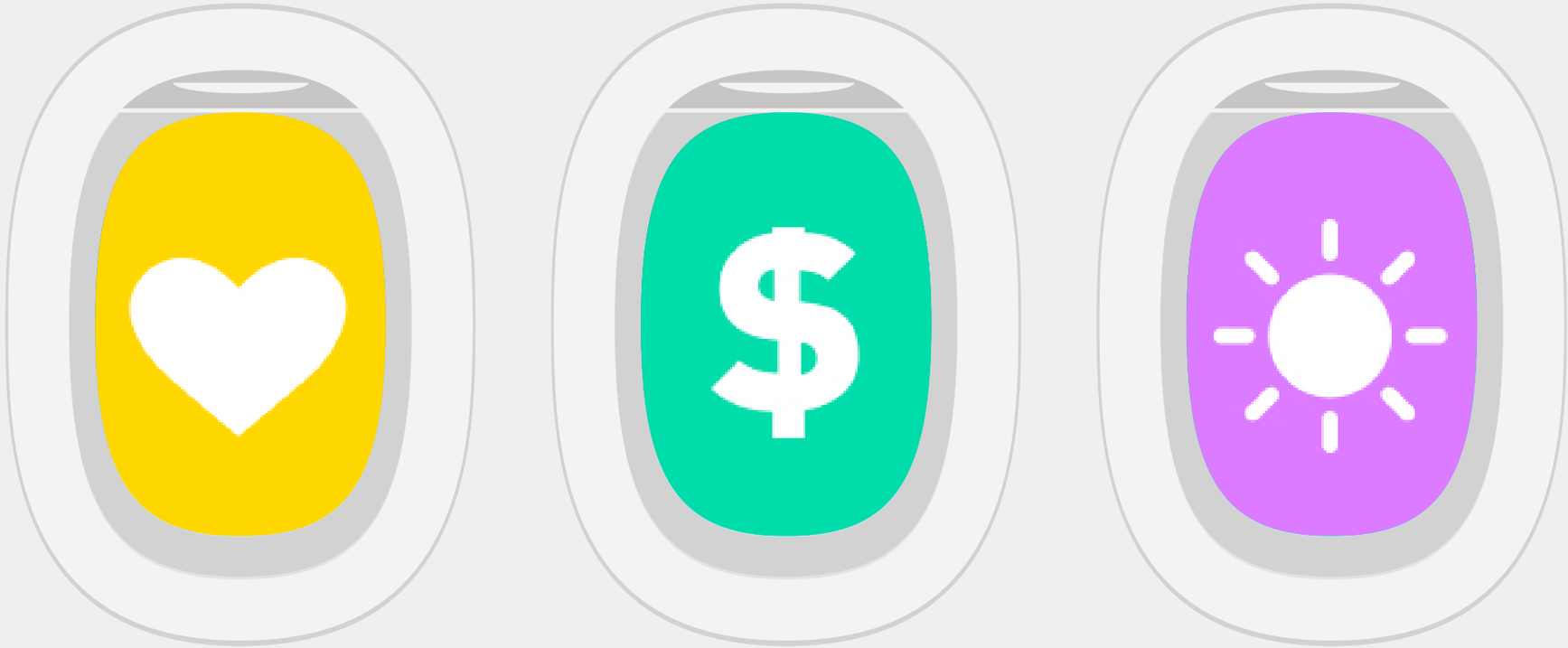
Benefits that work for you.



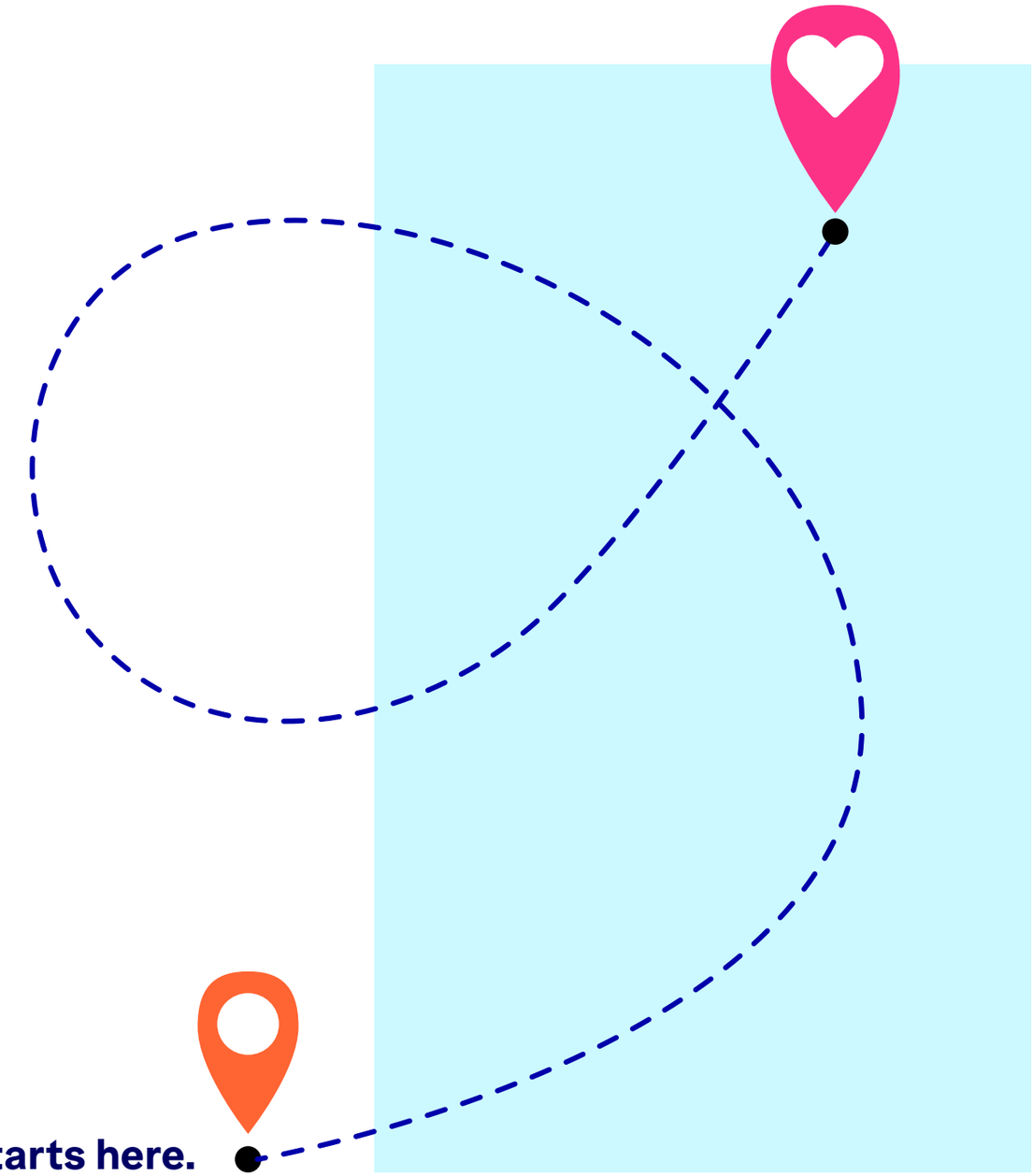
Wellness on the move.

