

Health Insurance Marketplace Coverage Options and Your Health Coverage

Key parts of the Affordable Care Act ("ACA"), also known as the health care reform, went into effect January 1, 2014. When this happened, a new way to buy health insurance arose: The Health Insurance Marketplace (the "Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based medical coverage offered by Edward Jones.

What is the Health Insurance Marketplace?

The Health Insurance Marketplace offers "one-stop shopping" where people can find and compare private health insurance options, get answers to health insurance questions, find out if they're eligible for tax credits for private insurance, and enroll in a plan that meets their needs. Open enrollment for health insurance coverage through the Marketplace runs November 1, 2023, to December 15, 2023 for coverage starting January 1, 2024.

What if I am eligible for the Edward Jones Medical Plan, but opt to buy coverage through the Health Insurance Marketplace? There are some financial considerations you need to be aware of:

- You will have to pay the entire monthly premium for Marketplace coverage. If you enroll in the firm's medical plan, the firm pays a significant portion of your premium for coverage under the firm's Plan.
- You cannot pay your Marketplace coverage premiums on a pre-tax basis or through payroll deduction.
- You will not be able to participate in the Edward Jones Health Savings Account (HSA). While you can open a HSA elsewhere, you'll have to pay monthly account fees.
- You will not be eligible for the firm's HSA match (available to BOA or Home Office Associates only) if you enroll in Marketplace coverage.

As an associate eligible for the Edward Jones Medical Plan, is my eligibility for a tax credit through the Marketplace affected?

Yes. It's important to note that because the Edward Jones Medical Plan meets the government's standards for minimum value and affordability, you will most likely not qualify** for a tax credit through the Marketplace if you are eligible for the Edward Jones Medical Plan. However, if the cost of the Edward Jones Medical Plan for single coverage (not including coverage for any other members of your family) is more than 8.39% of your household income for the year 2024, you may be eligible for a tax credit.

***A potential exception would be if you worked for only part of the year, or if you experienced a significant reduction in your household income. In those cases you might qualify for a tax credit.*

What if I'm not eligible for Edward Jones Medical Plan?

If you are not eligible for Edward Jones Medical Plan because you on average work less than 30 hours per week, you should consider all options available to you. These include coverage through your spouse's employer plan, your parent's employer plan (if you are under age 26), Medicaid, Medicare, and plans offered by the Marketplace. If you decide to enroll through the Marketplace you may qualify for a tax credit.

If you decide to enroll through the Marketplace, you will need to provide the following information about the Edward Jones plan:

Employer name: Edward Jones

Employer Identification Number EIN: 43-0345811

Employer address: 12555 Manchester Road, St Louis, MO 63131

Employer telephone number: 314-515-2000

Name of contact for employee health coverage: HR Help

Phone number of contact (if different from above): 800-440-3060

Email address of contact: hrhelp@edwardjones.com

Does the employer offer a health plan that meets the minimum value standard? Yes

Who is Eligible for Edward Jones medical coverage? You are eligible to participate in the firm's medical benefit plan if you are an employee of Edward D. Jones & Co., L.P. or Edward Jones Trust Company, or you are a general partner of The Jones Financial Companies,

L.L.L.P., (collectively referred to as Edward Jones), are classified as full-time, work at least 35 hours a week, and are a:

- Headquarters Associate or Branch Office Associate (HQ/BOA), which includes Transitional Representatives (TR) and Financial Advisor Career Development (FACD) associates; or
- General Partner (GP), which includes subordinated limited partners; or
- Financial Advisor (FA), which includes selling general partners, service partners (SP), joint venture service partners (JVSP), financial advisor interns and trainees.

Part-time employees are also considered eligible for the Plan's medical coverage if they have worked, on average, at least 30 hours of service per week over the course of a 12-month measurement period that took place before the plan year began.

Spouses, children, and domestic partners are also eligible for coverage as the employee's dependent.

Consult www.edwardjonesbenefits.com to learn more about the eligibility rules for dependent coverage.

Can Edward Jones tell me if I'm eligible for a tax credit?

Edward Jones cannot determine whether or not you are eligible for a tax credit, as it is based on your household income. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage and a tax credit. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.