NORDSTROM

2026

BENEFITS GUIDE



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TABLE OF CONTENTS

3 Benefits Overview
4-5 Eligibility Information

6 Healthy Body
7 Premera Medical Plans
8 Premera Virtual Care
9 Premera Health Hub
10 Navitus Pharmacy Benefits
11 Kaiser Medical Plans
12 Medical Plan Details
13 Dental Plans
14 Vision Plans
15 Your Pay Period Rates
16 Voya Supplemental Insurance Benefits

17 Healthy Mind
18 Supporting Your Mental Health & Spring Health
19 Taking Care Of Each Other

20 Healthy Wallet
21 401(K) & Financial Resources
22 Supporting Your Financial Well-Being
23-24 Tax-Advantaged Accounts
25 Programs To Suit Your Lifestyle
26 LegalEASE Legal Plan
27 Pet Healthcare

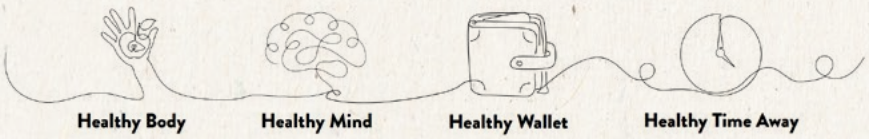
28 Healthy Time Away
29 Time Away
30 Life And AD&D
31 Leave & Disability
32 Glossary And Legal Notices
33-35 Contacts

We work hard at Nordstrom to create an **employee experience** that mirrors our customer experience, and the benefit programs we offer play an important role.

We care about your **total well-being** and aim to support you on your journey to a **healthy body, healthy mind, healthy wallet,** and **healthy time away**.



BENEFITS OVERVIEW



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, healthy wallet, and healthy time away.

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.

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 Medical 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.

THE NORDSTROM BENEFITS PORTAL

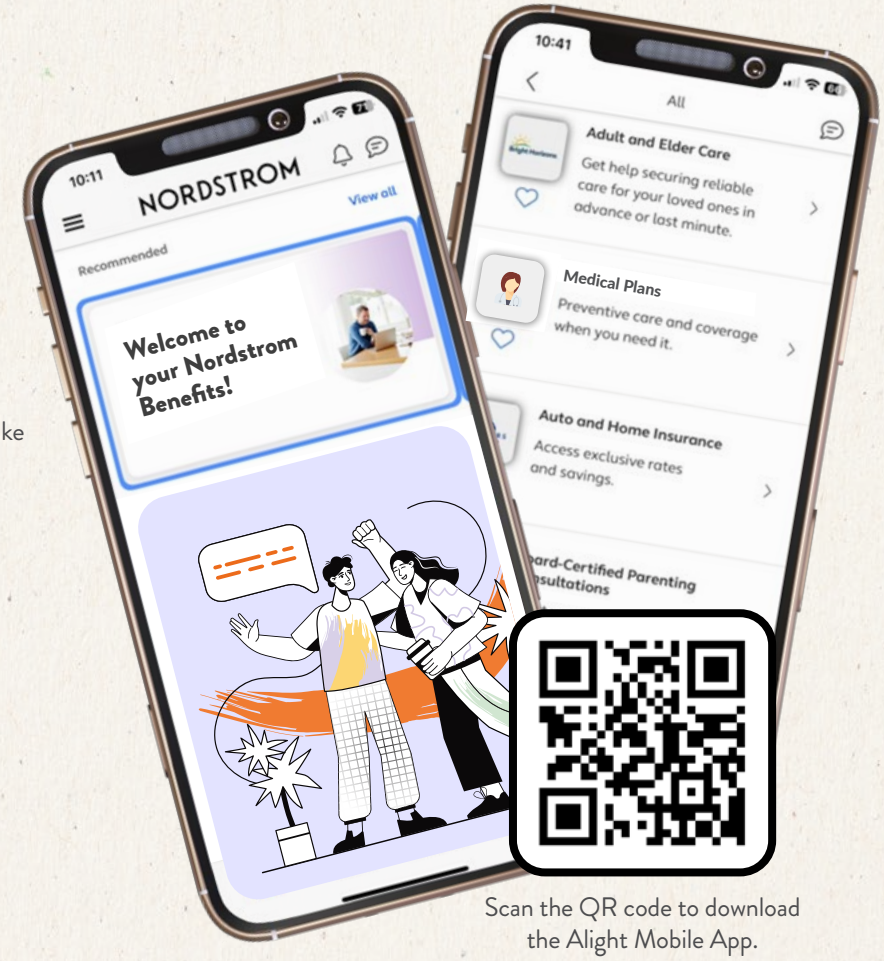
Employees can access the Nordstrom Benefits Portal site through mynordstrom.com or at digital.alight.com/nordstrom.

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

- Enroll in your benefits
- 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 download the Alight Mobile App.

Download on the App Store | GET IN ON 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

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.

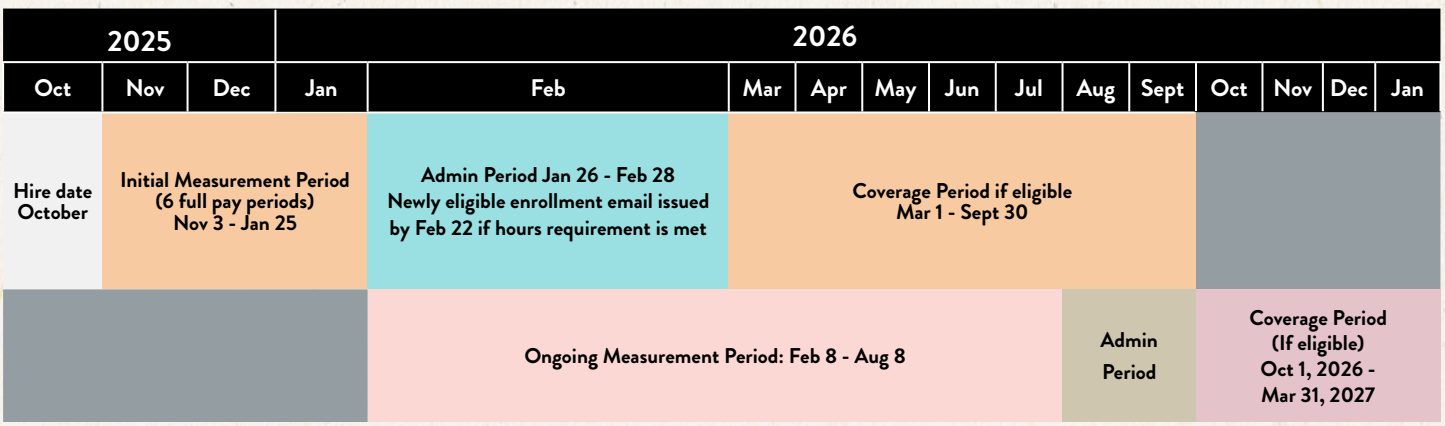
- **Variable Benefits Classification or Seasonal, Part Time (Regular or Temporary) Employee Types**

  -> 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.

  -> You are eligible for DHMO dental and vision benefits on the first of the month following your date of hire.

