



Explore your benefits.

Your 2025 Benefits Guide.

EXPLORE



YOUR BENEFITS.

Your journey to total wellness is unique, and BlueBenefits is here to support you every step of the way. Whether you're focusing on your health, finances, or work-life balance, we offer a range of options and flexible resources designed to evolve with your changing needs.

Discover how BlueBenefits can enhance your overall wellness by visiting lifeisbetterinblue.com, where you can explore all the details anytime, anywhere. Your path to total wellness starts here.

Important reminder regarding the Green Option.

Effective January 1, 2025, the **Green Option with a Health Reimbursement Account (HRA)**, inclusive of Seed Dollars and Healthy Rewards, was discontinued for any non-pilot crewmembers. Only pilots enrolled in the **Green Option** can continue, per the CBA.

Important deadlines:

If you are a non-pilot crewmember who was enrolled in the **Green Option** in 2024:

- **December 31, 2024:** If you have a Flexible Spending Account (FSA) balance remaining and move to an Option with an HSA for 2025, only the amount permitted under IRS guidance (up to \$640) will move to a Limited Purpose FSA.
 - Last day to incur eligible expenses against your HRA and FSA.
 - Last day to use your Optum Financial payment card for eligible 2024 HRA and FSA expenses.
- **January 1, 2025:** The **Green Option** and **HRA** (inclusive of Seed Dollars and Healthy Rewards) is discontinued for any non-pilot crewmembers. Any changes you made during Open Enrollment will take effect.
- **March 31, 2025:** Deadline to submit 2024 expenses online through Optum Financial for HRA and FSA eligible expenses. Any amounts remaining after any permitted carryover pursuant to IRS guidance will be forfeited. Pursuant to IRS Guidelines, you are not allowed to transfer HRA funds to an HSA.



Hello healthy!

Discover a wealth of healthcare Options and resources designed to meet the diverse needs of our crewmembers and their families. From Medical and Rx to Dental, Vision, along with innovative wellness programs, we've created a path to help you and your family reach your personal health goals.

Begin your wellness adventure by visiting lifeisbetterinblue.com and exploring the 'Healthy' tab, where there is a full range of benefits waiting for you to discover.

Medical and Rx.

Business partners: Anthem or Centivo [Medical]; CVS Caremark [Rx]; Optum Financial [Health Accounts]

You have a choice of Medical Options offered by Centivo and Anthem.

Partnership Option, powered by Centivo, is designed to protect your health, and your budget.

The Partnership Option,
powered by Centivo
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Core Savings Option
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Green Option
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This Option offers in-network only coverage (along with emergency and urgent care) to crewmembers living in:

- **California:** Los Angeles, Orange and San Diego metro areas
- **Connecticut:** Southern, Central and Western CT
- **Florida:** Orlando and Tampa
- **New Jersey:** Central and Northern NJ
- **New York:** NYC metro area, including Westchester and Long Island
- **Pennsylvania:** Eastern PA, including Philadelphia and the Lehigh Valley areas

With Centivo you get:

- Cost savings. The **Partnership Option** has:
 - No deductible (meaning your coverage starts to pay right away).
 - FREE primary care, including pediatrician visits for children—for sick and routine care.
 - Predictable copays for other covered services.
- A network built around select local, virtual and national providers who offer great care at great prices, so you save more on healthcare you can trust.
 - Examples of local health systems included in the Centivo Network:
 - Mount Sinai and Montefiore in NYC.
 - Northwell Health on Long Island, NY.
 - Trinity Health in CT.
 - RWJBarnabas Health and Atlantic Health in NJ.
 - Penn Medicine and Lehigh Valley Health Network in PA.
 - MemorialCare in Orange County, CA, UCLA Health in Los Angeles, CA and Scripps Health in San Diego, CA.
 - Orlando Health in Orlando, FL.
 - AdventHealth in Tampa, FL*.
- Access to Centivo Care, a virtual practice that replaces your in-person doctor with no commute and no waiting room, and coordinates in-person care when you need it.
- Urgent care and emergency room services are covered at the in-network level, no matter where you receive these services (even out-of-network and when traveling outside the country).
- Hands-on support through Centivo Member Care and an easy-to-use member app to access your digital ID card, review Option details, see your care history and more.

For more information on Centivo, go to **page 7**.

* AdventHealth may be in other locations, but is considered in network for the Tampa, FL area only.

The Core Savings and Blue Options, provided through Anthem, offer one of the largest networks along with best-in-class care and support.

- Both Options are paired with a Health Savings Account (HSA).

You'll also have:

- **Engage**, an easy to use app to help you stay on top of your healthcare and find all your benefits in one place. Engage helps you find in-network doctors, review claims, see cost estimates, access ID cards and more. Learn more on [page 30](#).
- **BlueCarpet**, a team of dedicated Family Advocates and nurses that provide a single point of contact for resolving claims and creating a care plan to stay on top of your wellness. You can chat with BlueCarpet through Engage. Learn more on [page 33](#).

The Green Option is administered by Anthem and is paired with a Health Reimbursement Account (HRA).

In 2025, the **Green Option** is available to pilots per the Collective Bargaining Agreement (CBA). See [page 16](#) for more details.

Choose the Medical Option that works best for YOU.

	Partnership Option, powered by Centivo	Core Savings Option with an HSA	Blue Option with an HSA
Who's eligible?	Full-Time crewmembers living in: <ul style="list-style-type: none"> • CA: Los Angeles, Orange and San Diego metro areas • CT: Southern, Central and Western CT • FL: Orlando and Tampa • NJ: Central and Northern NJ • NY: NYC metro area, including Westchester and Long Island • PA: Eastern PA, including Philadelphia and the Lehigh Valley areas 	Full-Time crewmembers	Full-Time crewmembers
Business Partner	CENTIVO.	Anthem 	Anthem 
Behavioral Health and free in-network preventive care	✓	✓	✓
Prescription coverage	♥ CVS caremark		
Health Savings Account	N/A	Optum Financial®	Optum Financial®

Partnership Option, powered by Centivo.

Business partner: Centivo

The Partnership Option is an in-network Medical Option for crewmembers living in Orlando and Tampa, FL, the New York City metro area, Long Island, NY, certain locations in CT, NJ, and PA, the Los Angeles, Orange and San Diego metro areas.

Consider the Partnership Option to protect your health and your budget.

The **Partnership Option** provides quality care at a low cost. When you enroll, you will choose a primary care doctor to lead your Primary Care Team. When you need care, see your primary care doctor first. When you need specialty care, your doctor will refer you to in-network specialists. If you see a doctor that is not in the Centivo Network, you will have to pay the full cost of that care (except for urgent or emergency care).

Consider choosing the **Partnership Option** if you'd like:

- No annual deductible.
- **FREE** primary care visits for any reason, including pediatrician visits when needed.
- Access to Centivo Care to get virtual care from the convenience of home, work or on the go. See **page 11**.
- Predictable pre-set copays, so you know exactly what you'll owe – if anything – before you go to the doctor.
- A low annual out-of-pocket maximum.
- Urgent care and emergency room services covered at the in-network level, no matter where you receive these services (even out-of-network and when traveling outside the country).
- Dedicated hands-on personal service through Centivo's Member Care Team. You can contact the team for answers and information by calling **1-855-521-8155** or using the Centivo app once you enroll. Note that you do not have access to BlueCarpet with this Medical Option since the Centivo Member Care Team will be available for answers, information and support.



The Partnership Option is available in Tampa, FL.

The **Partnership Option**, powered by Centivo, is available to crewmembers living in Tampa, FL. The Centivo Network in Tampa, FL offers a comprehensive network of healthcare services from **AdventHealth**, including:

- 8 general acute care hospitals.
- 8 urgent care locations.
- 4 emergency departments.
- 534 unique office locations, including 73 primary care and 37 pediatric locations.
- 1,811 unique providers, with approximately 200 primary care physicians.

The Partnership Option is available on Long Island, NY.

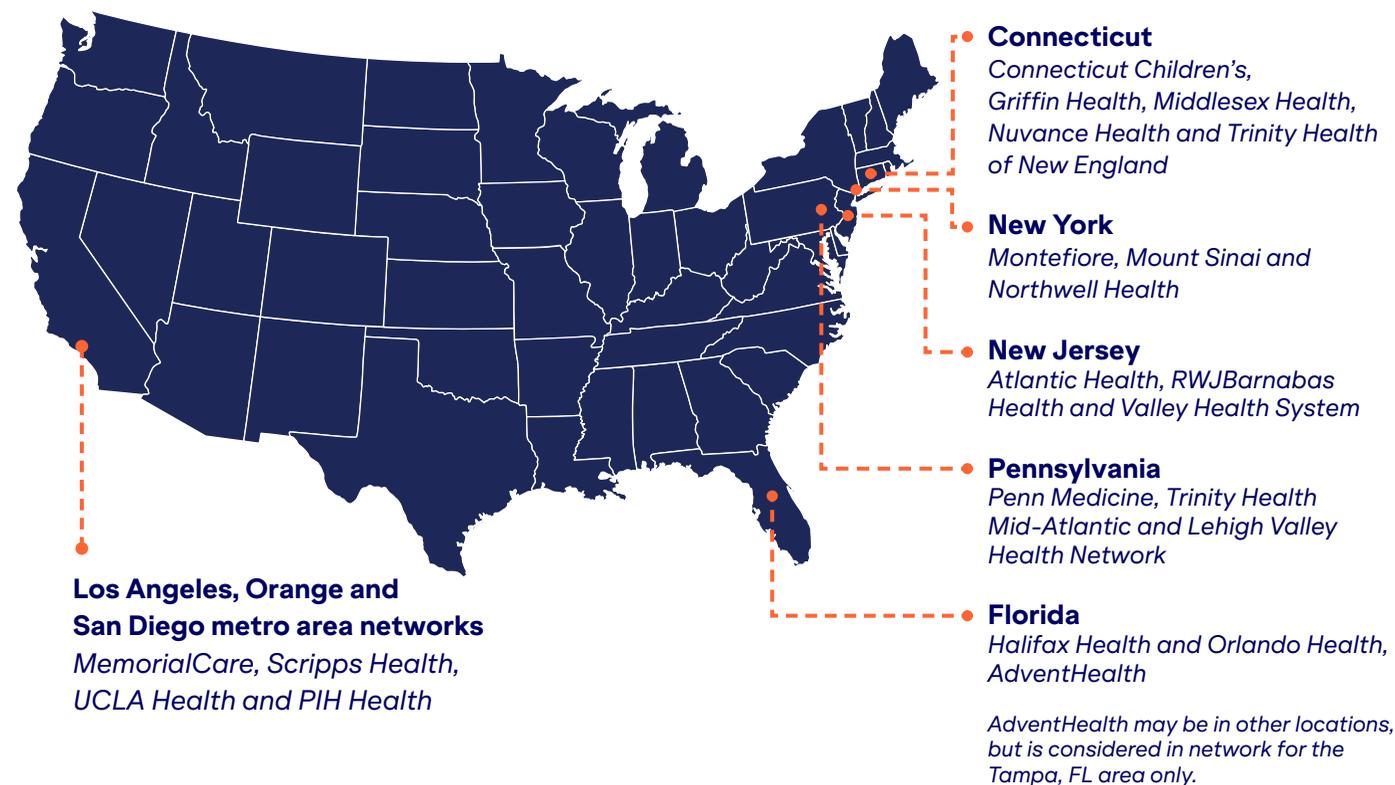
Crewmembers living on Long Island can get care through **Northwell Health**, which includes:

- 21 hospitals across Long Island, Queens, Manhattan, Staten Island and Westchester.
- 11,000+ providers on Long Island and the greater NYC area (in addition to Mount Sinai, Montefiore, and others).

If you live in an eligible area, you can enroll in the **Partnership Option** and enjoy the advantages of the Centivo Network. To see if you are eligible, visit jetblue.centivo.com.

Who's included in the Centivo Network?

The Centivo Network is built around trusted, local doctors, hospital systems and other providers. They include, but are not limited to, the following high-quality health systems:



It's easy to find in-network providers and get answers to questions.

Visit: jetblue.centivo.com | Call: 1-855-521-8155

Beyond these local providers, Centivo works with local independent providers, virtual providers and national providers such as Labcorp and DaVita. Visit jetblue.centivo.com to learn more about who's in the Centivo Network. We're looking forward to expanding this affordable offering to more areas in the future.

Partnership Option In-Network Only		
Plan features	Network	Centivo Network
	Primary care physician selection required	Yes
	Primary care referrals to specialists required	Yes (except for OB/GYN, behavioral health, urgent and emergency care, and select other services)
	Deductible (Individual / Family)	\$0
	Out-of-pocket maximum (Individual / Family)	\$2,500 / \$5,000
Copay	Eligible preventive care	\$0
	Most services	Primary care visits: \$0 Specialist: \$50 Urgent Care*: \$100 Surgeries: \$500 (outpatient) / \$700 (inpatient)
	Emergency room	\$200 copay* (waived if admitted)
Prescription drugs through CVS Caremark (30-day)	Generic	50% (\$8 max)
	Brand (if no generic is available)	50% (\$100 max)
	Specialty	\$0 if enrolled in the PrudentRx program. 30% coinsurance if not enrolled in the PrudentRx program.
Prescription drugs through CVS Caremark (90-day)	Generic	50% (\$24 max)
	Brand (if no generic is available)	50% (\$300 max)

* Available when traveling/out-of-network.

How it works.

The **Partnership Option** takes a unique approach to healthcare, putting the focus on primary care. You'll build a relationship with your Primary Care Team, who you have unlimited free visits with, and they will guide you to the right specialists when you need additional care. Here's how it works:

- **Choose your primary care doctor:** Once you have enrolled in the **Partnership Option** and the plan year begins, you will activate your coverage by choosing a primary care doctor from the Centivo Network. To activate, simply let Centivo know which doctor you have chosen by calling Centivo Member Care or via the Centivo app.
- **Work with your Primary Care Team:** Studies prove that working with a primary care doctor can help you stay healthier, improve your healthcare experience, and reduce hospital and emergency room visits—and these things all keep your costs lower.
- **Your primary care doctor and their team is your first stop for preventive, as well as sick care:** These visits are always FREE. If you need specialty care, your team will refer you to the right in-network specialist. No referrals required for OB/GYN care, behavioral healthcare, urgent or emergency care, physical therapy, chiropractic care and select services.
- **Paying for care:** The **Partnership Option** has no deductible, so benefits start right away. You will pay predictable copays (flat fees) for specialty care and other services not provided by your primary care doctor. You'll always know what you owe, if anything, before you receive care. You may also enroll in and contribute to a Flexible Spending Account (FSA) to pay for eligible expenses.
- **Centivo Care:** Receive virtual primary care services from the comfort of home, at work or on the go. It's a convenient alternative to in-person primary care anytime, anywhere—and it's free. See the **next page** for more information.

Because the **Partnership Option** offers affordable care and free primary care services (including preventive care), crewmembers who choose this Option are not eligible for Healthy Rewards or Seed Dollars.



Don't forget to activate your Partnership Option coverage.

In order for your claims to be covered under the **Partnership Option**, you and your dependents must activate your coverage by selecting a primary care doctor.

You'll get instructions on how to activate with your Centivo ID card.

Find primary care doctors who practice in your area:

1. Go to jetblue.centivo.com and click "Find a doctor or facility" on the home page.
2. Under **Select a specialty**, select "Primary Care".
3. **Select your network** (JetBlue or JetBlue LVHN for those who reside in PA).
4. Then enter your zip code and click the "Search" button.

For each result, you'll get helpful information such as whether the doctor is accepting new patients, languages spoken, board certifications and more. You can also search by doctor or practice name to see if a primary care doctor you know belongs to the Centivo Network.

If you have trouble finding a doctor, call Centivo Member Care.

How the Partnership Option works when traveling.

Urgent and emergency care are covered as in-network when you travel—no matter where you are.

- **Go to the hospital emergency room** when you have a true life-threatening emergency such as chest pain, uncontrolled bleeding or severe shortness of breath.
- **Go to an urgent care center** when you are experiencing an illness or minor injury, such as a sprained ankle or burn that can't wait until your doctor is available.

You can also schedule a virtual appointment with your primary care doctor if you select Centivo Care when you activate. Look for more detailed information on the **next page**.

Traveling? You've got virtual care choices.

When you enroll in the **Partnership Option**, you and your covered family members have access to virtual care visits anytime, anywhere. This includes any covered family members who may live outside your coverage area. Explore convenient choices which include:

- **Centivo Care**, a virtual primary care practice that replaces your in-person doctor with visits by phone or through computer.
- **Virtual urgent care from MDLIVE**, for 24/7 coverage if your regular doctor is not available.
- **Array Behavioral Health, Rula, and Talkiatry** for behavioral health for children and adults. **Mind and Match** offers support for adults.
- **Great Speech** therapy for children and adults.
- **Upswing Health and ASHCare** for orthopedic and musculoskeletal pain.

