

## Employee Assistance Program - 2024

---

# Employee Assistance Program (EAP)

### Contents:

- Terms to Know
- Eligibility
- Applying for Benefits
- Coverage
- Contact Information & Availability
- For More Information

This section of the Summary Plan Description (or “SPD”) summarizes the employee assistance program offered through the Edward D. Jones & Co. Employee Health & Welfare Program (the “Plan”). For more information about the EAP, please consult the “*Claim, Appeal, and Legal Information*” section.

This SPD is effective April 1, 2024. This SPD, and other various other documents (such as relevant Plan documents, insurance policies, certificates of coverage, and other benefit summaries, such as FAQs) currently in effect taken together are the “Plan documents”. Your rights are governed by the terms of the Plan documents. Any questions concerning the Plan shall be determined in accordance with the terms of the relevant Plan documents.

The Plan Administrator retains the authority to resolve any conflict or inconsistency between the SPD and any other Plan document. No person, other than the Plan Administrator or their authorized delegate, has the authority to make any representation which contradicts the Plan documents.

## Terms to Know

**Employee Assistance Program (EAP)** means the mindfulness and meditation app-based resources, unlimited text-based coaching, and short-term counseling services, as well as referral services for further care, where appropriate. Edward Jones has contracted with Headspace to provide these confidential counseling and referral services.

Your Headspace benefit offers free access to the Headspace app and EAP services. The Headspace app offers mental health and well-being content, text-base coaching, and virtual therapy and psychiatry. Headspace also offers EAP services, which include 24/7 phone support, in-person therapy and work-life services including information and referrals for child and elder care, daily living needs and legal and financial needs. For additional information see the “Coverage” section below.

There is no participant cost-sharing for benefits provided through the EAP. Edward Jones pays 100% of the cost of your EAP benefits.

**Eligible dependent** means your spouse, domestic partner, children, legal dependents and household members.

**Medical Plan** means the medical benefit program sponsored by Edward Jones.

## Eligibility

Effective April 1, 2024, the Headspace app and EAP services are available to all Edward Jones U.S. associates and their eligible dependents. Eligible dependents include spouses, domestic partners/common law spouses, children, legal dependents and household members. Associates and their eligible dependents are eligible for EAP until the last day of the month following separation from employment or 7 days (whichever is longer). Associates and their dependents with a qualifying event can elect EAP as a COBRA election for continuation of coverage. If COBRA is not elected, Associates and eligible dependents remain eligible to access the EAP services available only by telephone for 90 days after termination of coverage.

## Applying for Benefits

Associates do not need to sign up or enroll for EAP services to be eligible. Except as otherwise stated, associates are automatically eligible to enroll at [work.headspace.com/edwardjones/member-enroll](http://work.headspace.com/edwardjones/member-enroll) upon the Monday following their date

## Employee Assistance Program - 2024

---

of hire. They are eligible to access services offered by telephone upon their date of hire. Associates may invite up to five (5) eligible dependents to access the Headspace app. There is no limit on the number of dependents who can access EAP services offered on the telephone or on the Headspace website: [headspace.helpwhereyouare.com](https://headspace.helpwhereyouare.com). For dependents under the age of 13, parents/legal guardians can call the EAP to refer the eligible dependent to in-person therapy.

## Coverage

### Network Contracting

The EAP covers eight (8) free counseling sessions per year per eligible associate and dependent per issue only. Services that are not counseling services, such as psychiatric evaluations and services or court ordered counseling are not covered under the EAP. Eight (8) sessions per issue per year are available for the period April 1, 2024 to December 31, 2024 and subsequently by calendar year (January 1 to December 31 of the year).

For example, an associate contacts Headspace because they are having a hard time with their teenaged son. They both begin seeing a family therapist. The first eight (8) visits will be covered under the EAP program. Any subsequent family therapy counseling sessions will not be covered under the EAP. Six months later, the associate's mother passes away, and the associate needs help dealing with grief. The first eight (8) visits related to this event will be covered under the EAP program.

### Mental Health / Substance Abuse

If participants need additional treatment beyond the eight (8) sessions EAP benefits, if they are meeting with a virtual therapist through the Headspace app and are enrolled in the Edward Jones Anthem Medical Plan, they can continue to see that provider through the plan. For other care, Headspace will refer them to outpatient or inpatient treatment with a contracted provider within the national Anthem network. If the participant is enrolled in the Edward Jones Medical Plan, the treatment may be covered under the Medical Plan if mental health treatment is provided during that stay. Please see the *Medical, Prescription, and Behavioral Health* section of this SPD. Unlike the EAP, the Medical Plan may impose cost-sharing requirements and other procedural obligations, such as service notification.

If the participant is not enrolled in an Edward Jones Medical Plan, expenses for additional treatment will be the responsibility of the patient.

### Other Benefits Available from Headspace

**Work-Life Solutions:** The work-life solutions program can provide referrals and customized resources for child and elder care, moving, pet care, college planning, home repair, buying a car, planning an event, selling a house and more.

**Legal Support:** Headspace programs provide access to an attorney for questions about certain legal matters. Speak with on-staff licensed attorneys about legal concerns such as divorce, custody, adoption, real estate, debt and bankruptcy, landlord/tenant issues, civil and criminal actions and more. If you require representation, you can be referred to an attorney for a free 30-minute consultation and a 25 percent reduction in the attorney's customary legal fees.

**Financial Information:** Headspace can assist you with budgeting, debt management, tax issues and other money concerns from on-staff CPAs.

### Headspace Digital Access

Eligible associates and their dependents can register for Headspace online at [work.headspace.com/edwardjones/member-enroll](https://work.headspace.com/edwardjones/member-enroll) to connect with Headspace mindfulness content, unlimited texting with a behavioral health coach, and schedule therapy. You will be asked to input your Edward Jones J or P number and last name. Once verified, you will create an account. If you already have an existing Headspace account, you can log in using your current username and password.

## **Employee Assistance Program - 2024**

---

Once an associate is enrolled, the associate can invite up to five (5) eligible dependents to access the Headspace app.

### **Contact Information & Availability**

Eligible associates and their dependents may contact Headspace EAP services via telephone by calling at **855-420-0734**. The EAP program is available 24 hours a day, 7 days a week. You will be asked to share your unique company code (edwardjones) with the intake counselor. You can also use Headspace via web 24/7 by navigating to [headspace.helpwhereyouare.com](https://headspace.helpwhereyouare.com). You will be asked to enter your unique company code (edwardjones) and select LOGIN.

There is no limit to the number of dependents who can access EAP services via telephone or web.

### **For More Information**

For more information regarding eligibility, the claims and appeals process, and your rights as a participant in the Edward D. Jones & Co Employee Health & Welfare Program, please see the *Eligibility*, *Leaving the Plan* and *Claims, Appeals and Legal Information* sections respectively in this SPD.