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



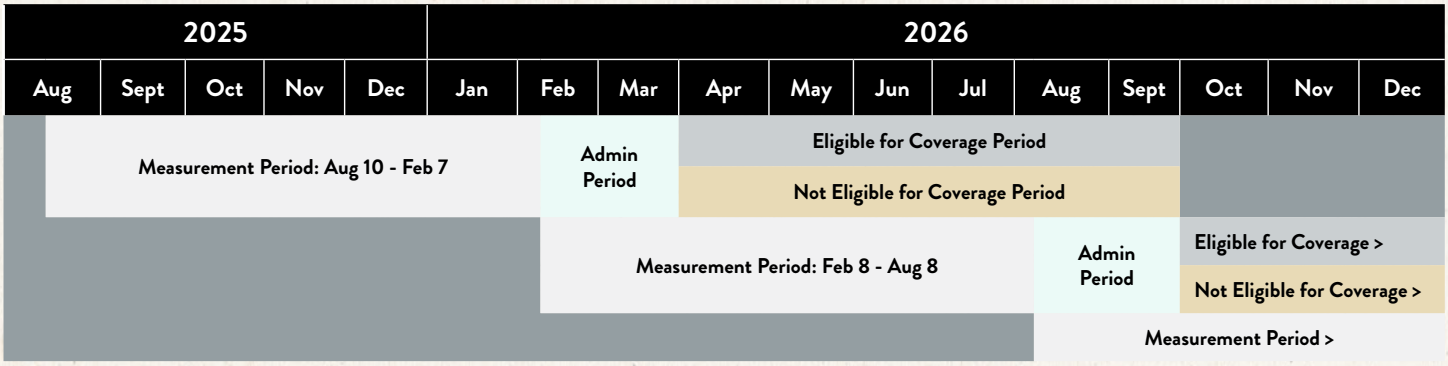
ELIGIBILITY INFORMATION
(Continued)

Ongoing Eligibility

To maintain eligibility after your initial eligibility period:

- For all medical plans (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.

Ongoing Eligibility Example



Hawaii Employees

Due to the Hawaii Pre-Paid Health Care Act, part-time and full-time employees are eligible for medical coverage upon hire. If you are part-time, you may only enroll in employee-only coverage; no dependents may be enrolled. Full-time employees may enroll in any coverage tier, including those that cover dependents.

Eligibility begins the first of the month following your hire date. You must actively enroll when you become eligible or during Open Enrollment. Once enrolled, coverage stays in place for the rest of the plan year unless you experience a qualified status change or employment status change.

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



Health plan providers offering competitive coverage packages for physical health, including comprehensive medical, vision, and dental benefits.

Plan eligibility may vary based on your zip code.

In this section, learn more about:

- ✓ Premera Medical Plans
- ✓ Premera Virtual Care
- ✓ Premera Health Hub
- ✓ Navitus Pharmacy Benefits
- ✓ Kaiser Medical Plans
- ✓ Medical Plan Details
- ✓ Dental Plans
- ✓ Vision Plans
- ✓ Your Pay Period Rates
- ✓ Voya Supplemental Insurance Benefits

PREMERA MEDICAL PLANS

With Navitus Pharmacy Benefits

PREMERA BLUE CROSS
Questions?
Call 844.56.NORDY

NAVITUS
Questions?
Call 833.440.5183

Premera Blue Cross is committed to making healthcare work better.

You'll have new tools and resources to help you manage your health, choose providers, and access virtual care.

Depending on where you live, you might have two network options with Premera:

- ✓ **BlueCard PPO:** The largest national network, offering broad provider access. Available on the Basic HDHP, Advantage HDHP, and Classic EPO plans.
- ✓ **Blue High Performance Network (HPN):** A smaller network focused on high-quality, lower-cost providers. Available in 68+ major metropolitan areas. This network is available on the Blue High Performance plan only.

Virtual care will be available through the Premera mobile app, giving you easy access to doctors, nurses, and wellness programs, such as diabetes management, digestive health, high blood pressure (hypertension), physical therapy for musculoskeletal issues, smoking cessation, and women's health.

Pharmacy benefits are with Navitus.

Navitus is joining your health plan as your pharmacy benefit manager (PBM). As your PBM, Navitus helps keep medication costs low, determines which drugs are covered, and provides options like mail-order and specialty pharmacies.

Navitus gives you simple ways to get your medicine:

- ✓ **Retail Pharmacies:** You can still use your local CVS pharmacy, but there will be expanded access to include Walmart, Walgreens, and other major retailers.
- ✓ **Mail Order:** You can get your medicine delivered through Costco Pharmacy - no Costco membership required.
- ✓ **Specialty:** If you take specialty medicine, Lumicera Health Services will help with those needs.



Scan to view providers in the BlueCard PPO and Blue High Performance networks.
Reminder: There is no out-of-network coverage on any Nordstrom medical plan, except emergency room care and virtual care through the Premera mobile app.

PREMERA VIRTUAL CARE

PREMERA | BLUE CROSS

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.

- ✓ **Premera Mobile App**
  As a Premera Blue Cross member, you and your enrolled dependents have access to virtual care providers for primary care, urgent care, and substance use disorder treatment, making it easier to get the care you need.

- ✓ **Transcarent**
  Transcarent is a text or video-based service to help you monitor your chronic conditions or help with any general medicine questions. Transcarent connects you with on-demand urgent medical care access 24/7/365.

- ✓ **Workit Health***
  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.

- ✓ **Boulder***
  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.

**Available in select states*

Our plans include access to telemedicine services:

General Medical (Transcarent)
- ✓ **Basic & Advantage Plans:** You pay a $20 copay per visit
- ✓ **Classic Plan:** You pay a $0 copay per visit
- ✓ **Blue HPN Plan:** You pay a $25 copay per visit

Substance Use / Chemical Dependency Support (Boulder Care, Workit Health):
- ✓ You pay your deductible first, then coinsurance applies



Unlock virtual care through the Premera mobile app or online at premera.com/nordstrom

PREMERA HEALTH HUB

A simpler way to access digital health tools and support.

PREMERA | BLUE CROSS

Premera Health Hub is a new free digital health platform that connects you to helpful wellness and condition-management programs in one easy place.

Instead of searching across multiple apps and websites, the Health Hub guides you to programs based on your needs and preferences - making it easier to get the right care, right when you need it.

What the Health Hub Can Help With

You'll find digital programs and tools to support areas like:

- ✓ Managing diabetes
- ✓ Managing hypertension
- ✓ Improving digestive and gut health
- ✓ Quitting smoking
- ✓ Managing muscle/joint pain
- ✓ Supporting women's health (breastfeeding support, family planning, menopause, pelvic floor support)

Programs are clinically reviewed, designed to support real health improvement, and available at no cost.

Access Premera Health Hub through the Premera mobile app or online at gosolera.com/nordstrom.

For questions about accessing the Premera Health Hub, contact Premera at 844.56.NORDY.

Download the Premera Mobile App



NAVITUS PHARMACY BENEFITS

NAVITUS

As a Nordstrom employee covered under your Premera medical plan, your prescription drug benefits are administered by Navitus Health Solutions.

- ✓ **Navitus Member Portal**
  The Navitus Member Portal gives you easy access to your prescription benefit information whenever you need it. You can review your medication history, look up drug coverage, explore your pharmacy options, compare costs, and access helpful tools and forms. Visit memberportal.navitus.com to get started.