Please note that some services are only available in certain states. Copays apply.

Contact Centivo Member Care at **1-855-521-8155**, Monday-Friday from 8am - 8pm ET or visit lifeisbetterinblue.com/centivo-virtual-care for more information.



Centivo Care.

If you travel frequently, or you have covered dependents who live outside your network area, you can benefit from Centivo Care, a convenient virtual option that can be accessed from anywhere using your computer, phone or through a secure app. With Centivo Care you'll have:

- **FREE primary care services**, including routine physical exams, immunizations, and health screenings.
- **A Virtual Primary Care Team**, consisting of a primary care doctor with the support of other medical professionals in their practice, just like you would expect from a traditional in-person primary care practice.
- **Coordination of in-person care, if needed.** Your team will coordinate in-person care with local, in-network providers.
- **Personal care and support.** The friendly, accessible team gets to know your unique health concerns and can address many problems early on.

Centivo Care is available for crewmembers in select states who are age 18 and older. For more information, visit jetblue.centivo.com.

Your Centivo Member Care Team.

With Centivo, you've got hands-on personal service. Your Centivo Member Care Team is available to answer questions about finding in-network providers, understanding your benefits and coverage, and more. They can also answer any questions you may have while you are deciding if this Option is right for you.

Contact your Centivo Member Care Team at **1-855-521-8155**, Monday-Friday from 8am - 8pm ET or by visiting jetblue.centivo.com. Once your coverage starts, you'll also be able to send a message through the Centivo app or member portal (see below).



Reminders:

- Eligibility for the **Partnership Option** is based on your home address. To find out if you are eligible, visit jetblue.centivo.com.
- Because the **Partnership Option** offers affordable care and free primary care services (including preventive care), crewmembers who choose this Option are not eligible for Healthy Rewards or Seed Dollars.



Once your coverage starts, you'll be able to access Centivo's easy to use app and member portal.

To get started you'll need to create an account with your Centivo member ID. Look for your ID card and more information in your welcome materials.

Scan the QR codes below to download the app.



App Store



Google Play

Core Savings Option with Health Savings Account (HSA).

Business partner: Anthem (Medical);
Optum Financial (HSA); CVS Caremark (Rx)

The **Core Savings Option**, administered by Anthem, offers choice and flexibility to suit your needs. It is paired with a **Health Savings Account (HSA)** you can use to help pay current and future eligible healthcare expenses. The HSA is funded by JetBlue and you.

Is the Core Savings Option right for you?

Consider these features:

- Prescription coverage through CVS Caremark.
- The flexibility to see any doctor you like, with the opportunity to pay less for care when you use providers that belong to Anthem's network.
- 100% coverage for in-network preventive care.
- JetBlue covers 80% for in-network healthcare once you've met your deductible. You pay the remaining 20% (in-network) until you reach the out-of-pocket maximum for the year.

When looking for in-network providers, search the Anthem Bluecard PPO network, except for the states below that have their own network:

If you are enrolled or plan to enroll in the **Core Savings, Blue** or **Green** Options, visit [anthem.com/jetblue](https://www.anthem.com/jetblue) to find in-network providers within your state. Available network by states include:

- **Arizona** - Blue Alternative
- **California** - Select PPO
- **Colorado** - CO Pathway
- **Florida** - NetworkBlue
- **Georgia** - Blue Open Access POS
- **Indiana** - HealthSync POS
- **Minnesota** - High Value Network
- **Missouri** -
 - Blue Preferred POS (St. Louis)
 - Preferred-Care Blue (Kansas City)
- **New Hampshire** - BlueChoice Open Access POS
- **New Jersey** - Horizon Managed Care
- **New York** - Blue Access
- **Tennessee** - Network S
- **Virginia** - HealthKeepers POS
- **Washington, DC metro area** - BlueChoice Adv Open Access
- **Wisconsin** - Blue Priority

All other states - Anthem Bluecard PPO

Core Savings Option with an HSA

In-Network¹

Core Savings Option with an HSA		
In-Network ¹		
Deductible	Individual	\$2,150
	Family	\$4,300 ²
Coinsurance	Eligible preventive care ³	\$0
	Most services	20% after deductible
	Emergency room	\$300 copay after deductible (waived if admitted)
Out-of-pocket maximum	Individual	\$6,000
	Family	\$12,000 (\$7,350 individual max in family)
Prescription drugs (30-day) ⁴	Generic	20% after deductible (\$200 max ⁵)
	Brand (if no generic is available)	20% after deductible (\$200 max ⁵)
	Specialty	\$0 after deductible if enrolled in the PrudentRx program. ⁵ 30% coinsurance after deductible if not enrolled in the PrudentRx program. ⁵
Prescription drugs (90-day) ⁴	Generic	20% after deductible (\$600 max ⁵)
	Brand (if no generic is available)	20% after deductible (\$600 max ⁵)

¹ Out-of-network available. Visit lifeisbetterinblue.com for Option summaries, or go to [page 20](#).

² If you cover dependents, the full family deductible must be met before coinsurance begins.

³ Preventive screenings as identified by Healthcare Reform.

⁴ You must reach your deductible before the Option pays coinsurance on prescription drugs. Prescription expenses count toward the out-of-pocket maximum.

⁵ This Option feature is required by the IRS for HSA plans, and prescription costs are based on negotiated rates.

The Core Savings Option comes with:

- Engage to simplify your wellness journey—see [page 30](#).
- The BlueCarpet team of expert Family and Clinical Advocates—see [page 33](#).
- Carrum Health, for easier, more comfortable and less expensive surgical care—see [page 36](#).

Seed Dollars and pre-tax contributions help grow your HSA.

Here's how it works:

- JetBlue automatically puts Seed Dollars into your HSA (prorated based on start date).
- You can make pre-tax contributions up to the IRS limit.

Seed Dollars from JetBlue can grow your HSA and help pay for eligible healthcare expenses, including those going towards meeting your deductible. See [page 18](#) for Seed Dollar amounts.

For more on Health Savings Accounts, see [page 23](#).

What's the difference between the Core Savings Option and the Blue Option?

The Core Savings Option has the lowest payroll contribution of all the JetBlue Medical Options.

The Blue Option has a lower deductible and out-of-pocket maximum than the Core Savings Option.

Blue Option with Health Savings Account (HSA).

Business partner: Anthem (Medical); Optum Financial (HSA); CVS Caremark (Rx)

The Blue Option

is a Preferred Provider Organization (PPO) that uses a network of doctors and facilities. It comes with a **Health Savings Account (HSA)** with Seed Dollars from JetBlue to help you pay for the cost of care. The **Blue Option** pays benefits for eligible healthcare services after you pay an annual deductible and offers:

- Coverage for both in- and out-of-network care. However, you'll pay less if you use in-network providers.
- The flexibility to choose any participating doctor or specialist without referrals nationwide.
- 100% coverage for in-network preventive care.
- Prescription coverage through CVS Caremark.
- JetBlue covers 80% for in-network healthcare once you've met your deductible. You pay the remaining 20% (in-network) until you reach the out-of-pocket maximum for the year.

When looking for in-network providers, search the Anthem Bluecard PPO network, except for the states below that have their own network:

If you are enrolled or plan to enroll in the **Core Savings, Blue** or **Green** Options, visit [anthem.com/jetblue](https://www.anthem.com/jetblue) to find in-network providers within your state. Available network by states include:

- **Arizona** - Blue Alternative
- **California** - Select PPO
- **Colorado** - CO Pathway
- **Florida** - NetworkBlue
- **Georgia** - Blue Open Access POS
- **Indiana** - HealthSync POS
- **Minnesota** - High Value Network
- **Missouri** -
 - Blue Preferred POS (St. Louis)
 - Preferred-Care Blue (Kansas City)
- **New Hampshire** - BlueChoice Open Access POS
- **New Jersey** - Horizon Managed Care
- **New York** - Blue Access
- **Tennessee** - Network S
- **Virginia** - HealthKeepers POS
- **Washington, DC metro area** - BlueChoice Adv Open Access
- **Wisconsin** - Blue Priority

All other states - Anthem Bluecard PPO

Blue Option with an HSA		
In-Network ¹		
Deductible	Individual	\$1,650
	Family	\$3,300 ²
Coinsurance	Eligible preventive care ³	\$0
	Most services	20% after deductible
	Emergency room	\$300 copay after deductible (waived if admitted)
Out-of-pocket maximum	Individual	\$5,300
	Family	\$10,600 (\$7,350 individual max in family)
Prescription drugs (30-day) ⁴	Generic	20% after deductible (\$200 max ⁵)
	Brand (if no generic is available)	20% after deductible (\$200 max ⁵)
	Specialty	\$0 after deductible if enrolled in the PrudentRx program. ⁵ 30% coinsurance after deductible if not enrolled in the PrudentRx program. ⁵ Per pilot CBA: 20% after deductible (\$200 max ⁵)
Prescription drugs (90-day) ⁴	Generic	20% after deductible (\$600 max ⁵)
	Brand (if no generic is available)	20% after deductible (\$600 max ⁵)

¹ Out-of-network available. Visit lifeisbetterinblue.com for Option summaries, or go to **page 20**.

² If you cover dependents, the full family deductible must be met before coinsurance begins.

³ Preventive screenings as identified by Healthcare Reform.

⁴ You must reach your deductible before the Option pays coinsurance on prescription drugs. Prescription expenses count toward the out-of-pocket maximum.

⁵ This Option feature is required by the IRS for HSA plans, and prescription costs are based on negotiated rates.

The Blue Option comes with:

- Engage to simplify your wellness journey – see **page 30**.
- The BlueCarpet team of expert Family and Clinical Advocates – see **page 33**.
- Carrum Health, for easier, more comfortable and less expensive surgical care – see **page 36**.

Seed Dollars and pre-tax contributions help grow your HSA.

Here's how it works:

- JetBlue automatically puts Seed Dollars into your HSA (prorated based on start date).
- You can make pre-tax contributions up to the IRS limit.

Seed Dollars from JetBlue can grow your HSA and help pay for eligible healthcare expenses, including those going towards meeting your deductible. See **page 18** for Seed Dollar amounts.

For more on Health Savings Accounts, see page 23.

How are the **Core Savings** and **Blue Options** the same?

Both Options are provided through Anthem and come with:

- Nationwide coverage for both in- and out-of-network care. Be sure to stay in network to keep costs lower.
- Free preventive care visits.
- The flexibility to choose a specialist without referrals.
- Prescription drug coverage through CVS Caremark.
- The Engage app to simplify your healthcare journey on-the-go.
- BlueCarpet and a team of Family and Clinical Advocates.
- Carrum Health, for affordable access to world-class surgical care.
- An HSA with Seed Dollar contributions from JetBlue and contributions made by you, up to the annual IRS limit.

Green Option with Health Reimbursement Account (HRA).

Business partner: Anthem (Medical);
Optum Financial (HRA); CVS Caremark (Rx)

Important reminder regarding the Green Option.

Effective January 1, 2025, the **Green Option with a Health Reimbursement Account (HRA)**, inclusive of Seed Dollars and Healthy Rewards, was discontinued for any non-pilot crewmembers. Only pilots enrolled in the **Green Option** can continue, per the CBA.

Important deadlines:

If you are a non-pilot crewmember who was enrolled in the **Green Option** in 2024:

- **December 31, 2024:** If you have a Flexible Spending Account (FSA) balance remaining and move to an Option with an HSA for 2025, only the amount permitted under IRS guidance (up to \$640) will move to a Limited Purpose FSA.
 - Last day to incur eligible expenses against your HRA and FSA.
 - Last day to use your Optum Financial payment card for eligible 2024 HRA and FSA expenses.
- **January 1, 2025:** The **Green Option** and **HRA** (inclusive of Seed Dollars and Healthy Rewards) is discontinued for any non-pilot crewmembers. Any changes you made during Open Enrollment will take effect.
- **March 31, 2025:** Deadline to submit 2024 expenses online through Optum Financial for HRA and FSA eligible expenses. Any amounts remaining after any permitted carryover pursuant to IRS guidance will be forfeited. Pursuant to IRS Guidelines, you are not allowed to transfer HRA funds to an HSA.



Green Option with an HRA (For eligible pilots only, per the CBA.)

		In-Network
Deductible	Individual	\$1,400
	Family	\$2,800
Coinsurance	Eligible preventive care ¹	\$0
	Most services	20% after deductible
	Emergency room	\$300 copay (waived if admitted)
Out-of-pocket maximum	Individual	\$5,300
	Family	\$10,600
Prescription drugs (30-day) ²	Generic	50% (\$8 max)
	Brand (if no generic is available)	50% (\$100 max)
	Specialty	50% (\$200 max)
Prescription drugs (90-day) ²	Generic	50% (\$24 max)
	Brand (if no generic is available)	50% (\$300 max)

¹ Preventive screenings as identified by Healthcare Reform.

² Prescription expenses count toward the out-of-pocket maximum.

Important! All non-pilot crewmembers who were enrolled in the Green Option in 2024.

Any balance left in your HRA (inclusive of Seed Dollars and Healthy Rewards) at the end of 2024 will **NOT** roll over to 2025. You have until March 31, 2025 to submit claims for expenses incurred in 2024. See **page 29** for more information.

Seed Dollars help grow your HRA.

JetBlue automatically puts Seed Dollars into your HRA to help pay for eligible healthcare expenses, including your deductible. See **page 18** for more information.

When looking for in-network providers, search the Anthem Bluecard PPO network, except for the states below that have their own network:

If you are enrolled or plan to enroll in the **Core Savings, Blue** or **Green** Options, visit anthem.com/jetblue to find in-network providers within your state. Available network by states include:

- **Arizona** - Blue Alternative
- **California** - Select PPO
- **Colorado** - CO Pathway
- **Florida** - NetworkBlue
- **Georgia** - Blue Open Access POS
- **Indiana** - HealthSync POS
- **Minnesota** - High Value Network
- **Missouri** -
 - Blue Preferred POS (St. Louis)
 - Preferred-Care Blue (Kansas City)
- **New Hampshire** - BlueChoice Open Access POS
- **New Jersey** - Horizon Managed Care
- **New York** - Blue Access
- **Tennessee** - Network S
- **Virginia** - HealthKeepers POS
- **Washington, DC metro area** - BlueChoice Adv Open Access
- **Wisconsin** - Blue Priority

All other states - Anthem Bluecard PPO

Maximize your savings with Seed Dollars and Healthy Rewards.

Seed Dollars from JetBlue and the Healthy Rewards you earn by completing wellness activities keep more money in your wallet.

Seed Dollars and Healthy Rewards earned for completing certain wellness activities are automatically deposited into one of the following eligible Health Accounts:

- **Health Savings Account (HSA)** that is paired with the **Core Savings** or **Blue Options**.
- **Health Reimbursement Account (HRA)** That is paired with the **Green Option**.
- **Healthy Rewards** account, available to any pilot not enrolled in a JetBlue Medical Option.

You are not eligible for Seed Dollars or Healthy Rewards if you are a non-pilot crewmember with waived JetBlue Medical, or enrolled in the **Partnership Option** (due to its low costs).

JetBlue dollars can help you pay for eligible out-of-pocket expenses, including those going toward meeting your annual deductible.

	Crewmember Only		
	Seed Dollars*	Healthy Rewards	Total
Crewmember	\$400	\$550	\$950
Pilot	\$550	\$400	\$950
Pilot (waived Medical)	N/A	\$250	\$250
Partnership Option through Centivo	N/A	N/A	N/A

	Crewmember with dependents		
	Seed Dollars*	Healthy Rewards	Total
Crewmember	\$800	\$1,100	\$1,900
Pilot	\$1,100	\$800	\$1,900
Partnership Option through Centivo	N/A	N/A	N/A

* Prorated based on start date.

Here's how it adds up!

See below how you can use your Seed Dollars and Healthy Rewards to cover eligible healthcare expenses.

Family deductible in the Core Savings Option for a crewmember with family:

\$4,300 annual in-network deductible

- **\$800** Seed Dollars
- **\$1,100** Healthy Rewards

= \$2,400 to pay towards your \$4,300 deductible.

Crewmember enrolled in Blue Option has already met their \$1,650 deductible:

- \$300** hospital copay
- \$50** doctor coinsurance
- **\$400** Seed Dollars
- **\$550** Healthy Rewards

= \$600 remaining in your HSA to help pay towards additional healthcare costs.

Individual deductible in the Partnership Option:

- \$0** annual in-network deductible
- \$0** Seed Dollars
- \$0** Healthy Rewards

= \$0 out of pocket. You pay nothing for annual in-network deductibles and primary care visits.

Pilot who has waived enrollment in a JetBlue Medical Option:

- \$250** out-of-pocket eligible expenses
- + **\$250** Healthy Rewards

= \$0 out of pocket

Pro tip!

Maximize your healthcare savings by contributing \$2,400 in pre-tax dollars to your HSA, leveraging the triple-tax advantage of tax-free contributions, growth, and withdrawals for qualified health expenses.



