

bebe

FY17 BENEFITS *at a glance*



Transitions

Change is growth. bebe has seen a number of changes recently. Looking to the future, we are committed to making beneficial changes for our Associates.

While reviewing our Plans, we scrutinized what we have offered in the past, kept what has been meaningful to you, and eliminated programs that you did not find useful. Our goal has remained the same: to encourage healthy behaviors. For instance, our Wellness strategy continues to include preventative care such as health coaching, smoking cessation support, prenatal care and weight loss support.

You will notice several changes this year:

- » Our benefits guide is leaner to help you easily find the information that is important to you.
- » We eliminated ONE Medical and The Standard Executive LTD from our offerings because few associates were using these programs and they were costly to our associates. We also replaced Castlight with the more robust Blue Shield Treatment Cost Estimator.
- » Associates will contribute slightly more to their health benefits than they did in FY16. This will be the first time in several years that we have increased associate contributions.
- » We will keep our employer contributions to the Health Savings Account, at marginally reduced levels.
- » In FY17 we will merge our spring and fall fitness challenges into a once-a-year event.

Our Health Plan remains the same this year, offering high value with the lowest deductibles possible for a High Deductible Health Plan (HDHP). And we will continue to offer a buy-up option for our dental and vision plans.

Become familiar with our Plans and take advantage of them! Use HealthAdvocate (another resource funded by bebe) for support, coaching, and information. You have the option to use TelaDoc for only \$40 before running to the emergency room when your child has a fever in the middle of the night. If you are a soon-to-be-parent, sign up for Blue Shield's prenatal program, a free service under bebe's medical plan. Lastly, consider increasing the pre-tax contributions to your HealthEquity Health Savings Account (HSA) this year to help build your savings for a sustainable lifestyle, now and in the future.

Here's To Your Health!

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**Have questions?
We can help!**

The Health Advocate Benefit counselors can help answer any questions you may have on topics covered in this guide.

Call 866.799.2728

**Looking for more information
about your benefits?**

Visit the Benefits Portal at benefits.bebe.com for coverage, rates, and more.

Eligibility & Enrollment

Who can I enroll?

You are eligible for benefits if you are an **Associate who works on a regular basis 30 or more hours per week for a rolling 12-month period**. You may also enroll your eligible family members under certain plans that you choose for yourself. Eligible family members include:

- » Your legal spouse
- » Your Qualified Domestic Partner (DP) and his/her dependents
- » Your children who are your natural children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

To show that you are not subject to a penalty, Health Care Reform law requires you to enter the Social Security Number for all covered dependents at enrollment. The IRS requires bebe to securely send this confidential information to the IRS each year.

When can I enroll?

- » **Open Enrollment**—during open enrollment you can add, cancel or change coverage for you and your eligible family members. Changes made during open enrollment are effective at the start of the plan year - July 1st.
- » **New Hire**—you must complete the enrollment process within 31 days after your initial benefits eligibility date and coverage is effective the first of the month following your date of hire/rehire. If you fail to enroll on time, you will not have benefits coverage (except for bebe-paid benefits).
- » **Qualifying Life Event**—if you experience a qualifying life event, you must contact Human Resources within 31 days of the event (including newborns). See the section, “Choose Carefully!” on this page for more information.

How can I enroll? Visit benefits.bebe.com

Username: Your bebe Associate ID number
Password: Last 4 digits of your Social Security Number

You will be asked to change your password after your initial login. Follow the prompts to review, edit, and confirm your benefits.

Problems logging in? Click the “Forgot Password” link on the login page. Or call bswift, our online enrollment vendor, at 866.524.5063, Monday through Friday, 8 a.m. to 6 p.m. CT.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a Qualifying Event during the year. Following are examples of the most common Qualifying Events:

- » Marriage or divorce
- » Birth or adoption of a child
- » Child reaching age 26
- » Death of a dependent
- » Change in child custody
- » Change in coverage by your spouse/DP

To make changes to your benefit elections, you MUST contact Human Resources within 31 days of the Qualifying Event (including newborns). Be ready to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Wellness Discount

bebe is happy to offer our Wellness Plan that includes our Know Your Numbers (KYN)¹ campaign. For FY17, both you and your covered Spouse/DP will need to continue meeting KYN Health Goals (see below) to qualify for the Wellness Discount on medical premiums.

How do I get started?

