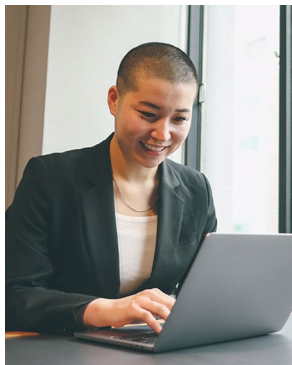


# LGBTQ+ Benefits Guide







# Welcome to Edward Jones' first LGBTQ+ Benefits Guide

Edward Jones' commitment to diversity, equity and inclusion is intrinsically part of our core belief that all people deserve equal opportunities to thrive.

Purpose is at the core of everything we do. Whether it's creating a welcoming place for our colleagues or helping our clients achieve financial well-being, our human-first approach guides our values and our actions.

In the diversity, equity and inclusion (DEI) space, we strive to help all colleagues succeed as their authentic selves. Our commitment to DEI is embedded in our culture, from our sponsorship of 12 diverse enterprise-wide Business Resource Groups (BRGs) to our cultural mindset of being a place of belonging for all. Our BRGs work with each other to find ways to intersect so they can support individuals who affiliate with more than one community.

Each year since 2017, our commitment to our LGBTQ+ associates and their families has earned Edward Jones a perfect score in the Human Rights Campaign's Corporate Equality Index. Scoring 100% has earned us the distinction as one of the HRC's Best Places to Work for LGBTQ+ Equality.

Benefits are a key part of your comprehensive Total Rewards; they reflect how much we value you and your contributions to Edward Jones. We hope this guide helps you understand Edward Jones' benefits and how they support you and your family.

## Acknowledgement

This guide could not have been created without the valuable input of the LGBTQ+ and Allies BRG. Its mission is to "become a premier resource for creating ideas and activities that build meaningful experiences for all associates, clients, and prospective clients. Through these efforts, the group will be recognized both within and outside the firm as a valued business partner of Edward Jones' DEI initiatives."



# Concierge resources and advocacy

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Finding the right health care can sometimes feel overwhelming and confusing. We offer concierge and advocacy resources as guidance for you and your eligible dependents when you need it. These support programs are available to you at no cost.



## Anthem Inclusive Care Program

Trained health guides from a compassionate advocacy service provide multiple LGBTQ+ centered services for associates and families, including:

- One-on-one gender-affirmation guidance and surgery support
- Finding doctors and hospitals that specialize in gender-affirming care
- Locating HIV treatments and fertility care
- Guiding you to compassionate mental health professionals who are allies

## Anthem Health Guides

Personalized support provided by a dedicated customer service team helps you navigate the health care system. Their services can help you:

- Stay on top of preventive care, tests and exams
- Compare providers' costs and services
- Find in-network doctors and mental health providers
- Work with providers for health care pre-authorizations



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*We strive to be a place of belonging where our systems and processes embed diversity, equity and inclusion throughout our firm, and where individuals are respected, valued and met with the necessary resources to reach their individual potential.*

- Jennifer Kingston, Head of Diversity, Equity, and Inclusion

# Health care benefits

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We're committed to providing inclusive medical benefits ensuring you have access to the care you and your family need to thrive. The Edward Jones medical plans provide you and your eligible dependents with many LGBTQ+ inclusive health benefits.



## Preventive care

Edward Jones' Medical Plan pays 100% of qualified in-network preventive care, including screenings for cancer and HIV.

HIV care covered by Edward Jones' medical plans:

- **Screening and counseling** – Available to you and your eligible dependents ages 15 to 64, and to those who are at increased risk
- **Pre-exposure prophylaxis (PrEP)** – Medication prescribed to people who don't have HIV but are at high risk
- **Post-exposure prophylaxis (PEP)** – Medication prescribed to prevent HIV after possible exposure
- **Antiretroviral therapy (ART)** – Medications that reduce the risk of transmitting HIV

## Transgender-inclusive health benefits

Our medical plan provides gender-affirming health benefits to associates and dependents who have a diagnosis of and meet Anthem's clinical requirements for gender dysphoria.

Gender-affirming care includes:

- Hormone-replacement therapy including puberty blockers for youths (where allowed by law)
- Reconstructive chest, breast and genital surgery
- Other services, such as facial feminization surgery, voice modification, tracheal shave/thyroid reduction surgery, etc.

If you or a loved one receives gender-affirming surgery, Edward Jones offers leave for recovery from surgery. See more information about leaves of absence under [Family-oriented and surgical recovery leave](#).

## Medical travel benefit

If you or a dependent must travel more than 50 miles from your home to receive in-network gender-affirming surgery because it's not available in your area, our medical plan covers up to \$50 per day for one person and \$100 per day for up to two companions in travel and lodging expenses.

