

# ANN TAYLOR benefits overview

## FOR YOUR HEALTH

### MEDICAL

Ann Taylor offers a medical plan for our associates & eligible dependents. The plan allows associates to access care from the provider of their choice or from a network of providers. Prescription drug costs are also covered under the plan.

### DENTAL

Ann Taylor offers a dental plan for our associates and eligible dependents. The program allows associates to use a dentist of their choice or select from a list of dentists in the network. Orthodontic services are also covered.

### VISION

Ann Taylor offers a vision plan for our associates and eligible dependents which includes eye exams, lenses (including contacts) and frames.

### ELIGIBLE DEPENDENTS

Associates can enroll their eligible dependents in the medical, dental, and vision plans. Eligible dependents include spouse, same or opposite sex domestic partner, children, and their domestic partner's children.

## FOR YOUR FAMILY

### PAID TIME OFF

Ann Taylor provides paid time off for vacation, personal days and sick days to all eligible associates. In order to meet the needs of the business during the busy retail seasons, specific vacation black-out periods may apply.

### ADOPTION ASSISTANCE PROGRAM

Ann Taylor associates may be reimbursed for a portion of the expenses incurred as a result of an adoption. This benefit is available to full-time associates who work at least 30 hours per week.

## FOR YOUR PEACE OF MIND

### LIFE INSURANCE

Benefits-eligible associates are eligible for life insurance in the amount of one and one-half times their annual salary. Associates may purchase additional coverage, and can purchase life insurance for their spouse or domestic partner.

### ACCIDENTAL DEATH AND DISMEMBERMENT

Associates are eligible for Accidental Death and Dismemberment (AD&D) coverage. Associates have the opportunity to purchase additional coverage for themselves and/or their family.

### DISABILITY

Ann Taylor offers a Short-Term Disability Plan to associates at no cost. Long-Term Disability is available to salaried associates who choose to enroll in the program as well.

## FOR YOUR GROWTH

### 401(K) SAVINGS PROGRAM

Through this plan, associates can save a percentage of their pay with pre-tax dollars, after-tax dollars, or a combination of both.

### ASSOCIATE DISCOUNT STOCK PURCHASE PLAN

This plan allows associates to purchase Ann Taylor Stores Corporation Common Stock through payroll deductions at a 15% discount.

## FOR YOUR CONVENIENCE

### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Ann Taylor provides a dependent care flexible spending account for associates. The account can be used to pay for expenses, including day care, nursery school, and summer day camp.

### HEALTH CARE FLEXIBLE SPENDING ACCOUNT

Ann Taylor provides a healthcare flexible spending account for associates. The account can be used to pay for health care expenses including deductibles, co-pays, vision expenses, dental expenses, and over the counter medications.

### TRANSPORTATION REIMBURSEMENT

Ann Taylor provides associates with the opportunity to set aside money from their paycheck on a pre-tax basis to pay for eligible commuting expenses each month.

## FOR YOUR STYLE

### ASSOCIATE DISCOUNT

Ann Taylor offers a generous associate discount of 50% off all full-priced products and 20% off non-full priced products as part of the discount program. The merchandise may be purchased in stores or online. Ann Taylor extends discount privileges to the associate, his or her spouse, domestic partner and authorized eligible dependents.

For more information, please visit our website

[www.annaylorcareers.com](http://www.annaylorcareers.com)

ANN TAYLOR

LOFT

ANN TAYLOR  
FACTORY STORE

LOFT  
OUTLET