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Get ready to enroll

Life can change over the year, and so can your benefits needs. Consider your needs for next year, review your current benefits and choose the coverage that's right for you and your family.

What's new in 2024?

Good news! We're making only a few changes for 2024. You'll have the same health and insurance options you have today, and there are no changes to copays or deductibles.

We also have great news about paycheck costs. Compared with 2023 rates:

- No increases to medical, dental and vision coverage rates!
- Lower rates for Supplemental Life, Critical Illness and Accident Protection Insurance. These plans offer peace of mind if the unexpected happens. With lower rates, now is a good time to take a fresh look!



Enrolling in medical coverage for the first time?

Watch for details and learn how you can save money with the Kohl's *Healthy Rewards* program.

Important! This year, Open Enrollment is **passive**. You **only** need to take action to:

- Enroll in benefits if you aren't currently enrolled.
- Drop medical, dental and/or vision coverage. If you don't actively drop your current coverage(s), you'll be re-enrolled for 2024.
- Make changes to your current benefits.
- Add or drop dependents.
- Participate in a Flexible Spending Account (FSA), a Health Savings
 Account (HSA), the legal plan or, if eligible, the Vacation Buy Program.
 You must enroll or re-enroll each year—current elections for these
 benefits will not roll over.



Need more information? Just point and scan!



Scan the QR code at the left with your mobile device to connect with **myHR.kohls.com**. Scroll to select *active associate* and then log in with your Kohl's login credentials. You'll find the online enrollment guide, your personalized information and rates when enrollment opens and more.

Your enrollment checklist

Get enrollment-ready with your Kohl's resources available on **myHR.kohls.com**.

- √ Check out the online enrollment guide for details about all your choices for 2024.
- √ Join an education session to learn more about your benefit options and have the opportunity to ask questions.
- ✓ Enroll from October 25-November 8, 2023.
- Review your elections that rolled over to see if you
 want to make any changes and be sure to enroll in any
 elections that did not roll over that you'd like to have
 for 2024.
- Remember: Once Open Enrollment ends, you
 cannot change your elections until next year's Open
 Enrollment unless you have a qualifying life event, like
 marriage, divorce or birth or adoption of a child.
- ✓ Look for your confirmation statement on **myHR.kohls.com** and in the mail starting November 17. Double-check your elections and confirm your covered dependents are accurate.

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Kohl's Inc. N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051

2024 Open Enrollment

October 25-November 8, 2023

This is your annual opportunity to enroll in or make changes to your benefits. **Look inside to learn more.**

For certain electronic disclosures—like Summary Plan Descriptions (SPDs), Summaries of Benefits and Coverage (SBCs), Notices of Creditable Coverage, Privacy Notices and other legal notices related to the Kohl's Group Health Plan (the "Plan")—log on to myHR.kohls.com and select the Health tab; then choose the Plan Summaries & Legal Notices tile. To request copies free of charge, call 844-564-5747, press 1, then select Option 1. Representatives are available Monday through Friday from 7 a.m. to 8 p.m. (Central time).