

Access to the HSA advance will terminate if you make changes to your HSA contribution level that are not associated with a qualified family status event.

Contribution Limit

When you enroll in the Edward Jones Health Savings Account (HSA), you may make an annual contribution of \$4,150 (Associate Only coverage) or \$8,300 (Associate + Child(ren), Associate + Spouse/DP, Associate + Family coverage) for 2024. In addition, if you are age 55 or older, you can add a catch-up contribution of \$1,000 to your HSA, to build your account balance faster and maximize your tax advantages. Once you are no longer enrolled in the Edward Jones Medical Plan, you must stop contributing to the Edward Jones HSA.

HSA Pay Advance

If your HSA cash and/or investment balance is not sufficient to pay a qualified medical expense, Edward Jones will provide an interest-free "HSA Pay Advance". This HSA Pay Advance is an advance of your annual contribution amount to the extent necessary to cover your medical expenses not covered by your HSA cash and/or investment balance.

HSA Contributions

You voluntarily agree to fund the HSA annual election amount through deductions from your regular paychecks or other monies owed to you by Edward Jones. Your HSA periodic contribution will be determined by dividing your HSA annual election amount by the remaining pay periods of the Plan year.

Termination of Participation During the Plan Year

As a condition of receiving an HSA Pay Advance, you agree that, in the event your participation in the HSA is terminated for any reason during the Plan year and you remain an employee through the end of the Plan year, you will reimburse Edward Jones for any HSA Pay Advance made during that Plan year. You agree, for your benefit and convenience, to repay Edward Jones through deductions from your regular paychecks or other monies owed to you by Edward Jones as previously described in this Agreement. Your periodic repayment amount will be determined by calculating the amount of the HSA Pay Advance, divided by the number of pay periods left in the Plan year. The repayments will end at the end of the Plan year. The entire amount of the HSA Pay Advance must be repaid by the end of the Plan year.

Termination of Employment During the Plan Year

As a condition of this HSA Pay Advance, you agree that, in the event that your employment is terminated for any reason—voluntarily or involuntarily—you will reimburse Edward Jones for any outstanding HSA Pay Advance made during that Plan year. For your benefit and convenience, you agree that Edward Jones may deduct the full balance of your outstanding HSA Pay Advance from your final paycheck. If the HSA Pay Advance amount is not paid in full through the deduction from your final paycheck, you are required to repay Edward Jones in full by the end of the Plan year. If not paid in full by the end of the Plan year, the remaining amount will be imputed as income on that year's tax documentation.

Changing Coverage Limits

If you plan to switch from the Edward Jones Medical Plan to another high deductible health plan or drop coverage entirely during the Plan year or next year, you can contribute up to \$345.84 monthly (Associate Only coverage) or \$691.67 monthly (Associate + Child(ren), Associate + Spouse/DP, or Associate + Family coverage)* only during the months that you are enrolled in the high deductible health plan. If you change coverage and have received an HSA Advance, you will be obligated to repay Edward Jones as described in the paragraph above titled "Termination of Participation During the Plan Year". *\$775.00 monthly (Associate + Child(ren), Associate + Spouse/DP, or Associate + Family coverage) if age 55 or older.

Tax Liability

Contributions to your HSA are deducted from your paycheck on a pre-tax basis for federal tax purposes and, to the extent allowable under state law, for state tax purposes. If you fail to repay an outstanding HSA Pay advance, Edward Jones will be required to report the outstanding amount to the Internal Revenue Service. This will result in tax liability at the federal level and, in most states, at the state level as well. In addition, if you terminate participation in an HSA-eligible medical plan and continue to contribute to an HSA, you will be subject to an excise tax.

Effective Date

This Advance and Wage Deduction Agreement becomes effective when your coverage under the plan goes into effect.