- ✓ **Navitus Mobile App**
  The Navitus mobile app helps you manage your prescriptions right from your phone. You can view your benefit information, manage current medications, and access a digital copy of your ID card. The app also lets you find in-network pharmacies and compare prices to help you choose the most cost-effective option.

- ✓ **Retail Pharmacy Network**
  Navitus provides access to a large national pharmacy network, including Walgreens, Walmart, CVS, and many local independent pharmacies. This gives you flexibility to choose a pharmacy that is close to home, work, or wherever is most convenient.

- ✓ **Extended Day Supply**
  For long-term maintenance medications, you may be able to receive an extended supply to reduce refill frequency and potentially lower your costs. Extended day supply is available through CVS retail locations, Costco retail pharmacies, and Costco Mail Order.

- ✓ **Mail Order – Costco Pharmacy**
  Costco Mail Order is available for convenient at-home delivery of your prescriptions. You do not need to be a Costco member to use the service, but you will need to create an account online or by phone. Mail order may help reduce costs and make it easier to stay on track with ongoing medications. For support, visit pharmacy.costco.com or call **800.607.6861**.

- ✓ **Specialty Medications**
  If you take specialty medications for complex or chronic conditions, **Lumicera Specialty Pharmacy is the preferred specialty pharmacy through Navitus**. Most specialty medications are required to be filled through Lumicera. If a medication is not available through Lumicera, you may be able to continue filling it at another specialty pharmacy. For support, contact Lumicera at 855-847-3553.



24/7 Navitus Customer Care

Navitus Customer Care is available 24 hours a day, seven days a week to support you with your pharmacy needs.

Representatives can help with medication questions, prior authorization support, cost or coverage information, and pharmacy network assistance.

You can reach the dedicated Nordstrom member line at **833.440.5183** anytime you need help.

KAISER MEDICAL PLANS

KAISER PERMANENTE®

Kaiser plans are offered in CA, WA, and HI. Medical plans include the following programs:

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

MEDICAL PLAN DETAILS

These medical costs apply to in-network coverage only. There is no out-of-network coverage except for emergency room care.

Premera Medical Plans	Basic HDHP	Advantage HDHP	Classic EPO	Blue High Performance
Network	BlueCard PPO	BlueCard PPO	BlueCard PPO	Blue High Performance Network
Preventive Care	No Cost	No Cost	No Cost	No Cost
Deductible (Individual / Family)	$3,000 / $6,000 $3,400 Indiv. Family Ded.	$2,000 / $4,000	$1,000 / $2,000	$500 / $1,500
Coinsurance	30%	20%	20%	20%
Out-of-Pocket-Maximum (Individual / Family)	$6,750 / $13,500	$5,250 / $10,500	$4,000 / $8,000	$3,550 / $7,550
Embedded / Aggregate (View Glossary for definitions)	Embedded $3,400 deductible	Deductible: Aggregate Out-of-Pocket: Embedded	Embedded	Embedded
Primary Care Visit	30%	20%	20%	$25 copay*
Specialist Visit	$50 copay	20%	20%	$40 copay*
Virtual Care (Transcarent)	$20 copay*	$20 copay*	No Cost	$25 copay*
Urgent Care	$50 copay	20%	20%	$40 copay*
Emergency Room (If you go to the emergency room for non-emergency reasons, you will pay a higher cost share then what is shown here.)	30%	20%	20% + $200 copay	20% + $200 copay
Nordstrom HSA Contribution	$250 / $500	$500 / $1,000	N/A	N/A
Navitus Rx Retail (up to 30-day supply) Generic / Preferred Brand / Specialty	$10 / $40 / $125 *Subject to deductible*	$15 / $45 / $125 *Subject to deductible*	$10 / $40 / $125	$10 / $40 / $125*
Navitus Rx Mail Order (up to 90-day supply) Generic / Preferred Brand / Specialty	$25 / $100 / $125 *Subject to deductible*	$37.50 / $112.50 / $125 *Subject to deductible*	$25 / $100 / $125	$25 / $100 / $125*

**Deductible does not apply*

Fertility benefits will be updated for 2026 and beyond. See Summary Plan Description for more details. Coverage for weight loss medications has changed. Please check your plan documents for specific details, including eligibility requirements and any updated coverage guidelines.

Kaiser Medical Plans	California	Washington	Hawaii	Hawaii
Network	DHMO	DHMO	HMO	POS
Preventive Care	No Cost	No Cost	No Cost	No Cost
Deductible (Individual / Family)	$1,000 / $2,000	$1,000 / $2,000	N/A	N/A
Coinsurance	20%	20%	20%	10%
Out-of-Pocket-Maximum (Individual / Family)	$4,000 / $8,000	$4,000 / $8,000	$2,500 / $7,500	$2,000 / $6,000
Embedded / Aggregate	Embedded	Embedded	Embedded	Embedded
Primary Care Visit	$25 copay	$25 copay and 20% after deductible	$15 copay	$20 copay
Specialist Visit	$50 copay	$50 copay and 20% after deductible	$15 Copay	$20 copay
Urgent Care	$25 copay	$50 copay and 20% after deductible	$15 copay	$20 copay
Emergency Room	$200 copay and 20% after deductible	$200 copay and 20% after deductible	20% after deductible	$100 copay
Rx Retail Generic / Preferred Brand / Specialty	$15 / $40 / $15 or $40	$20 / $40 / $20 or $40	$10; $3 copay for generic maintenance drugs / $45 / $200	$10; $3 copay for generic maintenance drugs / $45 / $200
Rx Mail Order Generic / Preferred Brand / Specialty	$30 / $80 / $30 or $80	$40 / $80 / $40 or $80	$20; $6 copay for generic maintenance drugs / $90 / $200	$20; $6 copay for generic maintenance drugs / $90 / $200

DENTAL PLANS

Cigna is your dental care provider. This gives you access to one of the nation's largest and most extensive dental networks.

Scan to access myCigna tools, SmartScan and dental resources.



Through myCigna.com and the myCigna App you can:

- ✓ Compare in-network dentists and read verified patient reviews
- ✓ Schedule appointments and access your dental ID card
- ✓ Use SmartScan, a free at-home dental screening tool
- ✓ Access Cigna Dental Virtual Care for urgent dental needs
- ✓ Explore dental discounts and oral health resources through the Cigna Dental Marketplace

You can also contact Cigna's Nordstrom-dedicated customer service team 24/7 at 888.324.2616 to maximize your dental plan.

Your Cigna dental plan gives you access to a tiered network of dentists to help you maximize choice and savings. Review the chart below to see what your out-of-pocket expense will be, depending on which tiered network you choose your provider from.

Find an in-network provider by visiting www.mycigna.com and selecting the **Total Cigna DPPO Network** or find detailed benefits at www.mycigna.com once enrolled.

