

Regardless of where you are in your professional or personal life — entering the workforce, growing your family, looking forward to retirement — we connect you with benefits and resources to be at your personal best.

Health

Medical and Pharmacy

We offer the choice of three medical plans - two PPO plans and a High Deductible Health Plan (HDHP). Our plans vary based on price and coverage — you choose the plan that fits your needs. Each plan provides:

- Coverage for certain preventive care services, such as annual physicals and well-baby care, generally at little or no cost to you
- Coverage for doctor visits, surgery and hospital care
- Wellness programs, disease management, virtual primary care and telemedicine, virtual physical therapy and at-home pelvic therapy
- Prescription drug coverage



ENROLLMENT DEADLINE

Anthem

www.anthem.com
1-833-990-3608
App: Sydney Health

OptumRx

www.optumrx.com
1-888-788-3858
App: OptumRx

Supplemental Benefits

We offer critical illness, accident and hospital indemnity insurance - even if you're not enrolled in a VS&Co medical plan. Supplemental benefits are "in addition to" and not "in place of" medical insurance, which can have high deductibles and out-of-pocket expenses. Supplemental insurance can help pay medical expenses or daily living expenses such as groceries, childcare and rent by providing a lump sum payment.

ENROLLMENT DEADLINE

Securian

Information: securian.com/
VSCO-insurance
1-888-658-0193
Claims: securian.com/benefits > Employer > Claim

Dental and Vision

VS&Co offers dental and vision coverage to help you pay for eligible services.



MetLife (Dental)

www.metlife.com/mybenefits
(Company Name: Victorias Secret & Co.)
1-800-942-0854
App: MetLife

VSP (Vision)

www.vsp.com
1-800-877-7195
App: VSP Vision Care on the Go

ENROLLMENT DEADLINE

Mental Health and Well-Being Employee Assistance Program (EAP)

NO COST

The EAP gives you, your dependents and house-mates (partner, roommate or anyone living under your roof) access to resources and professionals who will help confidentially resolve personal situations (8 sessions per individual issue). This benefit is provided to you at no cost and you do not need to be enrolled in other benefits to access the EAP.

ComPsych GuidanceResources

Available 24 hours a day, 7 days a week
www.guidanceresources.com
(Organization Web ID: VSCO)
1-866-483-1482
App: GuidanceNow

FREE! Self-Care App Provided by Koa Care 360 (access through the GuidanceResources website > Digital Self-Care Tools)

The Health Center at DC 5

(MEDICAL AND PHARMACY SERVICES)

If you live or work in Columbus, visit the Health Center at DC 5 for your general medical, mental health and pharmacy needs. The Health Center generally offers lower cost on medical services and you'll receive special pricing on some prescriptions and all over-the-counter items.

If enrolled in the VS&Co medical plan:

- \$10 office visit co-pay
- \$5 physical therapy co-pay
- \$8 or less 30-day or \$16 or less 90-day tier 1 prescriptions

If not enrolled, your medical plan benefits apply.

Mental health services (8 visits per individual issue/ no cost/no need to be enrolled in a medical plan).

The Health Center

www.mypremisehealth.com
1-614-577-CARE (2273)

Walgreens Pharmacy

1-614-856-4365

ClassPass

Get access to fitness studios & gyms, wellness services, on-demand workouts and more - on your schedule, in your city or even while traveling.

- Victoria's Secret will provide 11 ClassPass credits each month at no cost to you—a \$24 value (taxed as income).
- Credits can be used to book classes, gym time and other eligible services. Credit values vary based on class type, timing, location and popularity.
- You'll have the option to upgrade to a higher membership level by applying your \$24 credit and paying the difference.

ClassPass is for full-time associates only. Spouses, partners and children are not eligible.

Sign up or transfer your existing account to a Victoria's Secret membership: <https://classpass.com/corporate/vs-b988>

If transferring your existing account, type "Switch to a VICTORIA'S SECRET membership" in the chatbot. You will be directed from there.

Questions: classpass.com/contact

Savings & Finances

401(k) Savings and Retirement Plan

The 401(k) plan is a great way for you to save the money you'll need for your retirement. If you're at least 21 years old, you can begin saving in the 401(k) any time the month following your hire date by making pre-tax and/or post-tax (Roth) payroll contributions - it's your choice.

Company Match: Once you've been with us for a year, VS&Co will kick in too by matching your savings dollar-for-dollar up to 4% and it vests immediately.

