JABIL | BENEFITS

Don't miss your chance to choose: Open Enrollment is October 13-27.

JABIL
BENEFITS

Contact Us

jabilbenefits.bswift.com

877.525.2363 (877.JBL.BENE)
872.299.9719 (international)

8 a.m. – 8 p.m. ET, Monday – Friday

Contents

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2026 Enrollment Made Easy

It's time to choose your benefits for 2026: October 13 – 27, 2025.

Open Enrollment is your once-a-year chance to make your choices.

Your Enrollment Checklist

1	Enroll by October 27.	If you don't, you and your family may not have the coverage you need.
2	Review your choices.	Medical Health Savings and Flexible Spending Accounts Dependent Care FSA Commuter Benefits Dental Vision Life Insurance (**Note:** If you increase Supplemental Life Insurance, you will be required to provide proof of good health.) Disability Insurance Voluntary Policies
3	Go to a meeting.	See online meeting dates.
4	Ask Emma for help.	When you're enrolling at jabilbenefits.bswift.com, ask Emma to view your plan rates, compare your options, and help you choose the right plan for you.
5	The Jabil Benefits Service Center can help, too.	If you have questions about enrolling or even about Emma, they're here to help. Call 877.525.2363 (877.JBL.BENE) 8 a.m. – 8 p.m. ET, Monday – Friday. Support is available in many languages.
6	Choose your plans.	Enroll at jabilbenefits.bswift.com or call the Jabil Benefits Service Center.

7	Add new dependents.	Adding them does NOT enroll them. You must enroll dependents in the plans you want them to participate in. Also, you must provide the required documents to verify your dependents within 30 days of enrollment.
8	Confirm your choices.	Once your enrollment is complete, you'll get an email confirming your elections. **It's important to save and print your confirmation statement.**

Don't miss Jabil's HSA contribution! Each year you enroll in Healthy Plus with HSA, you MUST enter your HSA contribution amount. If you don't want to contribute, you still need to enter $0 if you want Jabil's contribution.

Medicare enrollees are not eligible.

Protect what matters most. Make sure your beneficiary information is correct. Learn how.

What's Changing in 2026

- **Medical plan paycheck costs.** With medical costs continuing to rise, you'll see an increase in your cost for coverage. See the 2026 Medical, Dental, and Vision Bi-Weekly Rate Sheet.
- **HSA contribution limit increases.** If you enroll in Healthy Plus, the total you and Jabil can contribute (combined) to an HSA, if eligible, is increasing to $4,400 for single coverage; $8,750 for family coverage. If you're 55 or older, you can contribute up to $1,000 more. If you earn an Asset Health wellness incentive in 2026, that's included in these totals, too.
- **Health Care FSA or Limited Purpose FSA.** Contribute up to $3,300.
- **Dependent Care FSA contribution limits:** Contribute up to $3,750 or $7,500, depending on your tax filing status.
- **Commuter Benefits.** Contribute up to $325 each month for eligible mass transit expenses and up to $325 each month for eligible parking expenses.
- **401(k) catch-up contributions.** Starting in 2026, legislation changes the way you can make a catch-up contribution. If you're age 50 or older and earned more than $145,000 in the previous year with Jabil, any catch-up contributions you choose to make will be on a Roth after-tax basis. **Note:** Your 2025 catch-up contribution choices will NOT continue in 2026, you must actively choose your catch-up contributions for 2026.

If You Don't Act by October 27…

- Your current elections and dependents will carry over to 2026 — at 2026 rates —**EXCEPT** for FSAs and HSAs. Every year, FSAs require you to enroll and HSAs require you to elect contribution amounts.
- You can start, stop, or change HSA contributions anytime. But, other than that, you can't make changes during the year unless you have a qualifying life event.

Benefits At-A-Glance

Jabil offers a variety of benefits and resources to help you live a happy and healthy life with those who matter most.

Wellbeing for the Whole You

Health

- Medical Plans
- Prescription Drugs
- Health Advocate
- 24-Hour Nurse Line
- Teladoc
- Preventive Care
- Wellness Programs
- Dental Plan
- Vision Plans

Wealth

- 401(k) Retirement Plan
- Employee Stock Purchase Plan
- Life and AD&D Insurance
- Short-Term and Long-Term Disability Insurance
- Wellness Incentives
- Health Savings and Flexible Spending Accounts
- Commuter Benefits
- Critical Illness Insurance
- Accident Insurance
- Hospital Insurance

Resilient Self

- Resources for Living (Employee Assistance Program)
- Wellness Days
- Paid Time Off (PTO)
- Paid Holidays (may vary by location)
- Paid Parental Leave
- Family Medical Leave
- Tuition Reimbursement
- Adoption Assistance
- Employee Discounts
- JabilCares Scholarship Program
- Pet Insurance
- Identity Theft Protection
- Legal Services

Medical and Prescription Drug

Jabil offers three medical plan options through Aetna.

All Jabil medical plans use the same network of providers and cover the same services, including in-network retail and mail-order prescription drug coverage. And in-network preventive care is free in all plans.

Jabil Medical Plans

Your options include:

- Base PPO
- Healthy Premier with a Health Reimbursement Account, or HRA
- Healthy Plus with a Health Savings Account, or HSA

The **Base PPO** has the lowest deductible, but the flipside is you have higher benefit costs each pay period. You also miss out on free money Jabil contributes to accounts associated with Healthy Premier and Healthy Plus.

With **Healthy Premier with HRA**, you have lower benefit costs each pay period than with the Base PPO. Plus, Jabil funds your HRA, which gets automatically applied to your deductible. You also get the protection of a lower out-of-pocket maximum. The HRA is administered through Aetna.

Healthy Plus with HSA offers has the lowest benefit costs each pay period, but higher deductibles and the same out-of-pocket maximums as the Base PPO. It's a tradeoff: pay less each payday, and pay more when you receive care. Also consider this plan comes with an HSA Jabil contributes to, and so can you. That's tax-free money you can use to offset your deductible and other eligible healthcare expenses. The HSA is administered through WEX.

Why Three Employees Chose Their Plan

Here's why three employees chose their plan.

Marla

Single | Moderate medical plan user | Some preventive medications

Marla likes the **predictability** of the **Base PPO.**

- Her paycheck costs are higher, but she gets a lower deductible. She likes knowing she has set copays for doctor visits and prescriptions — before she meets her deductible. If she needs other medical care, she knows she'll share costs with the plan, after the deductible.
- She can get a $250 cash incentive if she completes an online health assessment through Asset Health and an annual physical through her doctor.
- Marla can also lower her costs by putting tax-free dollars in her Healthcare FSA and later use them to pay for eligible expenses, tax-free.

Kevin

Married with 3 kids | Heavy medical plan users

Kevin likes **the safety net he gets from Jabil money** in **Healthy Premier with HRA** and **free mental health visits** through Aetna's Resources for Living.

- His paycheck costs are lower than the Base PPO, but his deductible is higher. He knows he'll need to pay his deductible before the plan starts to share eligible medical plan expenses with him. But he also knows he doesn't have a deductible for prescription drug coverage (which is the same coverage he'd have in the Base PPO).
- Jabil gives him a Health Reimbursement Account, or HRA, with $600 for family coverage, which essentially brings the family deductible down by $600.
- Kevin uses in-network providers, so his eligible medical and prescription expenses are automatically paid from his HRA.
- Kevin and his wife can earn an extra $500 for their HRA if they both complete an online health assessment through Asset Health and an annual physical through their doctors.
- If they have money in their HRA at the end of the year, it rolls over to the next if they stay in Healthy Premier.
- They can also lower their costs by putting tax-free dollars into a Healthcare FSA and later use them to pay for eligible expenses, tax-free.
- Kevin now sees his preferred mental health provider using his free 8 visits through Aetna's Resources for Living. That's saving him money since he's not going through the medical plan for these first visits.