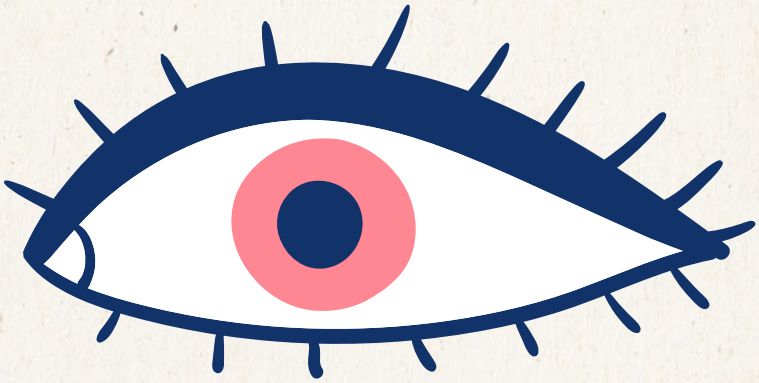
Dental Benefit	Basic Plan	Classic Plan	DHMO Plan Not available in every state
Network Coverage	**Advantage Network**	**Advantage Network**	**Access Plus Network**
Annual Benefits Max	$1,000 per person	$1,750 per person	N/A
Annual Deductible	$100 per person	N/A	N/A
Preventive Services	No charge	No charge	No charge
# **Cleanings** (adult & child)	4/Plan Year	4/Plan Year	2/Plan Year
Basic Services	Deductible, then 20%	20% coinsurance	No charge*
Major Services	Deductible, then 50%	50% coinsurance	50% coinsurance
Temporomandibular Joint (TMJ)	Not covered	50% coinsurance	50% coinsurance
TMJ Lifetime Max	N/A	$2,000 per person	None
Orthodontic Services (adult & child)	Not covered	50% coinsurance	50% coinsurance
Orthodontic Lifetime Max	N/A	$2,000 per person	24-month limit

*For most services. See Benefit Summaries and Patient Charge Schedule for more details.

VISION PLANS

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.

Create an account and log in to view your benefits! Once you're logged in, you can access information about your vision coverage, view and download your Member ID card, find an in-network doctor.



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

- ✓ Find a doctor in the VSP network by visiting vsp.com/eye-doctor (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
- ✓ VSP does not mail physical ID cards, but they are available to download

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.

Vision Benefit	Basic Plan	Enhanced Plan
Copay	$20 exam / $25 lenses or frames	$10 exam / $25 lenses or frames
Exam Frequency	Every plan year	Every plan year
Lenses Frequency	Every plan year	Every plan year
Frames Frequency	Every other plan year	Every plan year
Contact Lens Exam	Up to $60 copayment	Up to $60 copayment
Frames Allowance	$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	$200 allowance
VSP LightCare (in lieu of prescription eyewear; primarily for blue light filtering glasses)	$130 allowance, every other plan year	$200 allowance, every plan year

YOUR PAY PERIOD RATES

Medical, Dental, and Vision Rates

Nordstrom shares the cost of your medical and dental care with you, covering a majority of the costs.

The rates below reflect your cost and are effective March 1, 2026 - February 28, 2027.

Here's additional important rate information:

- ✓ Medical/Dental/Vision deductions are only taken from 2 paychecks per month (24 paychecks per year).
- ✓ 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.
- ✓ 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.

MEDICAL PLANS	BASIC HDHP PLAN	ADVANTAGE HDHP PLAN	CLASSIC EPO PLAN	BLUE HIGH PERFORMANCE	KAISER CA	KAISER WA	KAISER HI POS	KAISER HI HMO
CARRIER	PREMERA BLUE CROSS				KAISER			
Employee Only	$42.50	$66.00	$96.50	$68.00	$115.50	$118.00	$71.00	$9.00
Employee + Spouse	$143.00	$207.00	$266.50	$222.00	$312.50	$366.50	$315.50	$248.00
Employee + Child(ren)	$121.00	$182.50	$232.00	$193.50	$274.50	$318.50	$274.50	$212.00
Family	$221.50	$309.50	$388.00	$323.50	$442.50	$525.00	$449.00	$354.00



DENTAL PLANS	BASIC PLAN	CLASSIC PLAN	VOLUNTARY DHMO
CARRIER	CIGNA		
Employee Only	$8.06	$10.08	$8.85
Employee + Spouse	$14.61	$19.14	$17.52
Employee + Child(ren)	$14.61	$19.14	$22.49
Family	$23.17	$29.72	$33.95

VISION PLANS	BASIC PLAN	ENHANCED PLAN
CARRIER	VSP	
Employee Only	$2.02	$3.21
Employee + Spouse	$4.64	$7.38
Employee + Child(ren)	$4.03	$6.42
Family	$6.73	$10.75

VOYA SUPPLEMENTAL INSURANCE BENEFITS

As a convenience to you, Nordstrom permits insurers to offer employees certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. Among these voluntary coverages are three supplemental insurance options: accident, critical illness, and hospital indemnity insurance.

Any Nordstrom employee may enroll. Be sure to review all coverage details to ensure the insurance is right for you. Check out the Voya tile on the Nordstrom Benefits Portal home page to access all details, including benefit amounts.

For all three insurance options, coverage is always Guaranteed Issue. Guaranteed Issue means you can enroll in (or increase) certain insurance coverage without answering health questions and without being denied based on medical history. During this period, you're automatically approved up to the allowed coverage amount.

Important notes:

- ✓ Nordstrom does not make any contributions toward the cost of these programs and employees pay the full cost of premiums on an after-tax basis.
- ✓ These voluntary insurance coverages don't replace your medical coverage; They are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



Wellness Benefit

The Wellness Benefit is available only to members enrolled in Accident coverage. This provides an annual benefit payment if you complete a covered health screening test on or after your coverage effective date. If your covered spouse and/or children complete a health screening test on or after their coverage effective date, they may also receive a benefit amount.

Bi-weekly rates displayed

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

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 premium 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. 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.

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:

- ✓ Supporting your Mental Health
- ✓ Spring Health
- ✓ Taking Care of Each Other



SUPPORTING YOUR MENTAL HEALTH

Spring Health

Starting 10/1!

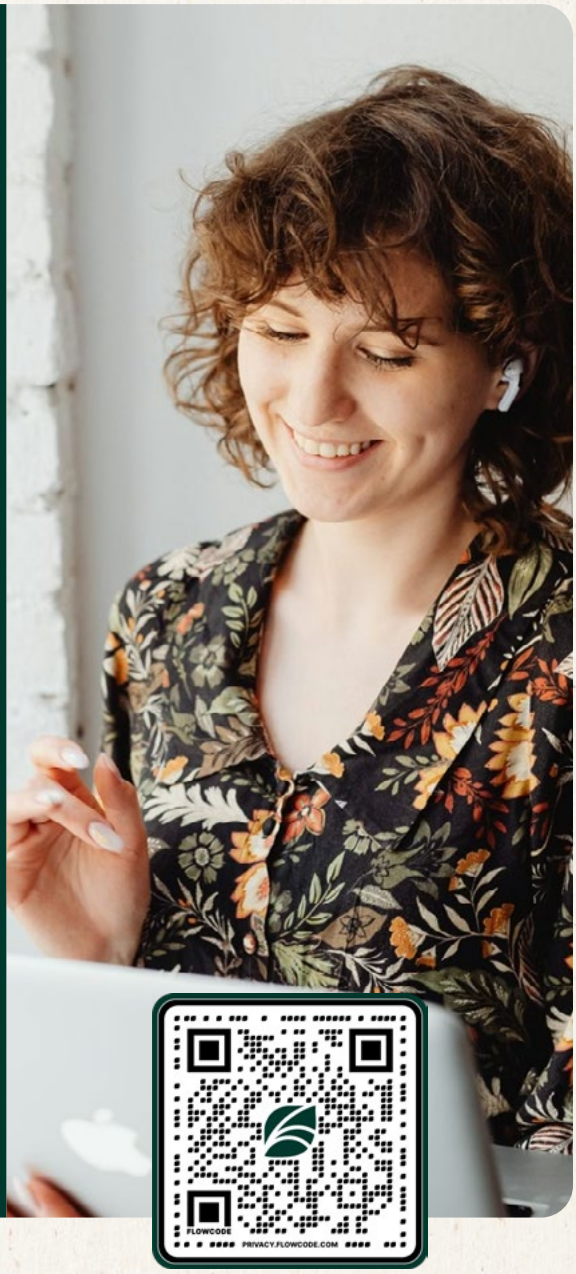
Spring Health: Mental Health & EAP Support
Spring Health is Nordstrom's Mental Health and Employee Assistance Program (EAP), offering personalized mental health and well-being support, including therapy, coaching, self-guided resources, and work-life services.