Open Enrollment for 2026 Benefits is October 23 – November 6, 2025.

Benefits that work for you.

Life doesn't stand still—and neither should your benefits. BlueBenefits is focused on providing you and your loved ones with the support, tools, and flexibility you need—whether you're planning for the future, staying on top of your health, or finding more balance day to day.

Explore how your benefits can work for you at **lifeisbetterinblue.com**.



Your path to total wellness starts here.

Welcome to your Benefits Guide

This guide is here to help you make the most of your benefits so you can make the best choices for you and your loved ones. Inside, you'll find details about all JetBlue's benefit programs—from health to financial protection, as well as mental wellness and beyond. This guide is full of important program information. Use this Table of Contents to quickly find what you need, when you need it.

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Updates for 2026.

Healthy.

Medical.

- **Expanded cancer screenings:** Starting January 1, 2026, Medical Options will include coverage for additional breast cancer imaging services such as MRI, ultrasound, and pathology/biopsy evaluations. These services will be covered when an initial mammogram screening yields inconclusive results.
- **Medical contributions:** There will be a slight increase in payroll contributions for Medical Options in 2026 to reflect increasing healthcare costs. See **page 23** to view the new rates. JetBlue continues to cover 80% of the cost of premiums.
- **Deductibles will change:** To continue to provide affordable Medical Options and remain consistent with IRS updates, deductibles for Anthem's **Core Savings** and **Blue Options** will increase slightly, effective January 1, 2026.

Dental.

Dental contributions: Rates will increase slightly in 2026.

Stay ahead of cancer with Color.

Meet **Color**, a benefit for understanding your risk and getting screened for cancer. Crewmembers and their dependents (age 18+) enrolled in a JetBlue Medical Option through Anthem can now get free access to:

- **At-home screenings** available for certain cancers, including:
  - Cervical
  - Colorectal
  - Prostate
- **Help scheduling in-person screenings,** such as:
  - Mammograms
  - Colonoscopies
- **Expert support** to help you understand your personal risk for cancer

Learn more on **page 35**.

Plus, when you sign-up, Color will send you a **$10 Amazon Gift Card***. See **page 35** for details.



Money.

Get trusted, professional money guidance to help you plan for important life moments through new financial wellness services:

- Debt Counseling
- Debt Management
- Comprehensive Financial Planning

Balance.

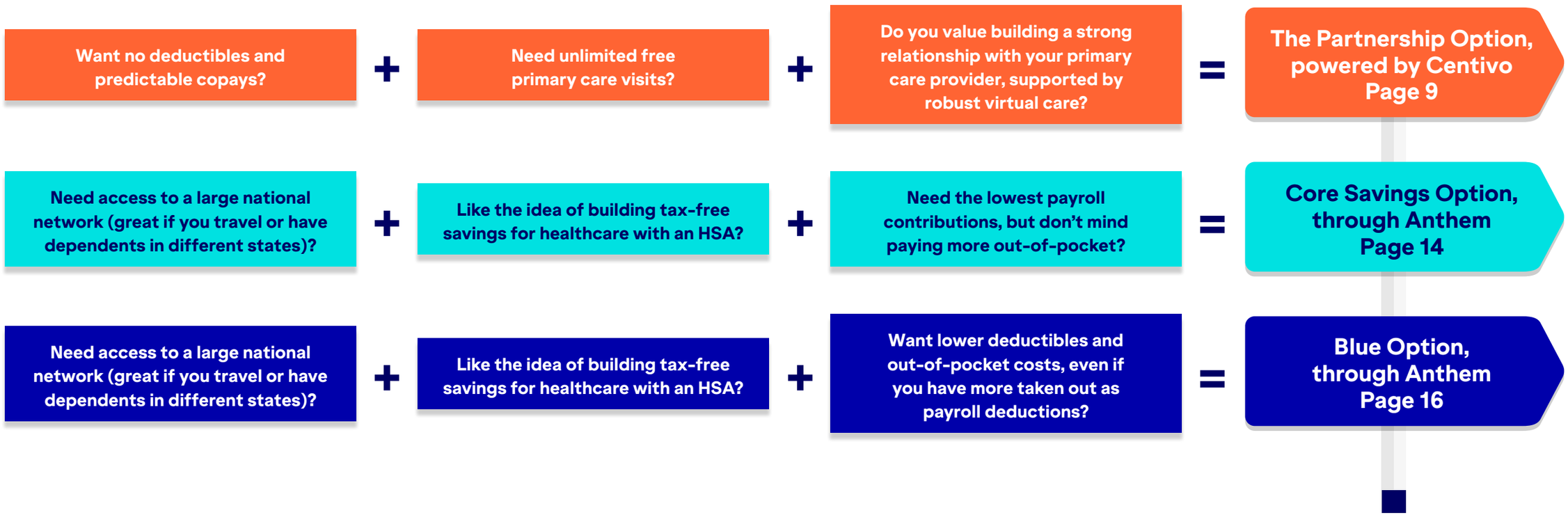
Benefits stay the same for 2026.

** Now through the end of 2025, you will receive a single $10 gift card as a one-time promotion for your first completed Color Cancer Risk Assessment (CRA) only—this is Color's way of saying thank you for taking time to take care of your health. The one-time gift card is mailed with crewmember test kit(s) if you are due for a screening, or in a welcome letter. A second completed assessment will not qualify for an additional gift card.*

How to select the right Medical Option for you?

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

Choosing your Medical Coverage is an important step in protecting both your health and your wallet. Explore below to see which option may be the best fit for you.



Hello healthy!

Your health is a journey and we're here to help you stay on track. With Medical and Rx, Dental, Vision and wellness programs designed to support every stage of life, you've got options that move with you and your family.

Take the next step by visiting **lifeisbetterinblue.com** and exploring the "**Healthy**" tab.

What's new for 2026?

- Starting January 1, 2026, Medical Options will include coverage for additional breast cancer imaging services such as MRI, ultrasound, and pathology/biopsy evaluations. These services will be covered when an initial mammogram screening yields inconclusive results.
- Medical and Dental payroll contributions will have a slight increase to reflect the rising cost of these services. See **page 23** to view the new rates.
- Deductibles for Anthem's **Core Savings** and **Blue Options** will increase slightly, effective January 1, 2026. See **pages 15** and **17**.
- Meet **Color**, a new benefit for understanding your risk and getting screened for cancer. Crewmembers and their dependents (age 18+) enrolled in a JetBlue Medical Option through Anthem can get free access to at-home cancer screenings for cervical, colorectal and prostate cancers, help scheduling in-person screenings such as mammograms and colonoscopies, and support from a team of experts to help you understand your personal risk for cancer. Learn more on **page 35**.

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 Page 9

Core Savings Option Page 14

Blue Option Page 16

Green Option Page 18

Affordable care for every journey.

