jcp

benefits

Welcome to jcpenney!

At jcpenney, we value our associates and recognize their contributions to our success. As a result, and in support of our WINNING TOGETHER Principles, we are committed to providing a quality benefits package that supports your efforts to provide a healthy, secure future for yourself and your family.

As a new member of the jcpenney team, you're probably wondering what types of benefits you can expect. We're proud to say that we provide a wide range of plans and programs for you and your eligible family members. Some of these benefits are available on your first day at jcpenney, and others may require you to meet eligibility and/or service requirements before they take effect.

There are three critical times that you must take action to ensure you have the benefits you want!

1. During your first 30 days
2. When you become eligible for Full Time benefits (if you satisfy the average hours requirement)
3. During Annual Enrollment

PowerLine
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Your one stop shop for all your benefit needs.

See page 13 for information and access to PowerLine.

2012 BENEFITS NEW HIRE GUIDE

Table of Contents

Day One Benefits	2
The Basics	2
Part Time Benefits	4
Full Time Benefits	6
Time Away from Work	9
jcpenney Retirement	11
Actions Needed timeline	12
PowerLine	13

Day 1 Benefits

jcpenney offers some benefits that are available to you immediately. These benefits are available to both part-time and full-time associates

Associate Discount Program

A great thing about working at jcpenney is the discount you receive in our stores and when you shop at www.jcp.com. You are eligible for the Associate Discount program on your first day of work. You can also get a card for your spouse and eligible dependents from your Unit or HR Manager. You can activate your discount card(s) on the Associate Kiosk.

Business Travel Accident

jcpenney automatically provides you with coverage under the Business Travel Accident Insurance Plan on your first day of work free of charge. The plan pays a benefit to you or your beneficiary if you die, have a permanent total disability or other covered loss that results from a covered accident while you are traveling on jcpenney business.

Commuter Benefit

jcpenney offers a Commuter Benefit through WageWorks to make riding the train, bus, ferry or van pool to work easier and more affordable. The cost of your commuting options is deducted from your paycheck each month pre-tax, so you see savings in the form of reduced tax withholdings.

For more information about these plans, log into PowerLine and click on the Leaves and Other Benefits tab.

The Basics – Eligibility

Benefits Eligibility Look Back

Even if it is determined that you are a part-time associate during your first eight weeks of employment, you have another opportunity to become a full-time associate during our benefits eligibility look back process, conducted each July.

During this process, jcpenney looks back over the previous 52 weeks to determine your eligibility for full-time benefits. To gain full-time benefits eligibility or to remain eligible for full-time benefits, you must work an average of at least 35 hours a week during this period.

Benefits Eligibility Quick Look

If you ...	You're considered ...	You can ...
Work less than an average of 35 hours a week during your first eight weeks at jcpenney	Part-time	Enroll in any part-time benefits during your first 30 days.
Work an average of 35 or more hours a week during your first eight weeks at jcpenney	Full-time	Enroll in any part-time benefits during your first 30 days, and then enroll in full-time benefits once you meet your eligibility waiting period. Remember, if you want to enroll in part-time benefits that you may continue as a full-time associate (Vision, Critical Illness, Accident Insurance or Hopitalization Insurance), you must do so during your first 30 days.