Discretionary Retirement Contribution: In addition to the company match, VS&Co may make a discretionary retirement contribution into your account when the company meets certain performance goals. To receive the retirement contribution, you must work at the company one year, 1000 hours and be employed on December 31. The retirement contribution vests over time.

T. Rowe Price

rps.troweprice.com
1-800-922-9945
Download the T. Rowe Price Personal App

VS&Co Associate Stock Purchase Plan

We offer all associates who have been with the company at least six months the chance to be partners and "own" part of the business through the associate stock purchase plan. And we make it easy - purchase shares of VS&Co stock at a 15% discount during certain enrollment and offering periods. Find enrollment and offering periods in the VS&Co ASPP Plan Information and Enrollment Guide on www.hraccess.vscocorp.com > Benefits > Benefits Information or the company intranet site > Benefits.

Merrill

<https://www.benefits.ml.com> (enroll here)
1-877-814-8726

Healthcare and Dependent Care Flexible Spending Accounts (FSA)

Save money by setting aside a certain amount of your pay, pre-tax, into health and dependent care accounts. Use this tax-free money to pay for medical, dental and vision expenses. Use the dependent care FSA to pay for expenses like daycare and preschool.

Health Savings Account (HSA)

If you enroll in the High Deductible Health Plan (HDHP) you'll have the option of enrolling in the Health Savings Account (HSA). The HSA is a tax-advantaged saving account to help you save and pay for eligible medical, dental and vision expenses. The money you contribute to your HSA is never taxed - not when you put money in, take it out to pay for healthcare expenses or invest it to grow your account. The money is yours to keep. There's no "use it or lose it" and you can take it with you if you leave the company or retire.

Limited Purpose Flexible Spending Account (LPFSA)

If you enroll in the High Deductible Health Plan (HDHP) and the Health Savings Account (HSA), you can take advantage of Limited Purpose Flexible Spending as another way to maximize your taxes. Different from healthcare flexible spending, which can be used for a wide range of healthcare expenses, a LPFSA sits alongside the HSA to cover eligible dental and vision expenses, so you can reserve your HSA funds for eligible medical expenses or save them for future medical needs.

HealthEquity®

www.healthequity.com
(Select Login > EZ Receipts)
1-877-924-3967
App: EZ Receipts®

ENROLLMENT DEADLINE

(Savings & Finances continued on back)

Paid Time Off

PTO

Paid Time Off (PTO) offers you flexibility when you want to take time away from work. Your PTO accumulates based on your months and years of service.

YEARS OF SERVICE	TOTAL PTO (In a Calendar Year)
2 nd -5 th calendar year	19 days
6 th -10 th calendar year	24 days
11 th -14 th calendar year	28 days
15 th calendar year	32 days

FIRST CALENDAR YEAR MONTH HIRED	TOTAL PTO (In a Calendar Year)
Jan/Feb/Mar	19 days
Apr/May/June	11 days
Jul/Aug/Sep	6 days
Oct/Nov	2 days
Dec	0 days

HOLIDAYS

- New Year's Day
- Martin Luther King Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving
- Christmas

Fridays

Throughout the year, home office associates have the flexibility to take half days on certain Fridays. Program details are shared with associates in advance.

TIME OFF FOR NEW PARENTS

We think it's important for you to take time off from work to bond with your new family member.

Maternity Leave

14 weeks at 100% pay for associates who are birth mothers.

Parental Leave

Six weeks at 100% pay for associates who are non-birth parents, including adoptive parents.



Savings & Finances (continued)

Legal Insurance

Some legal situations are planned, like creating a will, and others are more unexpected – like dealing with a traffic ticket. With legal insurance, network attorney fees are 100% paid-in-full for most covered matters. You also have access to valuable resources like online tools, identity theft protection, protection, eldercare and elder law legal services for your parents and grandparents, tax services and more.

ARAG
www.ARAGlegal.com/myinfo
(Access Code: 18821vsc)
1-800-247-4184
App: ARAG Legal

ENROLLMENT
DEADLINE

Tuition Reimbursement

If you've had at least one year of consecutive full-time service, you are eligible for education reimbursement up to \$5,250 per calendar year for work-related undergraduate, graduate or GED course work.

HR Direct: 1-888-877-4730



Discounts

Merchandise Discount

All associates receive a 40% discount, at hire, on products within VS&Co stores, online at victoriasecret.com and the Victoria's Secret/Pink apps.