With Centivo you get:

- **Cost savings.** No deductible for medical care or prescriptions - your coverage starts to pay right away.
- **FREE primary care** for annual checkups, sick care, and chronic condition management, including prenatal and pediatrician visits.
- **Predictable, set copays.** Spend less for ongoing care and save thousands on big-ticket procedures – from surgeries to labor and delivery.
- **A quality network** built around award-winning local doctors and hospitals you know and trust.
- **Virtual primary care** with a dedicated Centivo Care doctor, no matter where you are.

What makes the Partnership Option different.

First, you'll have a doctor who will get to know you and your needs. They'll help keep you healthier, guide you to the right specialists when needed, and help you avoid unnecessary and costly procedures.

Many ways to save with the Partnership Option.



FREE Primary Care



Award-winning hospitals



No prescription deductible



Coverage when traveling

For more about the **Partnership Option**, see **page 9**.

This Option offers **in-network only coverage** (along with **emergency** and **urgent care**) to crewmembers living in*:

- **California:** Los Angeles, Orange County 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.

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

The Core Savings and Blue Options, provided through Anthem, offer a large national network along with best-in-class care and support.

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 31**.
- **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. You can chat with BlueCarpet through Engage. Learn more on **page 34**.
- **Color**, offering crewmembers and their dependents (age 18+) convenient access to free at-home cancer screening kits and a confidential care expert - all at no additional cost to you. See **page 35**.
- **A Health Savings Account (HSA)**, is paired with both Options for a way to help save and spend money tax-free on eligible medical expenses. See **page 25**.

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*: • **CA:** Los Angeles, Orange County 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 (HSA)	Because the Partnership Option offers affordable and free care services, this Option is not HSA-qualified.	Optum Financial	Optum Financial

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

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 including Long Island and Westchester; certain locations in CT, NJ, and PA; and the Los Angeles, Orange County and San Diego metro areas in CA. Eligibility is based on permanent address ZIP code.

A smart way to care for your health—and your wallet.

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).

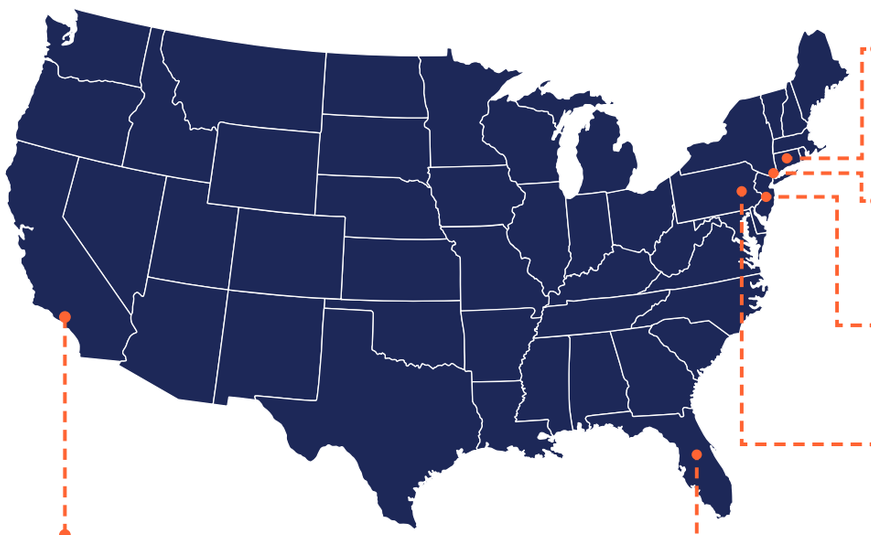
Consider choosing the **Partnership Option** if you'd like:



- No annual deductible for medical care OR pharmacy.
- **FREE** primary care visits for annual check ups, sick care and chronic conditions—including pediatricians and prenatal visits.
- Centivo Care virtual primary care for convenient appointments and messaging your doctor. See **page 12**.
- Predictable 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 Member Care. Contact them 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 Centivo Member Care will be available for answers, information and support.**

Who's included in the Centivo Network?

The Centivo Network is built exclusively around high-quality doctors and hospital systems you know and trust. They include, but are not limited to, the following award-winning health systems:



Connecticut
Connecticut Children's, Griffin Health, Middlesex Health, Nuvance Health and Trinity Health of New England

New York
Montefiore, Mount Sinai, Northwell Health, Medisys Health and St. Johns Riverside

New Jersey
Atlantic Health, RWJBarnabas Health and Valley Health System

Pennsylvania
Penn Medicine, Trinity Health Mid-Atlantic and Lehigh Valley Health Network

Florida
Halifax Health, Orlando Health, AdventHealth and Tampa General

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

Los Angeles, Orange County and San Diego metro area networks
MemorialCare, Scripps Health, UCLA Health and PIH Health

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

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

In addition, Centivo works with independent local, virtual, 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 Option to more areas in the future.

Don't forget to choose a primary care doctor.

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 within the Centivo app.

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

Find primary care doctors 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** (Partnership Option or Partnership Option (PA/NJ specific).
4. 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 at **1-855-521-8155**.

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 / $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 not subject to a deductible *(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 not subject to a deductible *(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 and making all primary care visits FREE. You'll have a doctor who gets to know you, 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 receive your ID card, you'll choose a primary care doctor—a process called activating. To activate, simply follow the prompts in the Centivo app, or call Centivo Member Care.
- **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. For more on the FSA see **page 29**.
- **Flexibility to choose care your way**—easily switch between virtual and in-person visits based on your needs.
- **Centivo Care:** Receive virtual primary care services from the comfort of home, at work or on the go—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 and sick care), crewmembers who choose this option are not eligible for Healthy Rewards or Seed Dollars.

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.
- **Access virtual urgent care** from MDLIVE, 24/7.

Easy access: 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, scheduling and messaging through a secure app.
- **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. Additionally, you have access to **Evernorth Behavioral Care Group**, which provides individual, couples and family therapy, along with **Tava Health**, therapy for teens and 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. Once your coverage starts, you can access virtual care through the Centivo app.



Centivo Care—virtual primary care.

If you're looking for easy, convenient doctor visits without waiting rooms or commutes, you can benefit from Centivo Care, a convenient virtual option that can be accessed from anywhere using a secure app. With Centivo Care you'll have:

- **FREE primary care services,** including routine physical exams, immunizations, and health screenings, and care when you're not feeling well.
- **A dedicated 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 labs, imaging, and specialist visits with local, in-network providers.
- **Personal care and support.** The friendly, accessible team gets to know your unique health concerns and can be reached easily through the app.