Nina

Young and married with no kids | Low medical plan users | Mainly uses the plan for the free, in-network preventive care

Nina likes the **low paycheck cost and tax-savings opportunities** with **Healthy Plus with HSA.**

- Her paycheck costs are lower than the other options, but her deductible is higher. She knows she'll pay for their medical expenses — doctor visits, prescriptions, even unexpected medical expenses — out of pocket until they pay the family deductible. But they pay nothing for in-network preventive care, including certain preventive prescriptions.
- She knows Jabil puts $1,500 in her tax-advantaged HSA as long as she doesn't waive coverage and sets a contribution amount; she can put money in, too, up to IRS limits. She decides to put the difference she saves on premiums into her HSA, helping to build her account.
- They can use the HSA to pay for eligible healthcare expenses now or save it for future expenses, even if she retires or leaves the company.
- Nina and her husband can earn an extra $500 for their HSA if they both complete an online health assessment through Asset Health and an annual physical through their doctors.

- Plus, they can lower their costs by putting tax-free dollars in the Limited Purpose Healthcare FSA and later use them to pay for eligible dental and vision expenses (but not medical), tax-free.

Learn more about Healthy Plus with HSA (2025 or 2026).

Need help choosing a plan? When you're enrolling through the Jabil Benefits Service Center, you can use "Ask Emma" to guide you through the enrollment process and suggest medical plan options based on what you tell her.

In-network Medical Coverage

You pay the amounts and percentages shown in this chart for in-network care, after you meet your deductible, if applicable.

Feature	Base PPO	Healthy Premier with HRA	Healthy Plus with HSA
Your Bi-weekly Cost for Coverage Employee Only Employee + Spouse Employee + Children Family	$95.70 $266.50 $247.78 $388.96	$69.66 $205.67 $190.28 $299.62	$43.00 $145.89 $135.05 $212.51
	You Pay	**You Pay**	**You Pay**
Deductible (Single/Family)	$1,000/$2,000	$1,500/$3,000	$2,000/$4,000[1] (combined with Prescription Drug)
Out-of-Pocket Max (Single/Family) (combined with Prescription Drug)	$3,500/$7,000	$3,000/$6,000	$3,500/$7,000
Coinsurance	20%	20%	20%
Jabil Contribution (Single/Family)	NA	HRA:$300/$600	HSA[2]:Up to $750/$1,500
Preventive Care[3]	Free	Free	Free

Feature	Base PPO	Healthy Premier with HRA	Healthy Plus with HSA
Primary Care	$25 no deductible	20%	20%
Specialist	$50 no deductible	20%	20%
Mental Health or Substance Abuse Outpatient[4]	Office visit: $50 no deductible; Other outpatient services: 20%	20%	20%
Mental Health or Substance Abuse Inpatient	20%	20%	20%
Hospital Inpatient	20%	20%	20%
Hospital Outpatient	20%	20%	20%
Emergency Room	20%	20%	20%
For non-emergency condition	50%	50%	50%

1. *One or a combination of enrolled members must meet the family deductible before the plan pays benefits.*
2. *You can also contribute to the HSA if you enroll in Healthy Plus, up to IRS limits.*
3. *Subject to Aetna Preventive Care schedule and claim coding guidelines.*
4. *Before using your medical plan benefits, consider using your 8 free visits per topic through Resources for Living, Jabil's Employee Assistance Program (EAP).*

Out-of-network Coverage

If you use out-of-network providers, you're responsible for precertification and filing claims. Plus, your cost share will be higher, you'll be responsible for any charges over the allowable amount, and you may have to pay the full cost of your care. Find more details through Aetna.

Preventive Care

Preventive care can help identify small problems before they become serious (and more expensive to treat). Jabil offers you free preventive care through your medical plans. This means your annual physical, routine immunizations, and screenings (e.g., breast cancer screening, colon cancer screening, childhood immunizations) are covered at 100% with no deductible when you see an *in-network* provider (if your doctor codes the service as preventive). Plus, medical coverage includes hearing aids/exams up to $1,000 every three years, subject to deductible and coinsurance.

See Aetna's recommended preventive health screenings.

Prescription Drugs

Your Jabil medical plan includes in-network retail and mail-order prescription drug coverage. Based on your need, you or your doctor should review the drug formulary from Aetna to help you get the right medicine at the best cost.

In-network Prescription Drug Coverage

You pay the amounts and percentages shown in this chart for in-network prescription drugs after, you meet your deductible, if applicable.

Feature	Base PPO	Healthy Premier with HRA	Healthy Plus with HSA
	You Pay	You Pay	You Pay
Deductible (Single/Family)	NA	NA	\$2,000/\$4,000[1] (combined with Medical); no deductible coinsurance for drugs on preventive drug list
Out-of-Pocket Max (Single/Family) (combined with Medical)	\$3,500/\$7,000	\$3,000/\$6,000	\$3,500/\$7,000
Generic Retail Mail order	\$10 \$25	\$10 \$25	20% 20%
Brand Formulary ***(Preferred)*** Retail Mail order	20% (\$75 max) 20% (\$150 max)	20% (\$75 max) 20% (\$150 max)	20% 20%
Non-Formulary ***(Non-Preferred and Specialty[4])***			
Retail Mail order	20% (\$150 max) 20% (\$250 max)	20% (\$150 max) 20% (\$250 max)	20% 20%

Mail Order for Maintenance Drugs

Mail order can save you time and money on prescription drugs you take on a regular basis. You can get a 90-day supply through mail order or from CVS Pharmacy stores, with pickup and delivery options, for a convenient way to fill long-term (maintenance) prescriptions at mail order copays/coinsurance.

Specialty Drugs

If you need specialty medications, you may pay as little as $0 when you get them filled at a CVS Specialty Pharmacy. PrudentRx will reach out to you if this affects you. This program is not available with Healthy Premier with HRA.

Cost-saving Features

Taking advantage of the cost savings features of Jabil's medical plan can help you save money.

- **Stay in-network:** When you use Aetna in-network providers and facilities, you pay less out of pocket than for out-of-network care. Call Member Services at 833.361.0224 for help finding an in-network provider who fits your needs. You can also search for providers online. Health Advocate can also help.
- **Resources for Living.** If you're seeking outpatient mental health or substance abuse treatment, start with 8 free visits through Resources for Living.
- **Use generics:** Ask your doctor to prescribe generics instead of brand name drugs when possible. And take advantage of the programs Aetna has in place to keep costs down, such as Step Therapy and Prior Authorization.
- **Consider urgent care** if you need immediate care for a non-emergency and want to avoid expensive emergency room fees.
- **Prepare for care that needs pre-approval:** Aetna requires you get pre-approval/precertification for certain medical procedures and prescription drugs, including many specialty drugs. Be sure to talk with your doctor before you receive care and then contact Aetna.
- **Get an expert second opinion:** Aetna's 2nd MD gives you peace of mind when facing a serious health condition, exploring treatment options, or considering surgery. You can connect with leading specialists to review your diagnosis or treatment plan. A second opinion can help you make better-informed decisions and potentially save you money by avoiding unnecessary healthcare events before they happen. Contact Aetna to get started.

Filing Claims

If your provider doesn't submit a claim for you, you can file a medical claim by submitting it to Aetna at: P.O. Box 14079, Lexington, KY 40512-4079.

Health Savings and Flexible Spending Accounts

Jabil offers several accounts that help you pay for eligible healthcare expenses with tax-free money.

Health Savings Account (HSA)

The HSA is a tax-free healthcare savings account that comes with a high-deductible health plan like Jabil's Healthy Plus medical plan. You can use it to pay for healthcare expenses now or save it for the future, even in retirement. Money goes into the account tax-free, account earnings grow tax-free, and money you use to pay eligible expenses is tax-free. The HSA is administered by WEX.

If you're enrolled in Healthy Plus, you can use the HSA to pay for your eligible medical, dental, vision and prescription drug expenses and some limited over-the-counter items. Find a complete list at IRS Healthcare Expenses. You are also eligible to participate in the Limited Purpose Healthcare Flexible Spending Account (FSA) for dental and vision expenses.

