



Eligibility Rules for Coldwater Creek Health and Wellness Plans

Eligibility

To be eligible for Coldwater Creek Health and Wellness Plans, employees must occupy a Regular Full-Time (Hourly, Salary and Salary Non-Exempt) position and maintain an average of 32 or more paid hours per week that they are employed in a rolling one (1) year period.

Employees in positions of any other status are not eligible for Coldwater Creek Health and Wellness Plans, unless they meet the Annual Benefit Enrollment eligibility requirements (reviewed one time annually) or their status is changed to a Regular Full-Time position due to a promotion or position reclassification. If an employee's status is changed because of reclassification or promotion then he or she will become eligible the first of the month following their qualified status change.

Once an employee is enrolled in the Health and Wellness Plans, he or she is expected to maintain an average of 32 or more paid hours per week that they are employed in a rolling 1 year period. If an employee is unable to maintain the minimum hour requirement his or her insurance will lapse at the end of the month in which their status changes or termination occurs. If an employee chooses to waive coverage, he or she will not be eligible to enroll until the next Annual Benefit Enrollment period unless the employee experiences a Qualifying Life Event.

All Qualifying Life Events for coverage will apply.

Eligibility Chart

Position Status	Minimum Hour Requirements	Annual Enrollment	Review/Audit Schedule
Regular Full-Time Salary	Automatically Eligible	Automatically Eligible	
Regular Full-Time Salaried Non Exempt	Automatically Eligible	Automatically Eligible	
Regular Full-Time Hourly	Must maintain an average of > than 32 or paid hours per week during rolling one (1) year period	5/1 Review of hours from 5/1 – 4/30	10/1, 1/1, 4/1
Regular Part-Time Hourly	Not Eligible	Must have service dates > than 6 months <ul style="list-style-type: none"> ▪ Hours will be evaluated using the total number of weeks employed in the eligibility period ▪ 5/1 Review of Hours from 5/1 – 4/30 	
Temporary Full-Time Hourly, Temporary Part-Time Hourly	Not Eligible	Must have service dates > than 6 months <ul style="list-style-type: none"> ▪ Hours will be evaluated using the total number of weeks employed in the eligibility period ▪ 5/1 Review of Hours from 5/1 – 4/30 	

Annual Benefits Enrollment

Annual Benefits Enrollment will take place one time annually during the months of May and June for an effective date of July 1st. Each May 1st of annual benefits enrollment Coldwater Creek will evaluate hours paid in the eligibility period beginning the previous May 1st through April 30th of the current year for hourly employees of all status types. To be considered for annual enrollment, an hourly employee, in a status other than Regular Full-Time must have a minimum of six months of uninterrupted service (recent hire date) prior to May 1st. To become or remain eligible, hourly employees must maintain an average of 32 or more paid hours per week that they are employed over the eligibility period. Salaried employees will have been considered to have met the minimum hours worked requirement.

Quarterly Audit Reviews

Quarterly reviews of employee hours will be conducted in addition to the evaluation of hours during the annual enrollment period. On the first day of each calendar year quarter, all Regular Full-Time positions will be evaluated for hours worked with the expectation that the employee has maintained an average of 32 or more paid hours per week that they are employed in a rolling one (1) year period.

These quarterly reviews will take place on October 1, January 1 and April 1, and will measure the one (1) year rolling period that corresponds to that date. Employees who have not been able to maintain the required average of 32 hours or more paid hours per week as measured on that date will be notified and given until the next plan year quarterly measurement to address the minimum hour requirement.

In the event that an employee does not maintain an average of 32 or more paid hours in two subsequent quarterly reviews, the employee will be notified that they are no longer eligible to participate in the Health and Wellness Benefit Plans and their benefits will lapse at the end of the current month. In addition, the employee's position status will change to reflect the appropriate status.

Employees who experience status changes into Regular Full-Time status will not have their hours evaluated with regard to maintaining benefits unless they have been in a Regular Full-Time status for more than six months.

Administration

The types of hours that will be credited towards earning benefits are regular, holiday, paid time off, bereavement, jury duty and Coldwater Creek paid disability. Hourly employees will have a maximum of 40 hours per week credited towards their benefit eligibility hours.

Employees who take a leave of absence that is either an FMLA qualified leave of absence or a workers compensation qualified leave of absence during the eligibility or rolling one (1) year period will have been considered to work an equivalent of 40 hours for each week they are eligible to be on leave, but no more than 12 weeks of leave of absence credit towards benefit eligibility will be granted to an employee during the measured period. In instances where an employee is on an FMLA or workers compensation leave and using Paid Time Off hours, the employee will only be given credit for a maximum of 40 hours per week. Other types of leaves (such as personal leaves of absence) with paid time off hours utilized will be given credit only for the paid time off hours used.

Employees who have recent hire dates that are greater than six months, but less than one year at time of annual enrollment, will have their total hours evaluated using the number weeks employed in the eligibility period. Employees who experience status changes into Regular Full-Time status will be considered to be eligible if they have been in a Regular Full-Time status for less than six months.

As with all hourly positions, business needs will dictate the amount of hours required to work. Coldwater Creek will make every effort to schedule Regular Full-Time Positions as much as business needs dictate. In some cases employees may be offered alternative assignments. In addition, Managers may take into consideration the level of an employees performance when scheduling hours.

For questions regarding eligibility for Coldwater Creek's Health and Wellness benefits, please contact **HR Direct at 1-866-714-3295**.

Effective 7/1/2010, last updated 5/23/10

Coldwater Creek