- 1** During our Annual Open Enrollment period, you can participate in Know Your Numbers through one of our on-site events. Newly eligible Associates and their Spouse/DP can participate by visiting a LabCorp location or by submitting the Physician’s fax form. Visit the US Benefits Portal at benefits.bebe.com to find a lab and/or download the Physician Fax Form.
- 2** Meet at least three (3) of the four (4) KYN Health Goals to earn the discount.²

What are my KYN Health Goals?

We recognize that many of you have embraced healthy living and manage your well-being together with your physician. To measure your success, we have selected four key Health Goals directly linked to improved wellness.

Your biometric screening results will be categorized by risk factors (established by the Department of Health and Human Services) for future health issues - low risk, moderate risk, or high risk. Our Health Goals are designed for you and your Spouse/DP to score below the high risk category in the following areas:

1. Body Mass Index (BMI)—less than 30 or 5% improvement over last year’s results.
2. Blood Pressure—less than 140/90
3. Cholesterol Ratio—less than 5
4. Glucose—less than 126

Getting screened is not only one of the most important things you can do for your health, but it is also the first step toward earning your Wellness Discount! You’ll also earn \$50 in ACTIVEHEALTH Rewards.

Note: You will not need to fast and screenings are done via finger stick.

bebe is committed to helping you achieve your best health.

If you think you might be unable to meet a standard for a reward under the Wellness Program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 877.bebe.SOS, option 2, and we will work with you (and, if you wish, with your doctor) to find a Wellness program with the same reward that is right for you in light of your health status.

¹ The Know Your Numbers (KYN) program offers free biometric screenings with our vendor, HealthAdvocate. The program does not cover charges incurred if an individual chooses to visit his/her healthcare provider for blood work, rather than obtaining services through the designated vendor by logging onto the US Benefits Portal at benefits.bebe.com

² If you aren’t able to meet these goals, we offer several Wellness Programs to help you earn the discount. Further details will be provided to those who are unable to meet the Health Goals requirement.

Important Contact Information

ASSISTANCE	CARRIER	PHONE #	WEBSITE
Benefit Counselors	Health Advocate	866.799.2728	healthadvocate.com
Online Benefit Enrollment System	bswift	866.524.5063	benefits.bebe.com

BENEFIT	CARRIER	PHONE #	WEBSITE
Medical	Blue Shield of CA	855.599.2650	blueshieldca.com
Prescription Drug	Blue Shield of CA	855.599.2650	blueshieldca.com/bsca/pharmacy
NurseHelp 24/7	Blue Shield of CA	877.304.0504	blueshieldca.com
Telehealth Consults	Teladoc	800.TELADOC	teladoc.com/bsc
Health Savings Account	HealthEquity	877.857.6810	healthequity.com
Dental	MetLife	800.942.0854	mybenefits.metlife.com
Vision	Vision Service Plan	800.877.7195	vsp.com
Life and AD&D	Liberty Mutual	800.713.7384	mylibertyconnection.com
Disability	Liberty Mutual	800.713.7384	mylibertyconnection.com
Flexible Spending Account	HealthEquity	877.857.6810	healthequity.com
Commuter Benefits	Benefit Resource, Inc.	800.473.9595	benefitresource.com
Wellness Program	HealthAdvocate	866.799.2728	healthadvocate.com/wellness
Employee Assistance Plan	HealthAdvocate	866.799.2728	members.healthadvocate.com
Leave of Absence	FMLASource	877.GO2.FMLA	fmlasource.com
401(k) Retirement Plan	Wells Fargo	800.728.3123	wellsfargo.com/retirementplan
Employee Stock Purchase Plans	E*Trade	877.bebe.SOS; opt 6	us.etrade.com

Associate Payroll Contributions

Dental and Vision contributions are not impacted by your participation in health screening or in any Wellness program.