Your account always belongs to you. You can even invest it in certain mutual funds through Healthcare Bank when your balance reaches $1,000.

Learn more about the HSA and how it works with the Healthy Plus medical plan.

You may be asked to provide documentation, such as an Explanation of Benefits (EOB) or an itemized receipt, to WEX to verify your HSA expense is eligible — otherwise it will be considered taxable in the following year.

HSA Contributions

You and Jabil can both contribute to the HSA each year, up to IRS limits. For 2025, that's $4,300 for single coverage or $8,550 for any level of family coverage. These limits include:

- Your contributions
- Jabil's contributions: up to $750 for single coverage and $1,500 for any level of family coverage (prorated based on the date you enroll in and set your HSA contribution amount), and
- Any wellness incentives you earn

You can contribute another $1,000 if you're between the ages of 55 and 65.

Medicare entitlement may impact eligibility to make or receive HSA contributions.

Not sure how much you should contribute? The WEX Benefits Toolkit provides you tools and resources to help you make your decisions.

> **Want Jabil's HSA contribution, including your wellness incentive?** Each year during enrollment, you must enter your HSA contribution amount. **If you don't want to contribute, enter $0.**

Enrolling or Changing Contributions During the Year

You can stop or change your current contributions anytime during the year by contacting the Jabil Benefits Service Center. Changes you make to your HSA during the year will be effective on the first day of the following month.

If you open your HSA after January 1 (because you're newly hired or become newly eligible for benefits during the year), Jabil's contribution is prorated as of the first day of the month after you enroll in and enter your HSA contribution amount. *For example, if you enroll on February 15, Jabil's contribution is prorated as of March 1.*

Choosing Your Beneficiary

HSAs require you to designate a beneficiary, that is, the person(s) who would receive your benefits if you die. Submit beneficiary designations on WEX and keep this information up to date so your money is distributed how you'd like.

It's a good idea to review your beneficiary(ies) from time to time, for example, when you:

- Experience a life event such as marriage, birth, divorce, or death of a dependent
- Complete your benefits open enrollment
- Update your will or estate plan

Note: You're only eligible for an HSA if you participate in the high-deductible health plan: the Healthy Plus medical plan. Participating in a program such as Medicare (Part A or B), TRICARE, or a Healthcare FSA disqualifies you from HSA eligibility. In addition, you may not be claimed as a dependent on someone else's tax return, except for your spouse's.

HSAs are a federal program. States can choose to comply with federal guidelines concerning tax treatment of HSAs or establish their own rules. State regulations are subject to change; consult with your tax advisor about the tax treatment in your state.

Health Reimbursement Account (HRA)

If you're enrolled in the Healthy Premier medical plan, you get a Health Reimbursement Account (HRA), funded by Jabil, to pay for a portion of your eligible healthcare expenses. Each year Jabil contributes $300 for single coverage or $600 for any level of family coverage. Unlike other accounts, you don't contribute your own money to an HRA.

Any wellness incentives you earn are also added to your HRA. Any HRA money you don't use by year-end rolls over if you stay in the Healthy Premier medical plan.

Because your HRA is managed by Aetna, the first dollars you spend on eligible medical and prescription drug expenses from your HRA are applied toward your annual deductible.

Healthcare Flexible Spending Account (FSA)

A Healthcare FSA allows you to set aside tax-free dollars to pay for eligible medical, dental, vision, and prescription drug expenses (including copays and coinsurance).

Highly compensated employees are subject to IRS non-discrimination testing that may affect contributions.

You're eligible to contribute to the Healthcare FSA **unless you are enrolled in the Healthy Plus medical plan**. Healthy Plus participants can contribute to the **Limited Purpose Healthcare FSA.** For 2025 you can contribute between $200 and $3,200.

Limited Purpose Healthcare FSA

The IRS doesn't allow you to contribute to both an HSA *and* a Healthcare FSA. That's why Jabil offers a **Limited Purpose Healthcare FSA** for Healthy Plus medical plan participants to use for eligible dental and vision expenses. For 2025 you can contribute between $200 and $3,200.

> You may be asked to provide documentation, such as an Explanation of Benefits (EOB) or an itemized receipt, to WEX to verify your Healthcare FSA or Limited Purpose Healthcare FSA expense is eligible — otherwise it will be considered taxable in the following year.

Plan Carefully

You have until December 31 to use the money in your Healthcare or Limited Purpose Healthcare FSA, and March 31 of the following year to submit claims for those expenses. You lose any money not spent by December 31 or not claimed by March 31. Note, if you use your FSA debit card for expenses, they must be incurred and paid by December 31.

Not sure how much you should contribute? The WEX Benefits Toolkit provides you tools and resources to help you make your decisions.

WEX Mobile App

The WEX mobile app gives you easy access to your account at any time. You can:

- File a claim and upload documentation using your phone's camera
- Check your balance and view account activity
- Get instant notifications on the status of your claims
- And more

Dependent Care Flexible Spending Account (FSA)

Jabil offers the opportunity for you to save tax-free dollars through the Dependent Care FSA.

Using the Dependent Care FSA

You can use your Dependent Care FSA to pay for eligible dependent care expenses, such as daycare, after-school programs for children up to age 13, and elder care. Learn more about what's eligible at WEX.

Eligible dependents include:

- Children up to age 13 whom you claim on your federal income tax return.
- A dependent adult who is not capable of self-care and spends at least 8 hours a day in your home.

You can contribute up to $5,000 to your DCFSA each year (or $2,500 if married and filing a separate federal tax return).

Highly compensated employees are subject to IRS non-discrimination testing that may affect contributions.

Plan Carefully

You have until December 31 to use the money in your Dependent Care FSA, and March 31 of the following year to submit claims for those expenses. You lose any money not spent by December 31 or not claimed by March 31.

Not sure how much you should contribute? The WEX Benefits Toolkit provides you tools and resources to help you make your decision.

> You must provide a receipt including name of provider, date of service, description of services provided, and dollar amount to WEX to verify your Dependent Care FSA expense is eligible — otherwise it will be considered taxable in the following year.

Note: All Dependent Care FSA participants must file IRS Form 2441.

WEX Mobile App

Use the WEX mobile app for easy access to your account. You can:

- File a claim and upload documentation using your phone’s camera
- Check your balance and view account activity
- Get instant notifications on the status of your claims
- And more

Commuter Benefits

Jabil offers commuter benefits to help reduce your commuter costs and make paying for them easier.

How It Works

Commuter benefits, administered by WEX, allow you to set aside pre-tax dollars to pay eligible expenses, including:

- **Mass transit:** buses, trains, subways, vanpools (must seat at least six adults), ferries
- **Parking:** lots, garages, parking facilities and parking meters near your main work location or transit station

Depending on your city and state, UberPool, Lyft Shared and Via shared rides may also count as eligible expenses. You cannot use your commuter benefit to pay for fuel or tolls.

Getting Started

Enroll through the Jabil Benefits Service Center, and choose the amount you'd like to contribute, up to $315 per month for mass transit expenses and up to $315 per month for parking. The amount will be deducted from each paycheck and deposited into your account. The funds are available to use after the deposit. If you make a change to the amount, that change will be effective the first paycheck of the following month.

You can change the amount you contribute at any time, and your money rolls over month to month until you use the money or leave Jabil.

Using Your Account

You can use your account a few ways:

- Set up a recurring online order that pulls from your account for mass transit expenses.
- Use your WEX benefits card to pay an expense* (for example, from a vending machine or ticket window).
- Pay upfront and submit receipts to WEX for reimbursement from your account later.

*Your current account balance must have enough to cover the expense at this time.

You can get information about your account by logging into your account online, or contacting customer service via live chat, email or phone.

See how the WEX mobile app can make your commute even easier.

