



2025 BENEFITS AT-A-GLANCE

Get Started →



AÉROPOSTALE



EDDIE BAUER 

FOREVER 21

LUCKY ♣ BRAND

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AT SPARC, WE PRIORITIZE THE WELL-BEING OF OUR EMPLOYEES BY OFFERING A RANGE OF BENEFITS AND PROGRAMS THAT CATER TO YOUR UNIQUE NEEDS.

We are committed to offering benefit plans that go above industry standards and ensure that you and your family are cared for at every stage of your life. Our Healthy Living program supports you in staying healthy, meeting your financial goals, protecting your future, and cultivating work-life balance.

The following tables show a high-level overview of your core benefits and rates for 2025.

For more information about our benefit offerings, eligibility, and how to enroll, visit sparcbenefits.com.

THIS DOCUMENT IS CLICKABLE!

Find the information you need in just a few clicks. You can use the tabs at the top of the page to go directly to the information you want.



MEDICAL, DENTAL,
VISION, AND
SUPPLEMENTAL
MEDICAL

Be Healthy



MEDICAL AND PRESCRIPTION COVERAGE

Medical benefits from SPARC help you maintain your well-being through preventive care and access to an extensive network of high-quality providers, as well as prescription medication.

Your medical plan options include a range of coverage levels and costs, so you can choose the one that's best for you. By enrolling in any of the company's medical plan options, you are automatically enrolled in prescription drug coverage.

For the Anthem plans, you will be offered prescription drug coverage through [Express Scripts](#), and prescription coverage under the Kaiser HMO plan is provided through the [Kaiser Permanente](#) program.



Medical Plan Comparison Chart

	Essential CDHP		Standard PPO		Premium PPO		Kaiser HMO (CA Only)
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network Only
Annual Deductible	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 Family	\$400 Individual \$800 Family	\$1,500 Individual \$3,000 Family	\$500 Individual \$1,000 Family
Out-of-Pocket Maximum (OOPM)	\$6,000 Individual \$12,000 Family	\$12,000 Individual \$24,000 Family	\$4,000 Individual \$8,000 Family	\$8,000 Individual \$16,000 Family	\$3,000 Individual \$6,000 Family	\$7,000 Individual \$14,000 Family	\$2,500 Individual \$5,000 Family
Preventive Care	No charge	50% after deductible	No charge	50% after deductible	No charge	50% after deductible	No charge
Primary Care Visit	20% after deductible	50% after deductible	20% after deductible	50% after deductible	\$30 copay	50% coinsurance	\$20 copay
Specialist Visit	20% after deductible	50% after deductible	20% after deductible	50% after deductible	\$50 copay	50% coinsurance	\$30 copay
X-rays/Lab	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% coinsurance	50% coinsurance	\$10 copay
Inpatient Hospitalization	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% coinsurance	50% coinsurance	20% coinsurance
Outpatient Hospitalization	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% coinsurance	50% coinsurance	20% coinsurance
Ambulance Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% coinsurance	10% coinsurance	\$150 copay
Emergency Room	20% after deductible	20% after deductible	20% after deductible	20% after deductible	\$300 copay	\$300 copay	\$200 copay after deductible
Prescription Rx annual deductible	Accrues to the medical plan deductible	N/A	Accrues to the medical plan deductible	N/A	Accrues to the medical plan deductible	N/A	Accrues to the medical plan deductible
Rx Coinsurance	After deductible: Generic Rx: You pay 20% Preferred & Non-Preferred Brand Rx: You pay 20% Specialty Rx: 30% up to \$500 maximum	N/A	Generic Rx: You pay 20% Preferred & Non-Preferred Brand Rx: You pay 20% Specialty Rx: 30% up to \$500 maximum	N/A	Generic Rx: You pay 10% Preferred & Non-Preferred Brand Rx: You pay 10% Specialty Rx: 30% up to \$500 maximum	N/A	Generic Rx: \$10 copay retail, \$20 copay mail order (for a 100-day supply) Preferred & Non-Preferred Brand Rx: \$30 copay retail, \$60 copay mail order (for a 100-day supply) Specialty Rx: 20% coinsurance (not to exceed \$250) for up to a 30-day supply
Rx Out-of-Pocket Maximum	Accrues to the medical plan OOPM	N/A	\$2,200 Individual \$4,400 Family	N/A	\$2,200 Individual \$4,400 Family	N/A	N/A

2025 Medical Plan Employee Contributions

SPARC pays a majority of the cost of your medical coverage. The premium amounts withheld from your paycheck will depend on which plan you choose, your annual salary, and whether you cover just yourself or family members too.