## Eligible dependents

When you're enrolled in benefits, you also can enroll your:

- Legal spouse
- Edward Jones-recognized domestic partner<sup>1</sup>
- Children born to you, adopted by you or waiting to be adopted by you; stepchildren; children for whom you are the legal guardian; foster children; and children and stepchildren of your domestic partner

<sup>1</sup> To enroll your domestic partner in benefits, you must complete the Domestic Partner Declaration and submit it to the HR benefits department with supporting documentation. See the Summary Plan Description (SPD) and Domestic Partner Policy for details.



## Mental health care

Data shows individuals who identify as LGBTQ+ are nearly 2.5 times more likely to experience depression, anxiety and substance misuse than those who don't identify as LGBTQ+.<sup>1</sup>

Edward Jones takes these statistics seriously and offers many culturally sensitive mental health programs and services to support our diverse workforce. Mental health services are available to you and your eligible dependents, and many are free.

### **Anthem Mental Well-Being + Life Support Employee Assistance Plan (EAP)**

You and your eligible dependents each get up to eight free confidential counseling sessions per year per issue. If you need more than the eight sessions to resolve an issue, Anthem can make referrals for outpatient or inpatient treatment. The [EAP](#) is available 24/7.

The EAP also offers social-transition support for transgender individuals including consultations with attorneys regarding name changes, creating wills, establishing powers of attorney and more. If you need representation or help preparing documents, the EAP will refer you to an attorney for a free 30-minute consultation, and a 25% discount on attorney's fees.

The EAP also provides access to many other services, including:

- myStrength e-learning modules, mood trackers, library of self-help information and support developing personal action plans
- Work-life solutions
- Legal support
- Financial information
- ID theft recovery support
- Programs and support for relationships and family life
- Learn to Live online mental health support
- Adoption referrals

## **Important details about health care**

Before seeking gender-affirming care, here's some important information about getting the most from your medical coverage.

- **Prior authorization** – This is approval from a medical plan for certain surgeries, treatments and prescription drugs
  - If you don't get approval, the insurance company may not pay for your care
  - Gender-affirming surgery and hormone therapy may require prior authorization
  - Your doctor can help you with prior authorization, or contact the Anthem Inclusive Care Team for help

**Note:** Prior authorization is sometimes called preapproval or precertification

- **How to file claims** – Your doctor usually files payment claims to your medical plan, but if they don't, contact the Anthem Inclusive Care Team for help filing claims
- **How to appeal** – If your medical plan denies a benefit or payment for care, you can appeal their decision
  - Different types of appeals have different deadlines, so work with the Anthem Inclusive Care Team to ensure you file your appeal by the correct deadline

For complete details about benefits, filing claims and appealing decisions, see the medical plan's Summary Plan Description (SPD) on the Investing in You internal benefits website, ILY: Resources > Summary Plan Description.

<sup>1</sup> Source: [psychiatry.org](https://www.psychiatry.org)

## Anthem medical plans

Inpatient and outpatient mental health care is available through your Edward Jones medical plan. LiveHealth virtual counseling offers convenient video sessions with psychologists and licensed therapists.

## Wellness program through Virgin Pulse

Provides weight management and nutrition guidance, physical activity resources, mindfulness training, tobacco cessation and more.

RethinkCare is a digital program offering free daily sessions of evidence-based stress-reduction and mindfulness techniques to enhance and improve your well-being.



## Talkspace

Talkspace is an in-network virtual counseling tool that supports your needs and schedule, and is available on any device. It provides personalized matching to a counselor, convenient access, and self-guided exercises.

## Other resources

These organizations aren't affiliated with Edward Jones but do offer support to LGBTQ+ individuals and families:

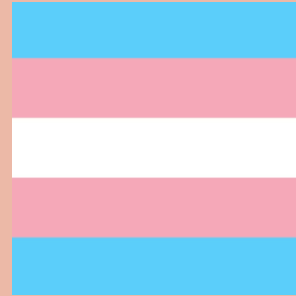
- [COLAGE](#) supports children of LGBTQ+ parents
- [Human Rights Campaign](#) works to ensure that LGBTQ+ people can live and love without fear
  - Learn more about the [Pride flags](#) used in this brochure
- [LGBT National Help Center](#) offers free, confidential peer support, information and local resources
- [PFLAG](#) is the nation's first and largest organization dedicated to supporting and advocating for people who are LGBTQ+ and their loved ones
- [SAGE](#) provides advocacy and services for LGBTQ+ elders
- [The Trevor Project](#) provides trained counselors and support for LGBTQ+ young people and for their parents
- [Trans Lifeline](#) provides peer support for trans people in crisis
- [988 Suicide & Crisis Lifeline](#) offers support for people who are in distress, and prevention and crisis resources



# Family-building and leave benefits

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An overview of benefits to help build your family — giving birth, caring for a loved one, or welcoming a new family member — or if you need to take time to recover from a procedure such as gender-affirming surgery.