Dental

Jabil's dental plan provides benefits to help keep your teeth healthy.

Administered by Aetna, dental coverage includes two free preventive care visits each year – 100% covered with no deductible.

In-network Coverage

Feature	Dental PPO [1]
Your Bi-weekly Cost for Coverage Employee Only Employee + Spouse Employee + Children Family	$4.32 $10.29 $11.07 $16.21
Preventive Care	Free 2 times/year (no deductible)
Annual Deductible	$50 single/ $150 family
Annual Plan Maximum Benefit	$2,000
Basic Care	You pay 20% (after deductible)
Major Care	You pay 50% (after deductible)
Orthodontia	You pay 50%
Lifetime Maximum – Orthodontia Benefit	$1,500

Dental care you're receiving before you enroll in the plan is not covered.

Preventive Care Savings

Get free in-network preventive care exams twice a year in the dental plan. Plus, your annual maximum benefit from the plan will increase by $100 each year you get your preventive care (for up to three years). If you don’t receive preventive care, it will go back down to the previous year’s maximum.

Vision

Jabil offers vision coverage because healthy eyes are an important part of your overall health.

Aetna is the administrator for the vision plans. You can find in-network providers from Aetna's nationwide network that includes independent, retail, and online options.

In-network Coverage

Feature	Option 1	Option 2
Your Bi-weekly Cost for Coverage Employee OnlyEmployee + SpouseEmployee + Children Family	$2.71 $5.15 $5.42 $7.97	$3.63 $6.89 $7.26 $10.67
	You Pay	**You Pay**
Eye Exam Available every calendar year	$10 copay	$10 copay
Prescription Eyeglass Lenses (instead of contact lenses) Available every calendar year	$25 copay	$10 copay
Contact Lenses (instead of prescription eyeglass lenses) Available every calendar year	Receive $130 allowance & 15% off amount over your allowance	Receive $150 allowance & 15% off amount over your allowance

Feature	Option 1	Option 2
Frames Available every two years	Receive $130 allowance & 20% off amount over your allowance	Receive $150 allowance & 20% off amount over your allowance

The plan covers contact lenses OR prescription eyeglass lenses once every calendar year.

Out-of-network Coverage

If you use an out-of-network provider, you can file a claim for reimbursement up to the amounts shown in Aetna Vision Option 1 and Aetna Vision Option 2. You also have access to Allied Providers, such as Costco Vision, who will apply your out-of-network benefits when you receive care and file claims for you. Contact Aetna Vision for more information.

Life and AD&D Insurance

Jabil protects you and your family with Basic Life and Accidental Death and Dismemberment (AD&D) Insurance through MetLife at no cost to you.

Basic Life Insurance pays your beneficiary a benefit if you die. If you die in an accident, AD&D Insurance pays your beneficiary an extra benefit. Or, if you have a significant injury resulting from an accident, AD&D Insurance pays a benefit to you.

You can purchase Supplemental Life Insurance for yourself and your eligible dependents.

Your Options

Benefit	Coverage
Employee Basic Life and Accidental Death & Dismemberment (AD&D)	• Basic Life: 2.5 times your base annual earnings, up to $500,000. • AD&D: equal to Basic Life. • If your coverage is more than $50,000, the cost of the coverage above $50,000 (known as imputed income) is included as part of your income and subject to Social Security and Medicare taxes.
Supplemental Life: Employee	• Up to 5 times your base annual earnings, in $10,000 increments, up to $1 million. • When first eligible, you can receive up to $400,000 without providing a Statement of Health (SOH). If you choose more than $400,000 or add coverage during open enrollment, the system will prompt you with a link to complete MetLife's SOH. • When required, complete the SOH within 30 days from the date you submit your enrollment in bswift, either as a new hire or during open enrollment. • Rates may increase throughout the year based on age.
If you purchase Supplemental Life Insurance for yourself, you can also purchase coverage for your dependents.	

Benefit	Coverage
Supplemental Life: Dependent Spouse	• Between $10,000 and $250,000, in $5,000 increments, as long as the coverage amount does not exceed Supplemental amount. • When first eligible, your spouse can receive up to $35,000 without providing Statement of Health (SOH). If you choose more than $35,000 or add coverage for your spouse during open enrollment, the system will prompt you with a link to complete MetLife's SOH. • When required, complete the SOH within 30 days from the date you submit your enrollment in bswift, either as a new hire or during open enrollment. • **You cannot elect more Supplemental Life Insurance for your spouse than you elect for yourself.** • **You may not cover your spouse as a dependent if your spouse is enrolled for coverage as an employee.**
Supplemental Life: Dependent Child	• $5,000 or $10,000 per child (SOH is not required). • Coverage ends on the day a dependent turns age 26. • **No dependent child can be covered by more than one employee in the plan.** • **No dependent child can be covered as both an employee and a dependent.**
You must be actively at work for initial coverage or any increase in coverage in your life for AD&D plans to take effect.	

Life insurance requires you to designate a beneficiary, that is, the person(s) who would receive your benefits if you die. Submit your beneficiary designations through the Jabil Benefits Service Center, and keep this information up to date or your money may not be distributed in the way you'd like.

It's a good idea to review your beneficiary(ies) from time to time, for example, when you:

- Experience a life event such as marriage, birth, divorce, or death of a dependent
- Complete your benefits open enrollment
- Update your will or estate plan

Accelerated Benefit Option

If you've been diagnosed as terminally ill with no more than 12 months to live, you can use the Accelerated Benefit Option (ABO) feature to receive a lump-sum payment of a portion of your life insurance benefit early to use for any purpose. You are eligible to receive up to 50% of your combined Basic and Supplemental Life Insurance benefit, up to $250,000.

It's also available to your dependents who have Jabil Supplemental Life coverage.

Contact the Jabil benefits department to apply for the ABO.

Benefit Reductions

Your Basic and Supplemental Life Insurance coverages reduce starting when you turn age 65:

- Age 65 but less than 70, your benefit reduces to 65%
- Age 70 but less than 75, your benefit reduces to 45%
- Age 75 or older, your benefit reduces to 25%

Once your benefit reduces, you can convert it to an individual policy without showing evidence of insurability for your new policy. You have 31 days to apply for a new policy, otherwise you lose the option to convert coverage.

Empathy Services

You'll get FREE support for the challenges you face when you lose a loved one, including probate and estate settlement, tax guidance, funeral planning assistance, grief support, and more.

Estate Planning

Supplemental Life coverage comes with FREE estate planning services. Get professional help with your estate planning, including will preparation, and beneficiary designation guidance.

Disability Insurance

You can feel secure knowing Jabil's Disability Insurance gives you income protection if you're unable to work.

Short-Term Disability (STD)

Jabil provides you with Short-Term Disability coverage through MetLife at no cost to you.

- Benefits begin on the first day away from work due to a personal injury and after seven unpaid calendar days (the elimination period) due to illness. You can use PTO during the elimination period.
- Payment is 70% of weekly base earnings, up to a maximum weekly benefit of $2,000. (*See disability certificate of coverage for definition of earnings.)*
- STD benefits may continue for up to 26 weeks.

Long-Term Disability (LTD)

Jabil provides you with Long-Term Disability coverage through MetLife.

- If you are unable to work for 180 days due to a disability, you may be eligible to transition to paid LTD.
- Payment is 60% of monthly base earnings, up to $15,000 per month. (*See disability certificate of coverage for definition of earnings.)*
- LTD benefits will continue while you remain disabled or until you reach certain age limits.

You can choose to pay taxes on company-paid LTD premiums or not. If you elect to pay taxes on LTD premiums and later become disabled, you won't pay taxes on the LTD benefits you receive (the tax you pay is based on your salary).

Note: You must be actively at work for your initial disability coverage to take effect.

Voluntary Policies

Jabil offers you the opportunity to purchase a variety of Voluntary Policies at group discounts.

Hospital Indemnity Insurance

With Hospital Indemnity Insurance, MetLife pays you a lump-sum cash benefit for each day you stay in the hospital or ICU.