Coverage Effective Dates

Benefits Eligibility Key Dates				
Hire Date	Part-time Benefits Enrollment	Part-time Benefits Take Effect	Full-time Benefits Enrollment	Full-time Benefits Take Effect
Nov 16 - 30, 2011	Within 30 days of hire	Jan 1, 2012	Feb 16 - Mar 31, 2012	Apr 1, 2012
Dec 1 - 15, 2011	Within 30 days of hire	Feb 1, 2012	Feb 16 - Mar 31, 2012	Apr 1, 2012
Dec 16 - 31, 2011	Within 30 days of hire	Feb 1, 2012	Mar 16 - Apr 30, 2012	May 1, 2012
Jan 1 - 15, 2012	Within 30 days of hire	Mar 1, 2012	Mar 16 - Apr 30, 2012	May 1, 2012
Jan 16 - 31, 2012	Within 30 days of hire	Mar 1, 2012	Apr 16 - May 31, 2012	Jun 1, 2012
Feb 1 - 15, 2012	Within 30 days of hire	Apr 1, 2012	Apr 16 - May 31, 2012	Jun 1, 2012
Feb 16 - 28, 2012	Within 30 days of hire	Apr 1, 2012	May 16 - Jun 30, 2012	Jul 1, 2012
Mar 1 - 15, 2012	Within 30 days of hire	May 1, 2012	May 16 - Jun 30, 2012	Jul 1, 2012
Mar 16 - 31, 2012	Within 30 days of hire	May 1, 2012	Jun 16 - Jul 31, 2012	Aug 1, 2012
Apr 1 - 15, 2012	Within 30 days of hire	Jun 1, 2012	Jun 16 - Jul 31, 2012	Aug 1, 2012
Apr 16 - 30, 2012	Within 30 days of hire	Jun 1, 2012	Jul 16 - Aug 30, 2012	Sep 1, 2012
May 1 - 15, 2012	Within 30 days of hire	Jul 1, 2012	Jul 16 - Aug 30, 2012	Sep 1, 2012
May 16 - 31, 2012	Within 30 days of hire	Jul 1, 2012	Aug 16 - Sep 31, 2012	Oct 1, 2012
Jun 1 - 15, 2012	Within 30 days of hire	Aug 1, 2012	Aug 16 - Sep 31, 2012	Oct 1, 2012
Jun 16 - 31, 2012	Within 30 days of hire	Aug 1, 2012	Sep 16 - Oct 31, 2012	Nov 1, 2012
Jul 1 - 15, 2012	Within 30 days of hire	Sep 1, 2012	Sep 16 - Oct 31, 2012	Nov 1, 2012
Jul 16 - 31, 2012	Within 30 days of hire	Sep 1, 2012	Oct 16 - Nov 30, 2012	Dec 1, 2012
Aug 1 - 15, 2012	Within 30 days of hire	Oct 1, 2012	Oct 16 - Nov 30, 2012	Dec 1, 2012
Aug 16 - 31, 2012	Within 30 days of hire	Oct 1, 2012	Nov 16 - Dec 31, 2012	Jan 1, 2013
Sep 1 - 15, 2012	Within 30 days of hire	Nov 1, 2012	Nov 16 - Dec 31, 2012	Jan 1, 2013
Sep 16 - 30, 2012	Within 30 days of hire	Nov 1, 2012	Dec 16, 2012 - Jan 31, 2013	Feb 1, 2013
Oct 1 - 15, 2012	Within 30 days of hire	Dec 1, 2012	Dec 16, 2012 - Jan 31, 2013	Feb 1, 2013
Oct 16 - 31, 2012	Within 30 days of hire	Dec 1, 2012	Jan 16 - Feb 28, 2013	Mar 1, 2013
Nov 1 - 15, 2012	Within 30 days of hire	Jan 1, 2013	Jan 16 - Feb 28, 2013	Mar 1, 2013
Nov 15 - 30, 2012	Within 30 days of hire	Jan 1, 2013	Feb 16 - Mar 31, 2013	Apr 1, 2013
Dec 1 - 16, 2012	Within 30 days of hire	Feb 1, 2013	Feb 16 - Mar 31, 2013	Apr 1, 2013
Dec 16 - 31, 2012	Within 30 days of hire	Feb 1, 2013	Mar 16 - Apr 30, 2013	May 1, 2013

Dependent Eligibility

If you choose, you can also enroll your eligible dependents. Eligible dependents include:

- Spouse
- Domestic Partner
- Child(ren)

Legal documentation may be required to prove the eligibility of your Dependents. Complete Eligibility Guidelines are located in the Plan Summary Plan Descriptions located on PowerLine.

Coverage Effective Dates

The coverage you elect is effective through December 31, 2012. If you become full-time eligible after 8 weeks of employment, you may make new elections at that time. As a rule, once enrolled, you may not change your benefit elections until the next annual enrollment period for the following year effective January 1, 2013 unless you experience a qualified status change.

Qualified Status Changes

Certain changes may be allowed during the year if you have a qualified status change that is reported to PowerLine (either online or by phone) within 60 days of the qualifying event. Qualifying events are defined by the IRS and may include, but are not limited to:

- Change in legal marital or domestic partner status – marriage, divorce, legal separation, death of spouse
- Change in number of dependents – birth, adoption, placement for adoption
- Change in employment status, associate or spouse – commencement, termination or a change in full-time or part-time status
- Change in dependent's age
- Change in place of residence or work site

Paying for Coverage

You pay for benefits through payroll deductions. Regardless of whether you are a full-time or part-time associate, medical, dental, hospitalization insurance and vision plan deductions are taken out of your payroll on a before tax basis and lower your taxable income. In addition, full-time benefits-eligible associates who contribute money to a flexible spending account will also make those contributions on a before tax basis. All other deductions to pay for your benefits are taken on an after tax basis. Please note that tax treatment of deductions may vary by location and, as such, Puerto Rico associates will have all deductions taken on an after tax basis.