Medical and Rx comparison.

Business partners: Anthem (Medical), Centivo (Medical), Optum Financial (HSA and FSA), CVS Caremark (Rx)

Available to Full-Time crewmembers living in Tampa and Orlando, FL, the NYC metro area, including Long Island, portions of CT, NJ and PA, the Los Angeles, Orange and San Diego metro areas⁵.

		Core Savings Option with a Health Savings Account		Blue Option with a Health Savings Account		Partnership Option
		In-Network	Out of-Network	In-Network	Out of-Network	In-Network Only
Deductible	Individual	\$2,150	\$4,300	\$1,650	\$3,300	\$0
	Family	\$4,300¹	\$8,600¹	\$3,300¹	\$6,600¹	
Coinsurance	Eligible preventive care ²	\$0	No Coverage	\$0	No Coverage	\$0
	Most services	20% after deductible	40% after deductible	20% after deductible	40% after deductible	Primary care visits: \$0 Specialist: \$50 Urgent Care: \$100 Surgeries: \$500 (outpatient) / \$700 (inpatient)
	Emergency room	\$300 copay after deductible (waived if admitted)		\$300 copay after deductible (waived if admitted)		\$200 copay (waived if admitted)
Out-of-pocket maximum	Individual	\$6,000	\$9,000	\$5,300	\$7,950	\$2,500
	Family	\$12,000 <i>(\$7,350 individual max in family)</i>	\$18,000	\$10,600 <i>(\$7,350 individual max in family)</i>	\$15,900	\$5,000
Prescription drugs (30-day)³	Generic	20% after deductible (\$200 max ⁴)	N/A	20% after deductible (\$200 max ⁴)	N/A	50% (\$8 max)
	Brand <i>(if no generic is available)</i>	20% after deductible (\$200 max ⁴)		20% after deductible (\$200 max ⁴)		50% (\$100 max)
	Specialty	\$0 after deductible if enrolled in the PrudentRx program. ⁴ 30% coinsurance after deductible if not enrolled in the PrudentRx program. ⁴		\$0 after deductible if enrolled in the PrudentRx program. ⁴ 30% coinsurance after deductible if not enrolled in the PrudentRx program. ⁴ Per pilot CBA: 20% after deductible (\$200 max ⁴)		\$0 if enrolled in the PrudentRx program. 30% coinsurance if not enrolled in the PrudentRx program.
Prescription drugs (90-day)³	Generic	20% after deductible (\$600 max ⁴)	N/A	20% after deductible (\$600 max ⁴)	N/A	50% (\$24 max)
	Brand <i>(if no generic is available)</i>	20% after deductible (\$600 max ⁴)		20% after deductible (\$600 max ⁴)		50% (\$300 max)

¹ If you cover dependents, the full family deductible must be met before coinsurance begins.

² Preventive screenings as identified by Healthcare Reform.

³ In the Blue and Core Savings Options, you must reach your deductible before the Option pays coinsurance on prescription drugs. Prescription expenses count toward the out-of-pocket maximum.

⁴ This Option feature is required by the IRS for HSA plans, and prescription costs are based on negotiated rates.

⁵ Eligibility based on ZIP code. Visit jetblue.centivo.com to see if you are eligible.

Medical and Rx comparison.

Business partners: Anthem (Medical),
Optum Financial (HRA and FSA), CVS Caremark (Rx)

As of January 1, 2025, the **Green Option with Health Reimbursement Account (HRA)**, is only available to pilots, per the CBA.

		Green Option with an HRA	
		In-Network	Out-of-Network
Deductible	Individual	\$1,400	\$2,800
	Family	\$2,800	\$5,600
Coinsurance	Eligible preventive care ¹	\$0	No Coverage
	Most services	20% after deductible	40% after deductible
	Emergency room	\$300 copay (waived if admitted)	\$300 copay (waived if admitted)
Out-of-pocket maximum	Individual	\$5,300	\$7,950
	Family	\$10,600	\$15,900
Prescription drugs (30-day)²	Generic	50% (\$8 max)	N/A
	Brand (if no generic is available)	50% (\$100 max)	
	Specialty	50% (\$200 max)	
Prescription drugs (90-day)²	Generic	50% (\$24 max)	N/A
	Brand (if no generic is available)	50% (\$300 max)	

¹ Preventive screenings as identified by Healthcare Reform.

² Prescription expenses count toward the out-of-pocket maximum.



2025 costs for coverage.

To keep healthcare affordable for you and your family, JetBlue pays the larger part of your Medical Option cost. Because your payroll contribution is made before taxes are withheld, you pay less in income taxes.



2025 contributions: Semi-Monthly

	Core Savings Option	Blue Option	Partnership Option	Green Option
	Only available to pilots, per the CBA.			
Crewmember Only	\$53.00	\$73.00	\$72.00	\$79.00
Crewmember + Spouse	\$169.50	\$175.00	\$173.50	\$190.00
Crewmember + Child(ren)	\$120.00	\$123.50	\$122.50	\$134.00
Crewmember + Family	\$219.50	\$226.00	\$224.00	\$245.50

2025 contributions: Weekly

	Core Savings Option	Blue Option	Partnership Option	Green Option
	Only available to pilots, per the CBA.			
Crewmember Only	\$24.46	\$33.69	\$33.23	N/A
Crewmember + Spouse	\$78.23	\$80.77	\$80.08	
Crewmember + Child(ren)	\$55.38	\$57.00	\$56.54	
Crewmember + Family	\$101.31	\$104.31	\$103.38	

Health Accounts.

Business partner: Optum Financial

Saving money for healthcare and dependent care expenses is a smart and easy way to lower your taxes and keep more of your paycheck. Managing your Health Accounts through Optum Financial is convenient with a payment card, along with online and mobile access anytime, anywhere.

Learn how Health Accounts help you save your dollars and pay for eligible expenses.

	Health Savings Account (HSA)	Healthcare Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (FSA)	Health Reimbursement Account (HRA)	Healthy Rewards Account
Who's eligible?	<ul style="list-style-type: none"> • Core Savings Option • Blue Option 	<ul style="list-style-type: none"> • Green Option • Partnership Option, powered by Centivo • Crewmembers not enrolled in JetBlue Medical 	<ul style="list-style-type: none"> • All crewmembers with dependents under age 13 or disabled dependents of any age 	<ul style="list-style-type: none"> • Pilots enrolled in the Green Option 	<ul style="list-style-type: none"> • Pilots not enrolled in JetBlue Medical
Seed Dollars deposited (prorated based on start date)	✓			✓	
Healthy Rewards deposited	✓			✓	✓
Contributions	JetBlue and You	You	You	JetBlue	JetBlue
Tax advantages	✓ Triple-tax advantage. All contributions, eligible distributions, and earnings are tax-free	✓	✓	✓	
Rollover	Total balance	Up to \$660		Total balance	Up to \$250

Ensure your Health Savings Account is in order.

Don't forget, to review and update your HSA beneficiary information. It's a quick step that can make a big difference in the financial security of your loved ones. Visit secure.optumfinancial.com or download the Optum Financial app to update your beneficiaries, manage your account and more.



Consider choosing the **Core Savings Option** or **Blue Option** to enjoy the advantages of an HSA. Read on to see how JetBlue dollars and your own contributions to an HSA can help you build savings to use for current and future eligible healthcare expenses.

Get to know the perks of a Health Savings Account (HSA).

Business partner: Optum Financial

JetBlue offers two Medical Options with a Health Savings Account (HSA). With an HSA, you get these great advantages:

- **Ownership:** Unused HSA funds roll over from year to year. You own the account and can take it with you if you change to a different Medical Option, drop coverage or leave JetBlue.
- **Flexibility:** You can stop or change your contributions anytime during the year through BlueCrew Self Service (BCSS). You also choose how to use your account. You can use it as an emergency fund for unexpected out-of-pocket healthcare expenses.
- **Let your account grow** for future expenses, even into retirement.
- **Reduced costs:** The tax-free HSA funds you use can help cover your annual deductible. You can also use your HSA to pay for the healthcare expenses of your spouse and any eligible tax dependents.
- **Investment options:** Invest your HSA balance over \$1,100 into a variety of funds.
- **Optum Financial investments:** Grow tax-free and can be cashed out to pay for future healthcare expenses.
- **Catch-up contribution:** If you are age 55 or older, you can make an annual catch-up contribution of \$1,000.
- **Triple-tax savings:** You contribute pre-tax dollars through payroll deductions, pay for eligible expenses tax-free, and any account growth through earned interest or investment gains is tax-free.

Don't forget, JetBlue helps you jump-start your HSA savings with Seed Dollars automatically deposited to your account. See dollar amounts on [page 18](#).



See how the Health Savings Account (HSA) can work for you.

Business partner: Optum Financial

When you enroll in the **Core Savings** or **Blue Medical Option** through Anthem, your Option is paired with a Health Savings Account (HSA). The HSA is a tax-advantaged savings account that allows you to set aside pre-tax dollars to pay for out-of-pocket healthcare expenses – like your deductible and coinsurance – as well as save for future healthcare needs.

It's also a smart long-term savings and investment tool that can help you save now for healthcare expenses later. Once your HSA balance reaches the investment threshold of \$1,100, you can start to invest a portion of your HSA dollars. Choose from a wide variety of Optum Financial Self-Directed Mutual Funds that average a four-star Morningstar rating and represent some of the lowest expense ratios in the industry, including life-stage funds.

Your HSA is funded with:

JetBlue Seed Dollars
(prorated based on
your start date)



Healthy Rewards for
wellness activities,
earned by you



The amount you elect
to contribute from
your paycheck

Total contributions cannot exceed 2025 IRS limits. See [page 27](#) for more information.

Your HSA gives you a triple-tax advantage.

The HSA offers a triple-tax advantage that helps you save and pay for eligible healthcare expenses tax-free, or invest HSA funds for tax-free* growth.

Sally starts saving with her HSA in 2025. Her Seed Dollars from JetBlue, plus earned Healthy Rewards total \$950. She also decides to contribute \$3,200 of her own dollars that year out of her paycheck. Her HSA begins to grow with a triple-tax advantage right from the start.

1. Contributions are made with pre-tax money through payroll contributions, reducing her taxable income.
2. Sally's withdrawals to pay for eligible healthcare expenses are tax-free.
3. Once her account reaches a balance of \$1,100, she can invest and those investments grow tax-free.

Sally does not have any medical expenses. She has a total of \$4,150 – of which she can invest \$3,150. Her investment grows tax-free at a 5% rate of return. After 5 years, Sally has a total of \$4,846. Imagine how her savings can grow if she continues to contribute year after year.

Sally's 2025 contribution.*

Seed Dollars and Healthy Rewards: \$950
+ Sally contributes: \$3,200
Total 2025 contributions: \$4,150

Sally's HSA balance after 5 years.*

Funds Sally Invests in 2025: \$3,150
+ Tax free rate of return at 5%: \$686
+ Cash account balance: \$1,010
= Account balance after 5 years: \$4,846

*Investments are not FDIC insured, are not guaranteed by Optum Financial, and may lose value. The example provided is general in nature and provided for illustrative purposes. **This is an estimated example.** Outcomes will vary and are not guaranteed. State taxation on contributions, earnings and distributions may apply. See a tax professional for more information.

Funds you earn now can be used to pay for eligible expenses tax-free down the road.

When it comes to the HSA, as long as you use the funds to pay for eligible health expenses, your account is never taxed.

Starting Age	HSA Value at age 65
25	\$292,955
35	\$138,634
45	\$60,184
55	\$20,305

To grow your HSA balance, it helps to start early.

Take the example of a crewmember who begins working for JetBlue at age 45. They contribute \$3,000 each year to their HSA.* Assuming they:

- Use \$1,500 per year for medical expenses.
- Earn 7% a year on investments.

This crewmember's savings can add up to \$60k for medical expenses in retirement.

They have more healthcare needs now than when they were younger, so they continue to use their HSA to pay for care. Because HSA withdrawals for eligible expenses are not taxed, their HSA money lasts longer in retirement.

Investments are not FDIC insured, are not guaranteed by Optum Financial, and may lose value. The example provided is general in nature and provided for illustrative purposes. **This is an estimated example. Outcomes will vary and are not guaranteed. State taxation on contributions, earnings and distributions may apply. See a tax professional for more information.*

Let Optum Financial help with your HSA savings.

You can get a personalized estimate and health savings strategy by visiting Optum Financial's [health savings checklist page](#). You can also download the Optum Financial app for convenient access to your account wherever you go. Use the app to:

- See if an expense is eligible to be paid from your HSA.
- Check your account balance.
- Set up direct deposit for easy reimbursements.
- Access calculators and other helpful tools.
- Upload documentation (such as receipts) via your phone camera.

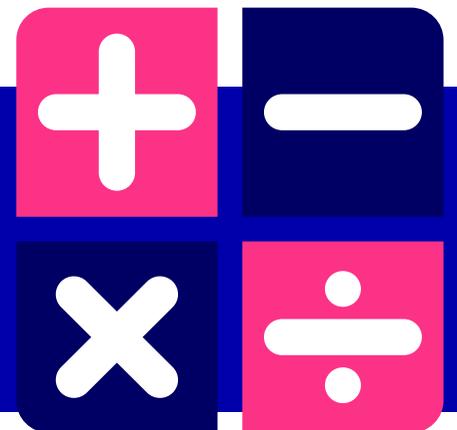
For current expenses, use your Optum Financial payment card, which conveniently draws from funds available in your HSA. You can also arrange to directly pay a provider online or reimburse yourself when you pay for expenses out of pocket.

For a complete listing of eligible expenses, use the [Optum Financial expense tool](#). Note that any amounts withdrawn from your HSA to pay for non-eligible expenses will be considered taxable income and a 20% penalty will apply if you are under age 65. After age 65, you can withdraw funds for any purpose, without penalty.

Pro tip!

Use Optum Financial's [Health Savings Account calculator](#) to:

- Figure out your max contributions.
- Estimate your tax savings.
- Watch your savings grow over time.



How the HSA works.

You make contributions.*

At any time during the year, you choose the per-paycheck amount you want to contribute, and this amount is deducted automatically.

Total contributions cannot exceed the 2025 IRS limit:

- **Crewmember Only:** \$4,300
- **Crewmember + Dependents:** \$8,550
- **Catch-up contributions for age 55+:** \$1,000

You use your account to pay for healthcare.

You can pay for eligible expenses (as defined by the IRS) from your account using your Optum Financial card. You can also arrange for payment online or reimburse yourself when you pay expenses out of pocket. Your HSA can also be a retirement savings tool when you let it grow. You can use your account to pay for eligible healthcare expenses in your retirement years, including Medicare premiums, in your retirement years.

Eligible expenses include:

- Deductibles and coinsurance
- Doctor and hospital visits
- Over-the-counter and prescription drugs
- Medical equipment
- Dental and vision care (basic services, major services, orthodontia)
- First aid supplies
- Sunscreen

For a complete listing of eligible expenses, use [Optum Financial's expense tool](#).

If you use your account for non-eligible expenses, penalties will apply. Amounts withdrawn from your account to pay non-eligible expenses will be taxable and a 20% penalty will apply if you are under age 65. After age 65, funds can be withdrawn for any purpose without penalty.

Be sure to keep your receipts. Always save your receipts for HSA purchases. You may be asked to submit receipts and detailed documentation to verify that your expenses comply with IRS guidelines.

* To be eligible for contributions to an HSA, you must not be enrolled in any other medical coverage including Medicare, TRICARE or tribal benefits, unless the other coverage qualifies as "high deductible" or is an excepted benefit under federal tax law. You are not eligible to contribute to an HSA or receive contributions if you are claimed as a dependent on someone else's tax return. Keep in mind that some disqualifying benefit programs, such as Medicare Part A, require you to take action to avoid being covered.

Setting your HSA beneficiary.

In the event of your death, any amounts remaining in your HSA will transfer to the beneficiary you've selected through Optum Financial. While you can name anyone as beneficiary, the tax impact is potentially less for a spouse than it is for children or a sibling. Your tax advisor can help you decide what's best for you.

Make sure your beneficiary designations are up to date. Visit secure.optumfinancial.com to review and update your HSA beneficiaries.



How the HSA benefits every age.

At every stage of life, the HSA delivers big benefits. Think of the HSA as a rainy day fund that can help you build savings for your health needs now and in the future.

20s	30s and 40s	50s +
Even though your healthcare expenses may be lower in your 20s, you can still save money with an HSA by using these funds towards eligible purchases. Your balance over \$1,100 can be invested and will grow tax-free, so you can use that savings later in life when your healthcare expenses are higher.	Life events, like buying a home, growing your family or paying for your child's education, can leave you feeling caught between the need to spend and save. The tax advantages of an HSA help you lower your taxable income while paying for current healthcare expenses.	Getting retirement-ready means saving as much as possible for healthcare expenses. In fact, the IRS allows people age 55 and older an additional \$1,000 each year as a catch-up contribution.

