

Investing⁺ in You

Culture ▪ Career ▪ Total Rewards ▪ Well-being

Edward Jones



Edward Jones MetLife Voluntary Benefits (Accident, Critical Illness, and Hospital Indemnity) FAQ – Associate

Q: What are voluntary benefits?

A: Voluntary benefits provide a cash benefit for treatments and services to help you offset the cost of your deductible and out-of-pocket expenses, as well as financial support for household costs or other related expenses as you recover.

Q: I have medical insurance. Why do I need additional coverage?

A: Even the best medical plans can leave you with extra expenses to pay for services that aren't covered, like plan deductibles, co-pays (if applicable to the medical plan you are enrolled in outside of Edward Jones), costs for out-of-network care, and daily living expenses. Having this extra financial support may mean less worry for you and your family.

Q: Who is eligible to enroll in voluntary benefits?

A: All full-time U.S. client support team professionals and home office associates are eligible, as well as all financial advisors, financial advisor interns or trainees, service partners, joint venture service partners, and principals. All part-time U.S. associates who work an average of at least 30 hours per week over a 12-month measurement period are also eligible to enroll. You may also cover your eligible dependents.

Q: Can I enroll my eligible dependents only in these voluntary benefits without enrolling myself?

A: No. You must be enrolled in a voluntary benefit before enrolling your eligible dependents in the same benefit.

Q: When is coverage effective?

A: Coverage begins on the effective date as long as you are actively at work. There are no waiting periods. If you are not actively at work on the effective date, your coverage will begin the date you return.

Investing⁺ in You

Culture ▪ Career ▪ Total Rewards ▪ Well-being

Edward Jones



Q: Do I have to be enrolled in the Edward Jones medical plan to enroll in voluntary benefits?

A: No, you do not have to be enrolled in an Edward Jones medical plan to enroll in Accident, Critical Illness, or Hospital Indemnity insurance.

Q: Do I need to answer medical questions or have a medical exam to enroll in these benefits?

A: No, you do not need to answer medical questions or have a medical exam to enroll in these benefits. Coverage is guaranteed, regardless of your health. You need to be actively at work to be covered.

Q: How do I enroll in voluntary benefits?

A: You must enroll through the MetLife enrollment portal:

<https://metlife.benselect.com/edwardjones>

Q: How will benefit payments be received?

A: Payments are made directly to you from MetLife – not to doctors, hospitals or healthcare providers. The amount you receive is paid regardless of any other insurance you may have.

Q: Are any of the benefits paid out taxed?

A: No. Since the benefit premium deductions are post-tax, no additional taxes will be taken from the benefit paid out.

Q: What can the benefit payments be used for?

A: You can use the funds however you see fit – whether that's for medical expenses, groceries, child care, other bills, etc.

Q: Can my spouse/domestic partner and I both enroll if we are both Edward Jones associates?

A: An Edward Jones associate cannot be covered as both the policyholder and as a dependent. Both can enroll in Associate Only coverage, or one associate may cover themselves and their spouse/domestic partner, but an Edward Jones married/domestic partner couple may not both enroll and cover each other. Additionally, children may only be covered under one of the spouse's if both enroll in separate coverage.

Investing⁺ in You

Culture ▪ Career ▪ Total Rewards ▪ Well-being

Edward Jones



Q: How do I file a claim?

A: If you are enrolled in the Edward Jones Anthem Gold or Silver medical plan or if you have an active short-term or long-term disability claim with MetLife, some claims may be auto adjudicated. You can also file a claim and view claim and policy information online at <https://online.metlife.com/edge/web/public/benefits>, download the **MetLife Mobile App** to view your certificate of insurance and to initiate your claim, or call the dedicated Edward Jones phone number (to obtain a claim form. Answer some questions about your claim and upload your medical documentation to support your claim. Visit **MyBenefits** or your **MetLife Mobile App** frequently to check claim status, letters and benefit payments.

Q: What if I have a recurring critical illness diagnosis?

A: The Critical Illness plan pays an additional benefit (Recurrence Benefit) if a medical condition reoccurs for benign brain tumor, invasive cancer, non-invasive cancer, heart attack, stroke, coronary artery bypass graft, coma and severe burn. A recurrence benefit is only available if the initial benefit has already been paid for the covered condition, and there is a benefit suspension period (or waiting period) between recurrences. Also, a 90-day treatment-free period applies to Benign Brain Tumor and invasive and non-invasive cancer.

Q: Can I continue coverage if I leave the firm?

A: Yes, coverage is portable, meaning you can take it wherever you go.

Q: I was previously eligible as a part-time associate, but won't be eligible at the next open enrollment because I worked less than 30 hours a week during the measurement period. Can I continue coverage?

A: You will have the option to port your coverage.

Q: How do I pay for coverage?

A: Premiums will be taken via payroll deductions on an after-tax basis.

Q: Are premiums the same for tobacco users and non-tobacco users?

A: Critical Illness premiums are higher for tobacco users.

Investing⁺ in You

Culture ▪ Career ▪ Total Rewards ▪ Well-being

Edward Jones



Q: Why should I enroll in these benefits through the firm instead of purchasing them on my own?

A: The firm is able to offer these benefits through MetLife at a group rate, which are less expensive than individual policies.

Q: Can I discontinue my coverage at any time?

A: You may make changes to your coverage if you are experiencing a qualifying life event.

Q: If I am enrolled in the Accident and Hospital Indemnity plans, and have an accident that results in a hospital admission, will both benefits pay out?

A: Yes.

Q: How can I contact MetLife with questions?

A: You may contact the dedicated Edward Jones customer support line at 833-711-1375 (the prompt for voluntary benefits will be #7). The customer support center is open Monday – Friday 7 a.m. - 7 p.m. CST.

Q: What if I miss the Open Enrollment window and want to enroll in one or more of the voluntary benefits offered by MetLife ?

A: If you miss the Open Enrollment window, the next opportunity for you to enroll in one or more of the voluntary benefits will be the next Open Enrollment or a qualified life event, whichever comes first.