

NORDSTROM

YOUR 2021
BENEFITS



Healthy Mind

Healthy Body

Healthy Wallet



BENEFITS OVERVIEW

Benefits are a big deal at Nordstrom and we want to make sure you take advantage of the ones that are right for you. The following information is a high-level summary of the benefits you'll see during the enrollment process.

More detailed plan information and comparison tools are available on the Nordstrom Benefits Portal.

IMPORTANT MESSAGE

Summary Plan Description (SPD)

This is a summary of benefits only and is designed to be descriptive and general in nature. It does not include all provisions of all the plans available. Refer to the Employee Benefits Summary Plan Description (SPD) available on the Nordstrom Benefits Portal for specific benefit and limitation information. In the event of any discrepancy between the SPD and this summary, the SPD will prevail.

NEED HELP NOW?

The Nordstrom Benefits Center is available to answer questions and provide translation assistance at 844.487.5595, mynordstrom.com > Nordstrom Benefits Portal or www.digital.alight.com/Nordstrom

Nordstrom Benefit Center Hours:

Monday-Friday, 7 a.m.-9 p.m. CT

WE'VE GONE MOBILE.

There's a mobile app that provides access to everything on the Nordstrom Benefits Portal. It's called UPoint Mobile HR®. This app is all about convenience, making it easy to enroll in your benefits or access information when and where you want it.

View your 401(k) balance, check your health coverage, upload your plan ID cards, search for doctors, you name it. And if you need more information, the full, mobile-friendly web site is just a finger-tap away.



ELIGIBILITY INFORMATION

(For medical/vision, dental and disability)

ENROLLMENT INFORMATION

You will receive an email from the Nordstrom Benefits Center with enrollment instructions after you meet the initial eligibility requirements. Your only other opportunity to enroll will be during Open Enrollment or following a qualified change in status.

DETERMINING YOUR BENEFIT ELIGIBILITY

Initial Eligibility and Enrollment

The benefits classification assigned to your role/job and your employee type identifies the way your initial eligibility for coverage is determined. Your benefits classification can be found on the Nordstrom Benefits Portal under 'Your Profile' or you can call the Nordstrom Benefits Center at 844.487.5595.

- **Full-Time Benefits Classification and Regular or Temporary Employee Type**

Full-Time benefits classification is assigned to roles/jobs and regular or temporary employee types are assigned to salaried and hourly employees where hours worked are expected to be at least 30 hours per work week. You're eligible for benefits on the 1st of the month following hire or gain in eligibility. You must enroll within your 30-day enrollment window.

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

If you work a minimum of 360 hours during your first six full pay periods, you'll be eligible for benefits for at least six full calendar months, plus any additional months until your hours can be measured in the next ongoing measurement period. Hours worked during your first pay period with the company don't count unless you start on the first day of the pay period. You're eligible for benefits on the 1st of the month after meeting the 360 hour eligibility requirement. You must enroll within your 30-day enrollment window.

Ongoing Eligibility

A six-month measurement of hours (measurement period) is used to determine the following six months of coverage (coverage period). To be eligible for Nordstrom health coverage (medical/vision, dental and disability), you must work at least 780 hours over the following measurement periods (13 pay periods):

- February – July for coverage October 1 – March 31
- August – January for coverage April 1 – September 30

Hawaii Employees

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



Spousal/Domestic Partner Surcharge

There is a surcharge if your spouse/domestic partner is eligible for another employer-sponsored medical plan. **This surcharge is \$100 per month.**

Visit the Nordstrom Benefits Portal and when enrolling in health benefits, complete the attestation as part of the enrollment process stating your spouse/domestic partner is eligible or not for other employer-sponsored medical coverage.

WELCOME TO NORDSTROM BENEFITS!

At Nordstrom, we value every employee's hard work and dedication to themselves, their families and the Nordstrom family. That's why we've worked hard to build you a comprehensive benefits package that shows just how much we care.

HEALTHY BODY

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

In this section, learn more about:

- ✓ Medical Plans
- ✓ Aetna Care Advocate Team
- ✓ Premiera Pulse
- ✓ Livongo
- ✓ Omada
- ✓ Dental Plans
- ✓ Vision Plans
- ✓ 2021 Monthly Rates

HEALTHY MIND

Wellbeing benefits to support your emotional health - especially now, in time of heightened stress, pressure, and change - as well as care-giving benefits that support your family priorities.

In this section, learn more about:

- ✓ Everyday Solutions and myStrength®
- ✓ Bright Horizons
- ✓ ReThink
- ✓ Nordstrom Cares
- ✓ PTO Exchange
- ✓ Paid Time Off & Holidays
- ✓ Paid Parental Leave
- ✓ Short-Term Disability
- ✓ Long-Term Disability

HEALTHY WALLET

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

In this section, learn more about:

- ✓ 401(k) Plan
- ✓ Other Financial Benefits
- ✓ Employee Stock Purchase Plan (ESPP)
- ✓ Deferred Compensation Plan (DCP)
- ✓ Annual Equity Grant
- ✓ Student Loan Refinancing
- ✓ Health Savings Account
- ✓ Health & Dependent Care Spending Accounts
- ✓ Merchandise Discount
- ✓ Commuter Spending Account
- ✓ Life and AD&D Coverage



INTRODUCING: HEALTHY BODY



Healthy Body

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Health Wellbeing Benefits

Your health is important to us. Employees on the Nordstrom medical and dental plans receive preventive care visits, screenings, and dental cleanings at in-network providers at no cost. To take advantage of your benefits, contact your doctor each year to understand which preventive visits are recommended. Be sure to schedule necessary visits prior to the end of the year.

