

Edward Jones®

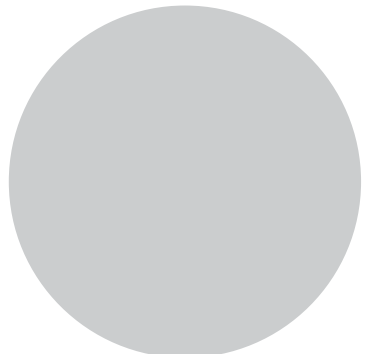
Benefits



Oct. 27 –
Nov. 14



2026
Enrollment
Guide

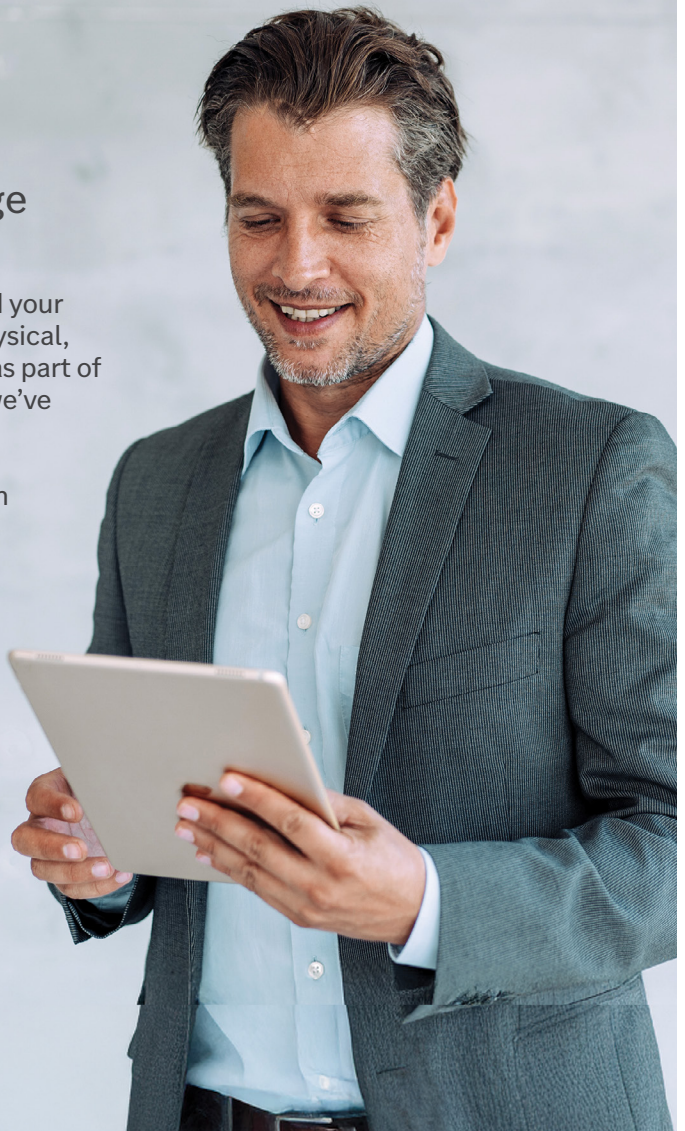


Open Enrollment 2026

Next year's benefits feature new coverage options and more

Edward Jones invests in you and your family's mental, emotional, physical, financial and social well-being as part of your Total Rewards. This year, we've added several new coverage options and enhanced others, while keeping your medical plan deductibles and out-of-pocket maximums the same.

Before enrolling, be sure to review the information included [here](#), get more details from Investing in You (accessible from home or work) and take advantage of ALEX, an online assistant that can help you make the best decisions for you and your family.



You must actively enroll between Oct. 27 and Nov. 14 to:

- Set aside spending account funds (HSA/FSA/LPFSA/DCRA) for use in 2026.
- Add legal plan coverage, pet insurance, identity and fraud protection, accident, critical illness or hospital indemnity insurance through MetLife.
- Change coverage elections.

Medical plan rates increase

We know that the benefits you receive are incredibly personal to you and your families, and they are an important part of the Total Rewards you receive from the firm. The firm covers the majority of the health care expenses for our associates and their families and is proud to do so.

Our medical plan rates are increasing, and we want to be transparent about why they're rising: The bottom line is the cost of medical services and pharmaceuticals is increasing in the U.S., and as our members use more of these services and drugs, the cost of our coverage (premiums) rises too.

We're working diligently with our benefit providers to find ways to minimize the impact of rising costs and explore plan design changes that balance affordability with quality care. You'll see some of these changes in the **What's new** and **What's changing** sections of this mailer.