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

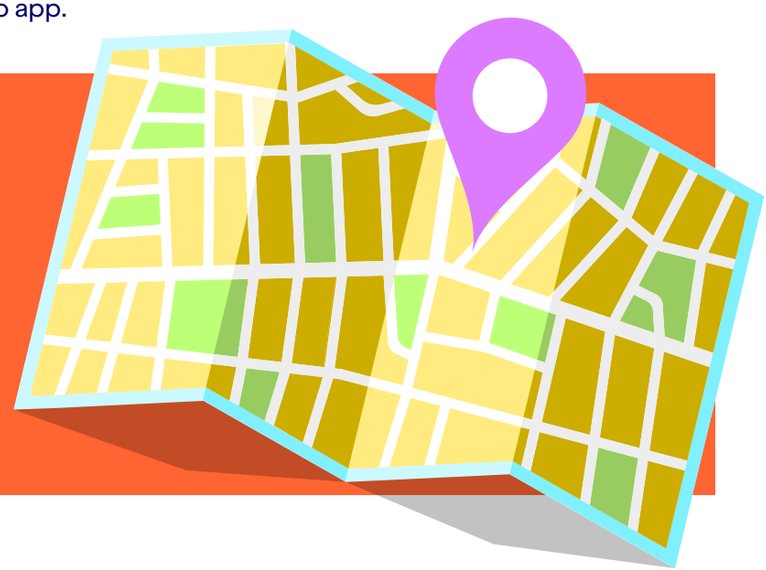
Support from Centivo Member Care.

With Centivo, you've got hands-on personal service. Centivo Member Care 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 Centivo Member Care 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.

Reminders:

- Eligibility for the **Partnership Option** is based on your permanent 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 and sick 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.

To get started you'll need to create an account with your Centivo member ID. Look for your ID card to come in the mail shortly before your coverage starts.

Scan the QR codes below to download the app, or visit my.centivo.com.

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** is a Preferred Provider Organization (PPO), administered by Anthem, which 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 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
- **Oklahoma** - BluePreferred (NEW)
- **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-Network[1]
Deductible	Individual	**$2,200**
	Family	**$4,400**[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 21**.*

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

[3] *Preventive screenings as identified by the Affordable Care Act.*

[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 through CVS Caremark.*

The Core Savings Option comes with:

- **Engage** to simplify your wellness journey – see **page 31**.
- **The BlueCarpet team** of expert Family and Clinical Advocates – see **page 34**.
- **Color** for convenient, confidential and compassionate cancer screening support – see **page 35**.
- **Carrum Health**, for easier, more comfortable and less expensive surgical care – see **page 38**.

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

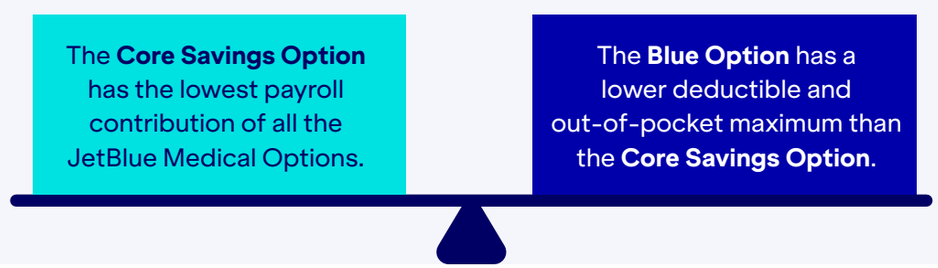
Here's how it works:

- 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 19** for Seed Dollar amounts.

For more on Health Savings Accounts, see **page 25**.

What's the difference between the Core Savings Option and the Blue 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 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
- **Oklahoma** - BluePreferred (NEW)
- **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	**$1,700**
	Family	**$3,400**[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 21**.*

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

[3] *Preventive screenings as identified by the Affordable Care Act.*

[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 through CVS Caremark.*

The Blue Option comes with:

- **Engage** to simplify your wellness journey – see **page 31**.
- **The BlueCarpet team** of expert Family and Clinical Advocates – see **page 34**.
- **Color** for convenient, confidential and compassionate cancer screening support – see **page 35**.
- **Carrum Health**, for easier, more comfortable and less expensive surgical care – see **page 38**.

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 19** for Seed Dollar amounts.

For more on Health Savings Accounts, see page 25.

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)

The **Green Option with a Health Reimbursement Account (HRA)** is only available to pilots, per the CBA.

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 19** for more information.

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 the Affordable Care Act.*

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

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
- **Oklahoma** - BluePreferred (NEW)
- **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**. Available only to pilots, per the CBA.
- **Healthy Rewards** account, available to pilots 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**:

$4,400 annual in-network deductible
– **$800** Seed Dollars
– **$1,100** Healthy Rewards

= **$2,500 remaining to pay towards your $4,400 deductible.**

Crewmember enrolled in **Blue Option** has already met their $1,700 deductible:

$300 emergency room 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 $2,500 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 and Westchester, portions of CT, NJ and PA, the Los Angeles, Orange County and San Diego metro areas[5].

		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	**$2,200**	**$4,400**	**$1,700**	**$3,400**	**$0**
	Family	**$4,400**[1]	**$8,800**[1]	**$3,400**[1]	**$6,800**[1]	
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** *($7,350 individual max in family)*	**$18,000**	**$10,600** *($7,350 individual max in family)*	**$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 *(if no generic is available)*	**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 *(if no generic is available)*	**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 the Affordable Care Act.*
[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 with CVS Caremark.*
[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)

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 the Affordable Care Act.*

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



2026 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.

2026 contributions: Semi-Monthly

	Core Savings Option	Blue Option	Partnership Option	Green Option (Only available to pilots, per the CBA.)
Crewmember Only	$55.50	$77.50	$78.50	$86.00
Crewmember + Spouse	$178.50	$185.50	$189.00	$206.50
Crewmember + Child(ren)	$126.50	$131.00	$133.50	$146.00
Crewmember + Family	$231.00	$239.50	$244.50	$267.00

2026 contributions: Weekly

	Core Savings Option	Blue Option	Partnership Option
Crewmember Only	$25.62	$35.77	$36.23
Crewmember + Spouse	$82.38	$85.62	$87.23
Crewmember + Child(ren)	$58.38	$60.46	$61.62
Crewmember + Family	$106.62	$110.54	$112.85



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?	• **Core Savings Option** • **Blue Option**	• **Green Option** • **Partnership Option**, powered by Centivo • Crewmembers not enrolled in JetBlue Medical	• All crewmembers with dependents under age 13 or disabled dependents of any age	• Pilots enrolled in the **Green Option**	• 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 $680		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.

Discover 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 may 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. Seed Dollar amounts on **page 19**.



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 2026 IRS limit:

- **Crewmember Only:** $4,400
- **Crewmember + Dependents:** $8,750
- **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 may 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. Use your account to pay for eligible healthcare expenses in your retirement years, including Medicare premiums.

Eligible expenses include:

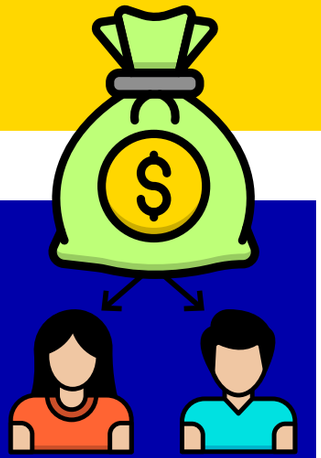
- Deductibles and coinsurance
- Doctor and hospital visits
- Over-the-counter and prescription drugs
- Medical equipment
- Dental and vision care (basic services, major services, orthodontia)
- First aid supplies
- Sunscreen

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.