MEDICAL	BI-WEEKLY PREMIUM COST	
Blue Shield	With Discount	Without Discount
Associate Only	\$30.00	\$60.00
Associate + Child(ren)	\$96.00	\$146.00
Associate + Spouse/DP	\$154.00	\$234.00
Associate + Family	\$175.00	\$270.00

DENTAL	BI-WEEKLY PREMIUM COST	
MetLife	Basic Dental	Enhanced Dental
Associate Only	\$8.00	\$16.00
Associate + Child(ren)	\$15.00	\$30.00
Associate + Spouse/DP	\$20.00	\$35.00
Associate + Family	\$25.00	\$50.00

VISION	BI-WEEKLY PREMIUM COST	
Vision Service Plan (VSP)	VSP Choice	VSP Signature
Associate Only	\$1.50	\$7.00
Associate + Child(ren)	\$2.00	\$12.00
Associate + Spouse/DP	\$3.00	\$21.00
Associate + Family	\$5.00	\$30.00

ACTIVEHEALTH Rewards

At bebe, we believe it is important to reward you for engaging in our **beWell** program. ACTIVEHEALTH is back this year with options to **make Wellness work for you!** Once enrolled in our Blue Shield Medical plan, **you can earn up to \$200** in ACTIVEHEALTH Rewards this year!

1. Meet the participation requirements for the **Fitness Challenge**
2. Take the **Wellness Assessment**
3. Get your **Preventive Care Visit** (Annual Physical or Well Woman Exam)
4. Complete one of the HealthAdvocate **Outreach/Coaching** programs
5. Complete our **Smoking Cessation** program
6. Complete a **Prenatal Care Education** program

ACTIVEHEALTH Rewards will be deposited into your Health Savings Account (HSA). You will be issued a HealthEquity debit card that you can use to pay for your out-of-pocket healthcare expenses. *See page 5 for more information.*

Medical

bebe is proud to offer you and your eligible family members a medical plan through Blue Shield of CA. Your medical benefit provides comprehensive coverage for planned and emergency care, Wellness benefits for you and your dependents, and preventive care with 100% in-network coverage.

The plan provides:

- » Flexibility to see any provider you wish, but you'll get more value when you receive in-network care.
- » Prescription drug coverage, with greater savings when using generics and the mail-order pharmacy.
- » A Health Savings Account (page 5) to help you pay for eligible expenses with pre-tax dollars, as well as save for future healthcare expenses.

Find a provider:

Visit blueshieldca.com and use the **Blue Shield PPO Savings Plus Network** or call 855.599.2650.

FEATURES	Blue Shield PPO Savings HDHP		
	In-Network	Out-of-Network	
Calendar Year Deductible¹ <i>(combined medical & pharmacy)</i>	\$1,300 Individual / \$2,600 Family		
Calendar Year Out-of-Pocket Maximum² <i>(includes plan deductible)</i>	\$2,500 Individual / \$5,000 Family		
Company Contributions to your Health Savings Account (HSA)	\$250 Individual / \$500 Family		
Coinsurance <i>(for most services, see plan summary)</i>	\$0 after deductible	40% after deductible	
COVERED SERVICES	AMOUNT YOU PAY		
Office Visits <i>(physician / specialist)</i>	\$0 after deductible	40% after deductible	
Preventive Care	\$0 (deductible waived)	40% after deductible	
Emergency Room	\$500 copay per visit after deductible (deductible waived if admitted)		
Urgent Care Facility	\$0 after deductible	40% after deductible	
Inpatient Hospital Stay	\$0 after deductible	40% after deductible	
Outpatient Surgery	\$0 after deductible	40% after deductible	
PRESCRIPTION DRUG	AFTER COMBINED MEDICAL / PHARMACY DEDUCTIBLE IS MET		
	<i>Retail: 30-day supply</i>	<i>Mail-Order: 90-day supply</i>	
Generic	\$0	\$0	Not Covered
Brand Name	\$30	\$60	Not Covered
Brand Name Non-Formulary	\$60	\$120	Not Covered
Specialty Drugs <i>(30-day supply)</i>	20% up to \$250 copay/per Rx		Not Covered
Contraceptive Drugs & Devices <i>(retail/mail)</i>	No Charge (deductible waived)		Not Covered

¹ For family coverage plan, the full family deductible must be met before you or your covered dependents can receive benefits for covered services.

² For family coverage plan, the full family out-of-pocket maximum must be met before you or your covered dependents can receive 100% benefits for covered services

Support for your Health

Consider one of these low-cost or free options for 24/7 health related assistance. You don't even have to leave the house!



teladoc.com/bsc
800.TELADOC



blueshieldca.com
800.304.0504

HealthAdvocate healthadvocate.com
866.799.2728

Teladoc offers our Blue Shield members 24/7/365 telehealth consultations via phone or online video with board-certified doctors and pediatricians who can diagnose, recommend treatment, and write short-term, non-DEA prescriptions - providing a convenient, cost-effective alternative to urgent care and ER visits. The cost to you for a consultation is a flat \$40.