Part-Time Benefits

All associates age 18 and older, whether part-time or full-time, are eligible to enroll in part-time benefits during their first 30 days at jcpenney. For associates who will eventually become eligible for full-time benefits, this helps to bridge the gap between your prior coverage and your jcpenney full-time benefits.

Part-time Medical

jcpenney's two Part-time Medical Plans (Basic and Premier), are designed to provide you with affordable coverage for everyday medical expenses and help you make sure that if an unexpected illnesses or injury should occur, the financial impact on you will be lessened. You and jcpenney share the cost of your part-time Medical coverage. CIGNA's Starbridge Plan includes doctors who have lowered their prices for plan members. Many providers offer discounts of about 30-50% off of their usual charges. The Outpatient benefits cover services outside of the hospital—things like doctor's office visits, outpatient surgery, lab work, x-rays and urgent care.

Both Plans also provide you with a pharmacy discount, an accident medical benefit and an accidental death benefit. In addition, the Premier Plan offers a wellness benefit, a Prescription benefit and a maternity benefit.

Note: Due to state laws, part-time Medical is not available to associates residing in New Hampshire, Puerto Rico or Vermont. In addition, associates residing in the state of Washington are not eligible for the plans described here but are eligible for a separate part-time Medical plan.

Part-time Dental

The part-time Dental Plan covers preventive care such as check-ups, X-rays, fluoride treatments and cleanings. Basic care includes fillings, extractions, oral surgery, and repairs. There is a $50 calendar-year deductible per person. Orthodontia is not covered. Sealants are limited to children under the age of 14.

Part-time Term Life

The Term Life coverage helps to protect you and your family in the event of your death or the death of a covered family member.

Part-time Accidental Death and Dismemberment (AD&D)

AD&D coverage helps protect you and your family in the event of losses due to accidents.

Vision*

The Vision Plan provides you and your family with quality vision care and prescription eyewear through an extensive network (43,000 providers nationwide) including jcpenney Optical, LensCrafters, Pearle Vision and thousands of independents. You can still receive benefits if you go to a provider outside of the EyeMed VisionCare network, but the costs may be higher.

Accident Insurance*

Accident Insurance provides benefits directly to you when you suffer an injury and require medical services as a result of a covered off-the-job accident. The Plan helps you pay deductibles, copays and coinsurance. This coverage may be taken with you if you leave jcpenney, with certain stipulations.

Critical Illness Insurance*

Critical Illness Insurance pays each covered person for the initial diagnosis of a covered critical illness. You can choose $5,000, $10,000, $20,000, $30,000, $40,000 or $50,000 in coverage. This coverage may be taken with you if you leave jcpenney, with certain stipulations.

Hospitalization Insurance*

The Hospitalization Insurance Plan is not a comprehensive major medical plan, nor is it intended to replace a major medical plan. The plan is intended to provide you, and your covered dependents with benefits to help you pay for expenses when admitted to a hospital for an overnight stay.

Details of the Part-time plans are available in the Part-time Benefits Enrollment Guide on PowerLine.

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PowerLine information and access instructions are located on the last page.

*** Important Note regarding Vision Insurance, Accident Insurance, Critical Care Insurance and Hospital Insurance.**

If you enroll in your first 30 days, these benefits will continue if you later become full-time benefits eligible. If you don't enroll in your first 30 days, your next opportunity to add them will be during annual benefits enrollment.

Full-Time Benefits

The number of hours you work in your first eight weeks of employment will be used to determine if you will become eligible for jcpenney's full-time benefits. You must work an average of 35 or more hours a week during this time period to become eligible.

If you become eligible for full-time benefits, you will receive enrollment information approximately 45 days before your eligibility date that will guide you through the enrollment process on PowerLine. More details are available on PowerLine.

Full-time Medical

jcpenney offers full-time associates the choice between four medical options.

- MyCDHP750 Plan
- MyCDHP1150 Plan
- MyCDHP2500 Plan
- Limited4000 Plan

All jcp medical plans cover Preventive Care at 100% and include Preventive prescriptions that are heavily subsidized by jcpenney. Below is information on the MyCDHP Plans and then the Limited 4000 Plan.

Annual HRA Contributions	
Associate	$ 200
Associate + Spouse/DP, or Associate + Child	$ 400
Associate + Family	$ 600

MyCDHP Medical Plans

The MyCDHP Plans are structured and used in the same manner, The chart on the next page details the difference which include deductible, Out Of Pocket Maximum and Coinsurance amounts.