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.

The HSA is 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, including life-stage funds, that average a four-star Morningstar rating and represent some of the lowest expense ratios in the industry.

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 2026 IRS limits. See **page 26** 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 2026. 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 $4,947. Imagine how her savings can grow if she continues to contribute year after year.

Sally's 2026 contribution.*
Seed Dollars and Healthy Rewards: $950
+ Sally contributes: $3,200
Total 2026 contributions: $4,150

Sally's HSA balance after 5 years.*
Funds Sally Invests in 2026: $3,150
+ Tax free rate of return at 5%: $787
+ Cash account balance: $1,010
= Account balance after 5 years: $4,947

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.

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.*

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

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.

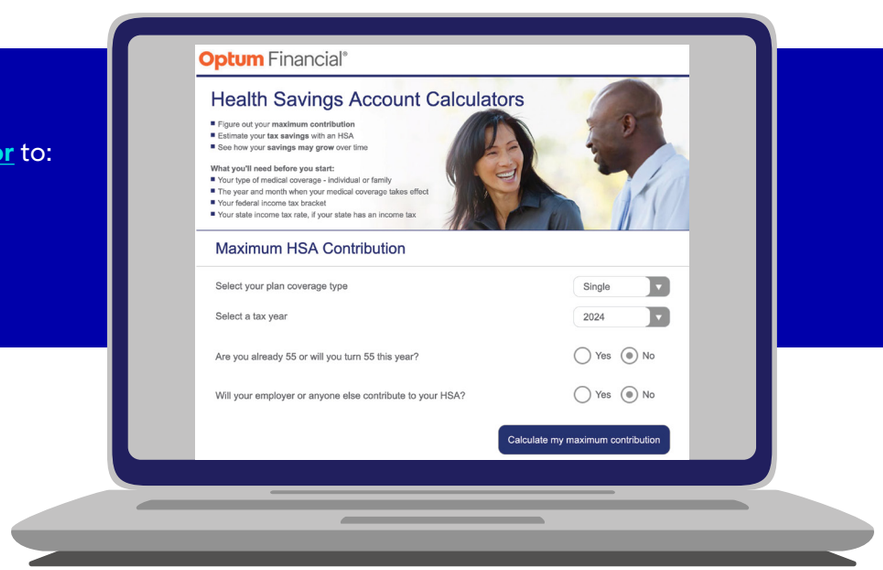
Let Optum Financial help with your HSA savings.

You can get a personalized estimate and health savings strategy by visiting Optum Financial's **health savings checkup 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.*



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 $3,400 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 $680. 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

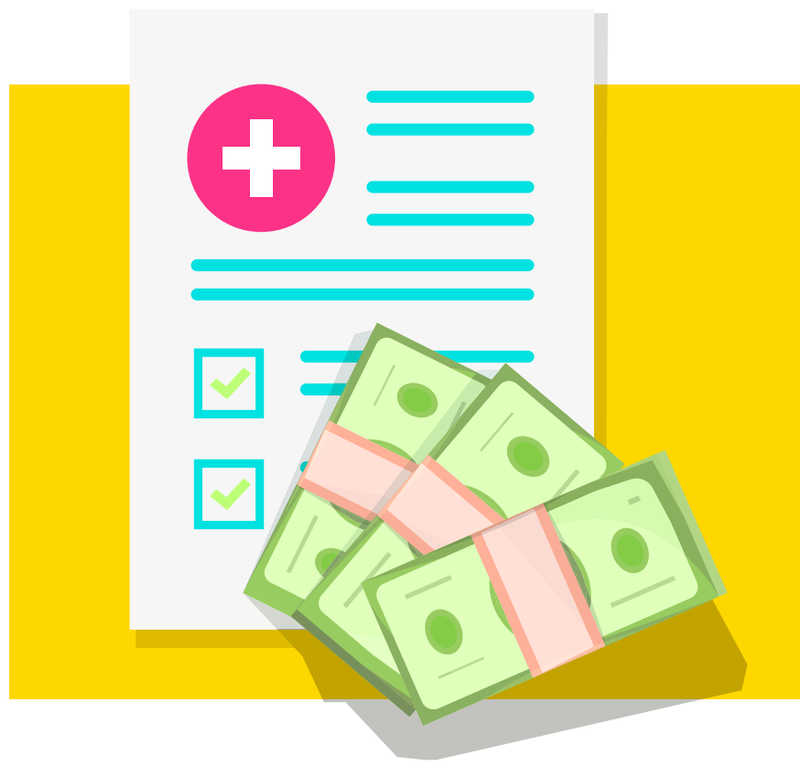
For pilots enrolled in the **Green Option**, JetBlue contributes money to a Health Reimbursement Account (HRA) to use for eligible healthcare expenses. You may not contribute to the HRA, but you can earn Healthy Rewards by completing eligible wellness activities for additional funds. For Healthy Rewards amounts, see **page 19**. You also have the option of contributing pre-tax dollars to a Healthcare FSA to pay for eligible health expenses.

How a Health Reimbursement Account (HRA) works.

An HRA is an account funded by JetBlue, that helps you pay for eligible medical expenses. It's paired with the **Green Option**, is only available to pilots (per the CBA) and is designed to offset some of your out-of-pocket healthcare costs. Here's what you need to know:

HRA highlights

- **Company contributions:** You'll receive Seed Dollars deposited into your account by JetBlue in January, or when your coverage begins.
- **No pilot contributions:** You cannot add your own money to an HRA.
- **Earn additional funds:** Complete eligible wellness activities and earn Healthy Rewards—up to $400 for individual coverage or $800 for family coverage. Healthy Rewards are deposited directly into your HRA.
- **Funds roll over:** Unused HRA funds stay in your account year after year, as long as you remain enrolled in the **Green Option**.
- **Spending your HRA:** Use your HRA dollars to help pay for eligible expenses like deductibles, coinsurance, prescriptions, chiropractic visits, physical therapy and more.
- **FSA pairing:** You can also enroll in a Healthcare Flexible Spending Account (FSA) for additional savings options.
- **Claims deadline:** Submit 2026 HRA claims for reimbursement by March 31, 2027.



Engage in wellness.