## Building your family

Creating a family is a rewarding personal journey and fundamental to strong societies.

To support your family dreams, Edward Jones offers access to high quality fertility treatment, facilities and support with a \$15,000 lifetime maximum benefit through WINFertility. They provide fertility and fertility-preservation benefits, including IUI, IVF, cryopreservation, and other advanced reproductive technologies (ART).

If you build your family through adoption, Edward Jones' Adoption Assistance will reimburse up to \$5,000 per child (subject to IRS rules).

## Dependent Care Flexible Spending Account (DCFSA)

When you pay someone to care for your child, you can save money by paying those expenses with a tax-advantaged DCFSA.

You can contribute pretax money from your paycheck to pay eligible dependent care expenses like day care and after-school care. The money you contribute is deducted from your paycheck before tax is calculated, which reduces the amount of income that's taxed.

For information about the types of dependent care you can pay with your DCFSA, see [IRS Publication 503](#).



## Family-oriented and surgical recovery leave

When you need to take time off to support your physical, financial and mental well-being, or care for a family member, Edward Jones' paid and unpaid leaves provide you with time-away options.

### Paid leave

**Parental Leave** – To support growing families, Edward Jones offers this paid leave to full-time associates who have a baby or adopt a child. Primary caregivers — the parent who has the primary responsibility of time and commitment for child's care — can take up to 16 continuous weeks at 100% of their base pay. Secondary caregivers are eligible for up to two continuous weeks at 100% of their base pay.

If you're eligible for paid state or municipal bonding benefits, your parental leave pay will be reduced by the amount of these other benefits.

**Short-term disability (STD)** – STD pays 75% of your base pay for up to 90 days and 60% of your base pay for days 91-180, as long as you're disabled. You can use STD for pregnancy, to recover from childbirth or to recover for a gender affirming surgical procedure.

If you live in California, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Rhode Island, or Washington, you may need to file a claim with your state for disability benefits.

**Time off** – Before STD kicks in, you can use vacation and sick days for the time off you need, or use paid time off to supplement disability benefits to 100% of your daily pay for the disability period.

### Unpaid leave

**Family Medical Leave (FMLA)** – FMLA covers up to 12 weeks of protected unpaid leave for:

- Your serious health condition or surgery
- Recovery from pregnancy or childbirth
- Bonding with and providing care for your newborn, or newly adopted child or foster child
- Caring for a child, spouse or parent with a serious medical condition

**Personal leave** – This leave is granted in 30-calendar-day increments, with up to two 30-day extensions taken in continuous amounts of time. You can use this leave after you use up your vacation time.

**Voluntary Unpaid Personal Leave (VUPL)** – VUPL allows you to take additional time off without pay.

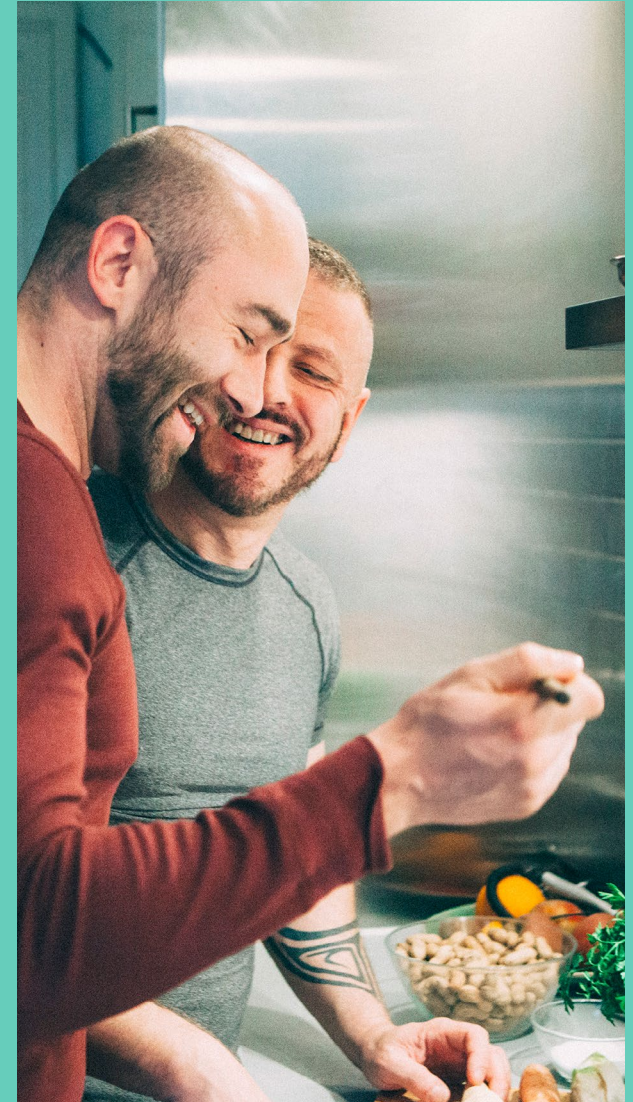
The amount of VUPL you can take is based on your annual salary.