Flexible Spending Accounts (FSAs).

Business partner:
Optum Financial

JetBlue offers you two Flexible Spending Accounts (FSA) through Optum Financial to help you lower your taxable income and save on everyday expenses. Keep in mind that if you are enrolled in either Medical Option with an HSA (**Core Savings** or **Blue**), you are not eligible to have a Healthcare FSA (it's an IRS rule).

What you need to know about the Healthcare FSA and Dependent Care FSA.

- You use the **Healthcare FSA** for eligible healthcare expenses such as doctor visits, prescriptions, medical bills or certain over-the-counter medications. For a complete list of eligible expenses, use [Optum Financial's expense tool](#).
- You use the **Dependent Care FSA** for eligible expenses, such as daycare, elder day care, summer camp and preschool.
- The annual contribution amount you set is deducted from your paycheck in equal installments on a pre-tax basis and deposited into your FSA.
- You may not participate in the Healthcare FSA if you are contributing to an HSA through the **Core Savings Option** or **Blue Option** (it's an IRS rule).

	Healthcare FSA	Dependent Care FSA
Money you contribute	Up to \$3,300 per year pre-tax.	Up to \$5,000 per year pre-tax (\$2,500 if married filing separately).
Eligible expenses	Medical, Dental and Vision deductibles, coinsurance and other out-of-pocket costs.	Daycare for children under age 13, disabled children of any age and dependent adults, daytime summer camp, nursery school and elder care.
Using your FSA funds	Use your Optum Financial payment card at the point of service or pay out of pocket and submit for reimbursement.	Submit receipts and detailed expense documentation for reimbursement.
Unused funds	Carry over up to \$660. Submit claims until March 31 of the following year.	Unused funds at the end of the year are forfeited. Submit all claims by March 31 of the following year.

HSA vs. Healthcare FSA: What's the difference?

Health Savings Account (HSA)		Healthcare Flexible Spending Account (FSA)
Core Savings Option or Blue Option. You cannot contribute to a Healthcare FSA if you are enrolled in the Core Savings Option or Blue Option .	Eligibility	Partnership Option, Green Option or waived Medical coverage.
JetBlue Seed Dollars, Healthy Rewards earned for wellness activities and any contributions made by you.	Funding	Contributions made by you.
Automatically enrolled when you select the Core Savings Option or Blue Option .	Enrollment	You must actively enroll as a new hire, during a qualified life event, or during Open Enrollment each year.
Funds roll over and are yours to keep and build savings for the future.	Funds rollover	Only a portion of funds roll over each year.
Allows you to invest your account balance over \$1,100.	Investing	Does not allow for investment.

Health Reimbursement Account (HRA).

Business partner:
Optum Financial

For pilots enrolled in the **Green Option**, JetBlue contributes money to a Health Reimbursement Account (HRA) to use for eligible healthcare expenses. You may not contribute to the HRA, but you can earn Healthy Rewards by completing wellness activities for additional funds. For Healthy Rewards amounts, see **page 32**. You also have the option of contributing pre-tax dollars to a Limited Purpose Healthcare FSA to pay for eligible dental and vision expenses.

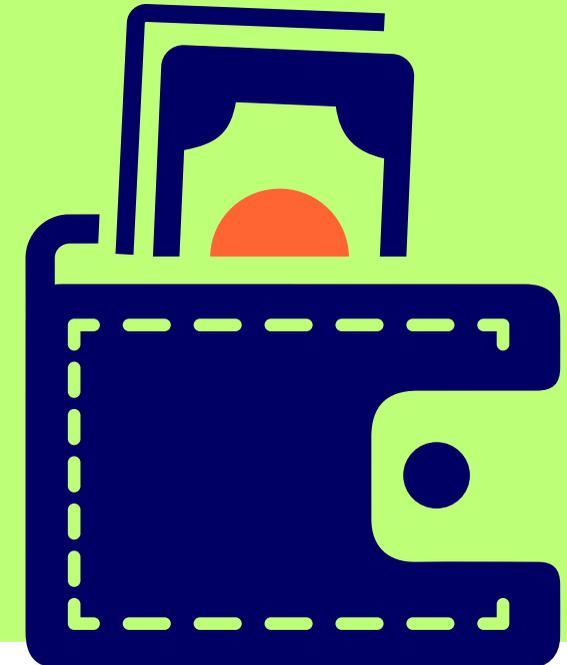
Important reminder regarding the Green Option.

Effective January 1, 2025, the **Green Option with a Health Reimbursement Account (HRA)**, inclusive of Seed Dollars and Healthy Rewards, was discontinued for any non-pilot crewmembers. Only pilots enrolled in the **Green Option** can continue, per the CBA.

Important deadlines:

If you are a non-pilot crewmember who was enrolled in the **Green Option** in 2024:

- **December 31, 2024:** If you have a Flexible Spending Account (FSA) balance remaining and move to an Option with an HSA for 2025, only the amount permitted under IRS guidance (up to \$640) will move to a Limited Purpose FSA.
 - Last day to incur eligible expenses against your HRA and FSA.
 - Last day to use your Optum Financial payment card for eligible 2024 HRA and FSA expenses.
- **January 1, 2025:** The **Green Option** and **HRA** (inclusive of Seed Dollars and Healthy Rewards) is discontinued for any non-pilot crewmembers. Any changes you made during Open Enrollment will take effect.
- **March 31, 2025:** Deadline to submit 2024 expenses online through Optum Financial for HRA and FSA eligible expenses. Any amounts remaining after any permitted carryover pursuant to IRS guidance will be forfeited. Pursuant to IRS Guidelines, you are not allowed to transfer HRA funds to an HSA.



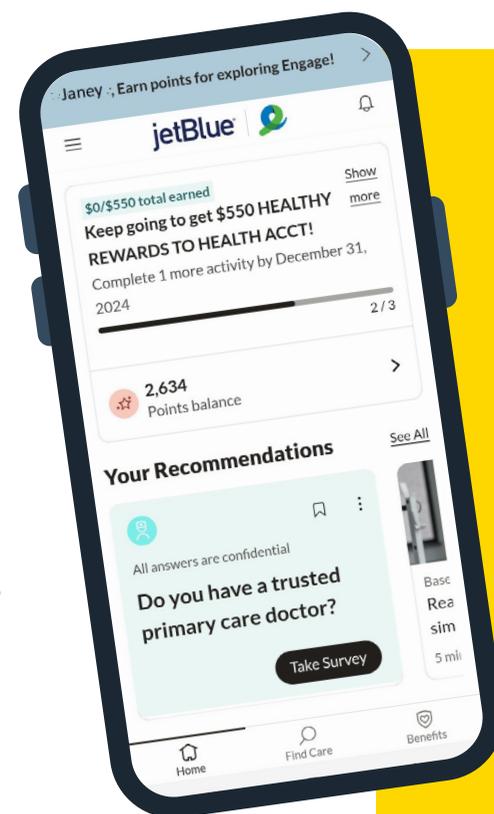
Engage in wellness.

If you are enrolled in the **Core Savings Option, Blue Option or Green Option** through Anthem, you are connected to Engage, an interactive and easy-to-use app and website, designed to simplify your healthcare journey. Engage can help you:

- **Stay on top of your healthcare spend:** See what you and your dependents have spent on Medical, Prescription Drugs and Behavioral Health for the year (individually or as a family) and stay up to date on which phase you are in (deductible, coinsurance or covered).
- **Get cost estimates:** Before you visit a doctor, have a procedure or get a prescription filled, see how much you will pay.
- **Save and access ID cards for you and your family:** Pull up your ID cards quickly at your next appointment. Your Medical card is pre-loaded.
- **Find a doctor:** No matter where you are, find and connect with an in-network doctor.
- **Connect to wellness support:** Learn about the health support programs you can access through Engage to help you take care of your physical, financial, and mental wellness.

Engage goes the extra mile by helping you:

- **Earn Healthy Rewards:** Complete wellness activities to receive money toward health expenses. See [page 32](#) for more information.
- **Chat with BlueCarpet:** Connect digitally with a BlueCarpet Family Advocate for help with scheduling appointments and reviewing claims.



Engage on-the-go. Get started today.

Download the Engage Wellbeing app from the App Store or Google Play, text APP to 27978 for a link or visit my.engage-wellbeing.com/jetblue to register.

Enrolling in Anthem Medical for the first time? Follow the link in BCSS to pre-register so you'll be ready to get started once your coverage begins.

Scan the QR Code to
visit the Engage website.



Healthy Rewards through Engage.

Business partner:

Engage (Healthy Rewards)

Optum Financial (Health Account)

Healthy Rewards, through Engage, is designed to make it easy for you and your enrolled spouse to earn dollars toward healthcare expenses when you each complete certain wellness activities. With a website and easy-to-use app, you can stay on top of your wellness anytime in one convenient place.

Who is eligible?

- Crewmembers or spouses enrolled in one of the JetBlue Medical Options with Anthem (**Core Savings Option**, **Blue Option** or **Green Option**).
- Pilots who have waived JetBlue Medical.

Who is not eligible?

- Crewmembers who enroll in the **Partnership Option**, powered by Centivo.
- Crewmembers who have waived JetBlue Medical.

How it works.

- Earn Healthy Rewards for completing wellness activities through the Engage app.
- You and your enrolled spouse will each need to create your own Engage account to earn Healthy Rewards.
- All required activities must be completed to earn the full Healthy Rewards dollar amount. There are no partial rewards.
- Healthy Rewards are deposited into your Health Account through Optum Financial:
 - Health Savings Account (**Core Savings Option** and **Blue Option**).
 - Health Reimbursement Account (**Green Option**).
 - Healthy Rewards Account (pilots who waive JetBlue Medical).
- To start earning, download the Engage app and create your account OR register on the Engage website at my.engage-wellbeing.com/jetblue. Be sure to have your enrolled spouse register, too.
- To view earned Healthy Rewards contributions, go to secure.optumfinancial.com.

How to earn Healthy Rewards.

Earn Healthy Rewards by completing simple wellness activities.

	Crewmember	Pilot	Pilot who waived medical
How you earn	Enrolled in the Core Savings, Blue or Green Medical Option with Anthem: You + your enrolled spouse must each complete 3 activities each year: <ol style="list-style-type: none"> 1. Complete the Engage health assessment. 2. Get a preventive annual physical or cancer screening. 3. Complete a check-in assessment through Navigator, powered by Spring Health. All required activities must be completed to earn the full Healthy Rewards amount. There are no partial rewards.		Complete 2 activities to earn each year: <ol style="list-style-type: none"> 1. Complete the Engage health assessment. 2. Complete a check-in assessment through Navigator, powered by Spring Health. All required activities must be completed to earn the full Healthy Rewards amount. There are no partial rewards.
Your maximum reward	Enrolled as Individual: \$550 Enrolled with Child(ren): \$1,100 Enrolled with Spouse or Family (Spouse must also complete): \$1,100	Enrolled as Individual: \$400 Enrolled with Child(ren): \$800 Enrolled with Spouse or Family (Spouse must also complete): \$800	\$250

Crewmembers enrolled in the **Partnership Option** are not eligible to earn Healthy Rewards.

BlueCarpet, through Anthem.

Business partner: Anthem

BlueCarpet streamlines the healthcare experience for crewmembers and covered dependents enrolled in a Medical Option through Anthem (**Core Savings, Blue or Green**). Connect with the BlueCarpet team of experts to get personalized support.

Family Advocate.

Crewmembers enrolled in an Anthem Medical Option have access to a dedicated Family Advocate. This is your single point of contact for all your healthcare needs—a trained expert ready to help you with your Medical coverage and care. Once your coverage begins, you will receive direct contact information for your dedicated Family Advocate.

Your personal BlueCarpet Family Advocate will help you:

- Resolve issues with your claims.
- Find top-quality in-network doctors, specialists and care facilities.
- Stay on top of preventive care.
- Connect to resources to assist you in better managing your health.
- Schedule virtual or in-person appointments on your behalf.

Clinical Advocates.

Connect with an extended network of expert Clinical Advocates who will work with your doctor to provide additional expertise in creating a personal care plan for your medical journey. Clinical Advocates are registered nurses and other licensed health professionals (such as registered dietitians and social workers) available for one-on-one support with any health condition, education on treatment options, help to plan for surgery and everything in between.

The BlueCarpet Clinical Advocacy team may reach out to you if warranted. You can also call or ask your Family Advocate to connect you. Call BlueCarpet at **1-866-627-0709**.

Chat with your Family and Clinical Advocates.

Connect via the chat bubble on the homescreen at my.engage-wellbeing.com/jetblue or on the Engage Wellbeing app from the App Store or Google Play.

For more information, go to lifeisbetterinblue.com/bluecarpet-support-programs or call 1-866-627-0709.



Hinge Health.

When your back, muscles or joints need extra care, keep up with [Hinge Health](#) digital physical therapy where we so often may stop because of inconvenience. Hinge Health supports your short- and long-term needs, virtually from prevention to surgery recovery, through a free personalized care plan with licensed doctors of physical therapy and specialists, such as orthopedic surgeons, nurses, nutritionists and health coaches. For more information, go to lifeisbetterinblue.com/digital-physical-therapy.



Inclusive Care.

JetBlue is committed to supporting our LGBTQ+ individuals and families and is proud to offer benefits that meet your needs. LGBTQ+ crewmembers and dependents have access to:

- Medical and Behavioral healthcare providers who identify as LGBTQ+ allies and specialize in primary care, mental wellness, infectious disease, and gender affirming care.
- More than 24 highly rated centers recognized for gender health throughout the country that provide you with the information, support, expertise, and confidence you need to make the best decisions for your individual journey.
- Virtual second opinions and travel benefits for gender affirming care.
- Specialty medication education and support for hormone therapy, pre-exposure prophylaxis (PrEP), and other critical medications you may need.
- Educational resources and community groups focused on LGBTQ+ related medical and social topics for you and your loved ones.

Getting started with Inclusive Care.

Call 1-866-627-0709 or log onto the [Engage app](#) to speak to a [BlueCarpet Family Advocate](#) and state your interest in learning more about Inclusive Care, whether as an individual or a parent. Your dedicated Family Advocate can help you with general issues such as finding in-network LGBTQ+ ally doctors and understanding your Medical Benefits. For more advanced support with clinical needs such as gender affirming care or specialty medication support, ask to be connected to an Inclusive Care Nurse Case Manager.

Building Healthy Families.

Business partner: Anthem

JetBlue loves families in all shapes and sizes—and helps you on your unique path to parenthood. Building Healthy Families supports couples and singles thinking about becoming parents, expecting, adoption or surrogacy.



Anthem 

Family-building services through BlueCarpet.

Building Healthy Families is a modern, inclusive digital resource offering personalized, on-demand health guidance and support to help you grow your family—your way—from pre-conception to early childhood. Open to crewmembers and dependents enrolled in a JetBlue Medical Option through Anthem, this digital resource includes:

- Personalized solutions from health educators and Nurse Case Managers.
- Calendar reminders for appointments, medications and other medical events.
- Growing your knowledge on causes, treatments and medications related to fertility through educational resources.
- Finding the best in-network doctor for your needs and getting authorizations for outpatient and in-office fertility services.
- Guidance on fertility preservation and finding a provider to freeze eggs or sperm.
- Help for expecting, adoptive and single parents, as well as parents of children up to age 5.
- Pathways for LGBTQ+ parents.
- Support during pre-conception and maternity with ongoing monitoring to proactively identify health risks and trigger intervention.
- Confidential, 24/7 access to digital tools and information through Engage.
- Doula coverage is also available.

Call BlueCarpet: 1-866-627-0709. Connect through Engage at my.engage-wellbeing.com/jetblue or download the Engage Wellbeing app from the App Store or Google Play.

Adoption and Surrogacy Assistance.

Adoption & Surrogacy Assistance is designed to help crewmembers build or extend their families through adoption and/or surrogacy.

JetBlue provides all benefits eligible crewmembers with financial reimbursement for adoption and surrogacy-related expenses (regardless of healthcare coverage.)

For more information, email BlueBenefits@jetblue.com or call 1-800-466-5062.

Centers of Excellence: Bariatric, heart and spinal care.

Business partner: Carrum Health

When you need this surgical procedure, JetBlue knows how important it is to have quality care. We partner with Carrum Health to expand the ways we support your healthcare journey.

Bariatric surgery at a Carrum Center of Excellence is mandatory for non-pilot crewmembers and dependents enrolled in the **Blue Option** and crewmembers, pilots, and dependents enrolled in the **Core Savings Option**. If you do not use a Carrum provider for bariatric surgery, there is no coverage for the procedure. All other procedures remain voluntary.



Quality surgical and cancer care through Carrum Health.