In this section, learn more about:

- ✓ Medical Plans
- ✓ Aetna Care Advocate Team
- ✓ Premera Pulse
- ✓ Livongo
- ✓ Omada
- ✓ Dental Plans
- ✓ Vision Plans
- ✓ 2021 Monthly Rates



ALL ABOUT YOUR MEDICAL PLANS

Committed to Giving you Options

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

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



Advantage Plan

This plan features a \$1,500 individual deductible with a \$4,500 out-of-pocket maximum. There is no charge for preventive services and your coinsurance (what you pay after the deductible is met) is generally 20%. You may contribute pre-tax income to a Health Savings Account (HSA) with this plan. You can contribute \$3,600 as an individual and \$7,200 as a family. Nordstrom makes contributions to your HSA as well: up to \$530/year for employee-only coverage and \$1,060/year for employee + dependent coverage.

Basic Plan

This plan features a \$2,500 individual deductible with a \$6,750 out-of-pocket maximum. There is no charge for preventive services and your coinsurance is generally 30%. You may contribute pre-tax income to a Health Savings Account (HSA) with this plan.

Classic Plan

This plan features a \$750 individual deductible with a \$3,750 out-of-pocket maximum. There is no charge for preventive services and your coinsurance is generally 20%.

Whole Health Plan (Dallas, Houston, Phoenix and Colorado only)

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

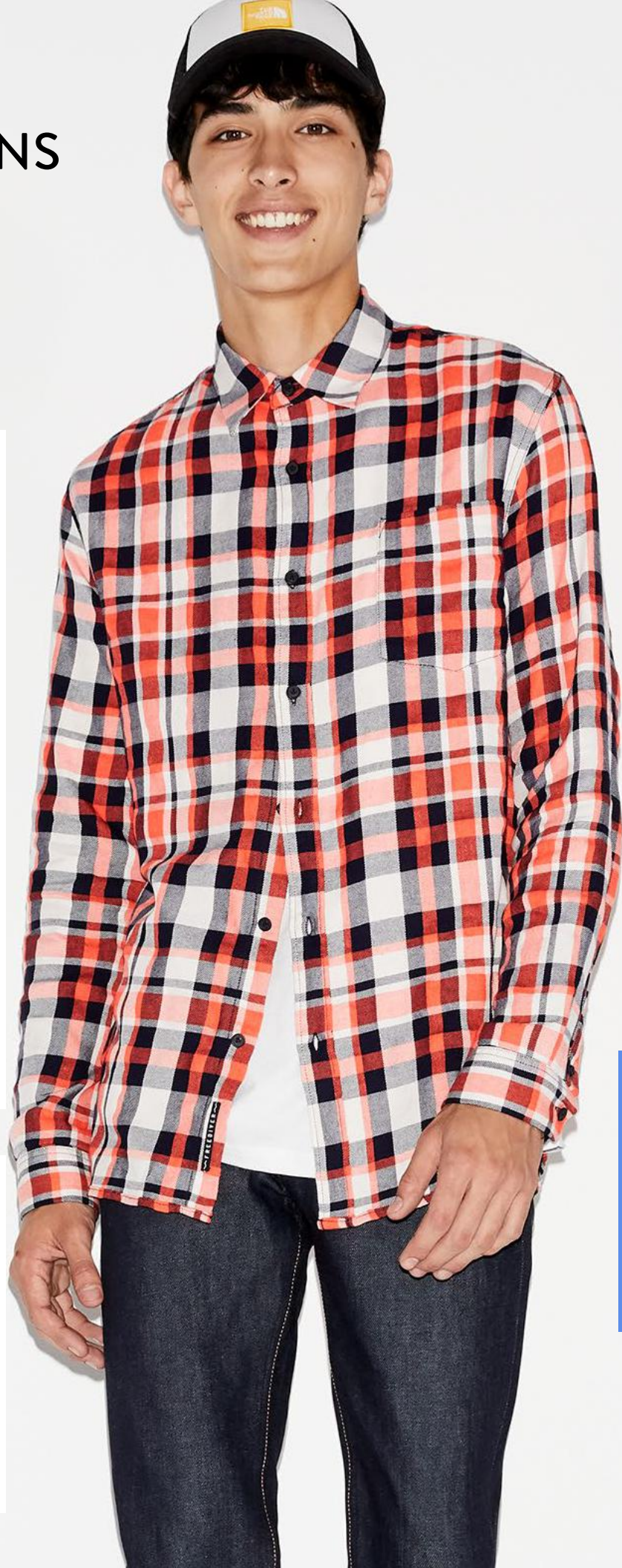


HMO Plan (California, Washington and Hawaii only)

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

POS Plan (Hawaii only)

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



Aetna Medical Plan Enrollees Only

Aetna Care Advocate Team (ACAT)

Aetna plan members have access to the Aetna Care Advocate Team - a team of healthcare experts who can ease the burden of managing your healthcare. Contact your Aetna Care Advocate Team at 1-877-764-5727 to get answers to your questions about your health coverage or care. You can also securely text an Advocate through the Aetna Health app. Go to [the custom provider search tool](#) to find which providers are in-network.

