

Investing in You

Culture ▪ Career ▪ Total Rewards ▪ Well-being

2024 Coverage Details – Client Support Team & Home Office (Part-Time)

The following charts provide information about your benefit coverages, including an overview of key plan features. For full details, see the Investing in You benefits website: www.edwardjonesbenefits.com.

Medical Benefits (Network Provider: Anthem Blue Cross)				
	GOLD Medical Plan		SILVER Medical Plan	
Plan Features	Network Provider	Out-of-Network Provider ¹	Network Provider	Out-of-Network Provider ¹
Annual Deductible	\$2,000 per person, \$4,000 per family	\$4,000 per person, \$8,000 per family	\$4,000 per person, \$8,000 per family	\$6,000 per person, \$12,000 per family
	Applies to Medical, Rx and Behavioral Health expenses only. Dental and Vision expenses do not apply to deductible.			
Deductible Procedure	For dependent coverage tiers: Gold: One person or a combination of family members must meet the full family deductible before the plan starts paying 80% on family's claims. Silver: One person may satisfy the per-person deductible; then the plan will begin paying 80% on that member's claims.			
Maximum you pay including annual deductible	20% coinsurance after deductible \$4,000 per person/ \$8,000 per family Out-of-Pocket (OOP)	40% coinsurance after deductible \$7,000 per person/ \$14,000 per family Out-of-Pocket (OOP)	20% coinsurance after deductible \$6,000 per person/ \$12,000 per family Out-of-Pocket (OOP)	40% coinsurance after deductible \$8,000 per person/ \$16,000 per family Out-of-Pocket (OOP)

Both medical plans cover these services in the same manner:			
Your Plan Covers:		In-Network Provider	Out-of-Network Provider ¹
Medical	Preventive Care for Adults (including one annual routine physical and well-woman exam, mammogram, breast pumps, immunizations, colonoscopy, wellness eye exam, flu vaccine, prostate screening and BRCA testing)	100%; no deductible	40% coinsurance after deductible
	Preventive Care for Children (including immunizations)	100%; no deductible	40% coinsurance after deductible

Both medical plans cover these services in the same manner:

Your Plan Covers:		In-Network Provider	Out-of-Network Provider ¹
	Physician's Office Visit/Virtual Doctor Visit (medical diagnosis and treatment)	20% coinsurance after deductible	40% coinsurance after deductible
	Lab/X-ray	20% coinsurance after deductible	40% coinsurance after deductible
	In-hospital Medical Care ²	20% coinsurance after deductible	40% coinsurance after deductible
	Emergency Room Treatment ³	20% coinsurance after deductible	40% coinsurance after deductible
	Urgent Care Center/Convenience Care Clinic/ Outpatient	20% coinsurance after deductible	40% coinsurance after deductible
	Behavioral Health	20% coinsurance after deductible	40% coinsurance after deductible
	Prenatal and Maternity Care/Newborn Care ⁴	20% coinsurance after deductible	40% coinsurance after deductible
	Manipulative Therapy ⁵ (Chiropractic)	20% coinsurance after deductible	40% coinsurance after deductible
	Physical, Speech, Occupational Therapy ⁶	20% coinsurance after deductible	40% coinsurance after deductible
Prescription Medications	Administered by Express Scripts: Retail Pharmacy – Maximum 30-day supply available for generic and brand drugs Through Mail Service – Up to 90-day supply available for generic and brand drugs	Brand ⁷ and generic covered at 80% after deductible (Women's prescription contraceptives and cancer prevention drugs for women at high risk covered 100% before deductible.)	Not applicable
	Maintenance Medications at Retail: You'll pay more if you don't switch to mail order after the third refill at a retail pharmacy.	If you don't switch to mail order: You will pay the full cost of the drug at 100% before and after your deductible is met. None of the penalty costs will be applied toward your deductible or out-of-pocket.	Not applicable
	Lifetime Maximum Benefit	Unlimited	Unlimited

¹ Charges for out-of-network providers are subject to allowed limits. The patient is responsible for amounts billed by provider that exceed the allowed amount.