The CDHP plans also have an Health Reimbursement Account that is 100% funded by jcpenney. Healthcare costs are first paid for through this account.

The Limited 4000 Plan

The Limited4000 Plan is a high deductible health plan designed to meet the needs of healthy associates who want preventive coverage and coverage in the event of an unforeseen illness or injury.

The Limited4000 Plan is a very economical plan and a good choice for some associates. There are many plan details that are different from the MyCDHP Plans including no Health Reimbursement Account contribution and the deductible applies to the Prescription Drug Plan (The Limited 4000 Plan does cover Preventive Prescriptions on Day 1, like the other plans).

2012 Medical Plan Options

	MyCDHP750	MyCDHP1150	MyCDHP2500	Limited4000
In-Network Deductible – Associate – Family	 $750 $1,500	 $1,150 $2,300	 $2,500 $5,000	 $4,000 $8,000
HRA Contribution – Associate – Associate + Spouse or Child – Family	 $200 $400 $600	 $200 $400 $600	 $200 $400 $600	None
In-Network Out of Pocket Maximum – Associate – Family	 $4,000 $8,000	 $5,000 $10,000	 $7,500 $15,000	 $7,500 $15,000
Preventive Care (In-Network)	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Coinsurance after deductible (Associate Paid)	20%	20%	30%	50%

2012 Prescription Plan – Express Scripts					
Network Pharmacies (up to 30-day supply)			Home Delivery Mail Order (up to 90-day supply)		
	MyCDHP 750, 1150, 2500	Limited4000		MyCDHP 750, 1150, 2500	Limited4000
Preventive	10% copay $5 minimum* $25 maximum	10% copay $5 minimum* $25 maximum	Preventive	10% copay $10 minimum* $50 maximum	10% copay $10 minimum* $50 maximum
Generic	20% copay $10 minimum* $100 maximum	After medical deductible 20% copay $10 minimum* $100 maximum	Generic	20% copay $25 minimum* $200 maximum	After medical deductible 20% copay $25 minimum* $200 maximum
Formulary Brand	30% copay $25 minimum* $100 maximum	After medical deductible 30% copay $25 minimum* $100 maximum	Formulary Brand	30% copay $50 minimum* $200 maximum	After medical deductible 30% copay $50 minimum* $200 maximum
Non-Formulary	40% copay $50 minimum* $200 maximum	After medical deductible 40% copay $50 minimum* $200 maximum	Non-Formulary	40% copay $100 minimum* $400 maximum	After medical deductible 40% copay $100 minimum* $400 maximum

*** or actual cost, if actual cost is less**

Full-time Dental

You may choose from up to three options available through Aetna, depending on where you live:

- Dental Basic
- Dental Plus
- Dental Maintenance Organization (DMO)

Each option provides preventive and basic services. The Dental Plus and DMO options also offer these services, plus major care and orthodontia, and differ in the amount of eligible expenses they cover and how service is provided. The DMO is a dental maintenance organization. When you choose this option, you can only use dentists in the DMO Network. Dental care is not covered when you use a non-network dentist, except in certain emergency situations.

Full-time Disability

The full-time Disability Plan provides a monthly income for associates who are disabled due to an illness or injury, and protects your income after Illness Recovery Time (IRT) ends. This insurance works with other sources of income you may receive while you are disabled to provide 50 percent or 60 percent of your monthly income.

Full-time Term Life Insurance

jcpenney automatically provides one times your Annual Pay for Company-Paid Term Life. For more protection, you may purchase Associate- Paid Term Life Insurance coverage for you, your spouse/ DP and/or your child(ren).

The following additional free services are also available if you enroll for the optional Associate-Paid Life Insurance:

- Will Preparation Service
- Access to a network of 9,000 attorneys through Hyatt Legal Plans
- Beneficiary Financial Counseling provided to your beneficiaries if you die and are eligible for a benefit under one of the plans.

Full-time Accidental Death & Dismemberment (AD&D)

Because you can't predict if or when an accident may occur, we offer AD&D Insurance that you can purchase for you and your eligible dependents. The AD&D plan pays if you or a covered family member are in an accident and get hurt. The amount of your benefit depends on your level of coverage and type of loss.

Long Term Care

Long Term Care Insurance can help cover the cost of nursing home care, home healthcare, adult day care, assisted living and adult foster care if you or a covered family member suffers a serious accident or chronic illness.