Eligibility
All Nordstrom employees are eligible for Spring Health, enrollment in a Nordstrom medical plan is not required. Coverage begins the first of the month following your date of hire. Coverage is also extended to your dependents enrolled in a Nordstrom Premera Blue Cross medical plan.

Your Spring Health Benefit
As a Nordstrom benefit, your first eight sessions each plan year with Spring Health are fully paid for and shared between therapy and coaching.* Spring Health also provides personalized real-time provider matching, virtual or in-person, often within days; care for individuals, couples, and families; unlimited self-guided wellness exercises, videos, and courses; unlimited work-life services for legal, financial, childcare, elder care, pet care, and household needs; and 24/7 crisis support at no cost. The session limits don't apply to EAP services.
**Minimum age for therapy is 6+; minimum age for coaching is 13+.*

If you reach your 8 sessions: if you (or your dependent) are enrolled in a Nordstrom Premera medical plan, Spring Health provides a seamless transition to continued care under your medical plan, at your plan's standard cost-share. If you're not enrolled in a Premera plan (including Kaiser-enrolled employees), Spring Health facilitates self-pay options so you can continue with your provider.

Learn More and Get Started
Visit nordstrom.springhealth.com or download the Spring Health app.
Call 1-855-629-0554 *(General Support: M–F, 8am–11pm ET; press 2 for 24/7 crisis support)*



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.

Spring Health is effective as of 10/1/2026. ComPsych Everyday Solutions and RethinkCare end September 30, 2026; Talkspace ends October 31, 2026.

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.

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
WALLET

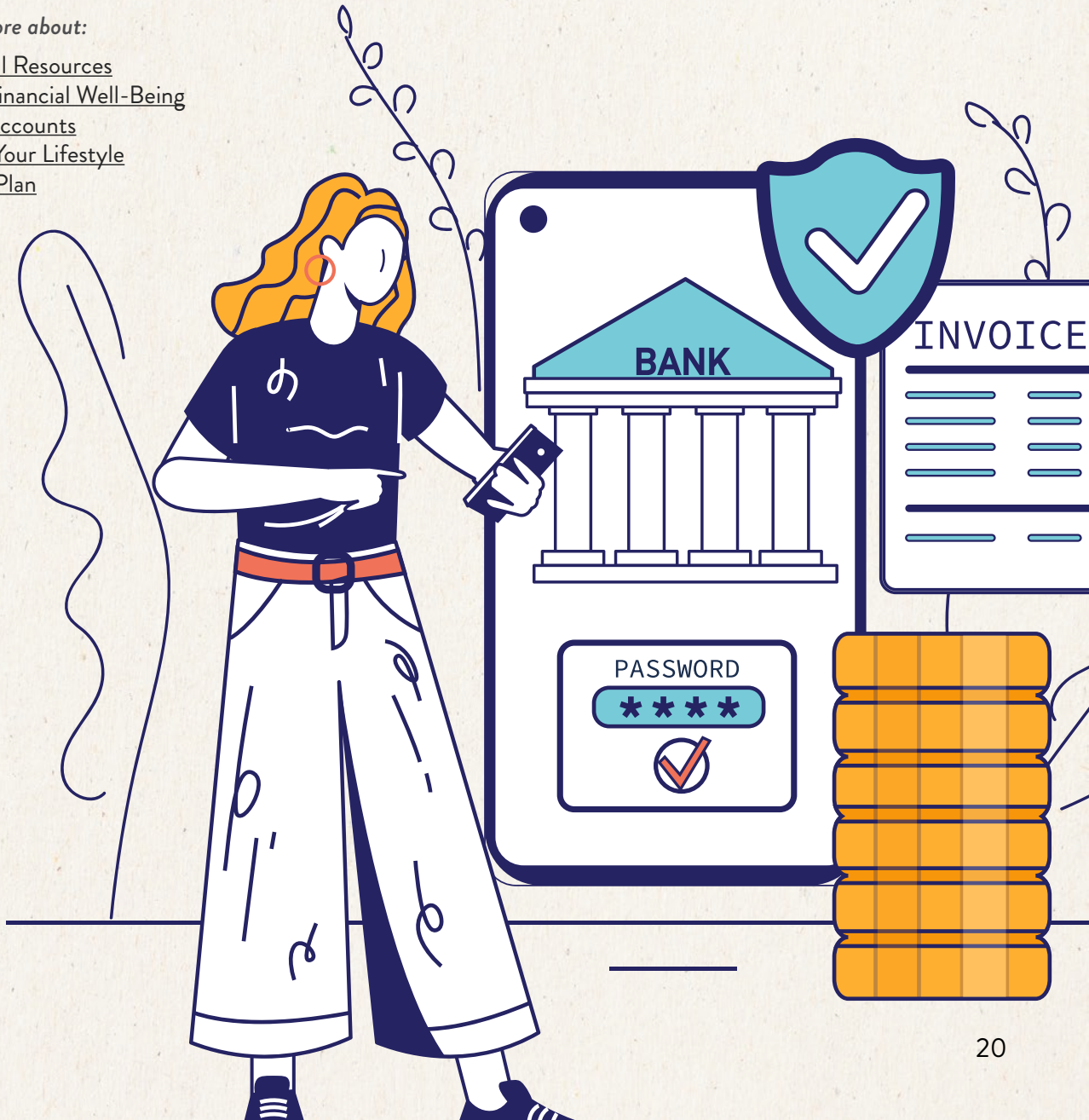


Healthy Wallet

Program options and tools 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) & Financial Resources
- ✓ Supporting Your Financial Well-Being
- ✓ Tax-Advantaged Accounts
- ✓ Programs To Suit Your Lifestyle
- ✓ LegalEASE Legal Plan
- ✓ Pet Healthcare



401(K) & FINANCIAL RESOURCES

We are committed to helping you build a healthy financial future. That's why we offer the Nordstrom 401(k) Plan (the "401(k) Plan") through Fidelity Investments, which allows you to save in a way that suits your style.

Eligibility

In general, all Nordstrom employees are eligible to participate in the 401(k) Plan upon date of hire.

Your Payroll Contributions

You can contribute pre-tax and/or Roth (after tax) up to 50% of your eligible pay up to the IRS maximum which for 2026 is $24,500. Employees over age 50 may make an additional catch-up contribution of up to $8,000 in 2026. For those over 50 whose Nordstrom FICA wages exceeded $150,000 in 2025, catch-up contributions must be Roth (after-tax) contributions.