Covered Benefit	Benefit Amount	Limits
Hospital Admission	$1,500 for the day of admission	1 admission per calendar year
Hospital Confinement	$150 per day	365 days per calendar year
ICU Supplemental Confinement	$200 per day	365 days per calendar year
Emergency Care Benefit	$150 per day	1 time per calendar year

You can elect coverage for yourself and for your eligible family members.

How you use your benefit is up to you — to help pay for medical expenses such as your deductible or coinsurance; for ongoing living expenses such as your mortgage, rent, or groceries; or however else you choose. Learn more.

This is a fixed indemnity policy; this is NOT health insurance. If you're considering purchasing this policy, please read the Hospital Indemnity Insurance notice carefully.

Designate your beneficiary for Hospital Indemnity Insurance through MetLife MyBenefits.

Critical Illness Insurance

With Critical Illness Insurance, MetLife pays you a lump-sum cash benefit if you or a covered family member is diagnosed with a covered critical illness. The plan covers more than 30 critical illnesses, including cancer, heart attack, stroke, and kidney failure.

You can elect coverage for yourself and for your eligible family members in the amount of $10,000; $20,000; or $30,000.

How you use your benefit is up to you — to help pay for medical expenses such as your deductible or coinsurance; for ongoing living expenses such as your mortgage, rent, or groceries; or however else you choose. Learn more.

Designate your beneficiary for Critical Illness Insurance through MetLife MyBenefits.

Accident Insurance

MetLife's Accident Insurance pays you a lump-sum cash benefit when you or a covered family member has expenses related to a covered accidental injury. Over 150 events and services such as fractures; dislocations; and medical treatments or tests are eligible. The actual benefit amount depends on the type of injury and medical services.

You can elect coverage for yourself and for your eligible family members.

How you use your benefit is up to you — to help pay for medical expenses such as your deductible or coinsurance; for ongoing living expenses such as your mortgage, rent, or groceries; or however else you choose. Learn more.

Health Screening Reward

Don't miss out on rewards for taking care of your health.

> If you enroll in Hospital Indemnity Insurance, Critical Illness Insurance, and/or Accident Insurance, you can earn **$50 per plan** if you complete a health screening. Eligible screenings include ones you may be already getting each year — your annual physical, certain immunizations, and some cancer screenings, just to name a few. Each of your covered dependents are eligible, too.

Pet Insurance

MetLife offers Pet Insurance to help cover a variety of your cat's or dog's unplanned medical expenses as well as some preventive care. Eligible expenses include vet visits, accidents, illness, X-rays, ultrasounds, and more. You can visit any licensed vet, emergency clinic, or specialist in the U.S.

You can enroll at any time during the year, and choose from a variety of benefit options:

- Coverage starting at $500
- Deductible options from $0 – $2,500
- Reimbursements from 50% – 90%

Learn more.

Identity Theft Protection

Allstate's Identity Theft Protection program helps protect your identity by monitoring things like:

- Financial and other high-risk transactions
- Data breach notifications
- Social media accounts
- Credit

If needed, Allstate experts will help restore your identity and resolve fraud claims. Learn more.

Choose coverage for yourself and any dependents who are financially dependent on you.

> Aetna's Resources for Living EAP offers you some identity theft protection benefits for free.

Legal Services

MetLife's Legal Services plan gives you access to a network of attorneys who can help with a wide range of legal services including:

- Money matters,
- Home and real estate issues and transactions,
- Wills and estate planning,
- Traffic violations and other driving matters,
- Adoption and family law,
- Elder care issues,
- Guidance on immigration matters,
- And more.

If you work with an attorney outside of the network, the plan will reimburse you for covered services based on a fee schedule.

Choose basic or enhanced coverage for yourself, your spouse, and dependents. Plus, you can choose coverage for certain matters for your parents, parents-in-law, and grandparents through the Legal Plans Plus Parents benefit.

Learn more.

> You can also get some free services from other Jabil resources: Online Will preparation from Aetna's Resources for Living, empathy services from MetLife, and — if you purchase Supplemental Life coverage — estate planning, also from MetLife.

Paying for Coverage

You pay the full cost of the Voluntary Policies through after-tax payroll deductions, except you pay MetLife directly for Pet Insurance.

Note: Voluntary benefits are subject to change and/or end at any time. They are not sponsored by Jabil and are not part of our welfare plan. These policies are portable, so you can continue the coverage even if you leave Jabil.

401(k) Retirement Plan

Jabil gives you free money to help you invest for the future.

Jabil matches up to 4% of what you contribute to the 401(k) Retirement Plan: 100% of the first 3% of eligible compensation you contribute *and* 50% of the next 2%.

Eligibility

You're eligible to participate in the 401(k) Retirement Plan after 30 days of employment.

Automatic Enrollment

Jabil automatically enrolls you at 5% of your eligible compensation in the 401(k) Plan when you become eligible. **Your first contribution will begin after the date shown in your eligibility letter,** which is mailed to your address in Workday.

Your contributions will be invested in a Vanguard Target Retirement Fund that assumes you'll retire when you're age 65.

If you don't want to participate in the 401(k) Plan, **you have 30 days to opt out** by contacting Merrill.

Choosing Your Own Elections

If you prefer to make your own choices, you can make your contribution and investment elections through Merrill. For 2025, you can contribute:

- **Pre-tax and/or Roth 401(k) contributions,** between 1% and 75% of your eligible compensation, up to $23,500.
- **Catch-up contributions:**
  - If you are age 50 or older during the calendar year, up to $7,500.
  - If you are between the ages of 60 to 63, you can contribute up to $11,250.

You elect your catch-up contributions separately from your pre-tax and/or Roth contribution, and your contributions are taken from your pay at the same time.

Contribution limits may increase each year, and they include any contributions you or a previous employer may have already made for the year. You're 100% vested in (own a right to) both your own contributions and Jabil's contributions.

To take full advantage of Jabil's match, contribute at least 5%.

You can enroll, change your contribution rate, investment direction, or cancel your participation at any time through Merrill or call 800.228.4015.

Rollovers

If you have a 401(k) account in another qualified plan, you can roll over those funds into the Jabil 401(k) Retirement Plan anytime by contacting Merrill. You will be required to provide a copy of your distribution statement along with the rollover form.

Choosing Your Beneficiary

The 401(k) Plan requires you to designate a beneficiary, that is, the person(s) who would receive your benefits if you die. Submit your beneficiary designations to Merrill and be sure to keep this information up to date so your money is distributed how you'd like.

It's a good idea to review your beneficiary(ies) from time to time, for example, when you:

- Experience a life event such as marriage, birth, divorce, or death of a dependent
- Complete your benefits open enrollment
- Update your will or estate plan
- Roll over a 401(k), IRA, or other account

Merrill Financial Resources

Merrill offers a wealth of information for your financial wellbeing. The online education center has tools and resources to help you be financially healthy today and tomorrow.

Any recommendations you accept through Merrill's Advice Access will be applied to your account.

Employee Stock Purchase Plan (ESPP)

The ESPP allows you to share in Jabil's success as a global organization.

Administered by UBS, the ESPP gives eligible Jabil employees the option to purchase Jabil stock at a 15% discount off the Fair Market Value (FMV).

ESPP Offering Periods

Jabil has two ESPP Offering Periods:

- **Offering Period 1** begins January 1 and ends June 30. You enroll December 1 – December 15.
- **Offering Period 2** begins July 1 and ends December 31. You enroll June 1 – June 15.

Watch for enrollment information emailed or posted at your worksite before each Offering Period.

Eligibility and Enrolling

You're eligible to participate in the ESPP if you were hired on or before 90 days before the start of the Offering Period. This means:

- For Offering Period 1, you must have been hired on or before October 3.
- For Offering Period 2, you must have been hired on or before April 2.