Should I go see my doctor about my earache? Do I need to go to the ER for my swollen ankle, or can I wait until the morning and see my doctor? As a Blue Shield plan member, you have a registered nurse as close as your phone, day or night. Experienced nurses can help you figure out how you can care for yourself, evaluate treatment options, and help you decide whether to see a doctor...all at no extra charge!

HealthAdvocate provides personalized help to you and your eligible family members with many healthcare and insurance-related issues, including finding qualified providers anywhere in the country, expediting appointments, helping to resolve insurance claims, and negotiating billing/payment arrangements.

Health Savings Account (HSA)

What is a Health Savings Account (HSA)¹?

A HSA is a unique, tax-advantaged financial account that works with our specially designed, High-Deductible Health Plan (HDHP). A HDHP gives you a lower monthly premium in exchange for a higher deductible (that's the amount you pay out-of-pocket before the health plan kicks in). The combination of a HDHP and a HSA is intended to give you effective, affordable and reliable health care coverage.

Am I eligible for a HSA?

You are eligible for a HSA only if you are covered by a qualified High-Deductible Health Plan (HDHP). At bebe, that is the Blue Shield PPO Plan.

Other rules and restrictions apply, including:

- » You are not covered by other health insurance
- » You are not enrolled in Medicare Part A or B
- » You are not listed as a dependent on someone else's tax return
- » Your spouse is not enrolled in a full-scope Healthcare Flexible Spending Account

Can I use the HSA for my dependents?

Yes. The money in your HSA can be used to pay for the qualified health care expenses of any family member who qualifies as a dependent on your tax return, even if that dependent is not enrolled in the bebe medical plan.

Note: Please see online benefit guide for rules governing HSA's for Spouses and Domestic Partners.

How do I set up a HSA?

Upon enrollment to bebe's Blue Shield PPO Plan, a HSA will be set up on your behalf with HealthEquity, Blue Shield's financial partner, which gives you easy access to online tools and resources linked directly with your medical plan. You can also check medical and pharmacy claims, schedule payments to providers and reimbursements to yourself on the HealthEquity website (healthequity.com). You have the option to invest your HSA in an interest bearing or investment account (subject to certain limits). Additionally, the account offers a debit card to make accessing your HSA funds easy.

What happens to my HSA if I leave bebe?

You own your HSA account and it stays with you when your employment with bebe ends. If you take a job elsewhere or retire but do not have coverage under a HSA-eligible health plan, you can still use your HSA to pay for qualified medical expenses. However, IRS rules will not allow you to deposit money into the HSA and receive tax benefits if you are not currently enrolled in a HSA-eligible health plan (a HDHP). Your HSA funds can also be used in retirement for eligible health related expenses, including Medicare expenses.

How do I make contributions to my HSA?

- » **bebe contributes to your HSA²** according to the chart below. bebe's contributions, and your own, will be deposited in equal bi-weekly installments as long as you are an Active Associate enrolled in the PPO Savings Plan.
- » **Make pre-tax contributions through payroll** deductions - you can change your payroll contributions at any time! Contributions for the previous tax year can be made up until April 15th.
- » **Make post-tax contributions directly to HealthEquity** online or send a check - you could fully fund your HSA on day one.
- » While there is a limit on how much you can deposit annually (see below), **there is no total limit of how much you can save** in your HSA.
- » **Your balance rolls over year-to-year**—there is no "use-it-or-lose-it" restriction.
- » **ACTIVEHEALTH Rewards** - you can earn up to \$200 in rewards for participating in specific **beWell** activities. These rewards are automatically deposited into your HSA to help cover any out-of-pocket expenses before you reach your deductible.
- » **Catch-up Contributions** - if you are age 55 or better, you can make an additional "catch-up" contribution up to \$1,000.

FY17 IRS HSA LIMITS	
Individual	\$3,350
Family	\$6,750
bebe Tax-Free Contribution to HSA:	
Individual	\$250
Family	\$500

Note: bebe's contributions to your HSA do not count against the IRS limits listed above. You can change the amount of your HSA contribution at any time during the plan year via bswift by logging onto benefits.bebe.com and clicking, "Enroll Now". No Qualifying Life Event is required for you to make a change.