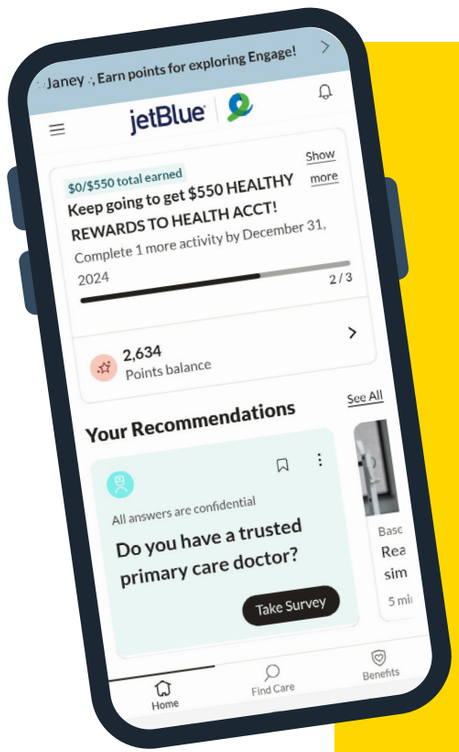
Business partners: Engage (Healthy Rewards), Anthem (Medical), Optum Financial (Health Account)

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 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

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.

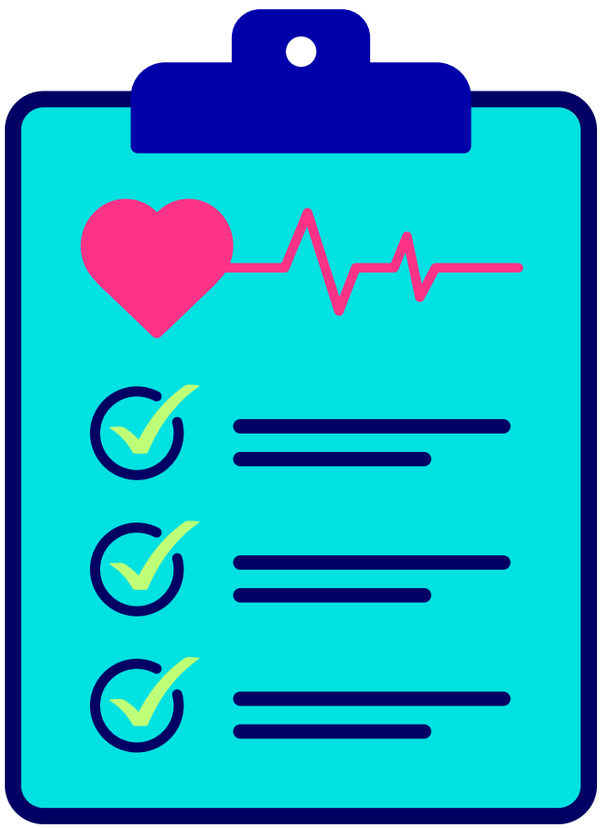
Enrolling in Anthem Medical for the first time? Follow the link in BCSS to pre-register so you'll be ready to get started once your coverage begins.

Scan the QR Code to visit the Engage website.

Healthy Rewards through Engage.

Business partners: Engage (Healthy Rewards), Optum Financial (Health Account), Anthem (Medical)

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 eligible 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.

Business partners: Engage (Healthy Rewards), Optum Financial (Health Account), Anthem (Medical)

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: **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: **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.

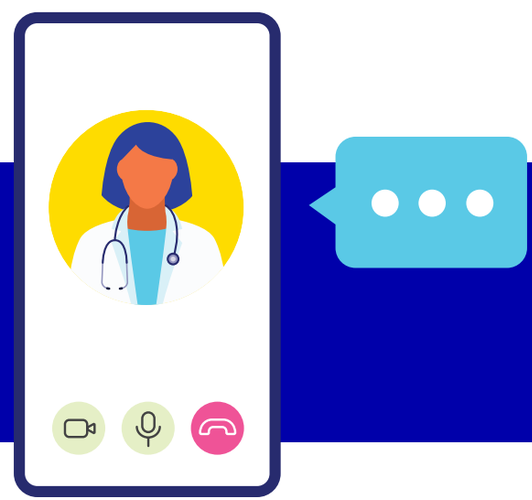
Connect with an extended network of expert Clinical Advocates who will work with your doctor to provide additional expertise in creating a personal care plan for your medical journey. Clinical Advocates are registered nurses and other licensed health professionals (such as registered dietitians and social workers) available for one-on-one support with any health condition (e.g., diabetes or cancer), 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 home screen 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.



Color, through Anthem.

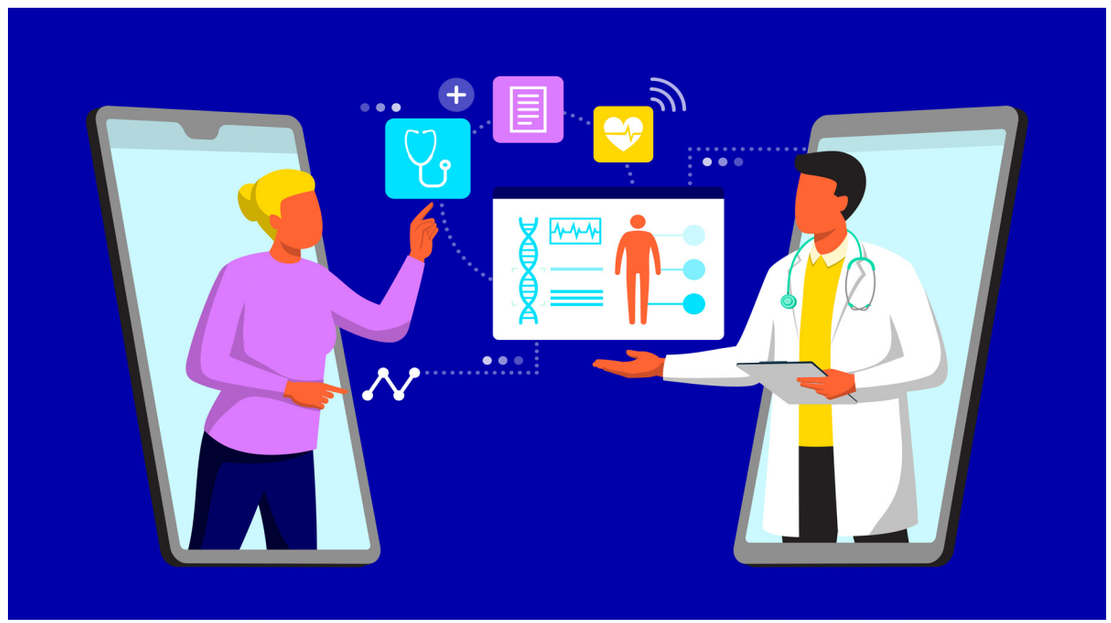
Business partner: Color

New! Color cancer screenings.

Color offers free and convenient access to cancer screenings for crewmembers and dependents (ages 18+) enrolled in a JetBlue Anthem Medical Option. With Color, you can screen for certain cancers like cervical, colorectal, and prostate—in the comfort of your own home, or get help scheduling in-person cancer screenings, such as mammograms and colonoscopies—with the support of a team of experts who understand your personal risks. All at no cost to you.

