

Answers to FAQs

Are my medical plan options changing for 2025?

No. You will continue to have the same three medical plan choices for 2025: Base PPO, Healthy Premier with HRA, and Healthy Plus with HSA. But with healthcare costs continuing to rise, you will see increases in the amount taken out of your paycheck for medical and dental coverages.

To learn more about your medical plan options, see the quick guide mailed to your home in October and read What's New for 2025 in the digital Benefits & Well-Being Guide.

Why is the amount taken from my paycheck for medical and dental coverage increasing?

The increases reflect national healthcare trends, increased utilization and the current economic environment. Jabil will continue to pay a market-competitive share of these costs.

What can I do to keep my medical costs down?

Medical costs continue to be a challenge for all of us, but Jabil is committed to offering you the best benefits experience possible. Jabil also provides ways to help you pay for your benefits. You can help keep your costs down when you:

- Choose the right medical plan for you.
 - Because healthcare needs tend to change over time, the medical plan you choose is an important decision each year.
 - Take time to learn more about your choices - how they work and features unique to each option - before making a choice. That way, you will choose the plan that best fits your individual healthcare needs and budget.
 - If you choose Healthy Plus with HSA or Healthy Premier with HRA, Jabil contributes to your account.
- Earn wellness incentives. Earn up to \$250 when you complete:
 - Health Assessment (\$125)
 - Health Screening through your doctor (\$125)
 - Plus earn up to \$250 more if your spouse is covered by a Jabil medical plan and completes the same activities.
- **Get your preventive care.** Once you choose a medical plan, take advantage of all its features, including preventive care, which can help identify medical issues early and before they become more costly to treat. In-network preventive care is 100% covered by Jabil medical plans, if coded as preventive and meets Aetna guidelines.
- **Use Health Advocate.** Get guidance navigating the healthcare system, making informed decisions, even finding lower cost services. Call 1-866-695-8622 or go to HealthAdvocate.com/members (organization: Jabil Inc.).



YOU'VE GOT CHOICES

- Jabil offers a variety of benefits and resources, so you have choices — choices for your well-being.
- We review our offerings regularly and are committed to providing a benefits package that offers employees the best experience possible.

Learn more about what's new



jabilbenefitsguide.com

Enroll at bswift



Jabilbenefits.bswift.com

Jabil Annual Enrollment

October 14 – October 28, 2024

What can I do to keep my medical costs down? *Continued*

- Use **Resources for Living**: You and your family members get free confidential access to professional counseling together with work/life support, including advice for financial and legal issues, family and relationships, and more. The dedicated Resources for Living team will answer your calls 24/7. You are eligible for up to **8 free, confidential counseling visits per topic a year**. And because Resources for Living is part of Aetna, they will seamlessly refer you to resources under your Jabil medical plan when you need them to.

Where can I get help choosing the right plan for my situation?

Emma, bswift's virtual assistant, asks a few simple questions, and then suggests medical plan options — along with their costs— based on what you tell her. To learn more about Healthy Plus with HSA, check out the learning map available on the digital Benefits & Well-Being Guide and through HR or your manager.

How can I learn more about my medical plan choices?

See the Medical and Prescription Drug and the Health Tips pages on the digital Benefits & Well-Being Guide.

What other benefit changes for 2025 should I know about?

We are changing our wellness plan administrator to Asset Health. The incentive amounts for 2025 will remain the same - \$125 for completion of the Health Assessment and \$125 for completion of the Health Screening through your doctor. Find details on the digital Benefits & Well-Being Guide.

How much you can contribute to your HSA (for Healthy Plus with HSA participants) and the Healthcare FSA and Commuter benefits are increasing based on new IRS limits.

- Healthy Plus with HSA
 - \$4,300 single | \$8,550 family
 - If 55 or older, add up to \$1,000 more
 - IRS maximums include combined contributions of employee, employer, and wellness incentives
- Healthcare and Limited Purpose Healthcare FSA's
 - \$3,200
- Commuter Benefits
 - Mass transit & Parking: \$315 / month

How do I update my personal information – name, address, phone number, email address?

All personal information must be updated in WorkDay. Once you have updated information in WorkDay, it is recommended to check your information in bswift 48 hours after updating in WorkDay.

Where can I get answers to my benefit questions?

For questions about:

- **Healthcare benefits** — Contact the Aetna Concierge Member Services at 1-833-361-0224 or the Jabil Benefits Service Center at 1-877-525-2363 (877-JBL-BENE). You can also contact Health Advocate at 1-866-695-8622 or go to HealthAdvocate.com/members (organization: Jabil Inc.).
- **Other benefits** — Contact the Jabil Benefits Service Center at 1-877-525-2363 (877-JBL-BENE).