Blue Shield's Treatment Cost Estimator

Looking for more control over healthcare costs? **You got it!**

Blue Shield's new Treatment Cost Estimator tool provides bebe Associates enrolled in the medical plan with estimates of both the total cost and out-of-pocket expenses for common in-network medical treatments and services. These estimates provide the transparency and clarify to help our members budget and plan for future healthcare expenses.

The new tool includes: estimates for the most common treatments and services by in-network providers, member out-of-pocket estimates for you and your enrolled family members based on current plan and deductible balances, treatment and service search results include (but are not limited to) facility location information, total treatment and service cost estimates, your estimate in-network out-of-pocket costs, and much, much more!

How to get started

Register or log in to blueshieldca.com > click on "Treatment Cost Estimator" > Start your search by location, then medical condition and after selecting the medical treatment or service of interest, you will be presented with estimates for the average cost for this type of treatment or service performed by an in-network provider. *Note: your provider's actual costs may differ. Contact your provider's office for details.*

¹ The HSA is offered to you as a voluntary benefit directly by HealthEquity. bebe neither endorses HealthEquity, nor is sponsoring this program. bebe's role with respect to the HSA is limited to permitting you to make pre-tax contributions to the HSA. We encourage you to contact HealthEquity using the contact information found on page 3 of this guide. It is the member's responsibility to ensure eligibility requirements, as well as if he/she is eligible for the plan and expenses submitted. We advise consulting with a tax advisor as individual factors and situations apply.

² These amounts are for associates who set up their account(s) with HealthEquity after electing the HDHP. If you enroll any time after the annual open enrollment period (July 1st) the amount bebe contributes will be prorated based on the number of pay periods remaining in the plan year after you set up your account.

Dental Plans

The perfect accessory to any outfit is a great smile! bebe offers dental coverage under the MetLife Basic and Enhanced Dental PPO plans. You will not receive a MetLife ID card as it is not required to receive services. Both plans help you pay for most necessary dental services and supplies, including:

- » Diagnostic and preventive care such as exams, cleanings, and x-rays
- » Basic and major services such as fillings, crowns, and dentures
- » The Enhanced Dental plan offers a higher Calendar Year Maximum, 3 Cleanings and covers Orthodontia.

Find a Provider

Visit mybenefits.metlife.com and use the **PDP Network** or call 800.942.0854.

FEATURES	Basic Dental		Enhanced Dental		
	In-Network	Out-of-Network	In-Network	Out-of-Network	
CALENDAR YEAR DEDUCTIBLE <i>(basic & major services only)</i>					
Individual / Family	\$50 / \$100	\$50 / \$150	\$25 / \$75	\$25 / \$75	
CALENDAR YEAR MAXIMUM					
Per Individual	\$2,000	\$2,000	\$3,500	\$3,500	
COVERED SERVICES		AMOUNT YOU PAY		AMOUNT YOU PAY	
Preventive & Diagnostic exams, teeth cleaning, x-rays	0%	0%	0%	0%	
Basic Services oral surgery, endodontics, fillings	20%	40%	10%	10%	
Major Services inlays, onlays, crowns	50%	60%	40%	40%	
Orthodontia \$2,500 per person lifetime max	Not Covered	Not Covered	50%	50%	

Vision Plans

bebe offers vision coverage through Vision Service Plan (VSP). VSP has one of the largest networks of private practicing optometrists, ophthalmologists and opticians. You will not receive a VSP ID card, as it is not required to receive services.

- » You can see a VSP in-network provider or an out-of-network provider, but your costs will be lower if you visit an in-network provider.
- » Just call a VSP network doctor to schedule an appointment and be sure to tell them you are a VSP member. The doctor and VSP will handle the rest!

Find a provider

Visit vsp.com or call 800.877.7195. No network selection is necessary.

