2027 Open Enrollment FAQs (US)

When is Open Enrollment for 2027 benefits?

Oct. 26-Nov. 13, 2026.

Where can I go for information about Open Enrollment?

Information is available from several sources:

- On Oct. 5, an Open Enrollment Guide was mailed to all benefits-eligible associates with benefit plan details.
- Our Investing in You site has been refreshed and provides benefit plan details and per-pay-period premiums for all benefits.
- ALEX, our decision support tool, to assist you in making the best decision(s) for you and your family.
- Regular Amplify articles throughout Open Enrollment will refer associates to 2027 Benefits resources.
- The official plan documents are available on Investing in You under Resources, Benefit Plans and Program Documents.

Are the benefit options for 2027 the same as 2026?

Yes, our medical, dental, vision, and supplemental life and AD&D options are the same. However, we have enhanced some existing plans and added a few additional ones. See details on our Investing in You site.

At a high level, what are the changes for 2027?

Details are included in the Open Enrollment Guide that was mailed to you on Oct. 5, as well as on our refreshed Investing in You, but briefly, they are:

- There are increased contribution limits for your Health Spending Account (HSA), Flexible Spending Account (FSA) or Limited Purpose Flexible Spending Account (LPFSA).
- Medical plan premiums increase due to many factors including increased costs for hospital services and drugs, greater demand for care within our population, and continued growth in available specialty and advanced treatments.

- If you take a GLP-1 for weight loss, you'll need to participate monthly in Vida's GLP-1 Lifestyle Support program to continue filling your prescription while making progress toward your goals.

Is there a difference in coverage between the Silver and Gold plans?

The coverage of the plans is identical. The differences are in the deductible amounts, how the deductibles work and the out-of-pocket maximums.

What is the difference between how the deductibles work for our two plans?

For a family with our **Gold Plan**, one covered family member or a combination of covered members must meet the full family deductible before the plan shares in the cost (coinsurance) for any of the covered members. The same is true for the out-of-pocket maximum for family coverage. One covered family member or a combination of covered family members must meet the family out-of-pocket maximum before the plan begins paying 100% for covered services.

For a family with the **Silver Plan**, a single covered family member must meet their individual deductible before the plan begins sharing the cost (coinsurance) of that member's care until that member's out-of-pocket maximum, then the plan pays 100% for that member.

For both plans, your deductible and out-of-pocket maximums are cumulative. In other words, your deductible costs count towards your maximum out-of-pocket cost.

What is coinsurance?

Coinsurance is the percentage/amount you pay toward the out-of-pocket maximum **after** the deductible has been met. For in-network care, after the deductible has been met, the Edward Jones plans pay 80% and you are responsible for 20% coinsurance until the out-of-pocket maximum has been met.

Does my coinsurance payment count toward my deductible?

No, coinsurance does not apply to the deductible. You are responsible for the coinsurance amount **after** the deductible has been met **until** you reach the out-of-pocket maximum. **However, coinsurance DOES count toward your out-of-pocket maximum.** There are different in-network and out-of-network coinsurance amounts.

Is it too late to qualify for the 2027 medical premium discount?

No, associates have until Dec. 4 to complete requirements to earn a discount toward their 2027 medical premium. **NOTE:** All Primary Care Physician forms must be received by Personify Health no later than Dec. 4. Log in to Personify Health for more details.

What are the Flexible Spending Account (FSA) limits for 2027?

Associates can contribute $3,400 annually to an FSA or Limited Purpose Flexible Spending Account (LPFSA). The Dependent Care Reimbursement Account (DCRA) limit is unchanged with a maximum contribution of $7,500.

What is the Health Spending Account (HSA) limit for 2027?

If enrolled in one of the Anthem HDHP options, an Associates can contribute $4,500 if enrolled in Associate Only medical coverage and $9,000 for all other medical coverage tiers. Associates who are 55 or older any time during the year, can contribute an additional $1,000 in catch-up contributions. Note that your HSA is not a firm sponsored benefit, eligibility requirements apply and contribution limits are set by the IRS. If you have questions about HSAs, contact HealthEquity, your tax or financial advisor.

How does the firm's contribution to associates' HSAs work?

For associates who are contributing to their HealthEquity HSA via payroll deductions during the year, the firm will contribute twice in 2027, totaling $500 for associate only coverage and $1,000 for all other coverage tiers. Half will be credited to your account in February based on coverage as of January 1, and the second half will be credited in August based on coverage as of June 30. Full details on the firm contribution and eligibility can be found on Investing in You.