Premera Medical Plan Enrollees Only

Premera Pulse

Premera Pulse can help you navigate through the complexities of health care by easily finding high-quality specialty providers near you, requesting an appointment with a doctor, alerting you when you can save on prescription, or sending you reminder through text. Text "Now" to 29094 to activate your Premera Pulse account.

Aetna and Premera Enrollees only

Omada

Omada is a behavior-based program that empowers individuals at risk for obesity-related chronic conditions, such as type 2 diabetes or hypertension, to make positive changes to achieve their health goals. More information on Omada can be found on the Benefits Portal tile.

Livongo

Livongo Diabetes Management Plus helps people who are living with diabetes to manage their condition through coaching and real-time data from connected smart devices. Contact your health plan for information on how to enroll.



MEDICAL PLAN DETAIL

AETNA What You Pay	Advantage	Basic	Classic	Aetna Whole Health Available only in Dallas, Houston, Phoenix and Colorado
Network Coverage	In-Network Only			
Deductible				
Individual	\$1,500	\$2,500	\$750	\$450
Family	\$3,000	\$5,000	\$2,250	\$1,350
Embedded Ind.	\$2,800	\$2,800	N/A	N/A
Out-of-Pocket Maximum				
Individual	\$4,500	\$6,750	\$3,750	\$3,550
Family	\$9,000	\$13,500	\$7,500	\$7,550
Embedded Ind.	\$6,900	\$6,900	N/A	N/A
Preventive Care	No Charge	No Charge	No Charge	No Charge
Primary Care	20% after deductible	30% after deductible	20% after deductible	\$25 copay, deductible waived
Diagnostic X-ray and Lab	20% after deductible	30% after deductible	20% after deductible	Tier 1: \$50 copay Tier 2 : 20% coinsurance
Inpatient and Outpatient	20% after deductible	30% after deductible	20% after deductible	20% after deductible
Emergency	20% after deductible, 40% if not an emergency	30% after deductible, 50% if not an emergency	20% + \$200 copay, 40% + \$200 copay if not an emergency	20% + \$100 copay, 40% + \$100 copay if not an emergency
Pharmacy				
Preventive	100% covered before copay/deductible	100% covered before copay/deductible	100% covered before copay/deductible	100% covered before copay/deductible
Generic	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible	\$10 copay, deductible waived
Preferred Brand	\$40 copay after deductible	\$40 copay after deductible	\$40 copay after deductible	\$40 copay, deductible waived
Non-Preferred Brand	\$75 copay after deductible	\$75 copay after deductible	\$75 copay after deductible	\$75 copay, deductible waived
Specialty	\$125 copay after deductible	\$125 copay after deductible	\$125 copay after deductible	\$125 copay, deductible waived

PREMERA* (Dubuque, IA only) What You Pay	Advantage	Basic	Classic
Network Coverage	In-Network Only		
Deductible			
Individual	\$1,500	\$2,500	\$750
Family	\$3,000	\$5,000	\$2,250
Embedded Ind.	\$2,800	\$2,800	N/A
Out-of-Pocket Maximum			
Individual	\$4,500	\$6,750	\$3,750
Family	\$9,000	\$13,500	\$7,500
Embedded Ind.	\$6,900	\$6,900	N/A
Preventive Care	No Charge	No Charge	No Charge
Primary Care	20% after deductible	30% after deductible	20% after deductible
Diagnostic X-ray and Lab	20% after deductible	30% after deductible	20% after deductible
Outpatient Services	20% after deductible	30% after deductible	20% after deductible
Inpatient Services	20% after deductible	30% after deductible	20% after deductible
Emergency	20% after deductible, 40% if not an emergency	30% after deductible, 50% if not an emergency	20% + \$200 copay, 40% + \$200 copay if not an emergency
Pharmacy			
Preventive	No Charge	No Charge	No Charge
Generic	\$10 copay after deductible	\$10 copay after deductible	\$10 copay after deductible
Preferred Brand	\$40 copay after deductible	\$40 copay after deductible	\$40 copay after deductible
Non-Preferred Brand	\$75 copay after deductible	\$75 copay after deductible	\$75 copay after deductible
Specialty	\$125 copay after deductible	\$125 copay after deductible	\$125 copay after deductible

*** IMPORTANT:** If you are a Dubuque, Iowa employee, you will be enrolling in the Premera network. All other employees will be enrolling in the Aetna network.