How do we contact the Jabil Benefits Service Center?

Go to jabilbenefits.bswift.com OR call 1-877-525-2363, 8 a.m. – 8 p.m. ET, Monday – Friday.

How do I login to the Jabil Benefits Service Center?

- **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.
- **Traveling or at home** — go to jabilbenefits.bswift.com and login using the on-screen instructions.
- **bswift Mobile App** – download in the App Store or in Google Play.
- For technical difficulties, please contact the Jabil Benefits Service Center.

If I am traveling outside the U.S. during Annual Enrollment, how do I enroll or make changes?

Use the same information listed above or call Internationally 1-872-299-9719.

What's my password to log into bswift?

- For initial access:
 - **Username:** Your employee ID@jabil.com (Example – 123456@jabil.com)
 - **Password:** The last four digits of your Social Security Number
- For current users:
 - **Username:** Your employee ID@jabil.com (Example – 123456@jabil.com)
 - **Password:** Previously established. If you have forgot your password, click on the “Forgot Password?” link to reset it or contact bswift at 1-877-525-2363, 8 a.m. – 8 p.m. ET, Monday – Friday.

What happens if I don't enroll?

Your current benefit elections will carry over to 2025 – at 2025 rates – except for FSAs and HSAs. Every year, FSAs require you to enroll, and HSAs require you to elect new annual contribution amounts. These elections will have **Selection Required** noted on the Jabil Benefits Service Center.

It is recommended that you login to check out your current benefit elections to ensure they still meet you and your family's needs. It is also a good time to check your beneficiary information.

How will I know I have completed my enrollment?

You have completed your enrollment once you have reviewed all your selections and have agreed to the below acknowledgement. In addition, you will have the option to view, print and email your confirmation statement.

Once You've Reviewed All Your Selections:

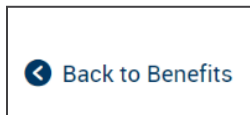
I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. I understand any misrepresentation or omission contained herein may be used to reduce or deny a claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). If any deductions for the coverages listed above are required, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on a pre-tax basis (if eligible) unless I submit a declination election.

I certify that the dependents listed satisfy the eligibility criteria for group benefit coverage. I know that I am responsible for removing any enrolled dependent immediately when that person becomes ineligible, and that I may be required to provide proof of my dependent's eligibility.

I agree, and I'm finished with my enrollment

How do I navigate back in the Benefits Service Center portal?

Do not use browser back arrow. Use the Back to Benefits navigation button.



How do I update my beneficiary information?

- Life insurance and voluntary insurance beneficiary designations are made on bswift.
- HSA beneficiary designations are made on WEX.
- Beneficiary designations for the 401(k) Retirement Plan are made to Merrill.

May I add dependents to my coverage during the Annual Enrollment period?

Yes, dependents may be added. For medical and dental coverage, you will need to provide documentation to verify your dependents. You have 30 days to provide this required documentation. If you do not submit the documentation by the deadline and/or it's not approved, your dependents will not have coverage. Upload documents to bswift.

Will I need to complete an SOH (statement of health) for increases to my life insurance for 2025?

Yes, any increases to your life insurance or your spouse's life insurance will require a SOH.

What happens if I do not want to contribute to the HSA?

You do not have to contribute to the HSA; however, if you "waive" the HSA account instead of setting your contribution to \$0.00, you will also "waive" the Jabil employer contribution and any wellness incentives.

Will the incentives under Asset Health be the same as they were with Virgin Pulse?

Yes. If you are enrolled in a Jabil medical plan you can earn \$125 for completing the health assessment and \$125 for submitting a health screening from your doctor. In addition, your enrolled spouse can receive \$125 for completing the same activities.

If you are enrolled in the Base PPO plan in 2025, you will receive a cash payout that will be paid through your paycheck instead of PulseCash.

When do I need to complete my Virgin Pulse health assessment and/or health screening for 2024?

To receive the incentive for 2024, health assessments and/or health screenings must be submitted to Virgin Pulse by **October 31, 2024**.

When must I redeem my Virgin Pulse PulseCash for gift cards?

If you are in the Base PPO and you earned or will earn Virgin Pulse PulseCash by **October 31, 2024**, you must REDEEM *PulseCash* for gift cards by **December 31, 2024**. Your gift cards do not expire on this date, they each have their own expiration date.

How do I redeem my Virgin Pulse PulseCash (for Base PPO enrollees)?