You can enroll or make changes during the ESPP open enrollment period:

- Online through the Jabil Benefits Service Center, or
- By calling 877.525.2363 (877.JBL.BENE).

How the Plan Works

When you're eligible and choose to participate in the ESPP:

- **You contribute 1% – 10% of your eligible pay each Offering Period** through after-tax payroll contributions.

- **At the end of the Offering Period, your accumulated contributions will be used to purchase company stock on the purchase date.** Jabil will transfer shares to you at 85% of the lower of the FMV of Jabil stock (JBL on the NYSE) on the first day of the Offering Period or the last day of the Offering Period into a personal UBS Financial Services account set up on your behalf.

Changing Your Contribution Election

You may change your contribution election one time during each Offering Period. Your new contribution election will continue into the next Offering Period, unless you elect to stop contributing.

If you do choose to stop contributing, the contributions collected during the Offering Period will be used to purchase shares on your behalf at the end of the Offering Period. You may re-enroll during a future ESPP open enrollment.

IRS Limits

The IRS limits the *value* and *number of shares* that can be purchased each Offering Period:

- The maximum value limit is $12,500, adjusted for the 15% discount (for example, $12,500 x 85% = $10,625 per Offering Period).
- The share purchase limit is determined by dividing $12,500 by the FMV of a share of Jabil stock on the first day of the Offering Period.

Your UBS Account

UBS opens an account for you *after* your first shares are purchased through the ESPP (in the month after the Offering Period closes). At this time, you will be able to access your account using your Workday Employee ID as your UBS ID. You cannot access your account before this time.

Your online account gives you access to your purchase history, plan information, and financial and support tools.

Employee Assistance Program (EAP)

When you or a loved one needs help in any area of life, Resources for Living gives you free confidential access to a range of professional resources and support.

You'll find help managing things like stress, anger, depression, relationship issues (home or work), drug or alcohol abuse, child and older adult care, financial planning, and more.

All full-time employees and family members living in your household are eligible — you don't need to participate in a Jabil medical plan. Children living away from home can also use Resources for Living, up to age 26.

Counseling

You're eligible for up to **8 free, confidential counseling visits per topic a year**. You can get support by phone, in person, or through virtual therapy. And because Resources for Living is part of Aetna, they'll seamlessly refer you to resources under your Jabil medical plan when you need them to.

Already have a counselor who's an in-network medical plan provider? There's a good chance they're in-network through Resources for Living, too. If so, you could get your first 8 visits, per topic, for FREE each year by reaching your provider through Resources for Living instead of going through your medical plan and paying your copay or deductible/coinsurance.

Chat Therapy

Send text, audio, and video messages to a dedicated therapist through Talkspace. One week of chat therapy — texting — counts as one counseling session toward your 8 free Resources for Living visits per topic per year.

Work/Life

Resources for Living offers unlimited work-life support and referral services. Get support with topics such as child care, elder care 65+, education, convenience services (home cleaning, landscaping, pet care, entertainment, etc.), caregiver support, emergency/basic needs, and more.

Legal, Financial, and Identify Theft Protection

You have access to free legal, financial, and identify theft consultations by phone.

- **Legal:** Consult with an attorney, for up to 30 minutes per issue, to help with issues including domestic/family, civil and criminal, landlord/tenant and real estate, motor vehicle, and more. Get additional consultations at a reduced rate.
- **Financial:** Consult with a financial specialist, for up to 30 minutes per issue, on topics like budgeting, retirement, college funding, tax questions, and more.
- **Identify theft:** Consult with a certified fraud resolution specialist, for up to 60 minutes per issue, including identify theft breaches, identity restoration, and preventive steps to avoid future theft.

Need more support? Check out the Legal Services plan and Identity Theft Protection through the Voluntary Policies for more comprehensive coverage.

Will Preparation

Create a free online Will with the Resources for Living legal benefit. Select from several Will formats and choose the one that applies to your personal situation.

You can also call to request a Will Kit to execute the will in an attorney's office using the free legal consultation.

Need more support? Both the Supplemental Life Benefit and the Legal Services plan offer Will preparation services, too.

Online Resources

Resources for Living offers online resources including articles and self-assessments, adult care and child care provider search tool, stress resources center, video resources, live and recorded webinars, and helpful Medicare information and articles. You'll even find a discount center with deals on brand name products and services, including electronic, fitness, travel, and more.

Log on or download the Resources for Living app for easy access.

Explore Other Mental Healthcare Resources

Look to national organizations for more resources to help you know more about mental health, including the National Alliance on Mental Illness (NAMI) and Centers for Disease Control and Prevention (CDC).

Wellness

Take charge of your health with wellness programs through Asset Health.

You'll start with a confidential health assessment and annual physical, and then get personalized advice on what to do to maintain or improve your health. Plus, if you participate in a Jabil medical plan, you and your enrolled spouse can earn incentives: $125 by completing the health assessment and $125 more when you get your annual physical through your doctor.

You MUST complete these steps by October 31, 2025 to earn your 2025 incentive.

Getting Your Incentives

How you get your incentive(s) depends on the medical plan you're enrolled in:

- Base PPO > Cash rewards in your paycheck (amount you earn is taxable and will be reflected on your paystub)
- Healthy Premier > Health Reimbursement Account (HRA)
- Healthy Plus > Health Savings Account (HSA)

While only you and your spouse can earn incentives, if you're in Healthy Premier or Healthy Plus, you can use the money for any dependents covered under your medical plan. And while your adult dependents can't earn incentives, they can participate in the Asset Health programs.

Personal Health Coaching

Asset Health's Lifestyle Management Coaching Program gives you access to your own personal certified health coach for support, guidance, and encouragement.

All employees and spouses with a Jabil Asset Health account can enroll in the Lifestyle Management Coaching Program.

Wellness Challenges

Jabil hosts occasional wellness challenges to keep you healthy and engaged, like a steps challenge or a mental health awareness challenge. You can participate individually or as part of a team. Visit Asset Health to find current challenges and sign up.

Online Resources

Asset Health offers online tools and education to support your physical, financial, social, and emotional wellbeing. Discover condition-specific information, wellness courses, wellness challenges, and monthly newsletters with seasonal topics and healthy recipes. You'll also find tips like how to reduce stress and stay energized throughout the workday.

Healthcare Support

Health Advocate is here to help you save time, money, and worry.

If you're looking for help navigating the healthcare system and making informed decisions, Health Advocate is a *free* service for all benefit-eligible employees and their family members, even if not enrolled in a Jabil medical plan.

Whether you need help finding a provider, getting a second opinion, or understanding a diagnosis – you name it, they've got you covered. Health Advocate can even explain your bills and Explanation of Benefits (EOBs), negotiate a balance, make a payment plan, and explain your rights to appeal a denied claim.

Call 866.695.8622, visit Health Advocate, or email answers@HealthAdvocate.com.

Medical Resources

If you're enrolled in a Jabil medical plan, you have access to a variety of Aetna resources designed to help you find the health care support you need, when you need it.

Aetna One Choice

Aetna One Choice combines digital and nurse support to help you get or stay healthy with short- and long-term care management. Your dedicated team supports everything from clinical pre-approval and help during your care, to short- and long-term care management. And they'll provide support based on what you want and need.

Find more information through Aetna under the Programs & Resources tab.

Autism Advocacy Program

If you or your child has autism, Aetna has support and resources to help. Your Jabil medical plans cover treatment with applied behavior analysis (ABA).

You also have access to Aetna's Autism Advocacy Program, where an advocate specialized in autism spectrum disorder will provide resources, help you navigate treatment options, and find network providers who are certified in ABA.

Enhanced Maternity Program

Whether you are planning for a baby, already pregnant, or post-delivery, you have support throughout your pregnancy with Aetna's Enhanced Maternity Program. It's available at no cost to you.