Spending Accounts

Spending Accounts allow you to save money by paying for eligible health and dependent care expenses on a before tax basis. There are two types of Spending Accounts available:

- Health Care Flexible Spending Account
- Dependent Care Spending Account

Highly-compensated associates and Puerto Rico associates are not eligible for the Dependent Care Spending Account.

Vision*

Accident Insurance*

Critical Illness Insurance*

Hopitalization Insurance*

Please refer to the Part Time Benefits section for information on these plans.

Details of Full Time Benefits are available in the 2012 Full Time Plan Overview.

If you become eligible for full-time benefits, you will no longer be eligible for Part-time Medical, Part-time Dental, Part-time Term Life and Part-time AD&D, and you will be automatically dropped from these plans.

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PowerLine information and access instructions are located on the last page.

***Coverage in these plans may continue, but only if you enrolled during your first 30 days of employment.**

Time Away From Work

My Time Off (MTO)

MTO is a bank of paid time off hours that you earn each month. You may request to use MTO when you want to be off work on a regularly scheduled work day. MTO is available to all full-time and some part-time associates.

Full-time management associate

You become eligible for Full-time MTO and receive your first deposit on the first day of the third month of your employment with jcpenney.

Full-time non-management associate

You become eligible for Full-time MTO and receive your first deposit when you become eligible for your full-time benefits (see the Benefits Eligibility Key Dates chart on page 4).

Part-time associate

If you are a part-time associate who averages at least 25 hours or more during your first 48 weeks of employment, you become eligible for MTO and receive your first deposit on the first day of the month following 12 months of employment.

Each July after that, jcpenney will look back at the previous 52 weeks to determine your eligibility for part-time MTO for the next year.

MTO Weeks Factor Table

	Management	Non Management Full-Time (BE)*	Non Management Part-Time (Not BE)
Less than 12 months	2.6	2.6	2.6
12 - 35 months	2.6	3	2.6
36 - 59 months	3	3.6	2.8
60 - 179 months	4	4.8	3.4
180 - 299 months	5	5.8	4
300+ months	6	6.8	4.6

MTO Calculation
Average week x MTO Weeks factor = Annual MTO hours
Annual MTO hours / 12 = Monthly MTO hours deposit

For example: A part-time (not benefits eligible) non-management associate with 36 MTO service months and an average week of 33 hours

Annual MTO hours = 33 hours x 2.8 = 92.4 annual MTO hours

92.4 annual MTO hours / 12 = 7.7 hours/month

* Weeks per year for non-management associates enhanced to cover waiting period for IRT.

Illness Recovery Time

Illness Recovery Time (IRT) provides benefits eligible associates (except those in Puerto Rico) with sick pay when they miss work due to a qualifying disability (illness or injury). Some companies refer to this benefit as Short-Term Disability.

The table below indicates the maximum number of days of IRT benefits you are eligible to receive after satisfying the waiting period for any absence during a period of disability based on your total benefits eligible service months on your date of disability.

If your benefits eligible service months on the date your disability begins are:	IRT Benefit
Less than 12 months	23 calendar days
12 - 23 months	53 calendar days
24 - 35 months	83 calendar days
36 - 47 months	113 calendar days
48 - 59 months	143 calendar days
60 or more months	173 calendar days

Leaves of Absence

At some point in your career, you may need to take time off from work. If so, a leave of absence may be requested. A leave of absence will normally be granted only as required by law or upon unit leader approval. You must have a reason considered acceptable by the Company. The maximum length of any leave of absence is six months unless otherwise required by law.

Questions?

For more information about jcpenney's time-off programs, check out the online policies on PowerLine.

jcpenney Retirement

401(k) Savings Plan

An important part of the jcpenney benefits package is the 401(k) Savings Plan. This plan, along with Social Security and your personal savings can help you prepare for the future.

You can participate in the 401(k) Savings Plan on your first day of work as long as you are at least 21 years old.

You can contribute, on a before-tax or after-tax basis, 1-50 percent of your eligible pay each paycheck if you earn less than $115,000 per year (indexed); or 1-8 percent • (6 percent before-tax) if you earn $115,000 or more per year.

You become eligible to receive the Company matching contribution when you meet the following criteria: Reach age 21 or older: have completed 12 months of service: and, have worked 1,000 hours or more.

Once you're eligible, jcpenney matches the money you put aside each paycheck. For every dollar you contribute to the plan (up to 6 percent of your pay per pay period), the Company will put in an extra 50 cents. The match will be contributed to your account each pay period so that the money is put to work right away. You vest, or become an owner of your Company matching contributions, after three years of service.