If you don't affirmatively enroll in or opt out of the 401(k) Plan within 21 days of your hire date, you will be automatically enrolled in the Plan at a pretax contribution rate of 3% of your eligible pay including any bonus earnings that you receive. Unless you elect a different investment option, your payroll contributions and any matching contributions will be invested in the Target Retirement Date Fund based on your date of birth and a target retirement age of 65. You will also be enrolled in the Automatic Increase Program (AIP), where your contributions will increase by 1% each year on the anniversary of your auto enrollment date until your contribution rate reaches 10%. You can change your contributions, opt out of automatic enrollment, and/or opt out of AIP at any time with Fidelity either online at NetBenefits.com or by calling 800.835.5095.

Company Match

Nordstrom will make matching contributions every pay period you make payroll contributions into the 401(k) Plan. Nordstrom will match your payroll contributions dollar for dollar on the first 1% of eligible pay you contribute, then $0.50 per dollar on the next 6% you contribute, for a maximum match equal to 4% of your eligible pay. Nordstrom matches combined pre-tax and/or Roth contributions including catch-up contributions. See table below for company match examples.

YOUR CONTRIBUTION	COMPANY MATCH	TOTAL CONTRIBUTION
1%	1%	2.0%
2%	1.5%	3.5%
3%	2.0%	5.0%
4%	2.5%	6.5%
5%	3.0%	8.0%
6%	3.5%	9.5%
7%	4.0%	11.0%

This means you must contribute at least 7% of your pay each pay period to receive the maximum match. You must also contribute at least 7% of your bonus. If you "front load" your payroll contributions for the year so that you hit the IRS maximum before the end of the year, you will not receive the maximum annual match because you only receive the 4% match for pay periods in which you contribute.

Vesting

You will become vested in Nordstrom matching contributions when you complete two years of vesting service. A vested year of service is a calendar year in which you work at least 1,000 hours.

Where to learn more about the 401(k) Plan

To learn more about the 401(k) Plan, to view your account balance details, or to make or change your deferral election, investment election, or beneficiary designation, contact Fidelity at:

Website: NetBenefits.com
App: NetBenefits
Phone: 800-835-5095 Monday through Friday, 8:30am to midnight ET.
401(k) Summary Plan Description: Posted on NetBenefits or MyNordstrom

SUPPORTING YOUR FINANCIAL WELL-BEING

Financial Resources

Want to budget and save more?
Nordstrom employees have access to financial resources through Fidelity's Plan & Learn dashboard, where you can create financial goals like saving for retirement, paying down debt, creating an emergency fund and more. You also have access to articles, webinars, and other helpful resources to help you plan and save. Access Fidelity's library by accessing your Fidelity account either through MyNordstrom or NetBenefits.com and clicking "Plan & Learn."

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 and/or long-term incentive 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.

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.

TAX-ADVANTAGED 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.

Health Savings Accounts (HSA)

An HSA is an employee-owned bank account.

HSA money can be used at any time to pay for qualified medical expenses, but employees may only contribute to an HSA if they have current enrollment in a High Deductible Health Plan (HDHP).
Nordstrom offers an HSA account administered by Smart-Choice®. This account type is available to active employees enrolling in a Nordstrom high deductible health plan (HDHP). A Health Savings Account (HSA) is a savings account that lets employees set aside money on a pre-tax basis to pay for qualified medical expenses. By using pre-tax dollars in an HSA to pay for deductibles, copays, coinsurance, and some other expenses, employees may be able to lower their overall health care costs. HSA contributions are tax-free, interest and earnings are tax-free and withdrawals to pay for qualified expenses are not taxed.
Employees must accept the Terms and Conditions (T&C) during enrollment to open a bank account.

- ✓ Contributions up to the annual contribution limit (set annually by the IRS) are tax-free
- ✓ Contributions are deducted in equal amounts from the first two paychecks you receive each month you are enrolled. In months with three paychecks, deductions will not be taken from the third paycheck.
- ✓ Qualified distributions (withdrawals) from the account are tax-free
- ✓ You have the ability to earn interest by investing your HSA funds. Minimum cash balance of $1,000 required.
- ✓ Easy to access with your Smart-Choice debit card and online account
- ✓ Smart-Choice Accounts use UMB Bank.
- ✓ Employees must review the eligibility and consent to open the bank account. If this step is not followed an employee bank account cannot be opened. Without an open bank account employee and employer contributions will be returned to Nordstrom and taxed through payroll processes where applicable.

The Smart-Choice debit card is a signature-based Mastercard™ debit card issued by UMB Bank under your first and last name. The debit card allows you to electronically access pretax contributions set aside in your account to pay for eligible healthcare expenses.

Health Care Spending Accounts (HCSA, LHCSA)

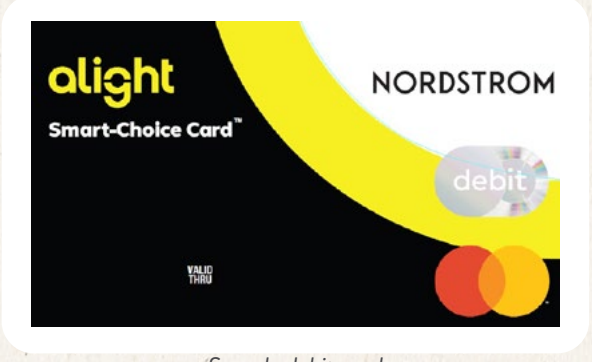
Spending accounts can help you reduce your taxable earnings by letting you set aside pretax dollars to pay for qualifying health care expenses.

You don't pay federal income tax or Social Security and Medicare taxes on your contributions, and your qualifying reimbursements are also tax-free. Nordstrom offers two health care spending accounts administered by Smart-Choice®. – the Health Care Spending Account (HCSA) and the Limited-Purpose Health Care Spending Account (LHCSA).
Contributions up to the annual contribution limit (set annually by the IRS) are tax-free

- ✓ Qualified distributions (withdrawals) from the account are tax-free
- ✓ Easy to access with your Smart-Choice debit card and online account

The Debit Card is a type of card issued and used to access money from tax-favored reimbursement accounts such as the HCSA, LHCSA. The Smart-Choice card is a signature-based Mastercard™ debit card issued by UMB Bank under your first and last name. The debit card allows you to electronically access pretax contributions set aside in your account to pay for eligible healthcare expenses.

Card Substantiation
Debit card substantiation is the process of verifying that purchases made using a benefits debit card were for eligible expenses.



Sample debit card

TAX-ADVANTAGED 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.

Dependent Care Spending Account (DCSA)

This account allows you to set aside pre-tax dollars for eligible dependent care expenses, which may include care for children or adult dependents. For the 2026 calendar year, the IRS allows contributions up to $7,500, or $3,750 if your spouse files separately. Funds must be used during the 2026 plan year. To comply with IRS nondiscrimination requirements, Highly Compensated Employees may be subject to a reduced contribution limit. You are eligible to elect the Dependent Care Spending Account the first of the month following your hire date.

