

FREQUENTLY ASKED QUESTIONS (FAQ's)

Field Team Member Guide

Furlough Explained:

1. *What is a furlough, and will I be paid?*

A furlough is a temporary layoff from work without pay. Furloughed Team Members will not be required to work during this temporary layoff. All furloughed team members will have the opportunity to use up to two weeks of available PTO through April 17th. Depending on our own situation, it may be a better choice to file for unemployment benefits immediately, saving your PTO to have it available when you return. Any remaining PTO and payroll deductions (i.e. 401(k) contributions, insurance premiums) will be suspended during the furlough period.

Your currently elected medical, dental, and vision benefits will continue through the furlough period. Your portion of the benefit premium payments will accrue and go into arrears during your furlough period. We will work with you to set up payment arrangements for any accrued balances upon your return to work.

You may file a claim for unemployment the first week you are not working. Many states have recently waived the one-week waiting period to receive benefits, due to the COVID-19 pandemic. When applying for unemployment benefits, you can indicate that the reason you are submitting the request is "Lack of Hours due to COVID-19" or "National Tragedy."

2. *Why is a furlough necessary?*

We are taking immediate and aggressive actions to reduce costs until our stores reopen. With our stores closed, we are doing everything we can to preserve cash and ensure future sustainability of our business. We believe these actions are necessary to withstand this unforeseen and unprecedented pandemic. We made decisions to impact other costs before any impact to payroll. By implementing a furlough, we are protecting our team member's medical benefits, service, and remaining PTO during this crisis.

3. *When does the furlough begin?*

The furlough period will begin on Sunday, April 5th, and the last active day of work will be Saturday, April 4th, 2020. Team members can choose to use up to two weeks of available PTO beginning April 5th and then file for unemployment the week of April 19th OR they can choose to file for unemployment as soon as the week of April 5th.

4. *How long will the furlough last and How will I be notified to return?*

This is temporary, and we do not know how long it will last. We hope to bring team members back to work as soon as possible, however the furlough period will depend on business disruption related to COVID-19 and how quickly our stores can reopen. Maintaining the health and safety of our Team Members remains our top priority. Your leader or a member of Human Resources will contact you when your furlough period is ending. You may check the Team Member resources tab on the Signet website for frequent updates: <https://www.signetjewelers.com/TeamMemberResources>

5. *Do I need to return company equipment during a furlough?*

Please secure and properly store your equipment until your return to work.

6. *Will I have access to computer equipment, systems and facility?*

Access to your laptop/desktop, email and other Office 365 applications will remain enabled. Facility access will be disabled. The facilities will remain closed and access will not be permitted. If you left critical items such as medication in your work area, contact Security Control Center, and your request will be reviewed (Akron 330-668-5111 Dallas 972-580-5599).

Benefits:

7. When will I receive my last regular paycheck if I am placed on furlough?

If you are furloughed and choose to take up to two weeks of available PTO, you will be paid through April 18th, and your last regular paycheck will be paid Friday, April 24, 2020. Please ensure your direct deposit information is accurate in Workday. If you are furloughed and plan to file for unemployment immediately, you will be paid through April 4th and your last regular paycheck will be paid on Friday, April 10, 2020.
8. Am I able to use my available PTO during a furlough?

For most team members, you will be able to choose to use up to 2 weeks of available PTO, and the rest will be suspended while on furlough, so that it will be available to you when you return to work. Some local governments require PTO to be paid or be made available while on furlough. Please check with your local unemployment office.
9. What happens to my Flexible Spending Account (FSA) and my Health Savings Account (HSA)?

Your HSA and FSA are yours to spend on medical expenses for you and/or your family. Please contact Health Equity with any additional questions at (877) 713-7712 or visit www.myhealthequity.com
10. What will happen to my account balances in the 401(k) Plan?

During the furlough period, your 401(k) account remains active with Empower. You can log onto your account at www.empower-retirement.com/signet at any time. As an active Team Member, your current vesting percentage will remain as is, based on your current years of service with the plan.
11. What happens if I have an outstanding, unpaid Sterling merchandise balance?

Your employee purchase account will be suspended while on furlough. If you have a merchandise balance on your employee purchase account, you will resume payments when you return to work.
12. How can I obtain employment verification while on furlough?

