Time to Take Action and Choose Your Benefits

2016 New Hire Guide
For Part-Time Associates
DESIGNING A LIFE YOU LOVE STARTS WITH CHOOSING THE RIGHT BENEFITS FOR YOU AND YOUR FAMILY.

Who Is Eligible?
In addition to coverage for yourself, you can also choose to cover:
• Your spouse or same-sex domestic partner;
• Your children to age 26, even if coverage is available through their employer.

Note: If you enroll dependents, you must provide documentation to verify that they are eligible for coverage.

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03 How to Enroll
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Your 2016 Benefits

AT KOHL’S, YOU CAN CUSTOMIZE YOUR BENEFITS TO FIT YOUR NEEDS.

As a new hire, you have the opportunity to review these benefits and make choices that fit your personal needs and budget. You have 45 days from your date of hire or status change to choose your benefits for the rest of the year. You must make active choices in all benefit areas, including dental, vision and supplemental life insurance, if you’d like coverage through December 31, 2016. If you don’t enroll, your next opportunity will be Kohl’s next Open Enrollment period (for 2017 benefits), unless you have a qualifying event, like marriage or the birth/adoptions of a child.

Be sure to read this guide carefully to prepare to enroll. It provides an overview of your benefit choices, what you need to do and when.

ADD YOUR EMAIL ADDRESS

You can choose to go paperless and still get all the Kohl’s Total Rewards info you need when you enter your preferred email address.

1. Log on to yourtotalrewards.com/kohls.

2. Select the Health & Well-Being tab and select View Details under the Health Plans section.

3. Select Add/Update Your Personal Information under Quick Links.

4. Select personal information.

5. Select Change next to the Email Addresses section.

6. Enter/update your work and/or personal email.

7. Select the Preferred button next to the email address you wish to be notified through.

8. Select Save.
Enroll WITHIN 45 DAYS

NOW IS YOUR OPPORTUNITY TO SELECT THE PLANS THAT ARE RIGHT FOR YOU. YOU MUST ENROLL WITHIN 45 DAYS OF YOUR DATE OF HIRE OR STATUS CHANGE.

You can make your elections via yourtotalrewards.com/kohls 24/7, or by calling AskHR at 844-KOHL9HR (844-564-5747), Monday through Friday from 7 a.m. to 8 p.m. (Central time).

If you don’t take action now, you cannot make any benefit changes until the next Open Enrollment (for 2017), unless you have a qualifying life event, like marriage or the birth/adoption of a child during the year.

YOU MUST ENROLL FOR THESE BENEFITS IF YOU WANT COVERAGE FOR 2016:

- Dental
- Telemedicine
- Vision
- Flexible Spending Accounts (FSAs)
- Hyatt Legal Plan
- Life Insurance
- Dependent Life Insurance

YOU CAN ELECT OR CHANGE THESE BENEFITS ANY TIME:

- Kohl’s 401(k) Savings Plan*
- Commuter Program
- Identity Theft Protection
- Pet Insurance
- Auto and Home Insurance

*Must work 1,000 hours in a calendar year to be eligible.

If you already have a user ID and password and are logged on to the Kohl’s network, select Log On from the yourtotalrewards.com/kohls log-in page.

ARE YOU A NEW USER?

You will need to create a new user ID and password on yourtotalrewards.com/kohls, if you haven’t already. Select Are you a new user? to get started! Follow the prompts to select your new password.

If you have problems logging in or need assistance, please call AskHR at 844-KOHL9HR (844-564-5747).

After you enroll online, you can print a confirmation of your benefit elections.

ONLINE ENROLLMENT TOOL

Find a dental provider (visit deltadentalwi.com)—Find in-network doctors by name, location and/or specialty.

LEARN ABOUT 2016 BENEFITS

Need more info? Text Kssbenefits to 88202 to receive Kohl’s video library on your mobile device to understand all the benefits Kohl’s has to offer.* You can also access the video library by scanning the code below or by logging on to yourtotalrewards.com/kohls.