	Essential CDHP		Standard PPO		Premium PPO		Kaiser HMO (CA Only)	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly	Weekly	Bi-Weekly	Weekly	Bi-Weekly
If you earn less than \$50,000								
Employee Only	\$11.13	\$22.26	\$24.23	\$48.46	\$33.20	\$66.39	\$32.00	\$64.00
Employee + One	\$20.71	\$41.42	\$46.85	\$93.69	\$64.74	\$129.47	\$62.41	\$124.81
Employee + Family	\$29.51	\$59.02	\$66.75	\$133.49	\$92.23	\$184.46	\$114.86	\$229.72
If you earn \$50,000 to \$119,999								
Employee Only	\$19.03	\$38.05	\$32.92	\$65.84	\$42.43	\$84.86	\$40.90	\$81.80
Employee + One	\$35.85	\$71.69	\$63.57	\$127.13	\$82.55	\$165.09	\$79.58	\$159.16
Employee + Family	\$51.07	\$102.13	\$90.57	\$181.14	\$117.61	\$235.21	\$146.46	\$292.92
If you earn \$120,000 or more								
Employee Only	\$19.77	\$39.53	\$34.21	\$68.42	\$44.10	\$88.19	\$42.51	\$85.01
Employee + One	\$37.25	\$74.50	\$66.06	\$132.12	\$85.78	\$171.56	\$82.70	\$165.40
Employee + Family	\$53.07	\$106.14	\$94.12	\$188.24	\$122.22	\$244.43	\$152.21	\$304.42

*These rates apply to non-tobacco users. Tobacco users will not receive the \$25.00 bi-weekly or \$12.50 weekly premium discount.

DENTAL

When you enroll in one of SPARC’s dental plans through [Delta Dental](#), you have coverage for preventive care, like annual cleanings, exams, and dental treatment. We offer two dental plan options through [Delta Dental](#):

- The **Delta Dental DHMO** is a lower-cost dental plan with in network services only.
- The **Delta Dental PPO** has a slightly higher cost and provides in network and out of network coverage.

Both plans cover two (2) cleanings per year and routine X-rays at 100%.

Coverage	Delta Dental PPO		Delta DHMO
	In Network	Out of Network	
Annual Deductible	\$50 individual/\$150 family	\$100 individual/\$300 family	The Delta Dental DHMO offers in network services only, meaning you will not receive coverage unless the dentist participates in Delta Dental’s DHMO network. The Delta Dental DHMO covers preventive cleanings at no cost twice per year. Other services are based on a Patient Charge Schedule. For more information, visit Delta Dental (deltadentalins.com).
Individual Annual Maximum	\$1,750	\$1,250	
Preventive and Diagnostic	100% coverage (not subject to deductible)	80% coverage (not subject to deductible)	
Basic Restorative Care	80% after deductible	50% after deductible	
Major Restorative Care	50%* after deductible	40% after deductible	
Orthodontia	50% after deductible \$1,750 lifetime max	50% after deductible \$1,250 lifetime max	

*Endodontics , Periodontics, Oral Surgery are covered at 60% after deductible.

2025 Dental Plan Employee Contributions

Coverage Level	Delta PPO		Dental DHMO	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Employee Only	\$3.82	\$7.64	\$2.54	\$5.07
Employee + One	\$7.12	\$14.24	\$4.36	\$8.71
Employee + Family	\$12.67	\$25.34	\$7.16	\$14.32

VISION

SPARC offers vision coverage through [EyeMed](#). Employees can choose between two plans, [Standard Plan](#) and [Enhanced Plan](#). Both plans provide benefits for regular eye exams, prescription glasses, and contact lenses. The Enhanced Plan offers added reimbursement for frames and contact lenses, among other features, while the Standard Plan offers lower bi-weekly contribution rates.