As you review the costs of your coverage options, you'll note the following:

- Rate increases are higher for coverage tiers that include spouses/domestic partners. That's because those groups use coverage more than others. As a result, they generate more plan costs than other members.
- We're incorporating the child well-being related discount into the rates, rather than applying it separately. That means rate increases will look lower than they would previously for those covering one or more children and no spouse/domestic partner.



Review your options and rates at edwardjonesbenefits.com/2026 rates.

This 2026 Enrollment Guide is intended to be a Summary of Material Modification ("SMM") to the Edward D. Jones ("EDJ") employee benefit plans. This SMM is to be read together with the 2025 EDJ & Co. Employee Health and Welfare Program Plan Document and Summary Plan Description (the "SPD"). The 2026 SPD will incorporate this SMM, will be distributed in early 2026 and will also be available on Investing In You. In the event the terms of this SMM and the 2026 SPD conflict, the 2026 SPD controls. Edward D. Jones & CO., L.P. reserves the right, within its sole discretion, to amend or terminate any of its benefits at any time and for any reason, including without limit the cost-sharing provisions described herein as it applies to any current or former participant, employee or other beneficiary. Please keep a copy of this document along with a copy of the summary plan description. Complete information for benefits is found in the SPD, benefit booklets and certificates of coverage available on Investing in You > Resources > Benefit Plans and Programs Documents.

What's new



Pharmacy benefit partner

To help you manage your prescription costs and improve the coordination of medical and pharmacy services, we're replacing Express Scripts with CarelonRx, the pharmacy benefit manager for Anthem. Having your medical and pharmacy benefits in one place will make managing your health care easier. Don't worry – you don't have to take any action now. You'll receive more information soon about how to make a smooth transition for you and your family. Visit www.anthem.com/mcr/edwardjones.



Adult orthodontia coverage

The Premium dental plan will now include coverage for adult orthodontia services, with a lifetime coverage maximum of \$2,000.



Coverage opportunities from MetLife

Edward Jones is committed to offering coverage as cost-effectively as possible. We are offering three new coverage options through MetLife at group rates – which means you pay less than you would if you purchased them on your own. Options include:

- **Legal plan coverage** offers practical help from a network of attorneys for both anticipated and unexpected legal support needs, with no deductibles, attorney fees or waiting periods for covered services. Enroll during annual enrollment and pay through payroll deduction.
- **Identity and fraud protection** through Aura offers two levels of device and privacy protection (both with a family coverage option) and 24/7 assistance if you need it. Enroll during annual enrollment and pay through payroll deduction.
- **Pet insurance** can help reimburse you for covered vet visits, accidents, illness and more with a customized plan that works best for you and your beloved pets. Use any licensed veterinarian, with no limits on the number of health incidents covered or lifetime benefit amounts. Enroll any time and pay MetLife directly.

The voluntary pet insurance and identity and fraud protection benefits provided by MetLife are provided as a convenience to you and are not sponsored or endorsed by Edward D. Jones. They are not employer-sponsored ERISA benefit plans.

Don't forget, you also have the option to choose **accident, critical illness and/or hospital indemnity insurance** from MetLife. They can supplement your medical coverage by providing cash payments you can use to pay deductibles, coinsurance and other expenses.



Get more information and enroll in legal plan coverage, identity and fraud protection, pet insurance, accident, critical illness and hospital indemnity insurance directly through MetLife at metlife.benselect.com/edwardjones.

What's changing



Anthem offers a dedicated family advocate

You and your covered family members can receive enhanced support from Anthem dedicated family advocates in 2026. Your dedicated family advocate can help you get the most from your medical coverage by assisting with scheduling, preventive care, pharmacy, chronic condition management and preapprovals. The family advocate is available by phone or through the Sydney Health app.



Bariatric surgeries must be performed by Lantern providers

Starting in 2026, bariatric (weight loss) surgeries will be covered only if you work through Lantern. Lantern helps you find board-certified surgeons at a lower cost for your surgery.



Spending account and HSA contribution limits increase for 2026

You can set aside even more tax-free money to pay for eligible health and dependent care expenses in 2026, per the IRS:

- A **Health Savings Account (HSA)*** provides tax savings and helps you save for medical expenses. The new limit for total HSA contributions is \$4,400 for associate-only coverage and \$8,750 for all other tiers. You can contribute \$1,000 more if you'll be 55 or older in 2026. For more information, contact Health Equity, discuss with your financial advisor and review summary details on Investing in You.
- A **Health Flexible Spending Account (Health FSA)** also allows you to set aside pre-tax money for health care expenses and lower your taxes. You can contribute up to \$3,300 to your account in 2026 for eligible medical, dental and vision expenses.
- A **Limited Purpose Flexible Spending Account (LPFSA)** is a way to set aside pre-tax money for eligible dental and vision expenses and lower your taxes when you're contributing to an HSA. For example, it pairs well with the new Premium dental plan adult orthodontia coverage. You can contribute up to \$3,300 to your account in 2026.
- A **Dependent Care Reimbursement Account (DCRA)** provides tax savings and helps you save for child care expenses. You can contribute up to \$7,500 to your account in 2026, up from \$5,000.