Whether you need surgery or cancer care, Carrum Health only works with the country's top surgeons and cancer specialists. And the excellent care you'll receive comes at little or no cost to you. For crewmembers and dependents (age 18+) enrolled in JetBlue Medical through Anthem, find support that makes it easier, more comfortable and less expensive to get the highest quality surgical care on over 100 procedures for:

- Bariatric surgery (Mandatory through Carrum Health.)
- Cancer
- Musculoskeletal (hips, knees, shoulders and more)
- Spine
- Heart

Who partners with Carrum?

The nation's top surgeons are in Carrum Health's network, so you're sure to get the world-class care you deserve. Get front of the line access to top Centers of Excellence (COE) facilities including:

- Cleveland Clinic
- Johns Hopkins
- Mayo Clinic
- Memorial Sloan Kettering Cancer
- Orlando Health
- Scripps Health

The benefits of Carrum include:

- **World-class care:** Carrum selects surgeons who are proven experts in their field based on over 50 different criteria.
- **No surprise bills:** If you go through Carrum's network, JetBlue covers most medical costs, so you won't have to worry about unexpected bills. Consultations, prospective appointments and full hospital stays—there are no copays or coinsurance for care through Carrum.
- **Support from start to finish:** Carrum's patient care team and mobile app help you through every step of getting care. A care specialist will coordinate your appointments, travel and lodging (as needed) for you and a travel companion.

Note: Core Savings and Blue Option enrollees need to meet the annual IRS minimum deductible first.

How to get started.

1 Contact Carrum Health.

Whether you're ready for Carrum or have questions, Carrum is ready to help. Crewmembers can reach out directly to Carrum Health, be referred by BlueCarpet, or referred by another JetBlue Business partner. For example, you may get a referral from Hinge Health after you've tried physical therapy and surgery is recommended.

- Learn more at carrum.me/jetblue.
- **1-888-855-7806** (Monday - Friday, 9am - 8pm ET).
- Download the 'Carrum Health' app.

2 Talk with your personal care specialist.

Once you receive a surgical recommendation, contact Carrum Health to get started.

- You'll get a warm welcome from your Carrum care specialist. They will confirm information about the care you need, answer all questions and guide you to complete a few forms.
- You'll get help to select a surgeon. The mobile app even shows the options closest to you based on the care you need.
- Your care specialist will gather your medical records and images, and send them along with the completed forms to the surgeon of your choice.

3 Consult with your Carrum surgeon.

Carrum will help you schedule a video or phone consultation with your surgeon to review your case. At times, an in-person consultation will be requested by the doctor. Your physician will review your case, answer any questions you may have and make recommendations. If surgery is not recommended, your Carrum care specialist will connect you with Anthem or other benefits available to you, depending on what medical care is advised.

4 Schedule and plan surgery.

If surgery is recommended and you move forward with Carrum:

- Your care specialist will help to coordinate your appointments, travel and lodging (as needed) for you and a travel companion.
- You will get to meet your Carrum surgeon in-person prior to your procedure and will have an appointment with them before going home.
- The surgery is covered 100%, based on your Medical Option design.
Note: Core Savings and Blue Option enrollees need to meet the annual IRS minimum deductible.

5 Recovery coordination.

Carrum will help ensure you are connected to the post-surgical care you need. Your care specialist will securely send your surgery report to Anthem and connect you with BlueCarpet support.

Dental.

Business partner: Cigna Dental

JetBlue offers two Cigna Dental Options:

- **Total Cigna DPPO:** Covers both in- and out-of-network services, and gives you the flexibility to use any dentist.
- **Cigna Dental Care Access Plus DHMO:** Offers coverage for in-network services only, and requires you to choose a network general dentist.

Both Options cover in-network preventive and diagnostic care at 100%, and provide benefits for basic and major dental services. Visit myCigna.com to find in-network dentists near you.

Dental highlights.

DPPO	DHMO
<ul style="list-style-type: none"> • Visit any dentist. Stay in-network for the highest level of benefits. • Each participant has a calendar year maximum of \$1,500. • Orthodontia coverage is available for children up to age 19 with a lifetime maximum of \$1,500. 	<ul style="list-style-type: none"> • Only covers in-network dentists (there is no out-of-network coverage). • The amount you pay for services is based on the Patient Charge Schedule (PCS). • There is no deductible and no calendar year maximum. • Orthodontia coverage is available to both adults and children.

Need help?

Call 1-877-208-3183 or visit myCigna.com if you have questions or want to find a provider (reference group 3341916).

Note: Your Cigna Dental ID is a nine-digit code consisting of your Crewmember ID and leading zeros.

For example: Opty's Crewmember ID is 12345, therefore Opty's Cigna Dental ID is 000012345.

Cigna Dental ID Cards.

- Newly enrolled DHMO members for 2025 will receive ID cards mailed to their permanent address, as well as access to digital ID cards.
- All other DHMO and DPPO members can download new digital ID cards only.

Download your digital ID cards.

Digital ID cards contain all the same information as a physical card, with convenient on-the-go access. Save, download and share your ID card through your secure myCigna account.

Follow the simple steps to access your ID card:

1. Log into myCigna.com or the myCigna® App.
2. Click or tap "ID Cards".
3. View your card, as well as any dependents' cards.
4. Email cards directly to your dentist.
5. Save your digital ID cards to the Engage app or your Apple Wallet.

Not registered yet?

Visit myCigna.com or download the myCigna® App and register your online account.

Pro tip!

Enrolled in an Anthem Medical Option? Save a copy of your ID card in the Engage app for easy access on the go!

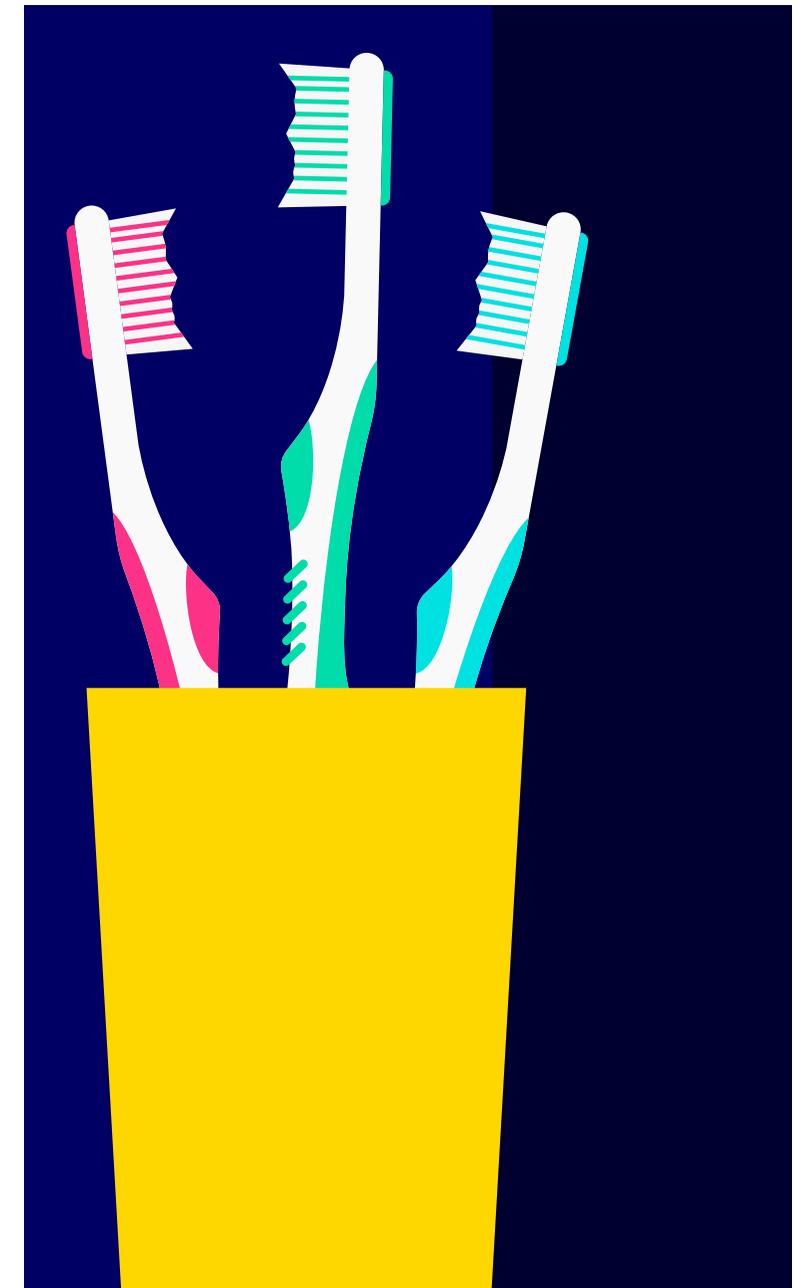
Dental details.

	DPPO	DHMO
	In-network*	In-network only
Primary care dentist	Not required	Required
Deductible	\$50 individual / \$150 family	None
Preventive and diagnostic care	\$0	\$0
Basic restorative care	20% after deductible	The DHMO sets the cost for services based on a Patient Charge Schedule (PCS). The PCS is a list of fees and frequency limitations for each covered service within the plan. Visit lifeisbetterinblue.com to review the PCS.
Major restorative care	50% after deductible	
Orthodontia (varies by Option)	50% no deductible	
Surgical implants	50% after deductible	
Calendar year maximum	\$1,500 per person	There is no calendar year maximum.

* Out-of-network benefits are available. Visit lifeisbetterinblue.com/dental for more information.

2025 contributions.

		DPPO		DHMO	
		Semi-monthly	Weekly	Semi-monthly	Weekly
Crewmembers (non-pilots)	Crewmember Only	\$13.32	\$6.15	\$5.56	\$2.57
	Crewmember + Spouse	\$25.44	\$11.74	\$10.62	\$4.90
	Crewmember + Child(ren)	\$38.49	\$17.76	\$16.07	\$7.42
	Crewmember + Family	\$49.94	\$23.05	\$20.86	\$9.63
Pilots	Crewmember Only	\$7.61	N/A	\$3.18	N/A
	Crewmember + Spouse	\$14.54		\$6.07	
	Crewmember + Child(ren)	\$21.99		\$9.19	
	Crewmember + Family	\$28.54		\$11.92	



Vision.

Business partner: EyeMed Vision Care

Your eyes deserve the best care. Keep your eyesight sharp with EyeMed Vision Care coverage that includes routine eye exams, frames, and contact lenses. You can visit any eye doctor, but you'll save more when you use providers that belong to the nationwide EyeMed Vision Care Access Network. The network includes private practice providers as well as familiar names like LensCrafters, Target Optical and Pearle Vision.

Vision features.

Know before you go.

Use the Know Before You Go tool on eyemed.com for estimates on eye exams, frames, lenses and contacts.

Save on contacts.

Shop for contacts on contactsdirect.com and have contact lenses shipped to you.

Virtual frames fitting.

Visit glasses.com to try on frames virtually and get new eyeglasses shipped directly to you.

Vision details.

		EyeMed Vision Care	
		In-network	Out-of-network
	Frequency	You pay:	Plan reimburses you:
Eye exam	Once every calendar year	Starting at \$10 copay	Up to \$35
Frames¹	Once every calendar year	\$0 copay; \$150 allowance; 20% off balance over \$150	Up to \$60
Standard plastic lenses	Once every calendar year	Starting at \$25 copay	Up to \$55
Lens add-in (UV-treatment, coatings, etc.)	Once every calendar year	Starting at \$12 copay	Up to \$4
Contact lenses¹	Once every calendar year	\$0 copay; \$150 allowance; 15% off balance over \$150 on conventional contacts ²	Up to \$200
Laser vision correction		15% off retail price or 5% off promotional price	N/A

¹ Frames and contact lens allowances are not combined, so you can use the frame and contact lens allowance each year.

² Medically necessary contact lenses are 100% covered.

2025 contributions.

	Semi-monthly	Weekly
Crewmember Only	\$3.25	\$1.50
Crewmember + Spouse	\$6.14	\$2.83
Crewmember + Child(ren)	\$6.45	\$2.98
Crewmember + Family	\$9.67	\$4.46

Need help?

Call EyeMed Vision Care at **1-866-723-0513** or visit eyemed.com (group #9925298).

Additional health and wellness resources.

Take your wellness with you.

Convenient virtual healthcare 24/7 with LiveHealth Online.

LiveHealth Online is a convenient virtual healthcare service available to ALL crewmembers and their families regardless of enrollment in a JetBlue Medical Option. If you are a crewmember enrolled in a Medical Option through Anthem, you also have access to counselors (including psychologists or psychiatrists).

Available 24/7/365, LiveHealth Online can connect you with board-certified doctors via video chat on your mobile device or computer for immediate, easy and convenient access to licensed medical professionals. LiveHealth Online doctors can diagnose and treat problems ranging from a cold to pink eye, sinus problems, infections, bronchitis and sore throat. If needed, prescriptions are sent to the pharmacy near you—even when you're traveling.

Follow these simple steps to get started:

1. Register at livehealthonline.com.
2. Download the mobile app from the Apple App Store or Google Play.
3. Use coupon code **JETBLUECREW** when you pay through the **LiveHealth Online Medical section** only for the special crewmember rate of \$20 per service.



Virtual urgent care included for the Partnership Option.

Partnership Option enrollees, when your regular provider isn't available, you have 24/7/365 access to virtual urgent care. Information about how to access care is available from MDLIVE on the Centivo app after you enroll.

Get fit for less with Active&Fit Direct.

No matter where you like to exercise, the Active&Fit Direct program helps you stay in shape. You have access to over 12,700+ standard gyms and 8,700+ premium exercise studios nationwide, as well as on-demand workout videos for home or on-the-go—all without long-term contracts, and at a low monthly cost. Active&Fit Direct also offers 1:1 coaching for personalized lifestyle guidance in fitness, nutrition, stress and sleep. Tailored sessions help you achieve health goals with accountability and support. Visit lifeisbetterinblue.com/active-and-fit-direct to learn more and access a special registration link.

Costs for premium exercise studios exceed \$28/mo. plus applicable enrollment fees and taxes. Fees vary based on premium fitness studios selected. Members may purchase multiple standard and premium gym memberships with a \$5 discount off the monthly fee for each membership purchased after their first.

Add a spouse/domestic partner (must be 18 years or older) to a primary membership for additional monthly fees. Fees may vary based on fitness center selection.



Hello money!

Discover how your benefits can help empower your financial journey. Whether you're just starting out or looking to enhance your financial strategy, BlueBenefits offers a wealth of resources, tools, and services. These are designed to help you save for the future, protect your family and make informed decisions when it matters most.

To learn more, visit lifeisbetterinblue.com and look under the **Money** tab.

Build 401(k) savings with BlueRetirement.

Business partner: Empower

Planning for a more secure future starts with your retirement savings. Wherever you want to go in life, BlueRetirement offers savings and support to help you get there.

Learn about your 401(k) options.

You can choose to set aside pre-tax funds (Traditional), post-tax funds (Roth), or a combination of both.

- **Traditional 401(k):** If you contribute pre-tax funds, you'll pay taxes later when you use the funds in retirement.
- **Roth 401(k):** If you contribute post-tax funds, you will pay taxes now, but not when you use the funds in retirement.

Talk to your tax advisor about the best savings strategy for your goals.

Contributions.

You can contribute a portion of your eligible income up to the annual IRS maximum through payroll deductions. Crewmembers age 50 and over are eligible to contribute an additional amount each year in catch-up contributions.

Financial wellness your way.

Empower, JetBlue's 401(k) administrator, provides valuable tools and resources to help guide you every step of the way.

- **Savings tutorials:** Manage your budget and determine how much you need to set aside in an emergency fund.
- **Spending calculators:** Plan your retirement and more.
- **Planning tools:** Determine how much to save, choose between a Traditional or Roth 401(k), learn about investment growth and saving for college.
- **Financial wellness topics:** Explore valuable resources on debt vs. investing, student loan refinancing and mortgage refinancing.

Explore BlueRetirement.

Manage your investments through blueretirement.com. You can chat online or call 1-844-728-3258 for assistance. Visit lifeisbetterinblue.com/blueretirement-401k for more information.

JetBlue contributes, too.

See how your money and JetBlue's contributions can really add up to a successful retirement.

Crewmembers

5%+ Crewmember Contribution
(JetBlue matches up to 5% even if you put in a higher percentage)

+5% JetBlue Match

=10%+ Total Contribution
(Up to IRS limits)

Pilots (Effective January 2025)

% Pilot Contribution

+17% JetBlue Non-Elective Contribution

=17%+ Total Contribution
(Up to IRS limits)

Please note. TechOps, SysOps, and SysOps System Controllers are eligible to receive additional JetBlue contributions.

Choose your beneficiaries.

What happens to your savings if something happens to you? Make sure you get to decide. Just a few simple steps can make a big difference in protecting your loved one's financial future in the event of your passing.

Log on to blueretirement.com to review and update your beneficiary information.

Disability Insurance.

Business partner: Sedgwick

JetBlue’s disability programs are designed to provide financial security if you lose income as a result of being unable to work due to illness or injury.