My doctor is managing my health and my GLP-1. Why do I have to participate in VIDA to continue my prescription?

Your doctor will continue to manage your care and decide what's medically appropriate for you. The Edward Jones medical plan is adding Vida as part of the plan's coverage requirement for GLP-1 medications used for weight loss. Vida doesn't replace your doctor—it provides additional coaching, education, and lifestyle support to help you manage side effects, build sustainable habits, and maintain results over time.

What happens if I choose not to participate in Vida or do not meet program requirements?

If you choose not to participate in Vida, you can continue treatment with your provider, but the Edward Jones medical plan won't cover GLP-1 medications for weight loss and you would be responsible for the full cost.

What is ALEX?

ALEX is an interactive online tool to help you make confident choices about your benefits. It will ask you a few questions and make suggestions for the best plans to meet your needs.

- ALEX is available any time – day or night, at work or home.
- Your responses are totally private and won't be shared with Edward Jones, so you can explore freely.
- If you would like to save your responses, please create an account. If not, you can continue as a guest.
- ALEX analyzes your responses and makes sure suggested plans fit your risk tolerance, financial situation and expected health care spend.
- In less than 15 minutes, you'll create a plan of action you can use to help you make decisions about what option works best for you and your family.

Do we have a Medicare resource?

Associates and their family members nearing Medicare age can get help understanding, navigating and enrolling in Medicare by contacting SmartConnect. To connect with a SmartConnect representative and learn more, call 833-460-4726 weekdays, 7 a.m. - 5 p.m. CT. Additionally, Medicare provides information at www.medicare.gov. The "Get Started with Medicare" section explains enrollment, coverage options, costs, and deadlines. The Social Security Administration (SSA) provides information at www.ssa.gov/medicare.This is where most people enroll in Medicare Part A and Part B. The SSA site explains when to enroll and whether you may be automatically enrolled. State Health Insurance Assistance Program (SHIP) offers free, unbiased counseling about Medicare choices. Medicare.gov can direct you to your state's SHIP program.

What personal health information is shared with vendors such as Vida, Personify Health, and other benefit partners?

Vendors like Vida, Personify Health, and other benefit partners may receive and use the personal health information they need to provide their services—for example, information you enter in an app, program participation details, and (when applicable) clinical information needed to support coaching or care. These vendors are required to protect your information and use it only for permitted purposes under privacy and security rules.

Edward Jones does not receive your individual medical details or coaching notes from these vendors. In general, the company receives only the information needed to administer

benefits (such as whether you enrolled/are participating when required) and/or aggregated, de-identified reporting.

How is my personal and health information protected, and who has access to it?

Your health plan personal and health information is protected through privacy and security safeguards required by law and by contract (including HIPAA where applicable). Access is limited to authorized individuals who need the information to provide services or administer the health plan—such as the vendor's care team and support staff—and it's protected with measures like secure systems, encryption, and role-based access. The firm's health plan HIPAA Notice of Privacy Practices is available on Investing in You under Resources, Benefit Plans and Programs Documents.

How am I to afford my benefits when the firm will is not increasing my pay at the same rate as the benefits increases?

We understand that rising healthcare costs can be frustrating—especially when pay increases don't keep pace. While Edward Jones reviews benefits and costs each year, healthcare prices are largely driven by factors outside the firm's control.

To help you manage your out-of-pocket costs, we encourage you to:

- Review your plan options during enrollment to choose the coverage that best fits your expected needs.
- Use available pre-tax accounts (such as an HSA or FSA, if eligible) to help lower your net costs.
- Take advantage of in-network providers and cost-saving programs (such as virtual care, preventive care, and prescription savings tools).

Vida GLP-1 Companion Program FAQs

What is changing on January 1, 2027?

Edward Jones is expanding Vida support for members who take, or are thinking about, a GLP-1 medication for weight management. You can keep your current doctor and use Vida Companion for additional coaching support, or you can choose Vida for comprehensive weight management care and prescribing.

Who does this apply to?

This applies if you are enrolled in the Gold or Silver medical plan and have pharmacy coverage through Carelon and take, or want to take in the future, a GLP-1 medication for weight management. Vida is available to members age 18 and older. This doesn't apply to plan members who are prescribed a GLP-1 for diabetes care.

Do I have to switch doctors?

No. You can keep your current doctor. If you do, taking part in Vida Companion becomes part of the requirements for your GLP-1 weight-management pharmacy benefit. Vida Companion will provide additional coaching support to help you reach your health goals beyond what you receive from your doctor. You can also choose to have Vida manage your end-to-end weight management care and prescribing.