Deduction timing reflected in rates

The timing of deductions for benefits is changing in 2026 due to payroll changes as they were communicated recently in Amplify. This may make the 2026 rate increases seem higher or lower than they would under 2025 deduction timing. Please visit Gateway for more information.

* The HSA is not an Edward D. Jones sponsored benefit. Eligibility requirements apply, and contribution limits are set by the IRS.

More benefits and savings

Surgery savings: For many types of surgery, Lantern can connect you with board-certified surgeons delivering high-quality care and better outcomes at a lower cost. When using Lantern, your coinsurance for your procedure will be waived after you have met your deductible.

Health screening benefits: The MetLife accident plan offers a \$50 to \$100 annual cash payment, and the critical illness plan offers a \$50 annual cash payment when you or a covered family member completes one of the covered screenings or tests. (This is in addition to your medical premium discount.)

Health and weight management support: Vida Health provides personalized coaching and resources to help you lose weight, improve your well-being and prevent chronic conditions and health problems.

Help with decision-making

ALEX is an online assistant that helps you make coverage choices based on information you provide. Find ALEX on Investing in You at [edwardjonesbenefits.com](https://www.edwardjonesbenefits.com).

Nearing retirement age? SmartConnect assists you and your family members with health coverage decisions at no cost. Experienced consultants help you understand, navigate and enroll in Medicare. Call 833-460-4726 weekdays between 7:30 a.m. and 5 p.m. CT.



Review & Enroll

- 1 Go to [edwardjonesbenefits.com](https://www.edwardjonesbenefits.com) to review details.
- 2 Starting Oct. 27, go to [edwardjonesbenefits.com](https://www.edwardjonesbenefits.com) to enroll in most benefits.
- 3 Enroll for the voluntary accident, critical illness, hospital indemnity, legal plan coverage, pet insurance and identity and fraud protection separately at [metlife.benselect.com/edwardjones](https://www.metlife.benselect.com/edwardjones).

 **Questions.** Call 855-898-5780 or email OEBenefits@edwardjones.com.

Medical plan refresher

Choose between two medical plan options – Silver and Gold.

Silver

Pay less per paycheck, but more before the plan starts sharing the cost. Generally, this plan is better for someone who doesn't expect to have a lot of medical expenses.

In-network deductible: \$4,000 individual, \$8,000 family

In-network out-of-pocket maximum: \$6,000 individual, \$12,000 family

Note: If one person reaches their individual deductible, the plan starts paying 80% of their costs.

Gold

Pay more per paycheck, but less before the plan starts sharing the cost. This plan is generally better for someone who knows they will have more medical expenses.

In-network deductible: \$2,000 individual, \$4,000 family

In-network out-of-pocket max: \$4,000 individual, \$8,000 family

Note: If you choose anything other than individual coverage, this plan starts paying 80% of the costs **when one person or a combination of family members meet the family deductible.**

Both plan options pay 100% for in-network preventive care. For everything else, you pay all costs until you reach the deductible. Then, the plan starts paying 80%, and you pay 20%. When your costs reach the out-of-pocket maximum, the plan pays 100%.

In-network preventive care	Non-preventive medical and Rx		Meet OOP maximum
Plan pays 100%	DEDUCTIBLE You pay 100%	COINSURANCE Plan pays 80% You pay 20%	Plan pays 100%

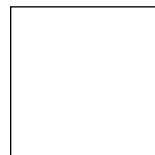


Don't miss out on medical plan savings!

Dec. 5 is the deadline for completing health and well-being activities to earn up to \$800 for associate only or \$1,600 for spouse/domestic partner off your 2026 medical premiums. Log in to Personify Health to take action.

Edward Jones[®]

12555 Manchester Road
Des Peres, Missouri 63131



Learn more and get help

It's time to enroll in your 2026
Edward Jones benefits.

This brief enrollment mailer can help you discuss your options with your family members at home. If you want more information, visit Investing in You at edwardjonesbenefits.com for:

- What's changing for 2026 and how to enroll.
- Details about all your benefits, including videos about the new legal plan coverage, identity and fraud protection and pet insurance.
- A link to the ALEX decision-support tool.
- Links to enroll (must be on Edward Jones system).

Complete details of 2026 benefits are available on Investing in You > Resources > Benefit Plans and Programs Documents.