

Benefits

2025 Enrollment Overview
Oct. 28 – Nov. 15

Edward Jones

Financial Advisors / General Partners



Your health and financial needs are important.

The health and well-being of our associates and their families is part of our firm's core belief that all people deserve to thrive and be the best version of themselves.

We commit to providing competitive compensation and benefits and investing in your overall well-being — mental, emotional, physical, financial and social.

Together, we will thrive as One Edward Jones.

Edward Jones values you and your contributions to the firm. We make an important investment in your Total Rewards and are constantly looking for ways to manage that investment responsibly to support your mental, emotional, physical, financial and social well-being.

We've worked hard this past year to keep costs down by renegotiating terms with key vendors. As a result, your medical premiums will be going up by 6.5%, well below the national average, and with no changes to your deductibles or out-of-pocket maximums.

We've made a number of changes to the dental and vision plans for 2025, including new pricing tiers and enhancements to vision benefits, to better serve associate needs. Average premiums for both dental and vision plans remain below 2020 levels.

To help you and your families manage costs, we are offering:



NEW! Voluntary benefit insurance plans.

You have an opportunity to enroll in new voluntary benefit insurance plans to supplement your medical plan at negotiated group rates.



Decision support.

SurgeryPlus (Lantern) helps you save money with access to high quality surgeons at a lower cost to you and no co-insurance. You can call an **Anthem Health Guide** to assist in finding quality care and imaging at the best available rates and access to a second opinion at no cost. You can also contact **Smart Connect** if you need help with Medicare enrollment decisions.



Medical premium discounts.

Earn up to \$800 in medical premium discounts by completing well-being activities.

This document is a summary of your medical benefit coverage, which is more fully explained in the Edward D. Jones & Co. Employee Health and Welfare Program Plan Document. In the event the terms of this summary and the Plan Document conflict, the Plan Document will control. Edward D. Jones & CO., L.P. reserves the right, within its sole discretion, to amend or terminate any of its sponsored group health plan 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. This document also serves as the Summary of Material Modifications ("SMM") to the benefits offered through the Edward D. Jones & Co. Employee Health and Welfare Program. Please keep a copy of this document along with a copy of each summary plan description for the benefits described herein.

New insurance plans complement medical coverage

We're adding accident, critical illness and hospital indemnity insurance to your benefits lineup. These plans, offered through MetLife, provide a cash benefit you can use for things like deductibles, out-of-pocket costs and additional daily living expenses. They're designed to complement your medical coverage, and you can purchase them individually, regardless of your enrollment in an Edward Jones medical plan.

- **Accident:** Pays a cash benefit amount based on the type and severity of the injury.
- **Critical illness:** Pays a cash benefit when you are diagnosed with a critical illness such as cancer, heart attack or stroke.
- **Hospital indemnity:** Pays a cash benefit when you are hospitalized.

Enroll for these benefits directly at metlife.benselect.com/edwardjones.

The voluntary accident, critical illness and hospital indemnity insurance plans provided by MetLife are provided as a convenience to you and are not sponsored or endorsed by Edward Jones. Therefore, they are not considered ERISA benefit plans.

Other important changes

Changes in dental coverage

In 2025, coverage tiers for dental insurance will be consistent with our medical coverage tiers. You'll choose from associate only, associate + child(ren), associate + spouse/domestic partner and associate + family. This will result in minor rate changes for some participants. The average associate increase for dental is 5.8%.

Changes in vision coverage

We will also align vision coverage tiers with the medical and dental tiers. We've added coverage for blue light glasses, non-prescription sunglasses and computer vision care. The average associate increase for vision is 27.1%.

Dental and vision rate increases are due, in part, to plan enhancements. Rates are still lower than they were in 2020.

Increased Health Savings Account limits

A health savings account provides tax savings and helps you save for medical expenses. The IRS has increased the limit for your Health Savings Account (HSA) contributions to \$4,300 (associate only) and \$8,550 (all other tiers). You can add \$1,000 more if you'll be 55 or older in 2025. You will still be able to receive an advance on any funding you plan to contribute through payroll deduction to help pay for eligible expenses.

State insurance regulations do not permit Hawaii residents to participate in HSAs.



Medical plan refresher

You can choose between two medical plans – Silver and Gold.