Voluntary Short Term Disability (VSTD).

Voluntary Short Term Disability (VSTD)¹ insurance, through Sedgwick, replaces a portion of your weekly income for a non-work-related injury or illness—or if you have a baby². You may purchase coverage with post-tax dollars in the amount that works best for you.

Low	Core	High
Pays 40% of your basic earnings, ³ up to \$1,500 ⁴	Pays 60% of your basic earnings, ³ up to \$1,500 ⁴	Pays 60% of your basic earnings, ³ up to \$3,000 ⁴

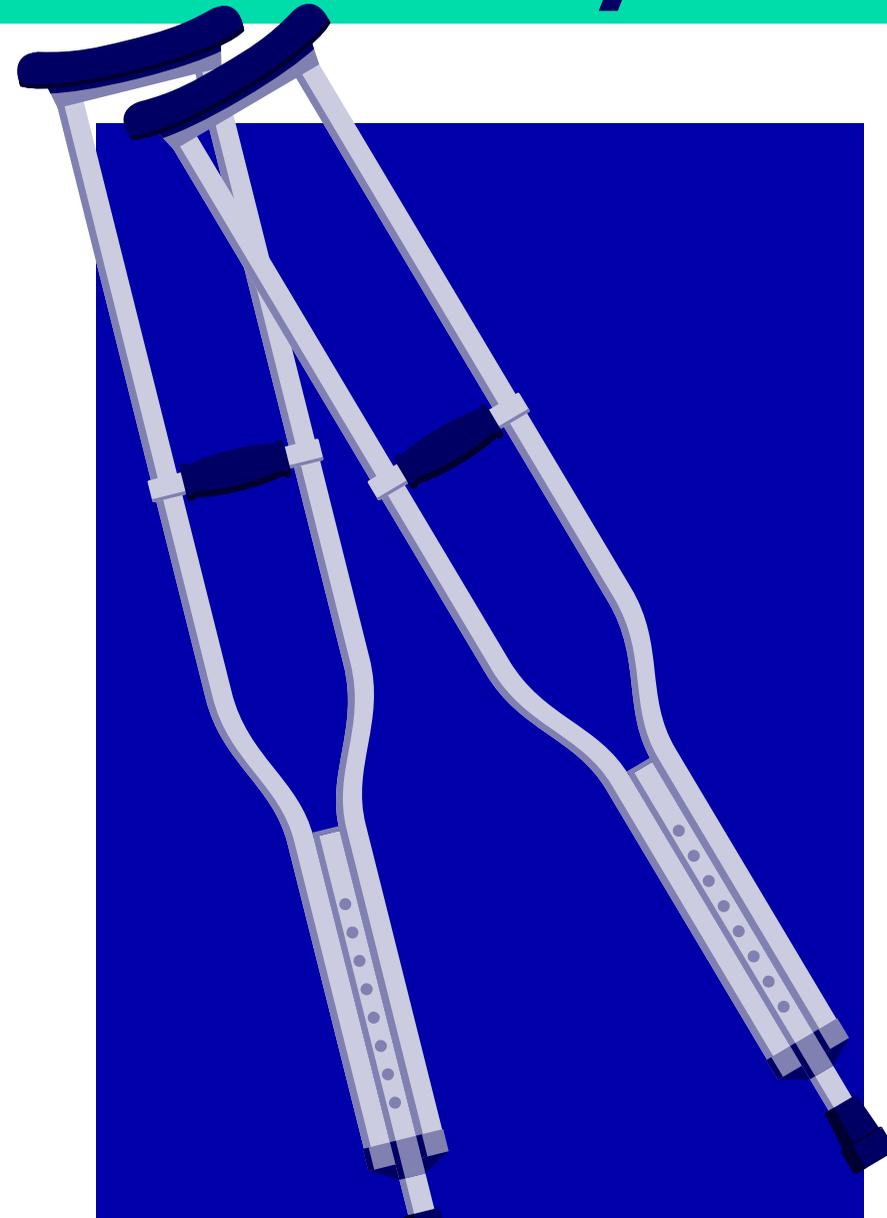
For all options, approved benefits begin on the 8th day you miss work due to an illness, injury or pregnancy and may continue paying for up to 26 weeks.⁴

¹ Newly-hired pilots are automatically enrolled in the Core Option at their own cost and can then change levels or opt out when enrolling in JetBlue coverage for the first time or during annual Open Enrollment.

² If you elect VSTD for the first time, your coverage will begin 90 days after enrollment. For example, your VSTD will start on April 1 if you enroll as of January 1.

³ Basic earnings include regular salary or wages, shift differential, premium and overtime pay and do not include commissions, bonuses, incentive pay, PTO Sell Back, per diem or other additional compensation.

⁴ To determine weekly benefit amount, the earnings are annualized using pay from either 2 months or 6 months prior to disability (whichever is higher).



Things to know about VSTD.

VSTD doesn't cover everything.

If you are getting treated for a health condition 90 days before your coverage starts, you'll have to wait 12 months before benefits can be paid for that condition—including pregnancy.

Some states have additional disability benefits.

- If you work in California, Colorado, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Jersey, New York, Oregon, Rhode Island, Washington or Puerto Rico, you may be entitled to State Disability Benefits.
- If you work in New Jersey or New York, apply for State Benefits by contacting Sedgwick. If you are entitled to the benefits, Sedgwick will issue the payments.
- If you work in another state with State Disability, contact Sedgwick to report the leave and contact your State's Department of Labor (DOL) to file a claim, and if entitled, your state will issue the Disability Benefits.
- If you are eligible for State Disability, your VSTD benefits will be offset by the maximum amount paid by State Disability*. Your contributions for VSTD will be slightly lower because your state already provides disability coverage that is mandatory and paid through your taxes.

* The maximum offset is automatically entered in the claim, until the state award letter is received by Sedgwick. This prevents any potential overpayments.

To file a claim:

Call Sedgwick at 1-844-341-8632 or visit claimlookup.com/jetblue.

For contact information for State Disability, visit lifeisbetterinblue.com/contacts.

Low	Use the lesser of \$195,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52. YOUR WEEKLY BENEFIT = Annual pay ÷ 52 x 0.40 YOUR MONTHLY PREMIUM = Your Weekly Benefit ÷ 10 x rate table below COST PER PAYCHECK = Your Monthly Premium x 12 ÷ number of paychecks (24 or 52)
Core	Use the lesser of \$130,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52. YOUR WEEKLY BENEFIT = Annual pay ÷ 52 x 0.60 YOUR MONTHLY PREMIUM = Your Weekly Benefit ÷ 10 x rate table below COST PER PAYCHECK = Your Monthly Premium x 12 ÷ number of paychecks (24 or 52)
High	Use the lesser of \$260,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52. YOUR WEEKLY BENEFIT = Annual pay ÷ 52 x 0.60 YOUR MONTHLY PREMIUM = Your Weekly Benefit ÷ 10 x rate table below COST PER PAYCHECK = Your Monthly Premium x 12 ÷ number of paychecks (24 or 52)

VSTD rates per \$10 of weekly benefit.

	CA	CO	CT	DC	DE	MA	ME	MD	NJ	NY	OR	RI	WA	PR	Other
Low	\$0.435	\$0.515	\$0.515	\$0.515	\$1.140	\$0.459	\$1.140	\$1.140	\$0.425	\$0.602	\$0.541	\$0.493	\$0.515	\$0.601	\$1.140
Core	\$0.475	\$0.564	\$0.564	\$0.564	\$1.173	\$0.502	\$1.173	\$1.173	\$0.467	\$0.659	\$0.592	\$0.540	\$0.564	\$0.658	\$1.173
High	\$1.209	\$1.433	\$1.433	\$1.433	\$2.113	\$1.275	\$2.113	\$2.113	\$1.186	\$1.670	\$1.476	\$1.370	\$1.433	\$1.671	\$2.113

Long Term Disability (LTD).

Business partner: The Hartford

If an illness or injury prevents you from working for a long period of time, Long Term Disability (LTD) insurance, through The Hartford, will replace part of your pay if you are a Full-Time crewmember. Benefits begin after 180 days of missed work due to a disability.

LTD includes Loss of License (LOL) coverage for pilots.

JetBlue provides Basic LTD and gives you an opportunity to purchase Voluntary LTD insurance¹ for additional benefits.

Stay secure with STD and LTD.

Short and Long Term Disability coverages are designed to work together.

If you are eligible for coverage, LTD benefits will begin when STD benefits end. Consider purchasing Voluntary STD and/or Voluntary LTD (Full-Time crewmembers only) coverage to be sure you and your family are prepared for the unexpected.

Full-Time crewmembers		Pilots	
Basic LTD ²	Buy-Up VLTD ²	Basic LTD/LOL ²	Buy-Up VLTD/VLOL ²
<p>JetBlue-paid Benefit equals 60% of gross compensation³</p> <p>\$13,500 maximum monthly benefit</p>	<p>You pay with post-tax dollars Adds 6.67% to basic LTD benefit</p> <p>\$15,000 maximum monthly benefit</p>	<p>JetBlue-paid Benefit equals 55% of gross compensation³</p> <p>\$13,500 maximum monthly benefit</p>	<p>You pay with post-tax dollars Adds 5% to basic LTD/LOL benefit</p> <p>\$15,000 maximum monthly benefit</p>

¹ If you do not buy coverage when first eligible, Evidence of Insurability (EOI) will be required before your coverage is approved.

² The LTD or LTD/LOL benefit will be reduced by the gross monthly benefit you receive from Social Security, Workers' Compensation and other earned income. The LTD and LTD/LOL plans do not cover a disability from a pre-existing condition during the first 12 months of coverage.

³ Includes your average gross pay over the prior 12 months, or up to 18 months if you had months of \$0 earnings in the prior 12 months. Gross compensation includes regular salary, shift differential, premium and overtime pay and does not include bonuses, commissions or other additional compensation.



VLTD contributions.

To estimate your VLTD contribution, use this calculation. Note that this calculation is based on your eligible earnings at the time of enrollment and may vary per paycheck to paycheck.

How to calculate VLTD contributions.

1. Divide annual gross earnings* by 12.
2. Multiply the result by the 1.814 (pilot) or 0.181 (crewmember) rate.
3. Divide by 100 to get the monthly premium (VLTD rate is based on \$100 of monthly covered payroll).
4. Multiply the monthly premium by 12 to get the annual cost.
5. Divide the annual cost by your annual number of pay cycles (e.g., 24 or 52) to get the per paycheck contribution amount.

* Your annual gross earnings for the prior 12 months. However, if income was not earned in each of the previous 12 months, we will then use any previous income-earning months that occurred during the 18-month period, to establish 12 months of earnings, including eligible wage types, to a salary maximum of either \$300,000 (pilot) or \$270,000 (crewmember). **Deductions may vary as the lookback period utilized changes each month.**

Here are examples of the per paycheck contribution amount:

For a pilot making \$285,000 per year (with a full 12 months of earnings, including eligible wage types), paid semi-monthly, we would calculate the contribution amount this way:

$\$285,000 \div 12$	=	\$23,750.00
$\$23,750.00 \times 1.814$	=	\$43,082.50
$\$43,082.50 \div 100$	=	\$430.83 monthly
$\$430.83 \times 12$	=	\$5,169.96 annually
$\$5,169.96 \div 24$	=	\$215.42 per paycheck

For a crewmember making \$45,000 per year (with a full 12 months of earnings, including eligible wage types), paid weekly, we would calculate contributions this way:

$\$45,000 \div 12$	=	\$3,750
$\$3,750 \times 0.181$	=	\$678.75
$\$678.75 \div 100$	=	\$6.79 monthly
$\$6.79 \times 12$	=	\$81.48 annually
$\$81.48 \div 52$	=	\$1.57 per paycheck



View your VLTD contribution amount then make updates to LTD, Supplemental Life and AD&D Insurance through The Hartford's BenSelect platform.

1. Log into [BenSelect](#) through one of the following ways:
 - BCSS will link you to The Hartford's BenSelect platform via single sign on with your JetBlue credentials.
 - Visit enroll.thehartfordatwork.com and follow instructions to register your account.
2. Once logged in, you will reach the landing page outlining your Benefit options. Click "Next" to continue through your enrollment.
3. You will go through the screens for Benefits available through the Hartford, including Life Insurance and AD&D Insurance, even if you are not modifying your current elections.
4. When you arrive at the "Long Term Disability w/ Buy-Up (Total Paid Benefit)" page, you will see the cost per paycheck. You can enroll in the VLTD benefit with the cost per paycheck shown on the screen by clicking "Elect" or waive coverage by clicking "Decline".
5. Click "Next" to continue through enrollment.
6. Once all eligible benefits are elected or declined, you will access the "Sign and Submit" page. Click "Next" to submit Evidence of Insurability if required and if not, review and electronically sign the necessary forms.
7. Read instructions on processing the Personal Health Application and fill in all personal information, then hit "Done" to complete and close the window if it does not automatically close.
8. You will land on a series of pages to sign and complete enrollment. At the bottom of each page, click "Sign Form".
9. The Benefit Confirmation/ Deduction Authorization can be downloaded to be printed for your records. You must click "Sign Form" to complete enrollment.
10. On the next page, find a confirmation of elections, along with completed forms that can be downloaded and saved or printed for your records. This serves as your only confirmation of changes, so be sure to retain a copy for your records.
11. To view your confirmation at any time: Go to the Sign & Submit page and access a copy of the signed forms. You may download and save or print for your records.

Deductions may vary as the lookback period utilized changes each month. Keep in mind that your contribution amount will vary from paycheck to paycheck.

Please note: On the "Long Term Disability w/ Buy-Up (Total Paid Benefit)" page, crewmembers and pilots will see a cost per paycheck contribution amount and have the option to elect or decline coverage. Please note that this contribution amount will be accurate at the time of enrollment. Remember, this amount will vary per paycheck, adhering to the eligible wage earnings of the prior 12-18 months. A confirmation outlining selections may be accessed and printed through the "Benefits Summary" link on BenSelect. VLTD coverage for new enrollees takes effect, following approval of the EOI.

Reminder!

If you do not buy coverage when first eligible, Evidence of Insurability (EOI) will be required before your coverage is approved.

Taking a leave.

When you need to take a disability leave, just follow these steps:



First...

Notify your crewleader/reporting agent you are taking a disability leave (and give 30 days' notice, if possible).

Next...

File your claim for Short Term Disability benefits.

To apply for:

- Leaves of Absence
 - Voluntary Short Term Disability Benefits
 - New Jersey and New York State Disability Benefits
- Contact Sedgwick at **1-844-341-8632** or visit claimlookup.com/jetblue to file a claim.

AND

If you work in California, Colorado, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Oregon, Puerto Rico, Rhode Island or Washington:

You will also need to contact your state's Department of Labor (DOL) to file a claim for state disability benefits.

Then...

Complete and return all required documentation by the due date and wait for your approval for benefits to begin.

Benefits begin...

Voluntary Short Term Disability benefits begin after your 8th day of missed work and may continue for up to 26 weeks. You get a percentage of your basic earnings depending on which option you're enrolled in Low, Core or High. Benefits may vary for State Disability.

When you've been on disability leave longer than 180 days...

Your Long Term Disability benefits begin through The Hartford.



Take it easy and stay well.

Life and AD&D Insurance.

Business partner: The Hartford

With Life and AD&D Insurance, your loved ones are financially protected in the event of your death or serious injury in an accident.

Basic Life and AD&D: JetBlue paid coverage.

JetBlue automatically provides Basic Life and Accidental Death & Dismemberment (AD&D) Insurance for all crewmembers at no cost.

For...	Basic Life	Basic AD&D
Pilots	\$150,000	\$150,000
Technicians, Inspectors, Dispatchers	\$100,000	\$100,000
All other crewmembers	1x annual salary ¹	1x annual salary ¹

¹ Rounded to next higher multiple of \$1,000, based on your salary as of January 1, 2025 or date of hire, whichever is most recent.

Supplemental Life and AD&D: crewmember paid coverage.

You may also purchase supplemental coverage for yourself and dependent coverage for your spouse/domestic partner and/or child(ren). If you increase your supplemental life coverage during Open Enrollment, you must provide Evidence of Insurability (EOI) directly to our business partner, The Hartford. For contribution rates, visit [page 51](#).

For...	Supplemental Life	Supplemental AD&D
You	1x to 6x annual salary ²	1x to 6x annual salary ³

For...	Dependent Life
Dependent Spouse or Domestic Partner	\$25,000 to \$250,000
Dependent Child(ren)	\$10,000 each child

² The combined amount of your Basic and Supplemental Life Insurance cannot exceed \$1,500,000 (excluding the amount of your Dependent Life Insurance).

³ The combined amount of your Basic and Supplemental AD&D Insurance cannot exceed \$1,500,000.

How AD&D benefits are paid.