FEATURES	VSP Choice Network Plan		VSP Premier Signature	
	In-Network	Out-of-Network	In-Network	Out-of-Network
WellVision Exam	Every 12 Months		Every 12 Months	
	\$10	Up to \$45	\$10	Up to \$50
Materials Copay	\$25	n/a	\$10	n/a
Lenses single, bifocal, trifocal	Every 12 Months		Every 12 Months	
	No charge after materials copay	Up to \$30, \$50 or \$65	No charge after materials copay	Up to \$50, \$70, \$100
Frames	Every 24 Months		Every 12 Months	
	\$130 allowance	Up to \$70	\$300 allowance	Up to \$70
Contact Lenses medically necessary / elective	Every 12 months; instead of glasses		Every 12 months; in addition to glasses	
	\$130 allowance	Up to \$200 / Up to \$105	\$300 allowance	Up to \$200 / Up to \$105

Life and AD&D Plans

Basic Life Insurance

Basic Life Insurance is fully paid by bebe. Coverage is automatic—you don't have to enroll in it. However, you do need to select a beneficiary. The beneficiary or beneficiaries receive your benefit amount in the event of your death.

Accidental Death & Dismemberment (AD&D)

Basic AD&D is fully paid by bebe. Like the basic life insurance, coverage is automatic. This plan provides you with more financial protection in the event of a serious accidental injury or death.

Basic Life / AD&D Benefit Amount

2X your annual earnings up to a \$500,000 maximum

Associate Supplemental Life Insurance

You may choose to purchase extra insurance coverage for yourself through Liberty Mutual on an after-tax basis. This coverage would be in addition to the basic benefit provided by bebe.

Supplemental Life Benefit Amount

\$10,000 increments up to a \$300,000 maximum

Guaranteed Issue amounts only apply for newly eligible associates. If you are electing additional life insurance outside of when it was first offered to you, or in amounts over the guaranteed issues, you will be required to submit an Evidence of Insurability for approval by Liberty Mutual before coverage can become effective. Visit mylibertyconnection.com or call 800.71.7384.

Flexible Spending Account

Dependent Care

The Dependent Care FSA is used to pay for eligible dependent care expenses with pre-tax dollars, including:

- » Babysitters and nannies
- » Nursery school/pre-school
- » Summer day camp
- » Child day care
- » Before- and after-school programs
- » Adult day care

You can use this account for dependent care expenses incurred so you (or your spouse, if married) can work, or so your spouse can attend school full time. If your spouse stays home full time, you are not eligible for the tax benefit.

Under IRS rules, eligible dependents include your children under age 13, your spouse, or your dependent who is mentally or physically incapable of taking care of him or herself and lives with you for more than half of the year.

Actions you can take

- » Contribute, before tax, a minimum of \$260 to a maximum of \$5,000 (\$2,500 if married and filing separately) each year. This limit applies to all contributions made by you and your spouse to any dependent care spending accounts through bebe and any other employer combined.
- » Visit irs.gov for a listing of eligible dependents and expenses.
- » Visit healthequity.com or call 877.857.6810 for additional information.

Disability

Short-Term Disability

Our short-term disability benefit (STD) is provided at no cost to eligible associates and is designed to provide you with a continuing source of income during short periods of illness or injury where you cannot perform your regular job duties.

Short-Term Disability Benefits

Elimination Period	0 days injury; 7 days sickness
Benefit ¹	60% of weekly earnings
Maximum	\$3,500 per week
Benefit Duration	13 weeks injury; 12 weeks sickness

Long-Term Disability

Our long-term disability (LTD) insurance provides benefits if you are unable to work for an extended period of time or due to a qualifying illness injury and is provided by bebe at no cost to you.

Long-Term Disability Benefits

Elimination Period	90 calendar days
Benefit ¹	60% of monthly earnings
Maximum	\$20,000 per month
Benefit Duration	Up to Social Security Normal Retirement Age (Normally 65)

¹ If you are eligible for income from other sources, such as Social Security and/or workers' compensation, STD & LTD benefits are adjusted so that the maximum monthly benefit that you receive from all sources does not exceed the benefit maximum. You must complete 12 months of service with bebe before you are eligible to receive any benefits under bebe's disability plans. Waiting period does not apply to State disability programs.

401(k)

All Regular, Full- and Part-time Associates who are at least 21 years of age and worked for at least 500 hours within a 12 month consecutive period are eligible to participate in bebe's Retirement and Savings Plan administered by Wells Fargo. Contact Wells Fargo by visiting wellsfargo.com/retirementplan or call 800.728.3123 to change your contribution rate, investment allocation or select a beneficiary.