You can enroll in the 401(k) Savings Plan by logging on to PowerLine via the Associate Kiosk. If you don't take action to enroll, you'll automatically be enrolled in the 401(k) Savings Plan after one year and 1,000 hours of service. The automatic contribution is four percent of your pay on a before-tax basis each pay period. You can change your contribution level at any time.

jcpenney Retirement Account

jcpenney offers a Retirement Account to help supplement your retirement savings. The Company will make a fixed annual contribution equal to two percent of your annual compensation (up to the government annual limit) into your Retirement Account. You become eligible to receive the Retirement Account contribution when you: Reach age 21 or older, have completed 12 months of service and, have worked 1,000 hours or more.

Contributions are made annually in the year following the fiscal year. You must be an active associate as of December 31 to receive your fixed annual contribution. You become 100 percent vested in the Retirement Account contributions after three years of service.

Rolling Money Over

If you previously participated in another employer's qualified retirement plan, you may be able to transfer (roll over) some or all of your taxable distribution from your prior employer's plan to the jcpenney 401(k) Savings Plan. Contact PowerLine at 1-888-890- 8900 for more information.

Actions Needed Timeline

Hire Date – Date 1 Benefits	
Associate Discount Program	Associate Discount Program Cards are distributed during new hire orientation. Polices and account maintenance can be found on the associate Kiosk. See your Manager if you have questions.
Business Travel Accident	Automatic Enrollment; no action needed. Business Travel Accident (BTA) Insurance is provided by the Company at no cost to you. BTA protects you and your Dependents if you are injured while traveling on Company business.
Commuter Benefit	Commuter Benefits make riding the train, bus, ferry or vanpool to work more affordable. Log on to PowerLine; click the Leaves and Other Benefits tab to learn how to enroll.
First 30 Days – Part Time Benefits	
Part-Time Medical	Part Time benefits are available to all associates, including those that may later become eligible for Full Time benefits. To enroll and get detailed information on Part-Time Benefits, access PowerLine via the Associate Kiosk. * For associates that may later become Full Time benefits eligible the following benefits Vision, Accident, Critical Illness and Hospitalization Insurances must be enrolled in during your first 30 days as they will not be an option during Full Time benefits enrollment. If you don't enroll in your first 30 days you must wait for the next Annual Enrollment.
Part-Time Dental	
Part-Time Term Life	
Part-Time AD&D	
Vision*	
Accident Insurance*	
Critical Illness Insurance*	
Hospitalization Insurance*	
After Notification of Full Time Benefits	
Full-Time Medical	A determination will be made regarding your eligibility for Full Time benefits. Once eligibility is determined you will be contacted directly by PowerLine to enroll approximately 45 days before benefits take effect. Full Time Benefits eligibility is also determined again mid year for the following year.
Spending Accounts	
Full-Time Dental	
Disability	
Full-Time Life Insurance	
Full-Time AD&D	
Long Term Care	
Enrollment at Anytime – 401(k) Savings Plan	
401(k) Plan	You can participate in the 401(k) Savings Plan on your first day of work. You become eligible for the company match after completing 12 months of service and have worked 1,000 hours. If no action is taken after 1 year of service and 1000 hours you are auto enrolled in the plan at a rate of 4% pre-tax. To enroll in the 401(k) Plan simply log on to PowerLine and click the Savings and Retirement tab.

PowerLine

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Your one-stop shop for all your jcpenney benefits

On PowerLine you can do everything from enroll in Medical to find plan information and tools for the (401) k Plan.

There are two main ways to access the PowerLine website:

From work – log in via the Associate Kiosk by selecting the PowerLine link in the bottom right corner.

From home – log in via the associate Kiosk@Home.

Just visit www.jcpenney.net and select Associate Information from the lower right corner of the screen and then select the PowerLine link in the bottom right corner.

(888) 890-8900

PowerLine specialists are accessible Monday – Friday, 8:00 am – 8:00 pm Central Time by phone or through the Chat Now messaging feature on the PowerLine homepage.

This guide provides general information about the benefits plans and programs available to jcpenney associates. For full details, exclusions and disclosures, please consult the specific plan document, insurance policies, certificates and/or outlines of coverage. In the event of any conflict between this guide and any Summary Plan Description, the Summary Plan Description will prevail. Further, this guide is not intended as a contract of employment or a guarantee of current or future benefits or employment. jcpenney reserves the right to amend or terminate.