Silver

You pay less each paycheck but pay more before the plan starts sharing the cost of care. Generally, this plan is better for someone who does not expect to incur a lot of medical expenses or receive regular medical care.

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

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

When a family member meets the individual deductible with the Silver plan, the plan will begin sharing the cost (coinsurance) of that person’s care until the out-of-pocket maximum has been reached for either that person or the family.

Gold

Pay more each paycheck but pay less before the plan starts sharing the cost of care. Generally, this plan is better for someone who knows they will incur more medical expenses or receive a significant amount of medical care.

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

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

For individual coverage under the Gold plan, the deductible and out-of-pocket maximum work similarly to the Silver plan.

When you choose family coverage under the Gold plan, the deductible works differently. The individual deductible and out-of-pocket maximum do not apply. All family members’ expenses apply toward the family deductible. Once the family deductible is met, the plan will begin sharing costs (coinsurance) for all members of the family until the out-of-pocket maximum has been reached.

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

Still wondering whether you chose the right plan last year? Be sure to visit ALEX, our online decision support tool, on edwardjonesbenefits.com. Answer a few questions, and ALEX will recommend the plan that meets your needs. You can also watch 3-minute videos on *Your Medical Plan Choices*, *How Deductibles Work* and *How Coinsurance Works*.

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



Silver Plan Scenario¹

Sanjay has surgery and meets his \$4,000 deductible. Now the plan will start paying 80% of his medical/prescription costs. Once his costs reach \$6,000, the plan will pay 100%.



Gold Plan Scenario¹

Kari is covering her family of four. Her husband has an outpatient procedure that costs \$2,000. The plan will not start paying at 80% until he or a combination of family members meets the full family deductible of \$4,000. Once they reach the \$8,000 out-of-pocket maximum, the plan will pay 100% of their costs.

¹ Scenarios are not based on actual individuals or medical conditions. They assume in-network coverage for eligible expenses.

How you can save

As health care costs increase, Edward Jones has added tools to help you manage your out-of-pocket costs. You can save by taking advantage of these tools.

There's still time to save up to \$800 with well-being activities

You can earn medical plan premium discounts of up to \$800 (associate only) or \$1,600 (all other tiers) when you complete well-being activities.

- \$300 for having your annual preventive care visit with your primary care provider.
- \$100 for completing an online health assessment.
- \$400 for completing lifestyle activities.

The dollars you earn this year will be applied to your medical plan premium next year. If you were newly covered on the firm's medical plan Sept. 2 – Dec. 31, 2024, you and your covered spouse or domestic partner will automatically receive the medical premium discounts. You will then begin working toward earning 2026 medical premium discounts in 2025.

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. You may contact Virgin Pulse at 833-880-4209, and they will work with you to find a wellness program with the same reward that is right for you in light of your health status.

Headspace: Free help with mental, emotional, financial, legal and everyday concerns

Our Employee Assistance Program is available to you and your dependents, regardless of your participation in Edward Jones medical plans. You and each of your dependents have access to work life resources in addition to up to eight free counseling visits per issue each year.

Pay less for high-quality surgical care

If you're enrolled in an Edward Jones medical plan*, SurgeryPlus can connect you with board-certified surgeons delivering high-quality care and better outcomes at a lower cost. If you choose to use SurgeryPlus, your coinsurance for your planned procedure will be waived. (SurgeryPlus will be called Lantern starting Jan. 1, 2025.)

Save on hearing services.

As a VSP member, you and your family have access to special pricing through TruHearing, which can save you up to 60% on hearing aids. You may be able to combine the discount with your Edward Jones Anthem coverage to lower or even eliminate your out-of-pocket cost.

* Well-being discounts and SurgeryPlus (Lantern) are available to all associates enrolled in an Edward Jones medical plan outside the state of Hawaii.



Deadline approaching!

Complete your medical premium discount activities by Dec. 6, 2024, to earn the discount on your 2025 premium.



Find resources and help on Investing In You



Learn about your benefits from home or work

You and your loved ones can visit Investing in You at **edwardjonesbenefits.com** 24/7 from home or work. You don't have to be on the Edward Jones system to explore. (You only need to be on the Edward Jones system when you're ready to enroll.)



Ask ALEX

Get help making your benefit plan choices. Visit **edwardjonesbenefits.com** from home or work to find ALEX. Answer a few questions and ALEX will recommend the best benefits plans to meet your needs.