The program gives you:

- Phone-based genetic counseling and screening
- Genetic testing
- Pre-pregnancy checklists
- Coverage details, like ultrasound costs
- Breastfeeding and postpartum support
- Baby-care tips
- Extra help for at-risk pregnancies, including personalized nurse support

Jabil has additional resources to support your parenting journey: Aetna Resources for Living EAP, and Health Advocate's Healthy Baby Program.

Member Services

Healthcare is personal, and it's full of tough questions. How can I find the right specialist? Is this covered by my plan? I have a diagnosis, what do I do now? If you have medical coverage through Jabil, Aetna's Member Services Team is ready with answers. Call 833.361.0224 Monday – Friday, 8 a.m. – 6 p.m. in all time zones.

MinuteClinic®

MinuteClinic®, available at some CVS Pharmacy locations, offers services for things like minor illnesses and injuries, skin conditions, annual wellness exams, physicals, flu shots, vaccinations, and injections. Go to cvs.com/minuteclinic to find a location near you and make an appointment. In a true medical emergency, dial 911 or go to the nearest emergency room.

This is available to all Jabil employees, even if you're not in a Jabil medical plan.

Nurseline

Because health concerns can pop up day or night, Jabil medical coverage includes Nurseline, a 24-hour phone service: 800.556.1555. Call about symptoms to see if they're serious enough to see a doctor or for guidance on the right place to get care. You can even call about medication safety and side effects.

Prescription Drug Savings

With Caremark Cost Saver™, powered by GoodRx®, you'll receive the best possible price for many commonly prescribed, non-specialty generic drugs. When you present your Aetna ID card at the pharmacy, Cost Saver works seamlessly with your Aetna plan so any out-of-pocket costs are automatically applied to deductibles and out-of-pocket maximums.

Second Opinions

Get expert second opionions with Aetna's 2nd MD. They give you peace of mind if you're facing a serious health condition, exploring treatment options, or considering surgery. You can connect with leading specialists to review your diagnosis or treatment plan. A second opinion can help you make better-informed decisions and potentially save you money by avoiding unnecessary healthcare events before they happen. Contact Aetna to get started.

Virtual Healthcare

Teladoc is a convenient, affordable option for routine and emotional healthcare. It offers visits with board-certified doctors who can diagnose many conditions and even prescribe medication. Try Teladoc when you're not up for a trip to the doctor's office (including specialists), or for urgent care.

The first time you use Teladoc, call 855.835.2362 to register and provide your payment method.

Discount Programs

Jabil offers employees several discount programs for instant savings on healthy-living products and services.

Aetna Discount Program

If you're enrolled in an Aetna medical plan, you can save on gym memberships, weight-loss programs, vision services, hearing aids, and more. There are no claims, referrals, or limits on use.

Log in to the Aetna website to start saving.

LifeMart Discount Center

All Jabil employees can save on services and self-care through the LifeMart Discount Center, offered by Aetna's Resources for Living. It's easy and free for you to use. You'll find discounts on services including tax preparation, vision, and hearing care, and more!

Jabil PerkSpot

Take advantage of exclusive savings on travel, entertainment, and everyday essentials through PerkSpot. You can access deals to save on popular brands and services.

Qualifying Life Events

A significant change in your life, known as a qualifying life event (QLE), may allow you to enroll, drop coverage, or add or drop dependents from coverage during the year. Outside of a qualifying life event, you can only make benefit changes during the annual open enrollment period in the fall. The change must be consistent with your life event.

You have 30 days from the date of the QLE to change your benefit elections and provide the document to verify the change.

Verifying Your Life Event

Life Event	Document Needed
Birth	Government-issued birth certificate **or** hospital birth record
Marriage	Government-issued marriage certificate
Divorce / Legal Separation	Divorce decree or legal separation agreement
Adoption / Legal Guardianship	Document of adoption or document of legal guardianship / custody
Loss of Employee's / Spouse's / Child's Other Coverage	A letter from employer, Medicaid / CHIP, the public health care exchange, Medicare, etc., showing: • Type of coverage lost, • Dependent(s) who were covered (if applicable), and • Date coverage ended.
Gain of Employee's / Spouse's / Child's Other Coverage	A letter from employer, Medicaid / CHIP, the public health care exchange, Medicare, etc., showing: • Type of coverage gained, • Dependent(s) who are being covered (if applicable), and • The date coverage began.
Death of a Spouse / Child	Death certificate
Medicare Eligibility	Proof of gain / loss of Medicare benefits

Making Benefit Changes

Go to the Jabil Benefits Service Center > Birth, Marriage, or other Life Event to get started with your benefit changes. Learn more about changing your benefits during the year and submitting the required documents. It may take a while for you to get certain documents, so plan accordingly.

Need help? Call 877.525.2363 (877.JBL.BENE). **Need help in another language?** When you first call, you have the option to speak to a representative in English or Spanish. Once connected, the representative can have a translator join the call if another language is needed.

Nearing Age 65

As you're nearing age 65, you should start thinking about the healthcare coverage you'll have when you turn 65 – whether it's continuing in your current plan or enrolling in Medicare. Medicare enrollment is not automatic and there are deadlines you need to know.

Aetna Medicare Friends and Family is available to help you prepare and learn more about your coverage options. You can also access Medicare and the Medicare & You Guidebook to find complete information about Medicare costs, enrollment, deadlines, participating providers, and more.

Aetna's Resources for Living also offers helpful Medicare resources and articles.

JABIL | BENEFITS

During Open Enrollment

2026 Open Enrollment:
October 13 – 27, 2025.

Open enrollment is your once-a-year opportunity to make changes to your benefits. Review your benefit plan options and the decisions you need to make: Medical, Health Savings and Flexible Spending Accounts, Dental, Vision, Disability Insurance taxation, Life Insurance, Voluntary Policies, Wellness Program & Incentives.

If you enroll yourself in Jabil benefits, you can also enroll your eligible dependents including:

- Your legal spouse, and
- Your children or stepchildren through the end of the month in which they turn age 26 (or disabled children over age 26).

How to Enroll

1. At work, use your OKTA sign-on and look for the bswift tile, and click it for direct access to the Jabil Benefits Service Center.
   OR
   If you're not using OKTA, go the the Jabil Benefits Service Center (jabilbenefits.bswift.com) and log on using your existing username and password. If you're logging on for the first time, use:
   - *Username:* Your employee ID@jabil.com (e.g., 123456@jabil.com)
   - *Password:* Last 4 digits of your Social Security Number

   You can also enroll through the bswift app.
2. Choose the dependents you'll cover.
3. Choose your benefits.
   - **Want Jabil's HSA contribution, including your wellness incentives?** Each year during enrollment, you must enter your contribution amount. **If you don't want to contribute, enter $0.** *Medicare enrollees are not eligible.*
   - **Increasing your Supplemental Life Insurance coverage?** You will need to show proof of good health before you're approved for any increases in coverage. Just click on the MetLife Statement of Health to complete the form.
4. Review all of your selections and then click the "Complete Enrollment" button.
5. Save and print your Benefit Confirmation Statement to ensure your elections were stored.

Need help? Call 877.525.2363 (877.JBL.BENE). **Need help in another language?** When you first call, you have the option to speak to a representative in English or Spanish. Once connected, the representative can have a translator join the call if another language is needed.

How to Finish Enrollment

After you enroll and save your benefit choices, you have a few more steps to take to finish your enrollment, depending on the benefits you elected:

- **Verify Dependents for Medical and/or Dental Coverage**
  Starting the day after you've enrolled and saved your benefit choices, you have 30 days to provide required documents verifying any new dependents you want to cover for medical and/or dental insurance. Go to the Jabil Benefits Service Center or the bswift mobile app > Common Actions > Upload Documentation. Then select the document type you are uploading – make sure it's labeled correctly so it can be easily identified and approved. Or you can mail copies of documentation (NOT originals) to Jabil Benefits Service Center, Attn: Dependent Verification, P.O. Box 804057, Chicago, IL 60680.

If you do not submit the documentation by the deadline and/or it's not approved, your new dependents will not have coverage.

