered taxable income. Employees pay the full cost of coverage which is based on your income; you must enroll for coverage.



Benefits – Supplemental Insurance



GETTING YOU TO...PROTECTED

Cole Haan offers Voluntary Accident Insurance, Voluntary Hospital Indemnity Plan, and Voluntary Critical Illness Insurance. These three benefits do not require evidence of insurability and offers portability options if you leave the company. Click [HERE](#) to watch a presentation on these supplemental insurance benefits.

ACCIDENT INSURANCE

Supplements your health insurance by providing cash benefits for covered accidental injuries requiring treatment, urgent care, or hospitalization. Adults with active recreational lifestyles (hikers, bikers, surfers, etc.) or sports participants, as well as families with children who often get injured playing with friends or during organized sporting events, may consider accident insurance coverage.

COVERAGE LEVEL	MONTHLY PREMIUM
EMPLOYEE ONLY	\$7.81
EMPLOYEE AND SPOUSE	\$12.42
EMPLOYEE AND CHILD(REN)	\$15.55
EMPLOYEE AND FAMILY	\$24.22



YOU ARE IN CONTROL

You can use the money for whatever they need while you recover. You can pay for medical expenses like copays and deductibles or put the money toward everyday living costs like utilities, groceries and childcare.



HOSPITAL INDEMNITY

Supplements your health insurance by providing cash benefits when admitted to a hospital or intensive care unit (ICU) for a covered sickness or injury. It's an option for individuals covered by an HDHP, or for individuals who are living paycheck-to-paycheck with very little personal savings and expect a hospital stay some time in their future.

COVERAGE LEVEL	MONTHLY PREMIUM
EMPLOYEE ONLY	\$20.58
EMPLOYEE AND SPOUSE	\$34.89
EMPLOYEE AND CHILD(REN)	\$28.50
EMPLOYEE AND FAMILY	\$51.24

You are in Control

You can use the money for whatever they need while you recover. You can pay for medical expenses like copays and deductibles or put the money toward everyday living costs like utilities, groceries and childcare.

CRITICAL ILLNESS INSURANCE

Medical insurance alone can't stop a major diagnosis from draining your finances. Copays, deductibles, alternative treatments — these unexpected expenses add up quickly. Critical Illness insurance gives you an affordable option for easing the financial burden that can come with a serious illness. Under this plan, children are covered automatically at no extra cost.

The diagnosis of a covered critical illness must occur while the insured is covered under the group policy. Benefits will not be paid for a diagnosis that occurs prior to the effective date.

Monthly premiums are age banded, refer to your ADP Benefits Enrollment to see your monthly cost.

Benefits – Legal & Identity Theft Protection



GETTING YOU TO...PROTECTED

LEGAL & IDENTITY THEFT PROTECTION

LegalShield provides legal and identity theft protection for you and your family.

LegalShield Coverage Includes:

- Legal Consultation and Advice • Court Representation • Dedicated Provider Law Firm • Legal Document Preparation and Review • Will Preparation • Letters and Phone Calls Made on Your Behalf • Speeding Ticket Assistance • 24/7 Emergency Legal Access

IDShield Coverage Includes:

- Identity Consultation and Advice • Dedicated Licensed Private Investigators • Identity, Credit and Financial Account Monitoring • Child Monitoring (Family Plan Only) • Full-Service Identity Restoration • Real-Time Alerts • 24/7 Emergency Access • Social Media Monitoring and Online Privacy Reputation Management



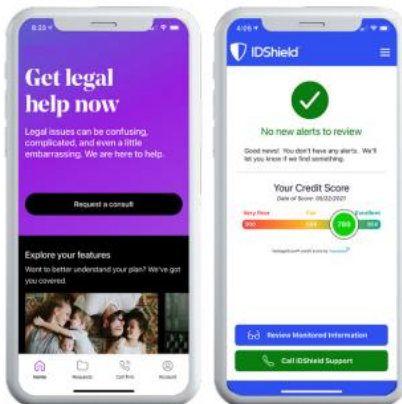
COVERAGE LEVEL	MONTHLY PREMIUM	PER PAYCHECK
EMPLOYEE ONLY	\$22.75	\$11.38
EMPLOYEE AND FAMILY	\$28.35	\$14.18

FOR MORE INFORMATION, VISIT
benefits.legalshield.com/colehaan

CHECK OUT THESE INFORMATIONAL VIDEOS

[LegalShield Overview](#)

[IDShield Overview](#)



On-the-go protection!