# Spending accounts

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Set aside pretax money from your paycheck to pay eligible out-of-pocket medical, dental, and vision expenses. The money you contribute is deducted from your paycheck before tax is calculated, so the amount of your taxed income is reduced.



Edward Jones offers three types of accounts:

- **Health Savings Account (HSA)** – You can contribute to an HSA to cover your family’s eligible health care expenses
  - HSA funds roll over year to year and belong to you, so if you leave Edward Jones or retire, the account and the money go with you
- **Health Care Flexible Spending Account (HCFSA)** – If neither you nor your spouse contribute to an HSA, you can elect an HCFSA to pay your eligible out-of-pocket medical, dental, and vision expenses
  - FSAs are use it or lose it so you’ll lose any money still in your account at the end of the year
- **Limited Purpose Flexible Spending Account (LPFSA)** – If you’re enrolled in the HSA and contributing the maximum allowed amount, you can elect the LPFSA to cover eligible dental and vision expenses



“At Edward Jones, we are creating a place of belonging where people feel valued and appreciated. Remaining true to our purpose—making a positive impact on the lives of our clients, colleagues and communities—starts with the support we provide our associates to address their own physical, mental, emotional, financial and social well-being.

– Suzan McDaniel, CHRO

# Contacts

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If you have questions about your benefits, the vendor partners shown on the next page can provide answers.





BENEFIT	VENDOR	PHONE/EMAIL	WEBSITE
Anthem Inclusive Care Program	Anthem	800-359-0640	Log into Anthem (Medical) via JAC (Home-office associates) or Personal & Job Information (Branch Associates) and go to: My Health Dashboard > Programs > Inclusive Care Chat via the Sydney app
Anthem Health Guides	Anthem	800-359-0640	<a href="https://www.anthem.com">anthem.com</a> Chat via the Sydney app
Medical	Anthem	800-359-0640	IY: Well-Being > Medical Plan Overview
Pharmacy	Express Scripts	866-677-8637	<a href="https://www.express-scripts.com">express-scripts.com</a>
Mental health care and Employee Assistance Program (EAP) Available 24/7	Anthem EAP	855-873-4932	<a href="https://www.edjeap.com">edjeap.com</a> IY: Well-Being > Employee Assistance Programs and Resources
Mental health care - virtual	LiveHealth Talkspace	855-873-4932	<a href="https://www.anthem.com/ca">anthem.com/ca</a> <a href="https://www.talkspace.com/associatecare">talkspace.com/associatecare</a>
Wellness	Virgin Pulse	833-880-4209 <a href="mailto:support@virginpulse.com">support@virginpulse.com</a>	<a href="https://www.virginpulse.com">virginpulse.com</a> IY: Well-Being > Wellness Program
Fertility support	WINFertility	833-204-2761	—
Adoption Assistance	Anthem EAP	855-873-4932	<a href="https://www.edjeap.com">edjeap.com</a> IY: Life + Family > Adoption Assistance
Health Savings Account (HSA) and Flexible Spending Account (FSA)	HealthEquity	844-281-0433	<a href="https://my.healthequity.com/ClientLogin.aspx">my.healthequity.com/ClientLogin.aspx</a> IY: Financial Security > Health Savings Accounts (HSA) IY: Financial Security > Flexible Spending Accounts (FSA)
Short-term disability (STD)	MetLife	833-711-1375	<a href="https://www.metlife.com/mybenefits">metlife.com/mybenefits</a> IY: Life + Family > Leaves of Absence > Short Term Disability (BOA/HOA only)
Paid parental leave	—	800-440-3060 <a href="mailto:HRHELP@edwardjones.com">HRHELP@edwardjones.com</a>	IY: Life + Family > Leaves of Absence > Parental Leave
Time off	—		IY: Life + Family > Time Off (BOA/HOA only)
FMLA	—		IY: Life + Family > Leaves of Absence > Family Leave
Personal leave	—		IY: Life + Family > Leaves of Absence > Personal Leave
VUPL	—		IY: Life + Family > Leaves of Absence > Voluntary Unpaid Personal Leave (BOA/HOA only)

IY = Investing in You, our internal benefits website.