*1 msg/transaction. Message and data rates may apply. By texting 88202 from your mobile number, you agree to receive a text generated by an autodialer from Guidespark to your number. Not required to make a purchase for goods or services.
Your Health Care Options

As a result of the Affordable Care Act (ACA), most Americans are required to have health insurance in 2016. If you do not have coverage in 2016, you will be required to pay a penalty to the IRS.

Although Kohl’s does not offer part-time Associates medical coverage, you may have other sources available such as a spouse or parent’s plan, or state and federal health care exchanges known as the Health Insurance Marketplace.

Enclosed is the Health Insurance Marketplace Notice, which Kohl’s is required by the ACA to provide to Associates upon hire.

If you choose to buy medical coverage through the health insurance marketplace, check out Health Coverage Resources™, a special online tool available at healthcoverageresources.com/hcs/home.

Use the Health Coverage Resources site to learn about:

• The ACA
• Your options for public and/or private health insurance
• How to choose the plan that’s right for you
• If you qualify for financial help like Medicaid or a subsidy

What’s a marketplace?

It’s a website where you can shop for medical coverage and choose a variety of different plan options. The marketplace offers you:

• Variety of plans and prices: Your options will include plans from a variety of insurance companies at a range of prices. All the plans offered in the marketplace—regardless of the insurance company or the price—must cover the same health services.

• Financial help: You may qualify for financial help if you buy insurance through the marketplace.
Required Now

Dental Plan
Kohl’s offers dental plan coverage through Delta Dental. If you enroll in the dental plan:

- Most preventive care is covered at 100 percent.
- You may choose any dentist, but you pay less when you use an in-network dentist.
- You may receive additional preventive services based on your health conditions, such as pregnancy and certain high-risk cardiac conditions, through the Evidence-Based Integrated Care Plan.

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*Includes child and adult orthodontia.

Telemedicine
As a part-time Associate, you can elect to enroll in a telemedicine service—the Teladoc network of physicians—at a low premium when your primary doctor is unavailable, or if it is after hours, or on the weekends. Teladoc is available to you and your family 24/7 with a simple phone call. The doctor can provide a diagnosis and, if needed, write a prescription—all without you leaving your home and for less than the cost for an in-person office or urgent care visit.

Visits to Teladoc providers are $40 while the average cost for a physician office visit is about $100, or over $150 for a trip to urgent care.

Note: This is not a replacement for medical insurance, but a great way to supplement it.

YOUR RESOURCES
For more info on telemedicine, watch videos on yourtotalrewards.com/kohls.
Vision Plan
Kohl’s offers two vision plans through UnitedHealthcare Vision:

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<td>ADDITIONAL LENS OPTIONS (LIKE SPECIAL MATERIALS AND COATINGS)</td>
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*You pay more for the Buy-Up Plan, but it covers more options.

The money in your FSAs does not carry over to the following plan year, so make sure to plan accordingly.

MANAGE YOUR FSA ON THE GO
If you enroll, you can see balances, review alert/claims history, view payments and view and submit claims right from your smartphone. Download the Reimburse Me app available through Your Spending Account™ (YSA).

All Associates can visit FSATore.com to purchase FSA-qualified items, view lists of FSA-eligible expenses and determine how much to contribute in 2016 using the FSA calculator.

Life Insurance
Choose between different levels of Life Insurance. Rates differ based on coverage levels. When you enroll in Life Insurance, you must name a beneficiary. A beneficiary is the person who receives benefits in the event of your death.

If your election requires evidence of insurability, you will receive instructions after enrollment.

Dependent Life Insurance
If you elect Life Insurance for yourself, you can also purchase Life Insurance to protect your spouse/same-sex domestic partner and/or eligible dependent children up to age 26.

If your election requires evidence of insurability, you will receive instructions after enrollment.

IMPORTANT!
You must complete and submit an evidence of insurability (EOI) form to request approval to elect Life and dependent Life Insurance for the first time. Your enrollment is contingent upon approval through Securian Life.

Hyatt Legal Plan
You, your spouse/same-sex domestic partner and dependents can access a variety of legal services, receive unlimited consultation and get legal advice by phone. You can also access local attorneys on issues from family law and wills to consumer protection and traffic violations.