What do I need to do with Vida to remain eligible for coverage, and what are the program requirements?

Participation in the Vida program is completely voluntary, however, to remain eligible for coverage of a GLP-1 medication used for weight loss, you will need to enroll in Vida and complete the applicable program requirements, such as onboarding steps, coaching or check-in activities, and other actions communicated by Vida. The specific requirements will be shared in December before the program takes effect.

How do I set up Vida, when do I need to do it, and when does the program begin?

No action is needed at this time. Edward Jones will provide instructions in December on how to enroll in and set up Vida, along with any applicable deadlines. The program is expected to begin in January 2027, and you will have time to complete the necessary steps before the new requirements take effect.

We're sharing this information during benefits enrollment so you are aware that the requirements for GLP-1 coverage will change in 2027. **GLP-1 medications will continue to be covered for eligible plan members, but participation in Vida will be part of the new coverage requirements.** Additional details will be provided in December so you can prepare and take any necessary action

How will I be informed when it is time to sign up for Vida?

Edward Jones will communicate the sign-up process, timing, and requirements through the typical benefits communication channels before the January 2027 effective date. Watch for updates through Investing in You, Amplify, and other benefits communications, and follow the enrollment instructions provided.

How will Edward Jones know whether I am meeting the Vida requirements?

Vida will administer the program and provide Carelon pharmacy with the limited information needed to administer coverage, such as whether you enrolled or are meeting required participation criteria. Edward Jones will not receive your individual medical details, coaching notes, or other private clinical information from Vida. Vendors are required to protect your information and use it only for permitted purposes under applicable privacy and security rules.

How much time does participation in Vida require?

Participation time will depend on the activities assigned to you and your individual needs. The program is designed to provide practical coaching, education, and support that can fit into your routine. Vida will explain the expected activities, session format, and timing when you enroll. Edward Jones will provide additional details before the January 2027 effective date.

What do I need to do each week?

Two activities: log your weight once a week, and complete one Vida-assigned habit. Your habit may be food logging, activity tracking, a learning module, or group coaching.

Do I choose my habit?

Vida assigns your habit based on your needs and goals. It may change over time as your care evolves.

How do I log my weight?

Type it into the Vida app, or sync a compatible connected scale or health app.

What happens if I fall behind?

Not meeting the Vida participation requirements may affect coverage of your GLP-1 weight-management medication under your pharmacy benefit. You can get back on track by re-engaging with Vida.

What if I miss a Vida session?

If you miss a scheduled session, follow Vida's instructions to reschedule or complete any required make-up activity as soon as possible. If you are unsure whether a missed session affects your eligibility, contact Vida using the support information provided during enrollment so you can understand what steps are needed to remain compliant with the program requirements.

My doctor is managing my health and my GLP-1. Why do I have to participate in VIDA to continue my prescription?

Your doctor will continue to manage your care and decide what's medically appropriate for you. The Edward Jones medical plan is adding Vida as part of the coverage process for GLP-1 medications used for weight loss to provide an added layer of support in meeting your healthcare goals. Participating in the Vida program helps you keep your medication covered. Vida doesn't replace your doctor—it provides additional coaching, education, and lifestyle support to help you manage side effects, build sustainable habits, and maintain results over time. Research shows that a combination of strong clinical care and coaching support helps individuals reach their overall health goals.

What happens if I choose not to participate in Vida or do not meet program requirements?

If you choose not to participate in Vida, you can continue treatment with your provider, but the Edward Jones medical plan won't cover the cost of GLP-1 medications for weight loss. You can choose to purchase these medications on your own through a pharmacy or direct-to-consumer option from the pharmaceutical manufacturer.

Why is this required if my physician or another program is already managing my care?

Research shows that a combination of strong clinical care and coaching support best positions individuals reach their overall health goals. If you choose not to participate in Vida, you can continue treatment with your provider, but the Edward Jones medical plan won't cover your GLP-1 medications for weight loss.

This Open Enrollment FAQ is intended for informational purposes only. The Edward D. Jones & Co., L.P. (the "firm") official plan documents describe the terms and conditions of the firm's benefit plans, and if there is any conflict or inconsistency between these materials and the terms of the official plan documents, the terms of the official plan documents control. Official plan documents can be found on Investing in You, under Resources, Benefit Plans and Programs Documents. The firm reserves the right to change, amend or terminate the benefit plans and programs at any time. No one speaking on behalf of the firm can alter the terms of the benefit plans or programs.