- » As a convenience to new Associates, you will be automatically enrolled in the plan. By default, 5% of your eligible compensation will be contributed to the plan. You can change your contributions at any time, including canceling the auto enrollment within 30 days of initial eligibility. This amount is placed in the age-specific target date fund.
- » You may contribute up to 75% pre-tax of your eligible compensation on a pre-tax basis (subject to IRS Contribution Limits.)
- » bebe matches up to 10% per payroll and the match is 100% vested.
- » Contributions can be altered, started, or stopped at any time.
- » Associates age 50 or better at anytime during 2016 are able to contribute an additional amount up to the IRS catch-up contribution maximum.

Employee Stock (ESPP)

All eligible Associates are invited to participate in the Employee Stock Purchase Plan, administered through E*TRADE, at a 5% discount. You may contribute from 1% to 10% of your eligible compensation on an after-tax basis. You can make changes at any time. For more information, visit us.etrade.com or call 877.bebe.SOS; option 6.

Employee Assistance Plan

Because unresolved personal issues can affect every aspect of one's life, bebe offers you and your eligible family members access to the Health Advocates suite of services—at no cost to you!

Your Health Advocate benefit provides:

- » Health Advocacy—Personal Health Advocates provide one-on-one help to resolve clinical, administrative and insurance-related issues.
- » EAP+Work/Life Assistance—Short-term assistance for personal, family and work-related issues, plus support locating local resources to help better balance work and life.
- » Wellness Coaching—Unlimited access to Wellness Coaches by telephone, email and instant message, plus online Wellness tools to help associates get—and stay—healthy.

Services provided by Health Advocate are private and confidential and available 24 hours a day, 7 days a week.

Visit healthadvocate.com or call 866.799.2728 to get started.

Time Away From Work

Paid Time Off (PTO)

PTO provides time off accrual for personal reasons, such as vacation and sick time. See the chart below for accrual rates and refer to the associate handbook for more details:

Length of Full-Time Service	Annual PTO accrual in days	Annual PTO accrual in hours	Max PTO accrual in hours
Up to 5 yrs	18	144	248
5 yrs to 10 yrs	23	184	320
10 or more yrs	28	224	392

PTO is based on actual hours worked for non-exempt Associates. The table above assumes a Full-Time Associate working 40 hours per week.

Paid Holidays

See associate handbook for details.

Commuter Benefits

With the Benefit Resource, Inc. Commuter Benefits Program, paying for your commute can be more cost-effective and convenient than ever before. This program allows you to pay for certain workplace commuting expenses, including mass transit and parking. Funding your account is easy, too - it's all handled through a simple pre-tax paycheck deduction. For convenience, participants are provided with the Beniversal Prepaid MasterCard.

To enroll or get more information, visit benefitresource.com or call 800.473.9595.

2016 Monthly Contribution Limits	
Mass Transit: \$255	Parking: \$255

Discount Programs

Who is Eligible?

All Regular, Full-time, Part-time, Seasonal, and Temporary Associates.

Associate Merchandise Discount

All Associates are entitled to a generous discount on all regular priced merchandise. If you do not want to use the discount for yourself, then you may extend the discount to one (1) designated friend or relative. You must submit information about the person who will be designated user for your bebe Associate discount on an "Associate Discount Designation Form" available from **bebenet**. Designations may be changed semi-annually in January and July. Letters will be sent to each designated discount user explaining how the discount benefit works.

Working Advantage Discount Program

Save on movie tickets, museums, zoos, attractions, aquariums and more. Whether you're taking a vacation cross country or planning an afternoon at your favorite local theater, Working Advantage can get you into some of the best hot spots for up to 40% off the regular ticket prices. Working Advantage has also partnered with online vendors to bring you discounts on books and music, electronics, flowers, gourmet food and more!

To take advantage of this benefit:

- » Visit workingadvantage.com/bebe
- » Click on Registration and follow the instructions
- » bebe's Company Member ID is 972788666



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The material provided in this guide is for general informational purposes only. The health coverage and benefits briefly described in this guide are set forth in the bebe stores, inc. ("bebe") Section 125 and Welfare Benefits Plan and the underlying plan and insurance contracts and agreements (collectively, the "Plan"). The information in this guide is described in the summary description for the Plan, as well as the Associate Handbook and other SPDs and policies, copies of which are available to you at benefits.bebe.com. The Plan (as well as other policies and the underlying coverage and benefits) can be amended or terminated at any time for any reason and, in many cases, without prior notice, at bebe's sole and absolute discretion.