Here's how it works:

1. **Create an account at color.com/jetblue**. You and each of your dependents will need to create separate accounts.
2. **Complete your cancer risk assessment.** Answer questions on your health, family history, lifestyle, and more so Color can develop your personal screening plan. This will take between 5-10 minutes per assessment. After completing your Color Cancer Risk Assessment (CRA), you will be sent a single $10 Amazon gift card.*
3. **Receive your welcome package.** Based on your risk assessment, your welcome package will include any convenient, easy-to-use at-home kits for screenings that you're eligible for.
4. **Get your results.** Your screening results will be available in your Color account, and a clinician will call you in the case of an out-of-range result. During this call, they'll explain your results, answer any questions, and walk you through what to expect so you feel confident about what comes next.
5. **Get added support.** Meet with Color's cancer experts who can help you navigate screenings, provide you with next steps, and connect you with Anthem BlueCarpet concierge support.



Getting started.

Visit **color.com/jetblue** to sign up or call **1-844-352-6567** for additional information.

** Now through the end of 2025, you will receive a single $10 gift card as a one-time promotion for your first completed Color Cancer Risk Assessment (CRA) only—this is Color's way of saying thank you for taking time to take care of your health. The one-time gift card is mailed with crewmember test kit(s) if you are due for a screening, or in a welcome letter. A second completed assessment will not qualify for an additional gift card.*

Hinge Health and Inclusive Care through Anthem.

Business partner: Anthem

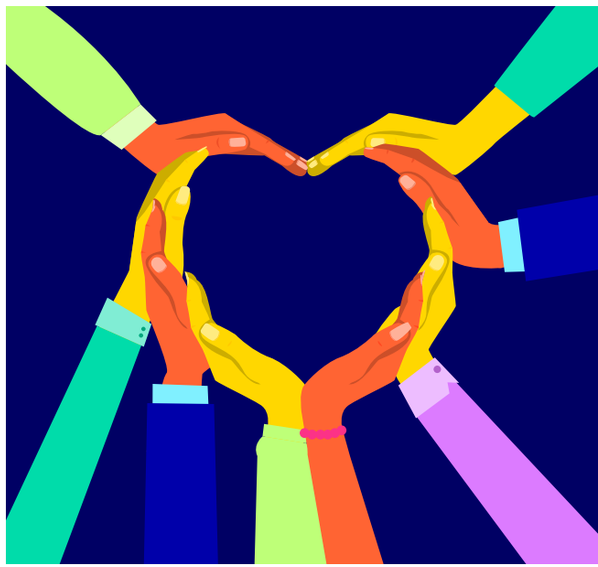
Hinge Health.

When your back, muscles or joints need extra care, **Hinge Health** makes it easy to stick with digital physical therapy - so you don't have to stop when life gets busy. Hinge Health is available to crewmembers and dependents enrolled in an Anthem Medical Option and 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 enrolled in an Anthem Medical Option 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 all pathways to parenthood including fertility support, 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 partners: Anthem, Carrum Health



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.

When you need a surgical procedure or cancer care, JetBlue knows how important it is to have quality care. If you are enrolled in a Medical Option through Anthem, you have access to Carrum Health to support you with your healthcare journey.

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. 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 questions and guide you to complete a few forms.
- You'll get help to select an in-network 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
• Visit any dentist. Stay in-network for the highest level of benefits. • Each member 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.	• 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 will receive ID cards mailed to their permanent address, as well as have access to digital ID cards.
- All other DHMO and DPPO members can download 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 card through your secure myCigna account. Follow the simple steps to access your ID card:

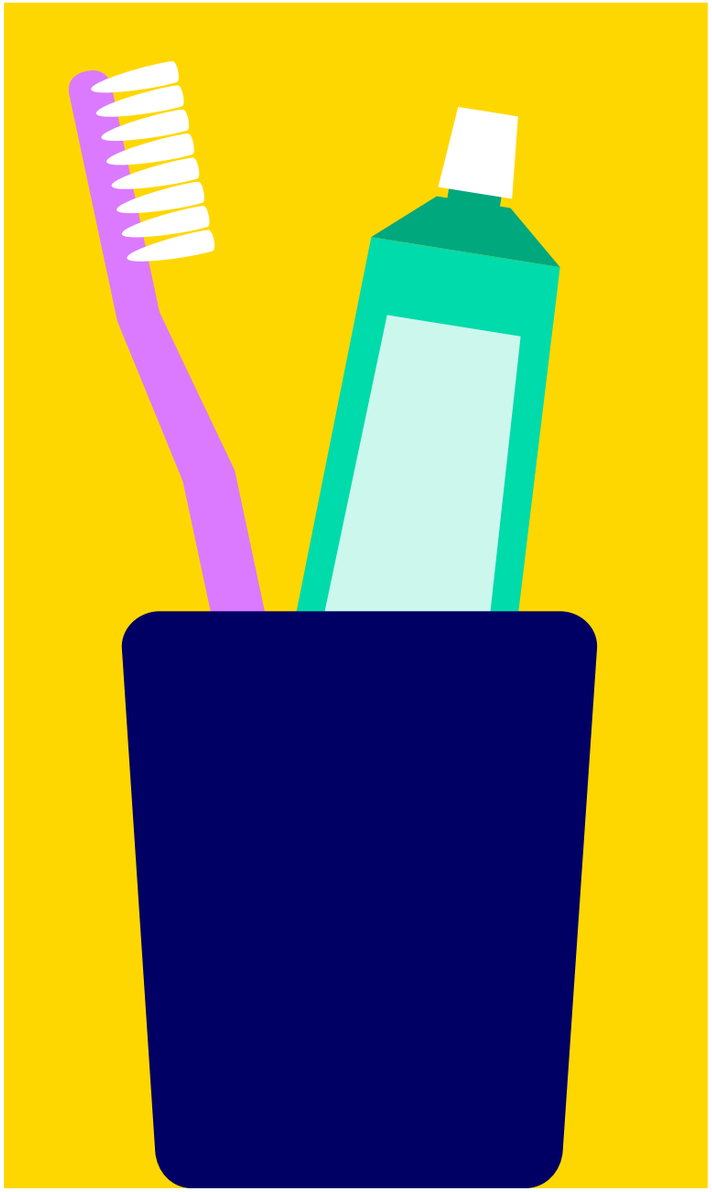
1. Log into myCigna.com or the myCigna® App.
2. Click or tap "ID Cards".
3. View your card, as well as any dependents' cards.
4. Email directly to your dentist.
5. Save a copy to the Engage app or your Apple Wallet.

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 Dental 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 **myCigna.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.*

2026 contributions.

		DPPO		DHMO	
		Semi-monthly	Weekly	Semi-monthly	Weekly
Crewmembers (non-pilots)	Crewmember Only	$15.66	$7.23	$6.61	$3.05
	Crewmember + Spouse	$29.89	$13.80	$12.62	$5.82
	Crewmember + Child(ren)	$45.23	$20.88	$19.11	$8.82
	Crewmember + Family	$58.69	$27.09	$24.79	$11.44
Pilots	Crewmember Only	$7.83	N/A	$3.31	N/A
	Crewmember + Spouse	$14.95		$6.31	
	Crewmember + Child(ren)	$22.62		$9.55	
	Crewmember + Family	$29.34		$12.40	

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
Frames[1]	Once every calendar year	$0 copay; $150 allowance; 20% off balance over $150	Up to $105
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 lenses[1]	Once every calendar year	$0 copay; $150 allowance; 15% off balance over $150 on conventional contacts[2]	Up to $120
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 in-network; out-of-network reimbursement up to $300.