- **Register and Verify Your Account for Healthy Plus with HSA**
  - Watch for an email from WEX, Jabil's HSA administrator, as you may need to verify your identity (like you do with any bank account). Check your spam/junk/clutter.
  - Register with WEX, and accept the terms and conditions for access to your HSA and to receive Jabil's contributions to your account.
  - If you make a change to your HSA contributions and enrollment during the year, the change will be effective on the first day of the following month. (For example, if you make a change on February 15, the change will be effective March 1.)
- **Provide Statement of Health if You Increased Your Supplemental Life Insurance Coverage**
  - You will need to show proof of good health before you're approved for any increases in coverage.
  - If you didn't submit your SOH when you enrolled, click on the MetLife Statement of Health link through bswift within 30 days from the date you submitted your enrollment to complete the form.
- **Choose Your Beneficiaries**
  - For an HSA: Contact WEX
  - For life insurance: Go to the Jabil Benefits Service Center
  - For the 401(k) Retirement Plan: Contact Merrill
  - For Hospital Indemnity and Critical Illness: MetLife MyBenefits

If You Don't Enroll by October 27

If you don't enroll in your benefits by the last day of Benefits Open Enrollment:

- Your current elections and dependents will carry over to 2026 at 2026 rates.
- You can't contribute to a Healthcare or Dependent Care Flexible Spending Account (FSA) in 2026.
- If you're enrolled in Healthy Plus with HSA, you won't be able to start your own payroll contributions or receive the Jabil contribution or wellness incentives until you elect an amount through My Jabil Benefits Service Center, which you can do at any time.

Every year, FSAs require you to enroll and HSAs require you to elect contribution amounts. But you can start, stop or change HSA contributions anytime.

JABIL | BENEFITS

Legal Notices

Employee benefits plan — annual notices 2026

For more information on the information in this Notice, contact Corporate Benefits by telephone at 727-577-9749 or in writing at Jabil Inc., 10800 Roosevelt Blvd. N., St. Petersburg, FL 33716.

- Summary Annual Reports (SARs)
- Summary of Material Modifications
- Disclosure About the Benefit Enrollment Communications
- Midyear Election Changes to Pre-Tax Benefits
- HIPAA Special Enrollment Rights Notice
- Women's Health and Cancer Rights Act (WHCRA) Notice
- Newborns' And Mothers' Health Protection Act (NMHPA) Notice
- Medicaid and the Children's Health Insurance Program (CHIP)
- Your Prescription Drug Coverage and Medicare
- HIPAA Wellness Program Reasonable Alternative Standards Notice
- EEOC Wellness Program Notice
- HIPAA Notice of Availability of Notice of Privacy Practices
- New Health Insurance Marketplace Coverage Options and Your Health Coverage

Contacts

Jabil Benefits Service Center

bswift 877.525.2363 (877.JBL.BENE) | 872.299.9719 (International) | jabilbenefits.bswift.com | Help is offered in many languages.

Health

Medical, Pharmacy, and HRA

aetna

Member Services

Get help understanding plan details, finding a provider or pharmacy, claims questions.

Call: 833.361.0224
(Group #0604639)

Visit: Aetna

App: Download from the Apple App Store or Google Play.

24-Hour Nurse Line

aetna

Get answers to questions about symptoms 24/7 and guidance on the right place to get care.

Call: 800.556.1555

Teladoc

Schedule a virtual appointment for routine non-emergency care, including mental health care.

Call: 855.835.2362

Visit: Teladoc

App: Download from the Apple App Store or Google Play.

Dental

Get help understanding plan details, finding a provider, claims questions.

Member Services
Call: 833.361.0224
(Group #0604639)

Visit: Aetna

Vision

Get help understanding plan details, finding a provider, claims questions.

Member Services
Call: 833.361.0224
(Group #0604639)

Visit: Aetna

Health Advocate

Get help finding a doctor, understanding a diagnosis, facilitating a second opinion, figuring out a medical bill, resolving claims issues, choosing a health plan, and more.

Call: 866.695.8622

Visit: Health Advocate
Registration code: U7LMHQQ
Organization: Jabil Inc.

Email: answers@HealthAdvocate.com

App: Download from the Apple App Store or Google Play.

COBRA

Learn about COBRA eligibility, costs, and enrollment.

Call: 866.365.2413

Visit: Jabil Benefits Service Center

App: Download from the Apple App Store or Google Play.

Medicare

Find information on Medicare and how it coordinates with your benefits as you near/enter retirement.

Call: 800.MEDICARE (800.633.4227)

Visit: Medicare

App: Download from the Apple App Store or Google Play.

Medicare Information

Learn about your Medicare options.

Call: 844.619.9899

Visit: Aetna Medicare Friends and Family

Wealth

Life Insurance

MetLife

Understand your benefits and file claims.

Call: 855.522.4565

Visit: MetLife MyBenefits

Jabil MetLife Site

App: Download from the Apple App Store or Google Play.

Disability

MetLife

Understand your short- and long-term benefits and make any disability or leave requests. *You must also notify local HR.*

Call: 855.522.4565

Visit: MetLife MyBenefits

Jabil MetLife Site

App: Download from the Apple App Store or Google Play.

Accident, Critical Illness, and Hospital Indemnity Insurance

MetLife

Understand your benefits and file claims.

Call: 855.522.4565

Visit: MetLife MyBenefits

Jabil MetLife Site

401(k) Retirement Plan

Find information about your 401(k) like account balances, retirement modeling tools, and financial planning resources.

Call: 800.228.4015

Visit: Merrill

App: Download from the Apple App Store or Google Play.

Employee Stock Purchase Plan

See your stock purchase history, access plan information, and use financial planning and support tools.

Call: 800.679.0921
ID# and PIN are participant specific

Visit: UBS

App: Download from the Apple App Store or Google Play.

FSA, HSA, Commuter

Check account balances and file claims. For HSA and Commuter only, make changes to your contribution amounts.

Current participants
Call: 866.451.3399

New participants
Call: 844.561.1337

Visit:
WEX
WEX Knowledgebase
WEX Benefits Toolkit
WEX Customer Service

App: Download from the Apple App Store or Google Play.

Resilient Self

Resources for Living

Find 24/7 free confidential support for things such as personal, family and work issues; financial and legal advice; child and older adult care; and more.

Call: 833.657.2097, TTY: 711

Visit: Aetna Resources for Living
Username: Jabil
Password: EAP

App: Download from the Apple App Store or Google Play.

Wellness

Learn about wellness activities for you and your family.

Call: 855.444.1255

Email: support@assethealth.com

Visit: Asset Health

App: Download from the Apple App Store or Google Play.

Identify Theft Protection

Health Advocate logo

Learn how Allstate helps protect your identity and report fraud.

Call: 800.789.2720

Visit: Allstate

App: Download from the Apple App Store or Google Play.

Legal Services

MetLife

Get help understanding plan details and finding a network provider.

Call: 833.214.4172

Visit: MetLife Legal Plans

Jabil MetLife Site

Pet Insurance

MetLife

Get help understanding plan benefits and learn about available discounts.

Call: 855.201.1898

Visit: MetLife Pet Insurance

Jabil MetLife Site

App: Download from the Apple App Store or Google Play.

Important Note

A Final Word

While the information in this guide is intended to be helpful, it is a summary overview of the benefits programs available to Jabil Inc.'s U.S. employees. The contents of this guide are not intended to be a contract. For official descriptions of the individual benefit plans or to find detailed information for each plan including conditions, exclusions and limitations, please contact the benefits provider, and review the plan's summaries, certificates or riders, or contact your local Human Resources representative. If there is any conflict between the information in this guide and the plan or policy documents, the plan or policy documents will govern.

Summary of Material Modification

The information in this guide applies to the Jabil Inc. Health Benefit Plan. This information meets the requirements for a Summary of Material Modification (SMM) as required by the Employee Retirement Income Security Act (ERISA).