MEDICAL/VISION PLAN DETAIL

KAISER What You Pay	California	Washington	Hawaii	Hawaii
Plan Type	HMO			POS (In-Network)
Deductible Individual Family	\$750 \$1,500	\$750 \$1,500	N/A N/A	N/A N/A
Out-of-Pocket Maximum Individual Family	\$3,750 \$7,500	\$3,750 \$7,500	\$2,500 \$7,500	\$2,000 \$6,000
Preventive Care	No Charge	No Charge	No Charge	No Charge
Primary Care	\$25 copay	\$25 copay	\$15 copay	\$20 copay
Diagnostic	Tier 1: \$10 copay Tier 2: 20% after deductible with \$150 maximum	Tier 1: \$25 copay Tier 2: \$150 copay and 20% after deductible	Tier 1: \$15 copay Tier 2 : 20% coinsurance	\$10 copay basic / 20% coinsurance specialty labs
Outpatient Services	20% after deductible	20% after deductible	20% coinsurance	10% coinsurance
Inpatient Services	20% after deductible	20% after deductible	20% after deductible	10% coinsurance
Emergency Room	\$200 copay ER \$25 copay urgent care	\$200 copay and 20% after deductible ER \$50 copay urgent care	20% after deductible	\$100 copay
Pharmacy				
Generic	\$15 copay	\$20 copay	\$10 copay	\$10 copay
Brand	\$40 copay	\$40 copay	\$45 copay	\$45 copay

VSP Vision What You Pay	VSP Network
Copay	\$20 exam / \$25 lenses or frames
Exam	1/plan year
Lenses	1/plan year
Frames	1/24 months
Additional Exams	Covered after copay
Contact Lens Exam	15% off
Lenses	Covered after copay
Frames	\$150 allowance, 20% off amount over allowance
Elective Contact Lenses	\$130 allowance
Necessary Contact Lenses	Covered after copay
SunCare	\$150 allowance

DENTAL PLANS



Cigna is your dental care provider. Through Cigna, you will have access to one of the nation's largest and most extensive dental networks for you and your family to maintain good dental health and hygiene.

Through the myCigna tool (web or app) you can:

- Compare dentists with Cigna's industry-leading provider search tool
- Schedule appointments
- Read through verified patient reviews

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

The myCigna digital tool also gives you access to virtual dental consultations. You'll be connected through video with a licensed dentist to get care for issues such as toothaches, chipped teeth, or oral infections.

You can contact Cigna customer service at 888.324.2616 or visit www.cigna.com for more detailed information or to find in-network providers.

Cigna Dental What You Pay	Basic		Classic	
	Cigna DPPO Advantage Network	Non-Network	Cigna DPPO Advantage Network	Non-Network
Network Options				
Plan Year Maximum	\$1,000 per person		\$1,750 per person	
Plan Year Deductible	\$100 per person		No deductible	
Preventive & Diagnostic Services	No charge	50% of R&C*	No charge	20% of R&C*
Basic Services	deductible, then 20%	deductible, then 50% of R&C*	20%	20% of R&C*
Major Services	deductible, then 50%	deductible, then 50% of R&C*	50%	50% of R&C*
Orthodontic Services	Not covered		50%	50% of R&C*
Orthodontic Lifetime Maximum	N/A		\$2,000 per person	

*Reasonable and Customary charges

YOUR 2021 MONTHLY RATES

Medical/Dental/Vision Rates*

Nordstrom shares the cost of your medical and dental care with you, covering a majority of the costs. If you enroll in a medical plan, your vision plan is included. The Advantage, Basic, Classic and Whole Health Plans are self-insured plans, which means Nordstrom pays all healthcare claims using company money and your employee premiums.

Aetna/Premiera Plan Rates (Monthly)

ADVANTAGE PLAN		BASIC PLAN		CLASSIC PLAN		AETNA WHOLE HEALTH (ACO) PLAN	
Employee Only	\$113	Employee Only	\$72	Employee Only	\$164	Employee Only	\$116
Employee+Spouse	\$351	Employee+Spouse	\$244	Employee+Spouse	\$452	Employee+Spouse	\$377
Employee+Child(ren)	\$310	Employee+Child(ren)	\$206	Employee+Child(ren)	\$394	Employee+Child(ren)	\$328
Family	\$526	Family	\$376	Family	\$659	Family	\$549

Kaiser Plan Rates (Monthly)

KAISER CA		KAISER WA		KAISER HAWAII POS		KAISER HAWAII HMO	
Employee Only	\$142	Employee Only	\$131	Employee Only	\$105	Employee Only	\$12
Employee+Spouse	\$385	Employee+Spouse	\$406	Employee+Spouse	\$463	Employee+Spouse	\$364
Employee+Child(ren)	\$339	Employee+Child(ren)	\$352	Employee+Child(ren)	\$403	Employee+Child(ren)	\$311
Family	\$546	Family	\$581	Family	\$659	Family	\$520

Dental Rates (Monthly)

BASIC DENTAL		CLASSIC DENTAL	
Employee Only	\$12	Employee Only	\$16
Employee+Spouse	\$23	Employee+Spouse	\$30
Employee+Child(ren)	\$23	Employee+Child(ren)	\$30
Family	\$36	Family	\$47

*Rates do not include Tobacco Use or Spousal/Domestic Partner Surcharge. For further details about the surcharge and alternative, see the Medical chapter of the Employee Benefits Summary Plan Description (SPD) available online on the Nordstrom Benefits Portal.