AD&D benefits are either paid to you or your beneficiary for loss that happens within 90 days of an accident. Here's how AD&D benefits are paid:

For loss of...	Basic AD&D
Life	Full benefit amount
Both hands, both feet, sight in both eyes or any combination	Full benefit amount
One hand, one foot or sight in one eye	½ the benefit amount

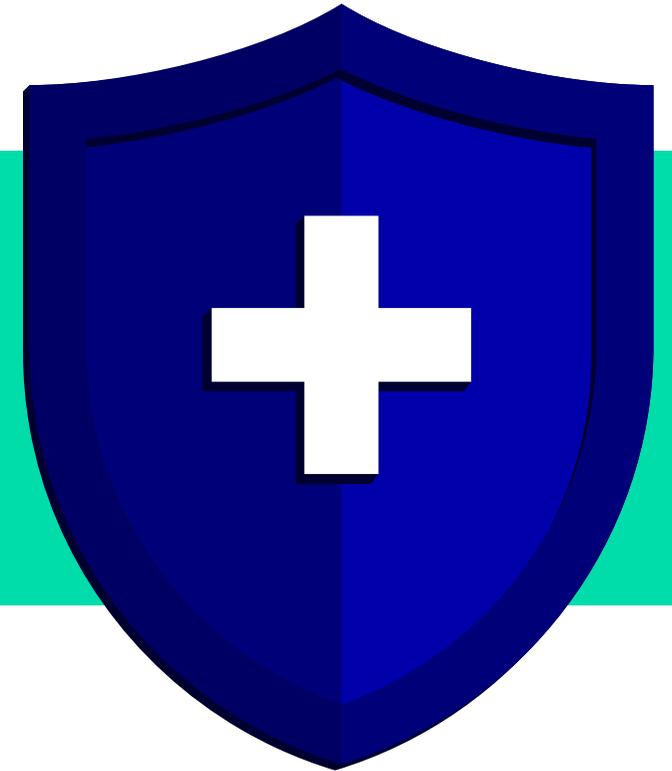
Enroll or update beneficiaries.

To enroll in coverage or update your beneficiaries, visit enroll.thehartfordatwork.com (group #402734).

Life and AD&D rates.

Supplemental Life (Cost = age-based rate for each \$1,000 of coverage)		
Age	Semi-monthly	Weekly
Under 25	\$0.0180	\$0.0083
25 – 29	\$0.0215	\$0.0099
30 – 34	\$0.0290	\$0.0134
35 – 39	\$0.0325	\$0.0150
40 – 44	\$0.0360	\$0.0166
45 – 49	\$0.0540	\$0.0249
50 – 54	\$0.0830	\$0.0383
55 – 59	\$0.1550	\$0.0715
60 – 64	\$0.2375	\$0.1096
65 – 69	\$0.4570	\$0.2109
70 – 74	\$0.7525	\$0.3473
75+	\$0.9270	\$0.4278
Supplemental AD&D		
Semi-monthly	Weekly	
\$0.0130 for each \$1,000 of coverage	\$0.0060 for each \$1,000 of coverage	

Dependent Life – Spouse/Domestic Partner (Cost = age-based rate for each \$1,000 of coverage)		
Age	Semi-monthly	Weekly
Under 25	\$0.0315	\$0.0145
25 – 29	\$0.0225	\$0.0104
30 – 34	\$0.0450	\$0.0208
35 – 39	\$0.0540	\$0.0249
40 – 44	\$0.0630	\$0.0291
45 – 49	\$0.0900	\$0.0415
50 – 54	\$0.1395	\$0.0644
55 – 59	\$0.2700	\$0.1246
60 – 64	\$0.4095	\$0.1890
65 – 69	\$0.7425	\$0.3427
70 – 74	\$1.2870	\$0.5940
75+	\$2.4660	\$1.1382
Dependent Life – Child(ren) (Cost is the same regardless of the number of dependents insured)		
Semi-monthly	Weekly	
\$0.0500 for each \$1,000 of coverage	\$0.0231 for each \$1,000 of coverage	



Note: Your contributions are based on your salary as of January 1, 2025, or your hire date, whichever is most recent; however, any benefits paid will be determined at time of payment.

Additional benefits.



Group legal.

MetLife Legal provides access to a network of attorneys at a reduced cost.

Get four hours of attorney time and services per year plus access to basic legal advice for issues such as:

- Traffic tickets
- Non-criminal court appearances
- Family and personal matters
- Wills
- Real estate transactions
- Debt collection defense
- Habeas Corpus
- Reproductive legal assistance

Once you've enrolled, access Group Legal and set up your account through [legalplans.com](https://www.legalplans.com).

Group Legal Contributions	
Semi-monthly	Weekly
\$7.88	\$3.63



Pet insurance.

Your furry friends deserve the best care too. Pet insurance helps you keep your pets healthy throughout the year and save money on vet office visits, prescriptions and more. To enroll anytime, call MetLife at **1-800-438-6388** or go to [metlife.com/getpetquote](https://www.metlife.com/getpetquote).



Group auto and home insurance.

You have access to auto & home insurance from Farmers GroupSelect®. Farmers GroupSelect has special group discounts for crewmember savings, and offers other insurance policies and endorsements, including:

- Renter's Insurance
- Condo Insurance
- Personal Excess Liability Insurance
- Boat Insurance
- Recreational Vehicle Insurance

To apply anytime, call **1-855-628-2330** or visit [farmers.com/groupselect](https://www.farmers.com/groupselect).



Total Rewards Statement: See your numbers for yourself!

Did you know that pay is just a piece of your overall earnings? Your **Total Rewards Statement** makes it easy to see the rewards you get from JetBlue and helps you grow your Benefits. By rewards, we mean your pay, health and retirement benefits, work-life perks, standby travel, and more.

With a personalized snapshot of JetBlue's investment in you through your Benefits, compensation, travel and rewards, you can more fully appreciate the rewards of working for JetBlue. Maximize your BlueBenefits and click on the **PTY CHECKLIST**. Let our mascot, Opty, show you how to OPTIMIZE your benefits, then watch your Total Rewards soar!

View your statement on jetblue.ehr.com. You'll need your JetBlue username and password to access from outside of JetBlue's network. Don't forget to log off any shared devices when done.

NOTE: The Total Rewards Statement is currently not available to pilots, JetBlue Travel Products, College Crew, interns, seasonal, retirees, business partners, consultants, Tech ventures, internationally-based crewmembers, Opt-out program participants or withdrawn crewmembers.



Hello balance!

Life's challenges can sometimes feel like uncharted territory, but BlueBenefits can support you and your loved ones to help you feel your best. From managing daily stress to tackling more complex issues like anxiety, depression, or burnout, your benefits offer a map to help you make your health a priority. Uncover programs, services, and resources designed to help you find your balance and prioritize your mental wellness.

Visit lifeisbetterinblue.com and look under the **Balance** tab to learn about benefits that help you feel more confident and in control.

Free, confidential support with Navigator.

Business partner: Spring Health

A healthy mind matters. That's why we partner with Spring Health to bring you Navigator—mental wellness services powered by Spring Health. With Navigator, you and your household members can connect to the right mental and emotional care quickly and confidentially. You'll get personalized care and guidance with 10 free therapy visits.

Spring Health offers:

- **Diverse mental health professionals.** Filter your search by specialties, conditions, gender, ethnicity, languages spoken and sexual orientation to find a therapist with the right background and experience for you. In fact, nearly half of Spring Health therapists identify as BIPOC and 37% as LGBTQ+, with specialties across a diversity of conditions and treatments.
- **Dedicated support and fast access.** Unlimited access to a Care Navigator, a dedicated clinician who can help you understand your assessment, create a care plan, schedule sessions and check in with you along the way.
- **Quick access.** Appointments are available in an average of two days at a time that's convenient for you, including evenings and weekends.
- **Care anywhere.** Navigator is available on web and mobile, so you can find therapists, book appointments, meet with a Care Navigator or find support wherever and whenever you need it.
- **Privacy.** Navigator is confidential and will not share your information with JetBlue.

Did You Know?

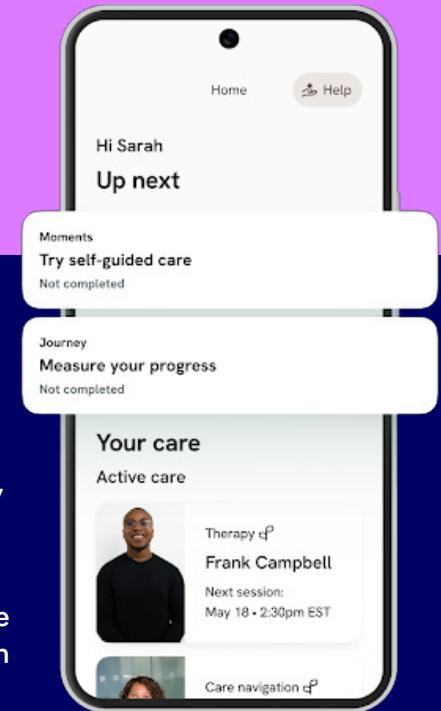
Navigator mental and emotional care resources are available to children of all ages, including **10 free therapy visits.**

In-app features.

Spring Health's self-guided therapy tools and digital content offer you and your household members:

- A dashboard for parents to create and manage accounts for children of all ages.
- Teens now may schedule their appointments with therapists that specialize in adolescent care directly in the app while also keeping parents in the loop.
- Teens will receive personalized recommendations for exercises that help them develop new skills and stay on top of stressors like body image and relationship issues.
- Coaching provides perspective to create the life you want. Choose from coaching categories such as building self-confidence, parenting, nutrition, sleep, and career growth.

Need help navigating your mental wellness options? We're here for you through on-demand Care Navigation.



Take a Moment for you.

Explore Moments, a library of on-demand digital exercises designed to help you feel your best. With hundreds of exercises available in 9 languages, and new content added regularly, you'll always find something to support your balance. Moments programs can help with:

- Anxiety
- Depression
- Emotions
- Burnout
- Breakups
- Focus
- Sleep
- Loneliness
- Eating
- Parenting
- Personal growth
- Relationships
- Substance use
- Mindfulness
- Career



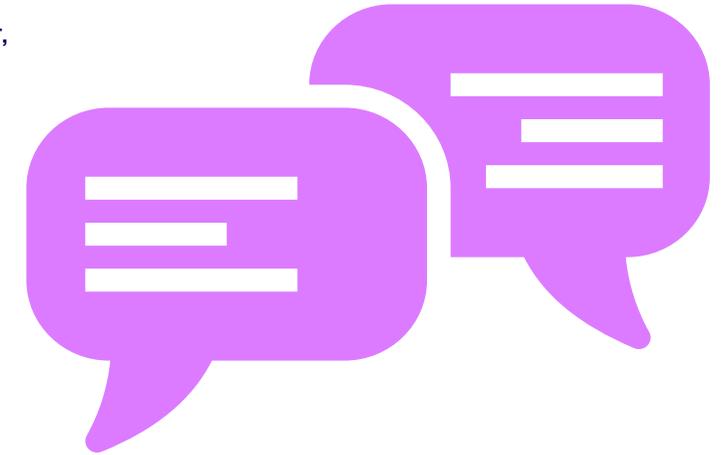
Therapy after Navigator.

If you need therapy beyond the 10 free visits per year through Navigator, you can continue seeing Spring Health providers at in-network rates.

Not enrolled in JetBlue Medical? Once you have exceeded your 10 free visits, Spring Health will work with you to continue care and provide clarity to out-of-pocket rates.

Pro Tips!

- Crewmembers and household members each receive **10 FREE** therapy sessions each year and they reset annually.
- Eligible crewmembers and spouses registered for Navigator earn Healthy Rewards for completing the mental wellness assessment or check-in each year.



Connect with Navigator.

- Visit jetblue.springhealth.com.
- Download the Spring Health Mobile app in the App Store and Google Play.
- Call **1-855-629-0554** (select option 3, available Monday-Friday 8am - 11pm ET.)

For more information, visit lifeisbetterinblue.com/navigator.

Scan this QR code to download a copy of the Navigator e-card to your mobile device for easy access on the go.



Behavioral Health.

Business partners:
Anthem, Centivo

If you or a loved one need help with a mental health issue, you don't have to deal with it alone. Having the right support can make a big difference when facing anxiety, depression, eating disorders or substance use. Through JetBlue Medical, you'll find expert, compassionate and confidential care online, on the phone, in person or via video—whatever is most convenient for you.

Anthem Medical Options.

If you are enrolled in the **Core Savings Option**, **Blue Option** or **Green Option** through Anthem, you have access to both inpatient and outpatient mental health services. When you stay in-network, you'll get the highest level of benefits.

To learn about services and providers:

- **By phone:** Call the Anthem Behavioral Health Resource Center (**1-844-792-5141**) to simplify the process of searching for mental health services along with providers and identify resources to fit your needs.
- **Online:** Find in-network providers on Engage (visit my.engage-wellbeing.com/jetblue or download the Engage Wellbeing app). Or, go to anthem.com/jetblue.

When you contact a provider, they will need to call the phone number on the back of your ID card to verify coverage. You will need your Anthem Group ID number (270159) along with your subscriber ID number found on the front of your Medical card.

Behavioral Health Resources through Engage.

With Engage for Anthem enrollees, you can access Well-being Resources through Learn to Live for:

- Self-guided digital cognitive behavioral therapy (CBT) for social anxiety, depression, stress or worry, and eliminating social stigma barriers.
- Comprehensive self-assessments for recommendations specific to you.
- Personalized care modules that promote skill-building, resiliency and mindfulness.
- Master's-level clinical coaches you can connect with via text, email and phone.
- Help to see how family, friends and peer-to-peer communities encourage additional social connection.

Applied Behavioral Analysis (ABA) Therapy.

To support children with autism, your Medical Option can help you:

- Locate in-network ABA Therapy providers and services.
- Provide clinical expertise on managing autism.
- Coordinate medical care, including ABA, Occupational, Speech Therapy.
- Explore available benefits, community resources and other services.

For more info, visit lifeisbetterinblue.com/aba-therapy.

Partnership Option.

The **Partnership Option**, powered by Centivo, offers in-person and virtual mental health services to enrolled crewmembers and dependents. Centivo provides access to a range of Behavioral Health options, with no referrals required. To find an in-network provider:

- **By phone:** Call Centivo's Member Care Team at **1-855-521-8155** Monday-Friday, 8am - 8pm ET.
- **Online:** Go to jetblue.centivo.com to learn about virtual and in-person mental health provider options or to search for a provider.

Virtual visits are available.

In addition to in-person behavioral health services, you can access virtual mental healthcare with the following providers:

- Array Behavioral Health, Rula, and Talkiatry for children and adults.
- Mind and Match for adults.

Enrollment support.

Questions? We have answers!

Benefits information.

Visit lifeisbetterinblue.com to explore all things BlueBenefits and find Business Partner contact details.

BlueBenefits.

Email BlueBenefits@jetblue.com or call **1-800-466-5062** with enrollment questions.

Enroll in...

Benefits.

Visit BCSS (<https://bcss.jetblue.com>) to choose your benefits.

Long Term Disability, Voluntary Long Term Disability, Life Insurance and AD&D Insurance.

BCSS will link you to [The Hartford's BenSelect site](#) to enroll in LTD, and Supplemental Life and AD&D Insurance. Or you can visit enroll.thehartfordatwork.com or call **1-855-396-7655**.

BlueRetirement 401(k).

Select your BlueRetirement contribution and view and update beneficiary designations through Empower at blueretirement.com or call **1-844-728-3258**.

Register for Engage.

If you're enrolled in coverage through Anthem, visit my.engage-wellbeing.com/jetblue for an interactive and easy-to-use app and website designed to simplify your healthcare journey. For step-by-step instructions, visit lifeisbetterinblue.com/engage.

Follow the steps to enroll.

1 Go online to BCSS.

Log on to **BlueCrew Self Service (BCSS)** at <https://bcss.jetblue.com> and click on Benefits.

2 Cover any dependents, such as your spouse or children.

- See [Who You Can Cover](#) for a complete list of eligible dependents.
- Then, select **Manage Life Events & Dependents** through BCSS and follow the prompts to upload any new or updated dependent documentation (such as birth certificate, marriage certificate and secondary document, if applicable) for approval before you can enroll these dependents.
- Once your documentation is approved, you'll receive an email from BlueBenefits confirming you're good to log back in to BCSS and enroll.

3 Choose your Benefits.

- Select **Benefits Enrollment** and choose the available adjustment reason.
- Select your Medical, Dental and/or Vision Options.
- Specify the **per-paycheck** amount for the **HSA** or **annual amount** for the **FSA**s you wish to contribute (within limits allowed) by the IRS - see **page 23**.
- Select the VSTD coverage you want and Group Legal (if you need it).
- Then, click **Add to Cart**.

NOTE: BCSS will link you to [The Hartford's BenSelect site](#) to enroll in LTD, VLTD, Life and AD&D Insurance, or you can visit [BenSelect](#). You may also visit enroll.thehartfordatwork.com or call 1-855-396-7655.