Team Members should continue to direct prospective employers, financial institutions and those needing to verify employment to “The Work Number”, an automated service that provides instant employment and income verification, 24 hours a day, 7 days a week. To use The Work Number, simply provide the hiring person/business entity requesting proof of your employment with the telephone number for The Work Number along with Signet’s Company code (see the Important Contacts section below).
13. Will Signet offer services through the Employee Assistance Program (EAP)?

Yes, the Signet EAP is just a phone call away and available to you and members of your household 24-hours a day, 7 days a week. Call 1-855-848-6388 to talk confidentially with an EAP counselor. The EAP counselor will help you navigate through any situation, including finding community resources and guidance on how to stay healthy and protect your financial wellbeing during the COVID-19 outbreak. The EAP, in partnership with LifeSpeak, provides a variety of online health, wellness and financial resources at www.workhealthlife.com/US (enter Signet Jewelers) or <https://signet.lifespeak.com> (enter YourLife).

14. Will I still have access to Workday while on a furlough?

Yes. You will have access to Workday. Please visit:

<https://www.myworkday.com/wday/authgwy/signetjewelers/login.html>

Please use your current login and password to access Workday. Should you need assistance with resetting your Workday password, please email hrexpress@jewels.com.

15. Am I eligible for severance pay on a furlough?

While on furlough, you are not eligible to receive severance payments. However, we encourage to file a claim for unemployment benefits.

16. If I do not return from a furlough, am I eligible for severance pay?

If you are notified of a permanent layoff, you may be eligible for severance pay at that time.

17. If I am on a short-term disability as of the furlough notification date and the claim ends during the furlough, what will happen with my short-term disability benefit pay?

Team Members who are receiving (or who have a short-term disability claim submitted to The Hartford with an effective date prior to their furlough notification date) will remain eligible for benefits until their STD period ends as normally described under the plan. Following the STD period, the Team Member will maintain furlough status until notified otherwise by their manager or a member of Human Resources. For updates on your status, you may call Human Resources @ 1-800-877-8821 or email hrexpress@jewels.com

Alternate Work:

18. Can I apply for open positions within Signet while on a furlough?

At this time, we have made the decision to pause recruitment and hiring for open positions.

19. What happens if I find another job while on a furlough?

- If you start another temporary job while on furlough, check with your unemployment office to see if this impacts your unemployment eligibility or benefits.
- If you accept another job and do not plan on returning to Signet, you will need to resign from the company and notify your manager.

Returning to Work:

20. When will I return to work and will I receive the same rate of pay?

You will be contacted by your leader or a member of Human Resources when your furlough period has ended. Our intention is to return Team Members at their current rate of pay.

21. When I return to work, will I be paid for the furlough period?

A furlough is a temporary layoff without pay. Team Members are encouraged to apply for unemployment compensation while on furlough. Team Members who are furloughed will not receive regular pay and will not receive any retroactive pay upon their return.

22. Who can I contact if I have further questions?

Please contact HRExpress at 800-877-8821 or via email at hrexpress@jewels.com

Important Contacts:

<u>Program</u>	<u>Contact</u>	<u>Contact information</u>
HR Shared Services	General questions	(800) 877-8821 and/or hrexpress@jewels.com
Medical Care	Quantum Health	(877) 498-5079 www.signetmyqhealth.com
Flexible Spending Account and Health Savings Account	Health Equity	(877) 713-7712 www.myhealthequity.com
401(k) Plan	Empower	(833) 744-6381 www.empower-retirement.com/signet
Deferred Compensation Plan	Newport	(800) 230-3950 www.newportgroup.com
Life Insurance	MetLife	hrexpress@jewels.com
Employment Verifications	Employment and Income verifications	The Work Number (800) 367-2884 www.theworknumber.com Company code: Dallas/Akron = 10639
Employee Assistance Program	Signet EAP	(855) 848-6388 workhealthlife.com/us Search "Signet Jewelers"
Workday Link	View Pay slips & W-2 information, Change or Update Contact Information, Address, Emergency Contacts	https://www.myworkday.com/wday/authgwy/signetjewelers/login.html

Please note: This FAQ is for general reference purposes and provides an overview of Signet benefits. If a conflict occurs between this material and the official plan documents that define these programs, the plan document will govern. Nothing in this overview is intended to be a promise or guarantee of continued employment. Signet reserves the right to change or end any of the plans described at any time.

Furlough Director-Level & Above FAQ's: Updated 3/26/2020