INTRODUCING: HEALTHY MIND



Healthy Mind

Wellbeing benefits to support your emotional health - especially during these times of heightened stress, pressure, and change - as well as care-giving benefits that support your family priorities.

In this section, learn more about:

- ✓ Everyday Solutions and myStrength®
- ✓ Bright Horizons
- ✓ ReThink
- ✓ Nordstrom Cares
- ✓ PTO Exchange
- ✓ Paid Time Off & Holidays
- ✓ Paid Parental Leave
- ✓ Short-Term Disability
- ✓ Long-Term Disability



Everyday Solutions and myStrength®

Nordstrom has partnered with Everyday Solutions and myStrength to offer digital behavioral health tools and resources to help you tackle common issues such as stress, depression, anxiety, and insomnia, anywhere—anytime. Coverage begins on the first day of your fourth month of service.

Bright Horizons

Bright Horizons provides programs to help families access affordable childcare, enhanced academic support, and back-up care. Coverage begins on the first day of your fourth month of service.

Rethink

Rethink provides support for parents, household members, and caretakers of children with learning, social, or behavioral challenges or developmental disabilities. You'll have access to a variety of online tools as well as virtual consultations with skilled behavior experts.

Coverage begins on the first day of your fourth month of service. There is no cost for coverage.

For more information and to register for this benefit, please visit the Rethink tile located on the Nordstrom Benefits Portal.

Nordstrom Cares Employee Match & Volunteer Program

Nordstrom is committed to supporting the communities where we live and work. We know you're generous in giving your time and money to nonprofit organizations in our communities, and that inspired us to create the Nordstrom Cares Employee Match & Volunteer Program. You'll receive up to \$5,000 annually to match your personal contributions of cash or volunteer time to nonprofit organizations across the U.S. Available upon hire.

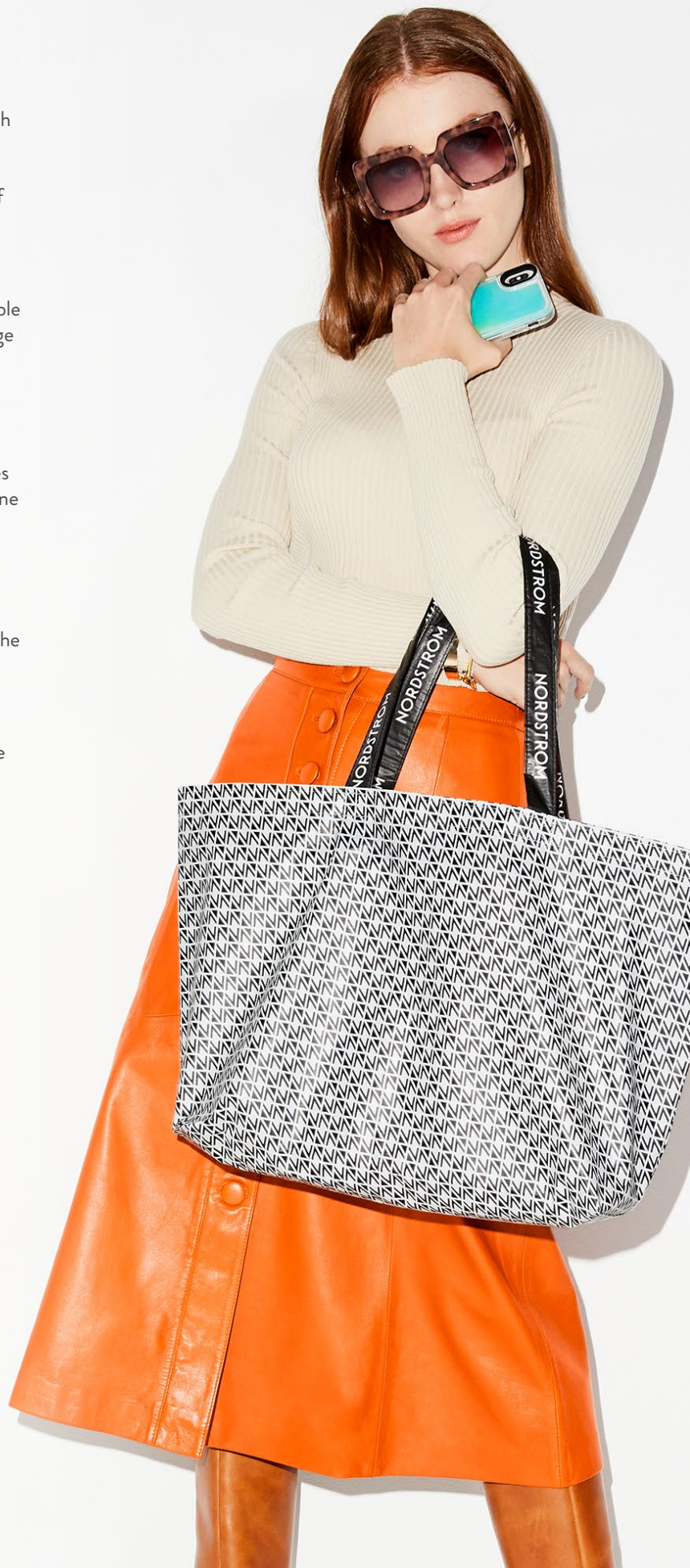
PTO Exchange

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.