² Precertification is required for all inpatient hospital care.

³ In an actual emergency, the network coverage level applies (up to allowed limit) regardless of the provider you use for emergency care. If you use an emergency room for non-emergency care, the expense is not covered.

⁴ Maternity benefit level applies only to OB/GYN services. Lab, ultrasound, etc., are covered under the Lab/X-ray benefit. For labor/ delivery, refer to In-hospital Medical Care. Nursery care for well newborns is covered under the mother's in-hospital deductible.

⁵ Maximum 35 visits per year.

⁶ Maximum 20 visits per year per therapy.

⁷ If patient requests brand drugs when their doctor approves a generic, the Plan only covers cost of generic drug.

GOLD Medical Plan Per Pay Period Rates for Client Support Teams and Home Office Associates

Coverage	In-Network Deductible	Full Rate ¹	Fully Discounted Rate ²
Associate	\$2,000	\$61.08	\$30.31
Associate + Spouse/ Domestic Partner ³	\$4,000 per family ⁴	\$179.05	\$117.52
Associate + Child(ren)		\$120.41	\$58.87

Associate + Family ³		\$210.58	\$149.04
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The **Silver** medical plan option is for associates who are willing to take on a higher deductible in exchange for a lower premium. Visit the *Investing in You* site to access a plan decision support tool that will help you determine if this is a good fit for you.

SILVER Medical Plan Per Pay Period Rates for Client Support Teams and Home Office Associates			
Coverage	In-Network Deductible	Full Rate ¹	Fully Discounted Rate ²
Associate	\$4,000	\$47.33	\$16.56
Associate + Spouse/ Domestic Partner ³	\$4,000 per person, \$8,000 per family ⁵	\$148.30	\$86.76
Associate + Child(ren)		\$96.19	\$34.65
Associate + Family ³		\$166.75	\$105.22

- 1 If you or your enrolled adult dependent is a tobacco user (defined as using any form of tobacco more than 12 times in the last 12 months), add \$10 per pay period per tobacco user (up to \$20 per pay period maximum).
- 2 Fully discounted rate is the rate you'll pay if you and your spouse/domestic partner earn the maximum Wellness Program incentives.
- 3 If you enroll a spouse/domestic partner who has coverage available through his/her employer's medical plan, add \$46.15 per pay period to the rate shown.
- 4 One person or a combination of family members must satisfy the full family deductible; then the plan will begin paying 80% on family's claims. (See previous page)
- 5 One family member may satisfy the per-person deductible; then the plan will begin paying on that member's claims.

Associates enrolled in the Edward Jones Medical Plan after January 1, 2023, can earn up to \$800* toward their 2024 medical plan premium. Covered spouses/domestic partners also can earn up to \$800* toward the medical plan premium.

Monthly Wellness Program Incentives	
Activity	Maximum Per Pay Period Reward of:
MyPulse Health Assessment	\$3.85 per person; \$7.69 per family
Biometric Screening Measures	\$15.38 per person; \$30.77 per family
Lifestyle Activities	\$11.54 per person \$23.08 per family

Note: Associates enrolled in Associate + Child(ren) coverage without a spouse/domestic partner enrolled in the medical plan will automatically earn an additional \$800* for their eldest, enrolled child.

Alternative Means for Discounts: Incentives are available to all associates enrolled in the Edward Jones Medical plan. If you think you and/or your spouse/domestic partner might be unable to meet the standard for a reward, you have an opportunity to earn the same reward by different means. Contact Virgin Pulse at 833-880-4209 to speak to a health coach. This health coach will work with you (and, if you wish, your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

For Newly Enrolled Dependents Only

If you enroll a dependent (spouse/domestic partner or child) in the Edward Jones Medical Plan for the first time during Open Enrollment, you will be required to submit documents that verify that your dependent is eligible for medical coverage, as directed by the Plan. In January, you'll receive a packet mailed to your home address from Mercer, an Edward Jones approved partner administering the program for us, with all of the information you'll need to complete the verification process. Failure to prove your dependent meets the eligibility criteria will result in the dependent being terminated from the Medical Plan.