With the LegalShield and IDShield mobile apps, you have on-the-go access, 24/7!



Benefits – Vacation and Sick Time



GETTING YOU TO...BALANCED



VACATION TIME*

Everyone deserves a little rest and relaxation. With Vacation Time, you are allocated a bank of time as of your hire date, and at the start of every Fiscal Year thereafter, to use as you need. Vacation time provides pay when you take a vacation, or you need to take care of personal business.

SICK TIME**

Sick Time accrues in a separate bank from Vacation Time as of your hire date with Cole Haan. All employees can use your Sick Time after you have worked at least 90 days. You may accrue up to 80 hours of Sick Time at which point your accrual will stop until you use some of your time.

A FEW VACATION AND SICK TIME TIPS

- If you have Vacation and/or accrued Sick Time, you need to use it before taking time off without pay.
- Any unused Vacation Time expires at the end of the Fiscal Year.*
- Vacation and Sick Time are not paid out when your employment ends.*
- You can record your time off as well as check your Vacation and Sick Time balances in UKG, our time tracking system.

Please review the Vacation and Sick Time policy on ADP under benefit resources for more information.

- *Certain exceptions apply due to state requirements.
- **New hire 90 day waiting periods apply to all, except NYC and Colorado Employees

Benefits – Vacation and Sick Time



GETTING YOU TO...BALANCED

LENGTH OF SERVICE WITH COLE HAAN	VACATION TIME * (Full-Time Employees)	SICK TIME ACCRUAL LIMIT (Full-Time Employees)
NEW HIRES (Vacation Time prorated based on quarter of hire.**) 	Hired in Q1: 120 hours Hired in Q2: 80 hours Hired in Q3: 40 hours Hired in Q4: 24 hours 	80 hours
UP TO 3.99 YEARS 	120 hours (15 days) 	80 hours
4 YEARS UP TO 8.99 YEARS 	160 hours (20 days) 	80 hours
9 YEARS OR MORE 	200 hours (25 days) 	80 hours



COLE HAAN

*If you are a California or Nebraska employee, please reference the Vacation Time policy with specific information for these geographic locations. Union PT Over - refer to the Vacation Time Policy for vacation eligibility details.

**Quarters determined by Cole Haan's Fiscal Year Calendar which typically runs from June 1 through May 31.

Benefits – WellBeing @ COLE HAAN

GETTING YOU TO... *BALANCED*



From physical and mental wellness topics to financial and social wellbeing resources, WellBeing @ Cole Haan offers you access to wellbeing tools, resources, apps and programs. While not all may appeal to you, we're hopeful one will grab your attention and work for you where you are right now.

Visit The Well, our wellbeing resources site! Go to the [ADP Portal's Quick Links](#) and click on The Well to explore all your wellbeing tools!

ADP |

Home Resources ▾ Myself ▾ My Team ▾ People ▾ Process ▾ Reports & Analytics ▾ Setup ▾

Cole Haan's Mission



Our mission is to build extraordinary products and experiences that inspire everyone to work for what they believe in.

Quick Links

- My Pay Statements U.S.
- My Pay Statements - Canada
- RM Recruiter Log In
- Search Open Jobs
- UKG (Formerly Kronos)
- Company Policies
- Benefits Resources
- Leader's Guide
- Employee Assistance Program (EAP)
- FSA - My Spending Account
- Fidelity 401(k) Retirement Plan
- Comprehensive Learning
- Comprehensive Learning: MAC and Tablet Users
- AllVoices
- The Well - WellBeing Resources **New Content!**
- Employee Generated Content Program (EGC)

Dashboards



ADP News





COLE HAAN DISCOUNT

Cole Haan believes in the products we create, and therefore encourages Cole Haan employees to wear our products.

We provide a 50% discount to you on eligible Cole Haan products purchased in our Retail Stores and online through colehaan.com. In addition, your family members will receive a 50% discount when they shop in our Retail Stores. It is a great way to save on Cole Haan merchandise.