IMPORTANT REMINDER

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

PTO ELIGIBILITY

Hourly employees:

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

Salaried employees:

If you're a salaried employee, you start accruing PTO on date of hire. Employees in Management Levels 17-27 will self-manage their time away.

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

PTO Accrual Management Levels 7-16				
Accrual Level	Years to complete within level	PTO Accrual Rate	Annual PTO Accrual Maximum	PTO Balance Maximum
1	5	1 hour per 19.97 hours worked	104 hours (13 days)	144 hours (18 days)
2	6	1 hour per 14.42 hours worked	144 hours (18 days)	184 hours (23 days)
3	8	1 hour per 11.28 hours worked	184 hours (23 days)	224 hours (28 days)
4	Each Subsequent Year	1 hour per 9.27 hours worked	224 hours (28 days)	264 hours (33 days)

ADDITIONAL PAID TIME AWAY

Sabbatical PTO Plan: Save up to 40 hours per year to use as pay while on Sabbatical Leave, eligible after five years of service.

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. Eligible at date of hire for both company-wide and state specific paid holidays.

Bereavement Leave and Jury Duty Pay available at date of hire.

Leave of Absence and Disability Leaves of Absence provides time away to recover from an illness, care for a family member or serve in the military. Certain requirements apply before you will qualify for each type of leave.

Paid Parental Leave allows eligible employees with paid time off to nurture and bond with their child after the birth or placement of the child due to adoption or foster care.

Enhanced Maternity Disability: Eligible employees who give birth may receive up to 100% of predisability earnings for up to six weeks.

Paid Bonding Leave: Eligible parents receive 100% of predisability earnings for up to six weeks. Paid Bonding, in combination with Enhanced Maternity Disability provides up to 12 weeks paid at 100% for eligible birth mothers.

Sabbatical Leave is an opportunity to take off six weeks unpaid. Available after completion of 10 years of service.

The Disability Program is designed to assist you financially 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 and 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: Receive 60% of predisability earnings
	Management Levels 16-21: Receive 100% of predisability earnings for up to 84 days, then 60% of predisability earnings for remaining duration of STD
	Management Levels 22-27: Receive 100% of predisability earnings for 180 days
LTD	
	Management Levels 7-15: 40% of predisability earnings
	Management Levels 16-27: Up to 60% of your predisability earnings
Optional LTD	
	Management Levels 7-15: You may purchase optional LTD which provides up to an additional 20% of your predisability earnings for a total of 60%. Coverage is based on your predisability earnings. Please expect that your deductions will vary, depending on your earnings and age.

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

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- ✓ Employee Stock Purchase Plan (ESPP)
- ✓ Deferred Compensation Plan (DCP)
- ✓ Annual Equity Grant
- ✓ Student Loan Refinancing
- ✓ Health Savings Account
- ✓ Health & Dependent Care Spending Accounts
- ✓ Merchandise Discount
- ✓ Commuter Spending Account
- ✓ Life and AD&D Coverage



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

401(k) Plan

Get Started

Ensure you're able to retire in style and potentially reduce your tax liability along the way! Upon hire, you can elect to contribute up to 50% of your eligible pay on a pretax or after-tax Roth basis (or a combination of the two). Even a little money set aside today could grow into a sizeable amount over time. Once enrolled, you can manage your account on your own, put things on automatic so there's nothing to remember or have a professional manage it for you.

Company Match

To help you build your retirement savings, Nordstrom will match your contributions each pay period you contribute at a rate of \$1 per \$1 on the first 1% you contribute, then \$0.50 per \$1 on the next 6% you contribute. You'll need to contribute 7% of your eligible pay (regular pay and bonus) each pay period to receive the maximum Company match of 4% of eligible pay (up to IRS limits). Company contributions fully vest after two years of service (you achieve a year of service each year you work 1,000 hours or more).

Automatic Enrollment & Escalation

If you don't enroll or opt out of participation on your own, within 30 days of your hire date, you'll be automatically enrolled and 3% of your eligible pay will be deducted from your paycheck on pretax basis. Your contribution rate will increase each year on your anniversary date up to 10% of eligible pay. You can increase or decrease your contribution rate or opt out of participation at any time. If you are rehired with a break in service greater than a full Plan year, you'll be automatically enrolled upon rehire at a 3% pretax contribution rate with automatic increases up to 10% of eligible pay. If your break in service is less than a full Plan year, upon rehire you will be automatically enrolled at your prior contribution rate, plus any missed automatic increases up to 10% of eligible pay.

Other Financial Resources

No matter where you are on your financial journey, Nordstrom offers tools that suit your needs.