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 HDHP Plan or Basic HDHP Medical Plan. If you elect the Advantage plan, Nordstrom will contribute up to $500 for employee-only coverage and up to $1,000 for coverage of one or more dependents. If you elect the Basic Medical Plan, Nordstrom will contribute up to $250 for employee-only coverage and $500 for coverage of one or more dependents.	Advantage HDHP Plan or Basic HDHP Medical plan.	Kaiser Medical, Classic EPO Medical plan or Blue High Performance (you can enroll if you decline medical coverage, but you must be eligible for medical coverage).
Eligibility	Eligible for coverage as of date of hire if you meet eligibility requirements for medical and disability coverage. Coverage will begin the 1st of the month after your date of hire.		
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.
2026 IRS Calendar Year Maximum Contribution Limits	$4,400 for individual coverage $8,750 for family coverage $1,000 additional contribution if you are age 55 or older	$3,400	$3,400
Rollover of Funds	Funds in this account roll over from one year to the next.	Between $50 and $680 can roll over to the new plan year. Any other unused amounts will be forfeited.	Between $50 and $680 can roll over to the new plan year. Any other unused amounts will be forfeited.

The funds contributed by Nordstrom are tax-free and count toward the IRS maximum contribution limits.

Commuter Spending Account (CSA)

The Commuter Spending Account (CSA) lets you pay for eligible transit, parking, and vanpool expenses through pre-tax payroll deductions. Employees are eligible to enroll upon hire and can manage their account through the Nordstrom Benefits Portal.



Sample debit card

Transit Subsidy

Nordstrom provides a Transit Subsidy of up to $100 per month for eligible Management Levels 7–21 employees:

- Salaried employees become eligible to enroll upon date of hire
- Hourly employees become eligible to enroll on the first of the month following six full months of employment
- Employees designated as Work from Home are not eligible for the Transit Subsidy

How you pay

Once enrolled, you will receive a prepaid Mastercard® from Edenred Benefits sent to your home address on file.

Get started

To enroll, manage your CSA, or learn more about the Transit Subsidy, go to the Reimbursement Accounts tab in the Nordstrom Benefits Portal.

PROGRAMS TO SUIT YOUR LIFESTYLE

Explore a range of valuable perks - from your Nordstrom merchandise discount to insurance savings, adoption assistance, and education support - designed to help you and your family save, grow, and thrive.

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.

Contact MetLife at 800.438.6388 or scan the QR code for more information.

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. Contact the Nordstrom Benefits Center at 844.487.5595 for more information.

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.

*Nordstrom Made sales are reviewed periodically and may change or be discontinued by Nordstrom at any time.

LEGALEASE LEGAL PLAN

Life comes with moments where having legal help would make everything easier — buying a home, dealing with a landlord, writing a will, handling traffic matters, or navigating unexpected issues that pop up. The LegalEASE Legal Plan gives you affordable, reliable access to a nationwide network of experienced attorneys who can guide you through life's legal questions with confidence.

With LegalEASE, you get high-quality legal assistance at a predictable cost, without having to search for a lawyer on your own or worry about hourly fees. The plan covers many of the most common legal needs, including will and trust preparation, family law matters, real estate transactions, document review, consumer protection, civil issues, and more. Once enrolled, LegalEASE is available via phone at 800.248.9000. You are eligible the 1st of the month following your hire date.

Learn more about LegalEASE by visiting LegalEASEplan.com/nordstrom.

What the LegalEASE Plan Covers

Estate Planning & Family Protection

- ✓ Wills, living wills, trusts, and powers of attorney
- ✓ Probate and estate administration
- ✓ Guardianship and conservatorship matters

Family Law Support

- ✓ Divorce, separation, and annulment (advice, negotiation, representation where eligible)
- ✓ Name changes
- ✓ Prenuptial and postnuptial agreements
- ✓ Adoption and surrogacy assistance
- ✓ (Note: Certain services may have waiting periods or exclusions related to ongoing disputes.)

Home & Real Estate

- ✓ Buying, selling, or refinancing a home
- ✓ Lease review for renters
- ✓ Landlord/tenant disputes
- ✓ Property line or zoning issues

Financial & Consumer Matters

- ✓ Debt collection defense
- ✓ Bankruptcy consultation
- ✓ Consumer protection issues and defective product claims
- ✓ Contract review (personal, non-business)

Court & Civil Matters

- ✓ Civil litigation defense
- ✓ Small claims assistance
- ✓ Administrative hearings and appeals
- ✓ Traffic ticket defense (non-criminal)

Document & Advice Services

- ✓ Unlimited phone consultations
- ✓ Document drafting and review
- ✓ Attorney correspondence on your behalf
- ✓ Ongoing support until your matter is resolved

PLAN	WHO'S COVERED	WHAT'S COVERED	COST PER PAY PERIOD*
Low Plan	You, your spouse, your dependent children up to age 26	Estate Planning, Family Protection, Family Law Support (except divorce), Home & Real Estate, Financial & Consumer Matters, Court & Civil	$6.65
High Plan	You, your spouse, your dependent children up to age 26	Low Plan options plus Separation, Divorce, or Civil Annulment services, Post-Divorce Proceedings (as defined)	$8.00
High Plan Plus Parents	Those covered under High Plan plus your or your spouse's parents and grandparents, regardless of age. Includes biological parents, step-parents, and adoptive parents.	High Plan plus Parent's Protection, including parental estate planning, consumer matters, and advice/ consultation	$10.97

Additional Covered Services

As part of your enrollment in a LegalEASE plan, you also have access to financial counseling, Identity Theft HelpLine, self-service estate and consumer document builder, TurnSignl on-demand roadside interaction, and more. See the LegalEASE Additional Covered Services document on the Nordstrom Benefits Portal for details.

*Deductions are only taken from the first two paychecks in the month.

PET HEALTHCARE

Caring for your pets can get expensive—but you have access to two great options that make vet visits, prescriptions, and everyday care more affordable. Both plans include 24/7 virtual support, so you can get help whenever your pet needs it.

You are eligible the 1st of the month following your hire date. You may enroll or disenroll anytime during the year. Contact the Nordstrom Benefits Center at 844-487-5595 for United Pet Care enrollment assistance. For Spot Pet Insurance, contact Spot directly at 888-343-2340.

United Pet Care - Pet Healthcare Discount Program

Save money upfront with discounted in-network care. Great for employees who want predictable savings at the point of service without traditional insurance claims.

- ✓ 20–50% savings on in-network vet visits
- ✓ Free 24/7 virtual vet care
- ✓ $500 Vet Spending Card with 0% interest to help cover unexpected expenses
- ✓ Discounts on prescriptions, preventive products, and everyday pet items

Pricing:
First pet is $8.75 per pay period. Each additional pet is $8.25 per pay period per pet.

How to Access:
Once United Pet Care processes the eligibility file after your enrollment, you will receive an email to access the United Pet Care portal. This is where you will set your password to access their account, provide pet information, elect your primary care vet, and access the additional benefits such as Virtual care and Fido.

Spot Pet Insurance

Flexible coverage you can use at any vet nationwide. A strong fit if you prefer broad coverage and the ability to visit any veterinarian you choose.

- ✓ Up to 90% reimbursement after your visit
- ✓ Optional preventive care add-ons (routine exams, vaccines, dental cleanings, and more)
- ✓ 24/7 telehealth access for quick advice and support
- ✓ You do not need to be enrolled in UPC to enroll in Spot
- ✓ You enroll directly through Spot's portal and pay Spot directly (no payroll deductions).
- ✓ You can enroll at any time and costs are dependent on your pet type, age, and medical history.