EyeMed has an extensive network of providers that will generally offer lower out-of-pocket costs and higher reimbursement for certain benefits compared to out of network providers. In addition, when you see an EyeMed PLUS provider, your benefits will be even better. Visit the [EyeMed website](#) to view a list of in network providers or to find EyeMed PLUS Providers.

Coverage	Standard		Enhanced	
	In Network	Plus Providers	In Network	Plus Providers
Exam with dilation	\$10 copay	\$0 copay	\$0 copay	
Contact lenses fit and follow-up	Up to \$55 allowance		Up to \$55 allowance	
Frames	\$150 allowance; 20% discount of remaining balance	\$200 allowance; 20% discount of remaining balance	\$200 allowance; 20% discount of remaining balance	\$250 allowance; 20% discount of remaining balance
Standard plastic lenses (single version)	\$10 copay		\$0 copay	
Contact lenses	Conventional: \$150 allowance; 15% off remaining amount Disposable: \$150 allowance; Member is responsible for remaining amount Medically Necessary: \$0 copay; paid in full		Conventional: \$250 allowance; 15% off remaining amount Disposable: \$250 allowance; Member is responsible for remaining amount Medically Necessary: \$0 copay; paid in full	

2025 Vision Plan Employee Contributions

Coverage Level	Standard		Enhanced	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Employee Only	\$1.50	\$3.00	\$2.58	\$5.17
Employee + One	\$2.83	\$5.66	\$4.87	\$9.75
Employee + Family	\$4.14	\$8.28	\$7.14	\$14.28

SUPPLEMENTAL MEDICAL INSURANCE

Even with comprehensive coverage from your medical plan, you may still have out-of-pocket expenses if you become critically ill, are seriously injured, or need to be hospitalized. Supplemental health insurance offers additional financial protection to help you during these times. The following programs, administered through MetLife (online.metlife.com/edge/web/public/benefits), provide additional security for you and your family in case of unexpected accidents, hospitalizations, and critical illnesses.

- **Accident Insurance** protects you from unexpected financial stress if you or a covered family member experiences injuries from an accident.
- **Hospital Indemnity Insurance** helps cover your deductible, coinsurance, and any other out-of-pocket costs caused by a hospital stay.
- **Critical Illness Insurance** provides financial support to help you manage expenses related to serious health diagnoses.

To learn more about these plans, visit sparcbenefits.com/Health/Supplemental-Health.

Employee Contributions

Supplemental health coverage is relatively inexpensive. These plans often work well in combination with a high-deductible health plan, giving you some added peace of mind at a low cost. The amount you pay will depend on which plan(s) you choose and whether you cover just yourself or family members, too. In addition, critical illness insurance rates vary by age, tobacco use, and the benefit level you select, and may be viewed on Dayforce at aeropostale.dayforce.com. Log in and click on the Benefits tab. Then, access US Benefit Enrollment.

2025 Accident Insurance Employee Contributions				
Coverage Level	Low Plan		High Plan	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Employee Only	\$0.75	\$1.49	\$1.26	\$2.51
Employee + Spouse	\$1.46	\$2.92	\$2.45	\$4.90
Employee + Children	\$1.70	\$3.39	\$2.83	\$5.66
Employee + Family	\$2.04	\$4.07	\$3.40	\$6.80

2025 Hospital Indemnity Plan Employee Contributions				
Coverage Level	Low Plan		High Plan	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Employee Only	\$2.58	\$5.16	\$4.95	\$9.89
Employee + Spouse	\$4.58	\$9.15	\$8.76	\$17.52
Employee + Children	\$3.88	\$7.76	\$7.43	\$14.86
Employee + Family	\$5.88	\$11.76	\$11.25	\$22.50

HEALTH SAVINGS AND SPENDING ACCOUNTS

Save More



HEALTH SAVINGS AND SPENDING ACCOUNTS

Health Savings Account

In 2025, the Health Savings Account (HSA) annual contribution limit will increase to \$4,300 for individual coverage and \$8,550 for all other coverage levels, providing you with more tax savings and financial planning opportunities. To use an HSA, you must be enrolled in the Essential CDHP option. Additionally, you can elect to have a bi-weekly, pre-tax contribution deducted from each paycheck and deposited into your account. The HSA limits are inclusive of both individual and employer contributions. If you are enrolled in the Essential CDHP, you will automatically have an HSA opened for you and the company will make an annual contribution (contributed on a quarterly basis) as follows:

Essential CDHP (HSA) Employer Contribution	Employee: \$500
	Family: \$1,000

Health Reimbursement Account

If you elect the Standard PPO plan and earn less than \$120,000, you will also receive an annual contribution from the company into a Health Reimbursement Account (HRA). Unlike an HSA, you are not able to contribute additional funds into an HRA, though you can use these funds for medical expenses. Unused HRA funds can be rolled over from one year and used in the following year. There is no company contribution to the HRA for the Premium PPO. Annual company contributions to the HRA when you enroll in the Standard PPO are:

Standard PPO (HRA) Employer Contribution	If you earn less than \$50,000	If you earn between \$50,000 and \$119,999
		Employee: \$200 Family: \$400

Health Care Flexible Spending Account

You may make contributions to your Health Care Flexible Spending Account (FSA) up to the IRS limit, which is currently \$3,200. The limit is subject to change in 2025 based on IRS regulations. There is no Company contribution to an FSA; it is entirely employee-funded.

BENEFITS TO PROTECT YOUR FUTURE

Protect Your Future



BENEFITS TO PROTECT YOUR FUTURE

Through SPARC, you may be financially protected in case you are no longer able to work because of illness or injury, and your family is protected in the event of your death. You also have the option of even more protection with group rates that aren't available to you on your own.

Disability

SPARC provides coverage options that pay you a disability benefit if you are unable to work due to illness or injury. Employees who reside in New York, New Jersey, California, and Rhode Island are automatically enrolled in state-sponsored short-term disability plans. Employees in all other states must elect the Voluntary Short-Term Disability plan during Annual Enrollment. Enrollment is subject to Evidence of Insurability (EOI) approval.

Long-Term Disability (LTD) coverage typically begins to pay benefits when you have used the maximum number of weeks available under STD or after you have been totally disabled for 180 consecutive days (or 26 weeks), whichever is later. There are two LTD options to choose from: LTD Core is Company provided and provides 50% of your monthly income up to \$1,250 per month and employee-paid LTD Buy-Up provides 60% of your monthly income up to \$15,000 per month. LTD Buy-Up is subject to EOI approval.

Life Insurance

SPARC provides basic life insurance up to 1x your salary, which pays a financial benefit to your beneficiaries in the event of your death. You may purchase additional coverage for yourself or for your dependents, subject to EOI approval.

Accidental Death and Dismemberment (AD&D) Insurance

SPARC provides AD&D insurance up to 1x your salary to give you financial security if you lose your life, sight, hearing, speech, or use of your limb(s) in an accident. You may purchase additional coverage for yourself or for your dependents.



ADDITIONAL VOLUNTARY BENEFIT PLANS

Build Balance



ADDITIONAL VOLUNTARY BENEFIT PLANS

Legal

You can choose to enroll in the Legal Services plan offered through [ARAG](#). With legal support through [ARAG](#), your network attorney fees are 100% paid in full for a wide variety of covered legal matters. In 2025, Legal Services also includes Caregiving Services that gets you access to personalized guidance from expert Care Coaches, digital educational and support tools, and an integrated care provider support network and community to assist you with your caregiving needs for adult and elder care. To see a full list of coverages available under your plan, visit ARAG ([araglegal.com](#)) and enter access code 18851spr.

Identity Theft Protection

Identity Theft Management is available to you and your family through Allstate ([myaip.com](#)). The program provides comprehensive monitoring and alerts, notifications for new and emerging threats or scams, social media monitoring, IP address monitoring, and more. Learn more at Allstate ([myaip.com](#)).

Additional Benefits

As a SPARC employee, you can also enroll in other benefits such as tax-free commuter benefits, pet insurance, discount auto insurance, and home insurance, which will help you save money. Additionally, you can enjoy exclusive SPARC brand discounts.



LEARN MORE!

Read about all of the SPARC benefit options available to you at [sparcbenefits.com](#).