4 Complete your enrollment.

Review and **Submit** your cart.

5 Verify your selections.

Check the Confirmation Statement sent to your JetBlue email address.

You have until 30 days from date of hire to elect your benefits as a New Hire.

Take your health to new heights.

Don't forget—if you're enrolling in JetBlue Medical through Anthem, BCSS lets you pre-register for Engage!

Note: You will receive new Medical and Prescription ID cards at your permanent address on file.

Enrolling dependents for the first time?

To add your eligible spouse and children to your Benefits, you will need to submit documentation to verify eligibility.

Coverage will not begin until verification documentation has been reviewed and approved.

Visit lifeisbetterinblue.com for a list of acceptable documentation.

Questions?

If you have questions, we have answers!

Benefits information.

Visit lifeisbetterinblue.com to explore all things BlueBenefits and find business partner contact details.

Connect with BlueBenefits.

Email BlueBenefits@jetblue.com or call 1-800-466-5062 with your enrollment questions.

Contacts

For help, answers and information

Here is contact information for the business partners in this guide. For all your Benefits contacts, visit lifeisbetterinblue.com/contacts.

Medical and Behavioral Health

Anthem

- 📞 1-866-627-0709
- 🌐 anthem.com/jetblue
- ➕ Group #270159

Behavioral Health

- 📞 1-844-792-5141

Engage

- 🌐 my.engage-wellbeing.com/jetblue
Download the Engage Wellbeing app from the App Store or Google Play.

Benefits Team

BlueBenefits

- 📞 1-800-466-5062
- ✉ BlueBenefits@jetblue.com
27-01 Queens Plaza North,
7th Floor Long Island City, NY 11101

Prescription Drug

CVS Caremark

- 📞 1-866-210-0910
- 🌐 caremark.com
Or download the app from the Apple App Store or Google Play.
- ➕ Group #1056

Medical and Behavioral Health

Centivo

- 📞 1-855-521-8155
- 🌐 jetblue.centivo.com

Virtual Care

- 🌐 <https://jetblue.centivo.com/network/#virtual>

Health Accounts

Optum Financial

- 📞 1-844-881-5841
- 🌐 secure.optumfinancial.com
Or download the app from the Apple App Store or Google Play.

Healthy Rewards

Engage

- 📞 1-800-596-6994
- 🌐 my.engage-wellbeing.com/jetblue

Family Advocates and Clinical Advocates

BlueCarpet

- 📞 1-866-627-0709
- 🌐 my.engage-wellbeing.com/jetblue

Building Healthy Families

BlueCarpet

- 📞 1-866-627-0709
- 🌐 my.engage-wellbeing.com/jetblue

Cancer Support

BlueCarpet

- 📞 1-866-627-0709
- 🌐 my.engage-wellbeing.com/jetblue

Telemedicine

LiveHealth Online

- 🌐 livehealthonline.com
Or download the app from the Apple App Store or Google Play. For \$20 a Medical session, use coupon code: JETBLUECREW.

Centivo Care

- 📞 1-407-606-7943
- 🌐 centivocare.com

Navigator: Mental Wellness

Spring Health

- 📞 1-855-629-0554
- 🌐 jetblue.springhealth.com

Expert Surgery Care

Carrum Health

- 📞 1-888-855-7806
- 🌐 carrum.me/jetblue

Diabetes Support

Transform Diabetes Care (CVS Caremark)

- 📞 1-800-348-5238
- 🌐 caremark.com

Digital physical therapy

Hinge Health

- 📞 1-855-902-2777
- ✉ hello@hingehealth.com
- 🌐 hingehealth.com/jetblue-join

Dental

Cigna Dental

- 📞 1-877-208-3183
- 🌐 myCigna.com
Or download the app from the Apple App Store or Google Play.
- ➕ Group #3341916

Vision

EyeMed Vision Care

- 📞 1-866-723-0513
- 🌐 eyemed.com
Or download the app from the Apple App Store or Google Play.
- ➕ Group #9925298

BlueRetirement

Empower

- 📞 1-844-728-3258
- 🌐 blueretirement.com
Or download the app from the Apple App Store or Google Play.

State Disability

California State Disability

📞 1-800-480-3287

🌐 edd.ca.gov/Disability/How_to_File_a_DI_Claim_in_SDI_Online.htm

Colorado Family and Medical Leave

📞 1-866-263-2654

🌐 <https://famli.colorado.gov/>

Connecticut Paid Leave

🌐 ctpaidleave.org

District of Columbia Family and Medical Leave

📞 1-202-899-3700

🌐 dcpaidfamilyleave.dc.gov/

Massachusetts Family and Medical Leave

📞 1-833-344-7365

🌐 mass.gov

New Jersey Disability *(All crewmembers)*

📞 1-844-341-8632

New Jersey State Mandated Disability *(Sedgwick)*

📞 1-844-341-8632

🌐 claimlookup.com/jetblue

Leave of Absence

Sedgwick *(Short Term Disability, NY/ NJ State Mandated Disability, FML, Personal, Parental and Military Leaves)*

📞 1-844-341-8632

🌐 claimlookup.com/jetblue

The Hartford *(Long Term Disability and Voluntary Long Term Disability)*

📞 1-888-301-5615

🌐 enroll.thehartfordatwork.com

For additional questions or to file a claim, visit <https://mybenefits.thehartford.com>

New York State Disability *(All crewmembers)*

📞 1-844-341-8632

New York State Mandated Disability *(Sedgwick)*

📞 1-844-341-8632

🌐 claimlookup.com/jetblue

Oregon Paid Leave

📞 1-833-854-0166

🌐 <https://paidleave.oregon.gov/>

Puerto Rico Disability

📞 1-787-754-5850 ext. 2533 or 2534

🌐 trabajo.pr.gov/sinot.asp

Rhode Island State Disability

📞 1-401-462-8420

🌐 www.dlt.ri.gov/tdi

Washington Family and Medical Leave

📞 1-833-717-2273

🌐 paidleave.wa.gov

Direct Bill

WEX Health

📞 1-866-451-3399

📄 cobralogin.wexhealth.com

COBRA

WEX Health

📞 1-866-451-3399

📄 cobralogin.wexhealth.com

Life and AD&D Insurance

The Hartford

📞 1-855-396-7655

🌐 enroll.thehartfordatwork.com

➕ Group #402734

For additional questions or to file a claim, visit <https://mybenefits.thehartford.com>

Group Legal Plan

MetLife Legal Plans, Inc.

📞 1-800-821-6400

🌐 legalplans.com

➕ Code: 9903838

GroupSelect Auto and Home

Farmers

📞 1-855-628-2330

🌐 myautohome.farmers.com

Pet Insurance

MetLife

📞 1-800-438-6388

🌐 metlife.com/getpetquote

CrewTravel

CrewTravel

📞 1-800-234-7986

✉ crewtravel@jetblue.com

🌐 hellojetblue.com/travel/leisure

Crewmember Stock Purchase Plan (CSPP)

Fidelity

📞 1-800-544-9354

🌐 netbenefits.com

🌐 hellojetblue.com/cspp

Payroll

Payroll

📞 1-800-314-1922

🌐 <https://servicedesk.jetblue.com/payroll>

Non-Profit Financial Assistance

JetBlue Crewmember Crisis Fund (JCCF)

📞 1-718-709-3280

1-646-786-4062 *(Fax)*

✉ AskJCCF@jetblue.com

🌐 hellojetblue.com/programs/jccf

For details on your BlueBenefits:

🌐 lifeisbetterinblue.com

📞 1-800-466-5062

✉ BlueBenefits@jetblue.com

The JetBlue Benefits outlined in this brochure are only highlights. If there is any difference between what's in this brochure and the actual plan documents, the plan documents will govern. The Benefits Guide also serves as your Summary of Material Modifications under ERISA. Please keep the Benefits Guide with a copy of your Summary Plan Description.

The fine print.

Amendment and Administration of Benefits.

JetBlue reserves the right to amend or terminate any benefits described in this site or the 2024 Benefits Guide at any time at our sole discretion, subject to applicable laws.

The appropriate plan fiduciaries or other administrative body has the sole power to interpret and apply the provisions of the relevant benefit plan or arrangement and to make all determinations relating to the benefit. Such decisions will be final and binding. In any case in which a plan provision is inconsistent with any law, regulation or ruling, the benefit may be administered, at the sole and absolute discretion of the administrative entity, in accordance with the law, regulation or ruling, regardless of the terms and conditions of the plan or this 2024 Benefits Guide.

This 2024 Benefits Guide is not meant to interpret, extend or change the provisions of the relevant benefit plan or arrangement in any way. The actual plan documents take precedence if there should be any conflict between the plan documents and this 2024 Benefits Guide.

This 2024 Benefits Guide does not give you any right with respect to continuation of your employment by us, nor will it interfere in any way with our right to terminate your employment at any time for any reason, and such right is expressly reserved.

This 2024 Benefits Guide is not intended to be the official Summary Plan Description for any benefit plan.

Newborns' and Mothers' Health Protection Act.

Group health plans and health insurance issuers offering group insurance coverage generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth, for the mother or newborn child, to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a Cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).

In any case, plans and issuers may not, under federal law, require that a provider obtain pre-authorization from the plan or the insurance carrier for prescribing a length of stay not in excess of the above periods.

Women's Health and Cancer Rights Act.

Your Medical Option, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema. Call BlueCarpet at **1-866-627-0709** for more information.

HIPAA Privacy Notice.

A federal law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires health plans (medical, dental and vision) to protect the confidentiality of your private health information. More detailed information is given in the health plan's notice of HIPAA privacy rights. You may request a copy of the notice by contacting BlueBenefits at **1-800-466-5062**. A copy can also be found on lifeisbetterinblue.com.

HIPAA Special Enrollment Rights.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of a marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

If coverage is lost under your state Medicaid or Children's Health Insurance Program (CHIP) or you become eligible for premium assistance under your state Medicaid or CHIP plan, you will be able to enroll yourself and your eligible dependents in the JetBlue plan. You must request enrollment within 60 days of the date of the event.

For more information, please contact BlueBenefits at **1-800-466-5062**.

COBRA

In the event that you or your covered dependent loses BlueBenefits coverage, there are certain circumstances that will allow you to continue medical, dental and vision coverage, crewmember assistance program, Health Reimbursement Account (HRA), and the Healthcare Flexible Spending Account (FSA) through COBRA, administered by WEX Health. Under the law, COBRA must be offered to eligible individuals at group rates (subject to change annually).

You may elect continuation of coverage for yourself and your dependents under COBRA if you lose coverage under the plan due to one of the following qualifying events:

- Termination (for reasons other than gross misconduct)
- Reduction in employment hours (Full-Time to Part-Time)
- Retirement
- Leave of Absence
- You become entitled to Medicare

In addition, continuation of coverage may be available to your eligible dependents under COBRA if:

- You pass away
- You and your spouse divorce or separate
- A covered child ceases to be an eligible dependent
- You become entitled to Medicare

When a COBRA event occurs, a COBRA packet will be mailed to your home address. To apply for COBRA coverage, you or a dependent must contact WEX Health within 60 days of a qualifying event. You and/or your dependents must pay the full cost of COBRA coverage through mail or online. To find out more about COBRA, contact WEX Health at **1-866-451-3399**.

Important Notice from JetBlue Airways About Your Prescription Drug Coverage and Medicare

OMB 0938-0990

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with CVS Caremark and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. JetBlue Airways has determined that the prescription drug coverage offered by CVS Caremark is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current CVS Caremark coverage will not be affected. If you, your spouse or a covered dependent becomes entitled to Medicare or Medicaid (that is, becomes enrolled), you may drop or reduce medical & prescription drug coverage for that individual.

If you do decide to join a Medicare drug plan and drop your current CVS Caremark coverage, be aware that you and your dependents will be able to get this coverage back. If you, your spouse or a dependent loses entitlement to Medicare or Medicaid, you may enroll or increase medical & prescription drug coverage for that individual (and yourself) in the plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with CVS Caremark and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information or the BlueBenefits Department at **1-800-466-5062**.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through CVS Caremark changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at **1-800-772-1213 (TTY 1-800-325-0778)**.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: October 13, 2024

Name of Entity/Sender: JetBlue Airways

Contact Position/Office: BlueBenefits Team

Address: 27-01 Queens Plaza North, Long Island City, NY 11101

Number: **(800) 466-5062**

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –

ALABAMA – Medicaid

Website: <http://myalhipp.com/>
Phone: 1-855-692-5447

ALASKA – Medicaid

The AK Health Insurance Premium Payment Program

Website: <http://myakhipp.com/>
Phone: 1-866-251-4861

Email: CustomerService@MyAKHIPP.com

Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

ARKANSAS – Medicaid

Website: <http://myarhipp.com/>
Phone: 1-855-MyARHIPP (1-855-692-7447)

CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP) Program

Website: <http://dhcs.ca.gov/hipp>

Phone: 916-445-8322

Fax: 916-440-5676

Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website: <https://www.healthfirstcolorado.com/>

Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711

CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>

CHP+ Customer Service: 1-800-359-1991/ State Relay 711

Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/>

HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid

Website: <https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html>
Phone: 1-877-357-3268

GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>

Phone: 678-564-1162, Press 1

GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>

Phone: 678-564-1162, Press 2

INDIANA – Medicaid

Health Insurance Premium Payment Program

All other Medicaid

Website: <https://www.in.gov/medicaid/>

<https://www.in.gov/fssa/dfr/>

Family and Social Services Administration

Phone: 1-800-403-0864

Member Services Phone: 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid>

Medicaid Phone: 1-800-338-8366

Hawki Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki>

Hawki Phone: 1-800-257-8563

HIPP Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp>

HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>

Phone: 1-800-792-4884

HIPP Phone: 1-800-967-4660

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)
 Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
 Phone: 1-855-459-6328
 Email: KIHIPP.PROGRAM@ky.gov
 KCHIP Website: <https://kynect.ky.gov>
 Phone: 1-877-524-4718
 Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

LOUISIANA – Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
 Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid

Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US
 Phone: 1-800-442-6003
 TTY: Maine relay 711
 Private Health Insurance Premium Website: <https://www.maine.gov/dhhs/ofi/applications-forms>
 Phone: 1-800-977-6740
 TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/masshealth/pa>
 Phone: 1-800-862-4840
 TTY: 711
 Email: masspremassistance@accenture.com

MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/health-care-coverage/>
 Phone: 1-800-657-3672

MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
 Phone: 573-751-2005

MONTANA – Medicaid

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
 Phone: 1-800-694-3084
 Email: HSHIPPProgram@mt.gov

NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>
 Phone: 1-855-632-7633
 Lincoln: 402-473-7000
 Omaha: 402-595-1178

NEVADA – Medicaid

Medicaid Website: <http://dhcfp.nv.gov>
 Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
 Phone: 603-271-5218
 Toll-free number for the HIPP program: 1-800-852-3345, ext. 15218

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
 Phone: 1-800-356-1561
 CHIP Premium Assistance Phone: 609-631-2392
 CHIP Website: <http://www.njfamilycare.org/index.html>
 CHIP Phone: 1-800-701-0710 (TTY: 711)

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
 Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>
 Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <https://www.hhs.nd.gov/healthcare>
 Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>
 Phone: 1-888-365-3742

OREGON – Medicaid and CHIP

Website: <http://healthcare.oregon.gov/Pages/index.aspx>
 Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid and CHIP

Website: <https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>
 Phone: 1-800-692-7462
 CHIP Website: <https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>
 CHIP Phone: 1-800-986-KIDS (5437)

RHODE ISLAND – Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>
 Phone: 1-855-697-4347, or 401-462-0311 (Direct RItE Share Line)

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
 Phone: 1-888-549-0820

SOUTH DAKOTA – Medicaid

Website: <https://dss.sd.gov>
 Phone: 1-888-828-0059

TEXAS – Medicaid

Website: <https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>
 Phone: 1-800-440-0493

UTAH – Medicaid and CHIP

Utah's Premium Partnership for Health Insurance (UPP) Website: <https://medicaid.utah.gov/upp/>
 Email: upp@utah.gov
 Phone: 1-888-222-2542
 Adult Expansion Website: <https://medicaid.utah.gov/expansion/>
 Utah Medicaid Buyout Program Website: <https://medicaid.utah.gov/buyout-program/>
 CHIP Website: <https://chip.utah.gov>

VERMONT – Medicaid

Website: <https://dvha.vermont.gov/members/medicaid/hipp-program>
 Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>
 Medicaid/CHIP Phone: 1-800-432-5924

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor

Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>
 Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid and CHIP

Website: <https://dhhr.wv.gov/bms/http://mywvhipp.com/>
 Medicaid Phone: 304-558-1700
 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
 Phone: 1-800-362-3002

WYOMING – Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>
 Phone: 1-800-251-1269

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

Important information about procedures for opening a new Health Savings Account (HSA).

Per the U.S. Patriot Act of 2001, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.