EMPLOYEE VOUCHERS

Each year you will also receive fifteen vouchers; with each voucher you receive an additional 50% off an eligible products purchased through colehaan.com.



ADP LIFEMART

Receive discounts on nationally recognized brand-name products and services and local retailers through LifeMart. You can access LifeMart through the Cole Haan Employee Portal.

TOTAL PAY ® CARD

You can receive your pay on your Visa®-branded Total Pay® Card. Use it wherever Visa debit cards are accepted.



COLE HAAN DAYS OF CARING

Cole Haan is committed to supporting and encouraging its employees' contributions to charitable organizations. Our employees receive **three paid days off** per calendar year for time spent engaged in a community service activity with a qualified 501c3 non-profit organization. Cole Haan encourages you to volunteer in your own philanthropic interest areas to make a difference in your community.

COLE HAAN SCHOLARSHIP PROGRAM

The Cole Haan Scholarship Program was established in memory of Mark R. Goodwin to provide scholarships based on scholastic achievement, qualities of leadership, community involvement and a spirit of cooperation to assist associates and their children meet the rising cost of education in accredited programs, colleges/universities, and vocational/technical schools.

COLE HAAN IN-KIND DONATIONS PROGRAM

Cole Haan is committed to serving non-profit organizations where Cole Haan employees live and work. We assist non-profit organizations in a variety of ways, including **the donation of Cole Haan product to enhance fundraising efforts** and programs. The licensing department will make a limited number of donatable product samples available throughout the year; products will be given away upon request on a first-come, first-served basis. Only one donation can be given per employee per quarter.

COLE HAAN MATCHING GIFTS PROGRAM

Cole Haan's Matching Gifts program is designed to honor the diversity of employee giving by supporting a broad spectrum of organizations and institutions. Dollar for dollar, Cole Haan will match up to \$500 per calendar year in contributions you make to charitable organizations, disaster relief organizations, funding federations, and/or community foundations all with a Department of Treasury 501(c)(3) public charity status.



COLE HAAN ADOPTION ASSISTANCE PROGRAM

Cole Haan provides financial assistance to help off-set some of the expenses incurred when adopting a child. Eligible employees may receive up to \$5,000 in reimbursement for the following adoption-related expenses for each eligible child. See the Adoption Assistance plan document for full program details.

Benefits - Resources

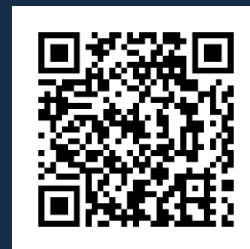
GETTING YOU TO... INFORMED



Our benefit partners have great online tools and resources to help you get informed and be in full control of your benefits. Explore the web portals and apps below to access these great resources.

2024 BENEFITS PRESENTATION

Click on the icon below to learn more about your benefits!



VENDOR	WEB	APP	PHONE
ADP PAYROLL/BENEFITS	workforcenow.adp.com	ADP Mobile Solutions	1-855-344-7850
ADP LIFECARE	workforcenow.adp.com	ADP Mobile Solutions	1-800-697-7315
DELTA DENTAL	deltadentalins.com	Delta Dental	1-800-932-0783
FIDELITY 401(K)	401k.fidelity.com or netbenefits.com	Net Benefits	1-800-343-3548
UKG TIME & ATTENDANCE	https://colehaan.kronos.net/wfc/logon	UKG Workforce Central	N/A
LEGALSHIELD/IDSHIELD	https://benefits.legalshield.com/colehaan	LegalShield/IDShield	1-800-654-7757
VSP	vsp.com	VSP Vision Care on the Go	1-800-877-7195
UNITEDHEALTHCARE	welcometouhc.com	UnitedHealthcare	1-800-357-0978
UNITED HEALTH CARE MEMBER PORTAL	myuhc.com	Health4Me	1-888-468-6979
OPTUMBANK HSA	optumbank.com	Optum Bank	1-800-791-9361
HEALTH EQUITY	https://participant.wageworks.com/	Spending Account	1-877-924-3967
OPTUM RX	optumrx.com	Optum RX	1-800-334-8134



2024 BENEFITS PRESENTATION

Click on the icon below to learn more about your benefits!



2024 BENEFITS PRESENTATION

SPANISH VERSION

Click on the icon below to learn more about your benefits!