Flexible Spending Accounts (FSAs)
Flexible spending accounts (FSAs) let you use tax-free money to pay for eligible health care and dependent care expenses.

• Health Care FSA—If you have medical coverage through another source, you can contribute up to $2,500 tax-free to pay for medical, prescription, dental and vision out-of-pocket expenses for you and your dependents.

• Dependent Care FSA (not for health care expenses)—You can contribute up to $5,000 tax-free to pay for child or dependent adult day care so that you (and your spouse, if married) are able to work or attend school full time.
Optional Anytime

Kohl’s offers other great benefits you may start, stop or change anytime throughout the year:

**KOHLS 401(k) SAVINGS PLAN**—Save for retirement while Kohl’s matches what you save, dollar-for-dollar, up to 5 percent of your pay!

**AUTO AND HOME INSURANCE**—You may receive up to a 15 percent discount on premiums for auto, homeowners and other types of insurance.

**IDENTITY THEFT PROTECTION**—This program monitors your credit report and non-credit searches for potential identity issues, and it includes restoration services if your identity is compromised.

**KOHLS KNOW AND GROW PROGRAM**—You can apply for a one-time scholarship award and education solutions for you or your family.

**CHILD CARE, ELDER CARE AND MORE**—Kohl’s partners with Bright Horizons to help you find quality care for a child or parent.

**OTHER WORK/LIFE PROGRAMS**—Enjoy the benefits of Life Solutions and the Employee Assistance Program (EAP).

**COMMUTER PROGRAM**—Use this program to pay for mass transit and parking via pre-tax payroll deductions.

**PET INSURANCE**—Kohl’s offers multiple levels of coverage to fit your needs.

**PURCHASING POWER**—This program lets you spread the payments for a variety of large ticket items—from home furniture to video games—over 12 months. Spending limits are based on eligibility.

For more information on any of these programs, log on to yourtotalrewards.com/kohls.

*Must work 1,000 hours in a calendar year to be eligible.
2016 BENEFITS:
Check It Off

USE THE CHECKLIST BELOW TO MAKE SURE YOU ARE READY TO ENROLL. DON’T MISS OUT—ENROLL WITHIN 45 DAYS OF YOUR DATE OF HIRE OR STATUS CHANGE.

- Whom are you enrolling in coverage? Is it just you or are you including dependents? And if your spouse/same-sex domestic partner works, are you taking full advantage of the benefits provided by your spouse’s/same-sex domestic partner’s employer? It may save you money.

- Do you have medical insurance as required by the Affordable Care Act (ACA)? You may need to consider the health insurance marketplace.

- Do you need dental coverage?

- Do you want vision coverage? If you do, select the plan that fits your needs.

- Does an FSA for medical or dependent care expenses make sense for you?
  - How much should you contribute to one or both accounts? (Remember, leftover money doesn’t roll over each year, so plan carefully.)

- Do you have a need for legal services during the upcoming year?

- Life Insurance: Have you considered your current situation?
  - Do you need to purchase coverage for yourself and your dependents?
  - Do you need to add your beneficiaries?

BE SURE TO ENROLL WITHIN 45 DAYS OF YOUR DATE OF HIRE OR STATUS CHANGE BY LOGGING ON TO YOURTOTALREWARDS.COM/KOHLS.
Important Legal Information

For more information about certain electronic disclosures—like Summary Plan Descriptions (SPDs), Summaries of Benefits and Coverage (SBCs), Notice of Creditable Coverage and other legal notices—related to the Kohl's Group Health Plan (the “Plan”), visit yourtotalrewards.com/kohls and select SPDs, SBCs and Legal Notices under the Resource Center. Or, you can call AskHR at 844-KOHLKHR (844-564-5747), and request copies.

Described herein are certain aspects of and changes to the Kohl's benefit plans. Information presented herein does not replace or alter the official plan documents, insurance contracts or other agreements that legally govern the terms and operation of any plan, policy or program. If information presented herein differs from the official documents, the official documents always govern. Kohl's reserves the right to amend, modify or terminate any plan, policy or program described herein at any time, for any reason and in any respect in its sole discretion. No employment rights are created or provided by the information herein or by your receipt of this information.