- Login to [Virgin Pulse](#) and hover over "Home" in the top navigation menu.
- In the drop-down menus, select "Rewards".
- On the "Rewards" page, go to the "Spend" tab and select your redemption option.
- To get a gift card, click on "Get a Gift Card" button and all the gift card options will appear below the button.
- If your spouse earned the incentive, they would need to log into their account to redeem their PulseCash.

Where can I get an Asset Health form to take to my doctor before January 1, 2025?

Asset Health will accept health screening forms from your doctor with annual physical dates from November 1 – December 31, 2024, for the 2025 wellness incentive. Refer to the digital guide on how to obtain this form.

Who is eligible to participate in Asset Health?

All employees (except contingent workers) and their dependents are eligible to participate in the wellness program offered through Asset Health. Only employees and spouses enrolled in a Jabil medical plan can participate in the incentive program.

Why is Pet Insurance a required selection?

Pet insurance is a benefit administered by MetLife and is not payroll deducted. This benefit is informational only to provide you with the enrollment link through MetLife. You must click "View Information" to proceed. To Enroll in Pet insurance, click the MetLife link provided. To Waive click "Continue".

What benefits are required elections?

Every year, FSAs require you to enroll, and HSAs require you to elect new annual contribution amounts. These plans will have * **Selection Required** noted on the Jabil Benefits Service Center.

FSAs include:

- Healthcare FSA
- Limited Purpose Healthcare FSA
- Dependent Care FSA
- Mass Transit
- Parking

Does the commuter benefit cover electric vehicle fees?

When it comes to eligible expenses for a parking plan, the expense itself must be related to the purpose of parking for going to work. If the parking station serves as a place to park while at work, then the parking fee could be considered eligible. If the parking fee is simply an additional expense in relation to charging the vehicle, then it would not be eligible.

Is the EAP available to all Jabil employees?

No. The EAP is only available to Benefit Eligible employees – only full-time. This excludes part-time, temporary, interns, and contingent workers.

Is the Wellness Program available to all Jabil employees?

All employees (except contingent workers) and their dependents are eligible to participate in the wellness program offered through Asset Health. Only employees and spouses enrolled in a Jabil medical plan can participate in the incentive program.

How will I know if I am impacted by the change to PrudentRx?

This is for specialty medication only. PrudentRx will reach out to you through a letter notification and 3 telephonic phone calls. You may also contact them directly at 1-800-578-4403.

What specialty medications are included under the PrudentRx program?

Contact PrudentRx for a list of the specialty medications. You can reach them at 1-800-578-4403.

What happens if I don't want to participate in the PrudentRx program?

If you don't take part in the PrudentRx program, you will be subject to an increased copay cost of 30%.

Do I need to use a specific pharmacy with the PrudentRx program?

Yes, medications under the PrudentRx program are dispensed by CVS Specialty Pharmacy.

Do I need to enroll during the 2025 Annual Enrollment if my benefits were just effective November 1st or December 1st?

If your benefits effective date is November 1 or December 1, you will have 2 different enrollment windows. You must enroll for your current 2024 benefits. After, you will have a second enrollment window for Annual Enrollment. You will want to enroll in your Annual Enrollment to ensure your elections apply for 2025 and to make any FSA and/or HSA contribution elections for 2025. FSA and HSA contributions do not carry over from year to year.

Does the HSA have an investment option?

Yes, once your balance reaches \$1,000, you may invest in a choice of investment options through Healthcare Bank. More information about these options can be found when you log into your WEX account.

How many mental health visits are available through Jabil's EAP, Resources for Living?

Employees can receive up to 8 free mental health visits per topic through Resources for Living. Resources for Living can also help find a provider in the Aetna network if more visits are needed.

Does my life insurance decrease at a certain age?

Yes, on or after turning 65, the amounts of Your Basic Life Insurance, Supplemental Life Insurance, Your Dependent Spouse Life Insurance, and Accidental Death and Dismemberment Insurance will be determined by applying the percentage from the below table to the amount of your insurance in effect on the day before your 65th birthday:

- Age 65 but less than 70 - 65%
- Age 70 but less than 75 - 45%
- Age 75 or older - 25%

I am on a leave of absence; do I need to complete my annual enrollment during October 14th – October 28th?

Yes, you have the same enrollment window. Your elections for 2025 must be completed by October 28th.

When will I receive new ID cards?

New ID cards for medical will only generate if you made a change to your coverage for 2025. If you need an ID card, you can login to your Aetna account at <http://aetna.com/> to download a copy of your card. If you do not have an account, you will need to register first. If you are needing a copy of your 2025 card because of changes you made, you will need to wait until January 1, 2025, to download your new card. You can also download a card for your Aetna Vision coverage.

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.