- The Financial Health tab on the Nordstrom Benefits Portal offers tools and resources to help you create a budget, set a savings goal, take control of debt and more.
- Alight Financial Advisors offers personalized savings and investment advice to help you reach your retirement goals. You can choose to utilize online services or, if you'd prefer to leave it to a professional, you can enroll in Professional Management.
- Credit counseling and debt management services are also available through Clearpoint Financial Solutions by calling the Nordstrom Benefits Center.

Employee Stock Purchase Plan (ESPP)

Opportunity to contribute up to 15% of your pay to purchase Nordstrom stock at a 10% discount. When you are eligible to participate, you will receive an email with information on how to enroll – we have two enrollment periods each year - Feb 15 – March 15 and Aug 15 – Sept 15. Purchases are made twice a year, on March 31 and September 30.

Deferred Compensation Plan (DCP)

This Plan allows you to defer compensation to build your supplemental or retirement savings beyond IRS limits applicable to 401(k) Plans. You can defer up to 80% of your base salary and up to 100% of bonus earnings and/ or vested performance share units (PSUs) on a pre-tax basis. You can also schedule penalty-free distributions while still employed to meet short-term goals.

The Deferred Compensation Plan is available to employees who earn \$180,000 or more in base salary. 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.

Annual Equity Grant (Management Levels 20 - 24)

Annual equity grants are made in late February/early March. To be eligible to receive the annual equity grant, you must be in an eligible role on or before February 1st. You'll receive an email from Charles Schwab when your grant is ready to be accepted, including instructions on how to open an account.

Loan (Re)Financing

Student loan refinancing, new student loans or personal loan services are available through Credible. Credible is an online resource that enables you to compare loan products you prequalify for from multiple lenders side-by-side, based on criteria that's important to you.

You can set up a Tax-Advantaged Accounts 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. Funds contributed by Nordstrom are also tax-free.

PLAN INFORMATION	HEALTH SAVINGS ACCOUNT	LIMITED-PURPOSE HEALTH CARE SPENDING ACCOUNT (LHCSA)	HEALTH CARE SPENDING ACCOUNT
You may enroll in this account only if you choose:	Advantage or Basic Medical Plan. If you elect the Advantage plan, Nordstrom will contribute up to \$530 for employee only coverage and up to \$1,060 for coverage of one or more dependents.	Advantage or Basic Medical Plan	Classic Medical Plan or Aetna Whole Health (or you can enroll if you decline medical coverage, but you must be eligible for medical coverage)
You can use this account to pay for eligible expenses for:	Medical, prescription drug, vision and dental	Vision and dental only	Medical, prescription drug, vision and dental
2021 IRS Calendar Year Maximum Contribution Limits	\$3,600 for individual coverage and \$7,200 for family coverage; an additional \$1,000 if you are age 55 or older	\$2,750	\$2,750
Funds in this account	Funds in this account roll over from one year to the next.	Between \$50 and \$550 can roll over to the new plan year. Any other unused amounts will be forfeited.	Between \$50 and \$550 can roll over to the new plan year. Any other unused amounts will be forfeited.

Additional Spending Accounts

Dependent Care Spending Account

Use this account to pay for child and elder daycare services. 2021 IRS calendar year maximums are \$5,000 or \$2,500 if your spouse files a separate tax return. The funds deposited into this account are pre-tax, thus reducing your overall tax liability. Funds in this account must be used during the plan year or you lose them.

Commuter Spending Account

Commuter Spending Account (CSA) allows employees to set aside pre-tax dollars toward commuting expenses up to the IRS limit of \$270/month for 2021. You can find a CSA savings modeling tool on the dashboard of the commuter order window under the Reimbursement Account tab on the Nordstrom Benefit Portal.

Transit Subsidy

Transit Subsidy is a commuter benefit offered to employees who want to save on public transportation expenses. You may be eligible to receive up to \$100 a month toward these expenses with the CSA. You must enroll in the CSA to receive this subsidy. Employees receiving a Work From Home subsidy are not eligible for the Transit subsidy.

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. For further details, see the Life/Work Benefits chapter of the Employee Benefits Summary Plan Description (SPD) available online on the Nordstrom Benefits Portal.

Group Legal

The group legal plan provides access to a network of over 14,000 plan firms through MetLife Legal Plans. When you use a Plan attorney, covered services – including ID theft protection and creation of a will and trust – are provided with no additional attorney fees. Your only opportunity to enroll or stop your enrollment in group legal services is during annual Open Enrollment.

Group 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.

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 and it is available on your date of hire.

The merchandise discount varies depending on your job level and where you are shopping:

- Job Levels 7–11: 20% discount at Nordstrom stores and Nordstrom.com
- Job Levels 12–15: 33% discount at Nordstrom stores and Nordstrom.com
- All Levels: 20% discount at Nordstrom Rack stores, nordstromrack.com, HauteLook.com and restaurants
- All Levels: 40% discount three times per year on Nordstrom Product Group merchandise



Life Insurance

Nordstrom provides basic life insurance and 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. Supplemental Life Insurance is subject to Evidence of Insurability requirements.

Bonus! All employees receive *Basic Life benefits* such as *estate planning* and *family support*. View the *Employee Benefits SPD* on the *Nordstrom Benefits Portal* for more information.