LifeMart (by Care)

(PRODUCT & SERVICE DISCOUNT SITE)

Save money on everything from car rentals to movie tickets, child care, electronics and more.

vsco.care.com
1-866-814-1638
App: LifeMart

MovePerX

If you need help buying or selling a house, securing a mortgage, or moving your stuff, MovePerX offers exclusive access to a proven network to assist you. You'll also receive special offers from companies like Costco, Samsung and Adidas and you can share MovePerX with your family and friends.

<https://info.aires.com/vs>

Get the help you need, when you need it.

NO
COST

Health Advocate

Use Health Advocate to help you and your family resolve health-care related issues.

- Find a doctor
- Resolve complicated medical bills, claims and billing issues
- Understand medical conditions, test results and treatment options
- Coordinate medical record transfers
- Work with insurance companies (including Medicare and Medicaid) to obtain necessary approvals and coordinate benefits
- Get help understanding and choosing the benefits that are best for you.

No cost and no need to be enrolled in the medical plan. Your parents and parents-in-law can use it too.

HealthAdvocate.com/victoriasecretco
Health Advocate App
(Registration code: N8P4MAU)
1-866-695-8622

Care

Whether you're managing a major life event or dealing with daily tasks, Care's complimentary suite of services are designed to make your life easier. Care provides 24/7 personalized assistance and informative tips, tools and events, plus major discounts on products and services nationwide, all at no cost to you. For example, get:

- Back to school support and resources
- Financial, health and wellness resources
- Local pet care services and pet backup care
- Prescreened home improvement pros and services
- Eldercare resources (living, Medicare, etc.)
- Access to webinars, live talks, podcasts, articles, downloadable help guides

Unlimited access to care.com to help you find and manage care for kids, adults, pets, home and more.

vsco.care.com

1-866-814-1638

Life Insurance

VS&Co automatically provides you with life insurance equal to your annual base salary (no cost to you). **You can also enroll in and pay for optional life insurance for you and your dependents.**

Securian: 1-888-658-0193

ENROLLMENT
DEADLINE

Commuter Program

If you pay for parking or public transit (train, subway, bus, ferry or vanpool) as part of your daily commute, the commuter program lets you use pre-tax dollars to pay for your commuting costs.

HealthEquity®
www.healthequity.com
(Select Login > EZ Receipts)
1-877-924-3967
App: EZ Receipts®

Disability

Short- and long-term disability provides you with income when you need to be away from work to take care of yourself.

HR Direct: 1-888-877-4730

Family & Lifestyle

Surrogacy & Adoption Assistance

We recognize that families grow in lots of ways. Eligible associates may receive reimbursement for surrogacy and adoption related expenses up to \$20,000.

Download the Maven Clinic app or visit
mavenclinic.com/join/vs
HR Direct: 1-888-877-4730

Anthem Support Programs

Anthem offers no cost programs to support you and your growing family. Whether you are planning for a baby, pregnant or post-delivery, the programs will offer tools, resources and 24/7 personalized support to meet your diverse family needs (e.g., support for single, same sex and multicultural parents). Get enrolled through the Anthem Sydney Health app, anthem.com or by calling the number on the back of your medical ID card.

Backup Care

(FOR KIDS, ADULTS AND PETS BY CARE)

Use backup care when you need to secure temporary child, adult or pet care because your normal care plans are disrupted and you need to fulfill work responsibilities (up to 9 days).

vsco.care.com
1-866-814-1638

Maven Virtual Care for You and Your Family

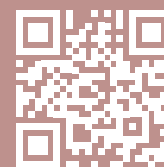
No matter where you are on your reproductive and family health journey — fertility and family building, maternity and newborn care, parenting and pediatrics to menopause and ongoing care — Maven can help. Get free 24/7 virtual access to top-rated providers via unlimited video appointments, messaging, and classes — all from the comfort of your home. Maven is available to associates enrolled in a company-sponsored medical plan (services may vary).

Download the Maven Clinic app or visit
mavenclinic.com/join/vs to learn more and activate your free membership.

Who's eligible for benefits?

- You
- Your spouse
- Same or opposite-sex civil union or domestic partner
- Children under the age of 26 through:
 - Birth
 - Legal adoption or the verifiable process of legal adoption
 - Marriage, civil union or domestic partnership
 - Foster care
 - Legal guardianship

Benefits Information
<https://gspk.co/s/kvrvfoa>



Questions
Benefits Service Center
Monday – Friday
9 a.m. to 6 p.m. ET
1-888-877-4730 (option 4)

Enroll
hraccess.vscocorp.com > Benefits
(Enroll/Change/View)

Benefits Overview Video
<https://gspk.co/s/3b2bqai>