Watch short videos

Review what's changing and how to save, plus get a medical plan refresher. You'll find 3-minute videos on **edwardjonesbenefits.com**.

Review & Enroll

Review benefits details at **edwardjonesbenefits.com**. When you're ready, select Enroll Now to connect to JonesLink or Working at Jones.

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

Enroll for the new voluntary accident, critical illness and hospital indemnity insurance separately at **metlife.benselect.com/edwardjones**.

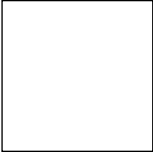
Plan rates

Financial Advisor/General Partner medical rates (monthly)

Silver Plan	In-network Deductible ² Individual/Family	In-network OOP Maximum ² Individual/Family	Full Rate ⁴	Discounted Rate ³
New Financial Advisors ⁵ (0-48 months past can-serve date)				
Associate Only	\$4,000	\$6,000	\$193.53	\$126.86
Associate + Child(ren)	\$4,000/\$8,000	\$6,000/\$12,000	\$304.56	\$171.23
Associate + Spouse/Domestic Partner ¹	\$4,000/\$8,000	\$6,000/\$12,000	\$473.67	\$340.34
Associate + Family ¹	\$4,000/\$8,000	\$6,000/\$12,000	\$538.00	\$404.67
Veteran Financial Advisors, Service Partners ⁵ and General Partners				
Associate Only	\$4,000	\$6,000	\$376.30	\$309.63
Associate + Child(ren)	\$4,000/\$8,000	\$6,000/\$12,000	\$552.40	\$419.07
Associate + Spouse/Domestic Partner ¹	\$4,000/\$8,000	\$6,000/\$12,000	\$825.88	\$692.55
Associate + Family ¹	\$4,000/\$8,000	\$6,000/\$12,000	\$991.21	\$857.88
Gold Plan	In-network Deductible ²	In-network OOP Maximum ²	Full Rate ⁴	Discounted Rate ³
New Financial Advisors ⁵ (0-48 months past can-serve date)				
Associate Only	\$2,000	\$4,000	\$222.08	\$155.41
Associate + Child(ren)	\$4,000	\$8,000	\$354.86	\$221.53
Associate + Spouse/Domestic Partner ¹	\$4,000	\$8,000	\$537.28	\$403.95
Associate + Family ¹	\$4,000	\$8,000	\$628.99	\$495.66
Veteran Financial Advisors, Service Partners ⁵ and General Partners				
Associate Only	\$2,000	\$4,000	\$404.72	\$338.05
Associate + Child(ren)	\$4,000	\$8,000	\$602.70	\$469.37
Associate + Spouse/Domestic Partner ¹	\$4,000	\$8,000	\$889.71	\$756.38
Associate + Family ¹	\$4,000	\$8,000	\$1,082.20	\$948.87

- 1 If you enroll a spouse/domestic partner who is eligible for their employer's medical plan, add \$100 per month to the rate shown. (This surcharge does not apply if your spouse/domestic partner also works for Edward Jones.)
- 2 For the Silver Plan, after one person meets the individual deductible, the plan begins sharing the cost. The same is true for associate only coverage under the Gold Plan. For family coverage under the Gold Plan, there is no individual deductible. You must meet the full family deductible before the plan begins sharing the cost.
- 3 If you or your enrolled adult dependent is a tobacco user (defined as using any form of tobacco, including electronic cigarettes, more than 12 times in the last 12 months), add \$21.67 per tobacco user per pay period (up to \$43.33 per-pay-period maximum). You can earn back the full tobacco surcharge by completing the Tobacco Cessation Coaching program from Virgin Pulse.
- 4 Discounted rate is the rate you'll pay if you and your enrolled adult dependent earn the maximum medical premium discounts for 2025 (\$800 Associate/\$1,600 Family).
- 5 The firm subsidy is higher for new financial advisors for up to 48 months after can-serve date or up to 12 months from start date for newly hired, experienced financial advisors.

Edward Jones
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Enroll by Friday, **Nov. 8, 2024**, to enter a drawing
for a chance to win.

Enroll
early for
a chance
to win

Grand prize
\$700*
gift card
(one winner)

Second prize
\$100*
gift card
(one winner)

Third prize
\$50*
gift card
(three winners)

* Subject to taxation