Basic Coverage	Management Levels 7-15: Automatically enrolled in life insurance for \$35,000.
Expanded Coverage	Management Levels 16-27: Automatically enrolled in life insurance for 1.25 times your annual base salary.
Supplemental Life Insurance	All Management Levels: You can choose to elect Supplemental Life Insurance up to \$400,000 for yourself, \$200,000 for your spouse/domestic partner and \$20,000 for your children up to age 26.

Coverage Amount	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee										
\$50,000	\$1.09	\$1.44	\$2.77	\$3.47	\$4.46	\$7.43	\$12.63	\$16.73	\$28.22	\$42.72
\$100,000	\$2.18	\$2.87	\$5.54	\$6.93	\$8.91	\$14.85	\$25.25	\$33.46	\$56.43	\$85.44
\$150,000	\$3.27	\$4.31	\$8.31	\$10.40	\$13.37	\$22.28	\$37.88	\$50.19	\$84.65	\$128.16
\$200,000	\$4.36	\$5.74	\$11.08	\$13.86	\$17.82	\$29.70	\$50.50	\$66.92	\$112.86	\$170.88
\$250,000	\$5.45	\$7.18	\$13.85	\$17.33	\$22.28	\$37.13	\$63.13	\$83.65	\$141.08	\$213.60
\$300,000	\$6.54	\$8.61	\$16.62	\$20.79	\$26.73	\$44.55	\$75.75	\$100.38	\$169.29	\$256.32
\$350,000	\$7.63	\$10.05	\$19.39	\$24.26	\$31.19	\$51.98	\$88.38	\$117.11	\$197.51	\$299.04
\$400,000	\$8.72	\$11.48	\$22.16	\$27.72	\$35.64	\$59.40	\$101.00	\$133.84	\$225.72	\$341.76
Spouse/Domestic Partner										
\$25,000	\$0.55	\$0.72	\$1.39	\$1.73	\$2.23	\$3.71	\$6.31	\$8.37	\$14.11	\$21.36
\$50,000	\$1.09	\$1.44	\$2.77	\$3.47	\$4.46	\$7.43	\$12.63	\$16.73	\$28.22	\$42.72
\$75,000	\$1.64	\$2.15	\$4.16	\$5.20	\$6.68	\$11.14	\$18.94	\$25.10	\$42.32	\$64.08
\$100,000	\$2.18	\$2.87	\$5.54	\$6.93	\$8.91	\$14.85	\$25.25	\$33.46	\$56.43	\$85.44
\$125,000	\$2.73	\$3.59	\$6.93	\$8.66	\$11.14	\$18.56	\$31.56	\$41.83	\$70.54	\$106.80
\$150,000	\$3.27	\$4.31	\$8.31	\$10.40	\$13.37	\$22.28	\$37.88	\$50.19	\$84.65	\$128.16
\$175,000	\$3.82	\$5.02	\$9.70	\$12.13	\$15.59	\$25.99	\$44.19	\$58.56	\$98.75	\$149.52
\$200,000	\$4.36	\$5.74	\$11.08	\$13.86	\$17.82	\$29.70	\$50.50	\$66.92	\$112.86	\$170.88

Supplemental Accidental Death & Dismemberment

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

CONTACTS AND LEGAL NOTICES

Item	Primary Contact	Website	Additional Info
Nordstrom Benefits Center	844.487.5595	Mynordstrom.com > Nordstrom Benefits Portal	<ul style="list-style-type: none">• Enrollment & Eligibility• Health Benefits• Spending Accounts• Commuter Spending Account• 401(k)• Beneficiaries• Direct Bill• Dependent Verification• Group Legal• Group Home & Auto
Sedgwick: Nordstrom Leave & Disability Unit	800.788.4360	Mynordstrom.com > Workday > Absence mySedgwick	<ul style="list-style-type: none">• Leaves of Absence• Enhanced Maternity Disability & Paid Bonding• Short Term Disability
Employee Contact Center	855.667.3947	Mynordstrom.com	<ul style="list-style-type: none">• Paid Time Away (PTO)• Questions regarding pay• Bereavement & Jury Duty• Paid Sick Leave• Merchandise Discount• Benefit Deductions/Arrears

Special Enrollment Rights

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

Summary Plan Description (SPD)

This is a summary of benefits only and is designed to be descriptive and general in nature. It does not include all provisions of all the plans available. Refer to the Employee Benefits Summary Plan Description (SPD) available on the Nordstrom Benefits Portal for specific benefit and limitation information. In the event of any discrepancy between the SPD and this summary, the SPD will prevail.

Summary of Benefits and Coverage (SBC)

The SBC provides information about how you and your medical plan will share the cost of covered health care services.

Find the SBC on the Nordstrom Benefits Portal under Plan information. Paper copies of the SBC and SPD are available, free of charge, by calling 844.487.5595.

Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act (WHCRA) requires group health plans to make certain benefits available to participants who have undergone or who are going to have a mastectomy. In particular, a plan must offer mastectomy patients benefits for: all stages of reconstruction of the breast on which the mastectomy was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and treatment of physical complications of the mastectomy, including lymphedema. These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Your plans comply with these requirements.

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