Learn more:
spotpet.link/nordstrom

Spot Pet Insurance is available nationwide. Waiting periods, discounts, and certain value-added features may vary by state due to insurance regulations. Before enrolling, review the details applicable to your state by entering your ZIP code during the enrollment process.



HEALTHY
TIME AWAY

Healthy Time Away

Program options that provide flexibility and support—helping you take time away for everyday needs, life's moments, and times when extra support matters most.

In this section, learn more about:

- ✓ Time Away
- ✓ Life And AD&D
- ✓ Leave & Disability



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.

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

Salaried employees:

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

- ✓ Salaried employees in Management Levels 7-16 start accruing PTO on 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)

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.

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.

LIFE AND AD&D

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. Premiums 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, up to a maximum of $5 million, rounded to the next higher $1,000 if not already a multiple of $1,000.
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 through age 25. Employees can also elect supplemental life coverage of 10k to 25k increments with spouses eligible to elect 50% of the employee coverage amount. Additionally, you may enroll in or increase coverage by up to two increments for yourself (subject to the maximum $250,000 limit) or your spouse/domestic partner (subject to the maximum of $50,000 limit) without evidence of insurability for the employee life and spouse/domestic life plans.

Rates can be found in the Nordstrom Benefits Portal.

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

Accidental Death & Dismemberment (AD&D)

AD&D insurance pays a lump sum directly to you, or your beneficiary, if you're unexpectedly injured or die due to a covered accident. Accidental death benefits are paid in addition to any life insurance you carry. Use the cash for out-of-pocket costs, funeral expenses, or however you choose. You can elect coverage for yourself or for you and your family at a variety of coverage levels.

LEAVE & DISABILITY

We offer Leaves of Absence 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 & Time Away Information.

Here's a few of the leaves we offer:



Nordstrom Medical Leave



Nordstrom Family Leave



Nordstrom 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.

Notify Your Manager: Inform your manager as soon as possible of your need for leave and expected absence dates.

TWO.

Contact Sedgwick (Nordstrom's Leave Administrator)
Phone: 800.788.4360 (available 24/7)
Online: mySedgwick (Workday > Absence)

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 up to $3,500 per week
	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 up to $3,500 per week
	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

* The benefit may be reduced by other income you receive while disabled.

GLOSSARY AND LEGAL NOTICES

Term	Definition
Aggregate Deductible/ Out-of-Pocket	This is a deductible/out-of-pocket that may be met by a single enrolled member or more than one enrolled member in combination. Certain benefits are not provided for any family member until the family enrollment deductible has been reached. Once the family amount is reached, the deductible is met for all enrolled family members. Same for the out-of-pocket.
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.
Embedded Deductible/ Out-of-Pocket	Each enrolled family member on the plan carries their own deductible, which must be satisfied before certain benefits apply to coinsurance, regardless of whether the family deductible (as applicable) has yet been met. Once the family deductible is reached, the deductible is considered met for all enrolled family members. Same for out-of-pocket. Unlike the aggregate deductible, an individual with an embedded deductible/out-of-pocket cannot help meet the family deductible beyond the value of their own individual deductible amount.
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 is the calendar year – January 1 to December 31.

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

This brochure highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act (ERISA) as a Summary of Material Modifications for the Nordstrom, Inc. Welfare Benefit Plan. It should be kept with your most recent Summary Plan Description. Visit the Nordstrom Benefits Portal for more information.

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

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. The authority to make such changes rests with the Plan Sponsor.

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 contribute towards the cost of these programs and employees pay the full cost of premiums 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 premium 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.

The Tobacco Use Surcharge applies to employees and/or their spouses/domestic partners who are eligible for, and enrolled in, a Nordstrom Medical Plan option and use tobacco products. Employees who indicate tobacco use will be assessed a $40 per month, per household, Tobacco Use Surcharge. If you do not provide a response regarding your tobacco status at the time of enrollment, the $40 Tobacco Use Surcharge will apply. You may avoid the surcharge by attesting that you do not use tobacco or by enrolling in a qualified Tobacco Cessation Program. Nordstrom Medical offers Tobacco Cessation benefits at no cost. Please contact the medical carrier associated with your Nordstrom Medical plan for additional information. Nordstrom is committed to supporting your health and wellbeing. If you are unable to meet the requirements of the Tobacco Cessation Program, you may qualify for a reasonable alternative to remove the surcharge. Contact your Nordstrom medical carrier, who will work with you—and, if you choose, your doctor—to identify a wellness program that is appropriate for your health status. The same option applies to enrolled spouses/domestic partners who use tobacco.
On a plan year basis, you may be eligible for a refund of the Tobacco Use Surcharge if you (and/or your spouse/domestic partner) enroll in a Tobacco Cessation Program and submit a change in tobacco status prior to the end of the plan year. You may also be eligible for a refund if you (and/or your spouse/domestic partner) stop using tobacco products and you report your change in tobacco status. You can update your own or your spouse/domestic partner's status online through the Nordstrom Benefits Center or by contacting the Benefits Center by phone at 844.487.5595. Once the applicable tobacco use status is updated, the tobacco surcharge will also be removed on a go-forward basis. This change will take effect with your next applicable paycheck. The Nordstrom plan year is March 1 through the end of the following February.

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 • Life and AD&D Coverage • Beneficiaries • Direct Bill • Dependent Verification • Group Legal • Group Home & Auto • Qualified Medical Child Support Order • Voluntary Benefits • ERISA Appeals
Employee Care 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 • Employee Relief Fund • Adoption Financial Assistance
Sedgwick	800.788.4360		mynordstrom.com > Workday > Absence mySedgwick	• Leaves of Absence • Short Term Disability
Bright Horizons	877.242.2737		clients.brighthorizons.com/Nordstrom	• Child, Adult, Elder, and Pet Care
Cigna	888.324.2616		myCigna.com	Dental
Fidelity Investments	800-835-5095		netbenefits.com	• 401(k) Plan • Deferred Compensation Plan • Long Term Incentive Plan

CONTACTS

Item	Primary Contact	QR Code	Website	Resources
Credible	-		mynordstrom.com > Nordstrom Benefits Portal > My Programs	Student Loan Refinancing
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
LegalEASE	800.248.9000		LegalEASEplan.com/nordstrom	Legal
MetLife Home & Auto Insurance	800.438.6388		mybenefits.metlife.com	Home & Auto Insurance
Premera Blue Cross	844.56.NORDY (66739)		premera.com/nordstrom	Medical
Navitus	833.440.5183		benefitplans.navitus.com/nordstrom	Pharmacy
United Pet Care	877.872.8800		unitedpetcare.com	Pet Healthcare
Spot Pet Insurance	888.343.2340		spotpet.link/nordstrom	Pet Healthcare
Spring Health	855.629.0554, press 2 for 24/7 crisis support		nordstrom.springhealth.com	Employee Assistance Program and Mental Health Support

CONTACTS

Item	Primary Contact	QR Code	Website	Resources
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
PTO Exchange	-	-	mynordstrom.com >Workday > Absence > PTO Exchange	Paid Time Off
Prudential	800.842.1718		prudential.com/mybenefits	Disability Insurance
Blue365	-		blue365deals.com/Premera	Discount Program

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