2026 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.

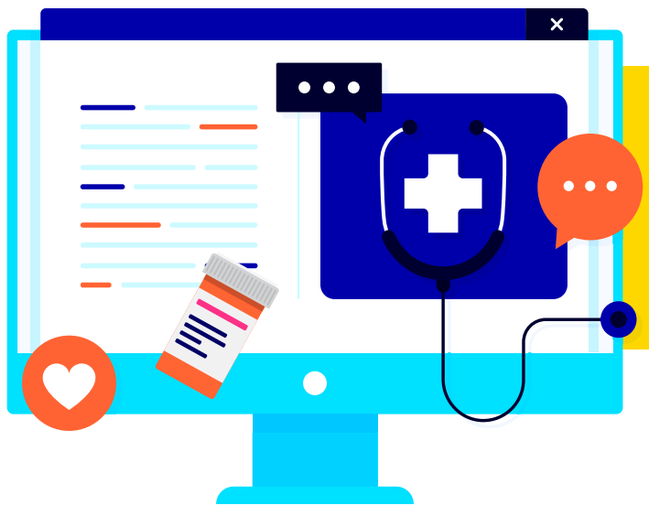
Convenient virtual healthcare 24/7 with LiveHealth Online.

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 such as colds, 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 Urgent Care 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 the Active&Fit Direct program.

No matter where you like to exercise, the Active&Fit Direct program helps you stay in shape. You can choose from 12,800+ standard gyms and 8,900+ premium exercise studios nationwide, as well as free on-demand workout videos for home or on-the-go—all without long-term contracts, and at a low monthly cost. The 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. Fees are subject to applicable enrollment fees and taxes.

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. Terms and conditions apply. Additional fees and gym brands may vary. See website for more details.

Hello money!

Whether you're building a strong foundation or planning future goals, our financial benefits are designed to guide you through every stage. From saving for retirement to protecting what matters most, you have resources that work for you—wherever life takes you.

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

What's new for 2026?

Get trusted, professional money guidance to help you plan for important life moments through new financial wellness services:

- Debt Counseling
- Debt Management
- Comprehensive Financial Planning

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) business partner, 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 Empower at **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

%	**Pilot Contribution**
+17%	**JetBlue Non-Elective Contribution**
=17%+	**Total Contribution** *(Up to IRS limits)*

Please note. *Tech Ops, Sys Ops, and Sys Ops 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.

Debt Counseling and Debt Management

Support and solutions for a brighter financial future.

Starting in 2026, you'll have access to one-on-one support to help lower interest rates, simplify payments, and pay down debt faster.

Empower, JetBlue's business partner, has teamed up with GreenPath Financial Wellness, a highly rated nonprofit, to provide debt counseling and education for U.S. and Puerto Rico-based crewmembers.

GreenPath offers two connected services:

- **Debt counseling -** Free, confidential sessions to review your financial situation and explore options.
- **Debt management -** Structured repayment plans to help reduce interest rates and streamline payments *(the $50 enrollment fee is waived for crewmembers, other fees may apply).*

Top reasons to use debt counseling:

- **It's completely free.** Get caring, confidential support at no cost.
- **Personalized to you.** A counselor works with you to create a plan that fits your goals and budget.
- **Clarity and confidence.** Understand what is driving your debt and discover steps to move forward.

After meeting with a counselor, they may recommend a Debt Management Program



A Debt Management Program can help you:

- **Lower interest rates.** Many people see their rates reduced from around 28% to single digits.
- **Move to one, simple monthly payment.** Combine multiple credit cards into a single, easy, automatic monthly payment—potentially reducing total monthly payments by over $150.
- **Get out of debt faster.** Pay off debt in less time and potentially save thousands in interest.

The $50 enrollment fee for the Debt Management Program is waived for JetBlue crewmembers. However, there is a monthly Debt Management Program fee, but it will never be higher than $75, with an average monthly fee of $29.

Ready to tackle your debt?

Keep an eye out for more information as to how to schedule your free counseling session closer to the new year. Before your first session, gather the following information to help you get the most out of your conversation.

- ✔ **List of your current debts:** credit cards, loans, medical bills, etc.
- ✔ **All sources of income:** recent pay stubs (last two) and any additional income from part-time or freelance work.
- ✔ **Monthly living expenses:** rent or mortgage, utilities, groceries, and other essentials.
- ✔ **Bank statements:** checking and savings accounts.
- ✔ **Insurance information:** health, auto, renters, or other coverage.

You may benefit from debt counseling or debt management if:

- You're stressed or overwhelmed by money.
- You're carrying multiple credit cards or loans.
- You've maxed out your credit cards.
- You're only making minimum payments on your debt.
- You want to build better habits.
- You want real help, not judgment.





Sessions available starting in 2026.

More information to come closer to that date.

Your privacy is a priority. What you share in one-on-one sessions stays confidential. It's never shared with JetBlue or anyone outside of your GreenPath counselor.

Comprehensive Financial Planning

Get trusted, professional money guidance to help you plan for life.

New for 2026, you have complimentary access to Comprehensive Financial Planning through our business partner, Empower. This service connects you to a **CERTIFIED FINANCIAL PLANNER® (CFP®)** professional who will listen, help you organize your finances, and work with you to create a plan that supports the life you want.

This benefit is free for crewmembers based in the U.S. and Puerto Rico.

Why use financial planning services?

- **Get organized –** Make sense of your income, expenses, debt, and savings.
- **Plan for life events –** Prepare for milestones like buying a home, getting married, or starting a family.
- **Set goals –** Focus on what matters most, such as saving for education or building wealth, and map out the steps to get there.
- **Protect what matters –** Put strategies in place for insurance (such as life and medical), taxes, and how your money is handled in the future.

Best of all, it's free for JetBlue crewmembers. Outside planners can charge up to a $3,000 flat, per-financial-plan fee.*

You may benefit from financial planning if:

- You're just getting started financially.
- You want a clearer path forward to specific financial goals.
- You're facing a big financial decision.
- You have a family with changing responsibilities.
- You're looking ahead to your future financial needs.



** Nerd Wallet, "How Much Does a Financial Advisor Cost," August 3, 2020.*

Ready to feel more in control of your money?

Starting in 2026, you'll be able to schedule time with an Empower financial planning professional. Spanish-speaking planning professionals are also available. Before your first session, gather these documents to make your session more productive.

- ✔ **Bank statements:** checking and savings accounts.
- ✔ **Insurance policies:** life, disability, long-term care, and other policies.
- ✔ **Monthly living expenses:** rent or mortgage, utilities, groceries, and other essentials.
- ✔ **All sources of income:** recent pay stubs (last two) and any additional income from part-time or freelance work.
- ✔ **Debts:** A list of what you owe, including amounts and interest rates.

Please note that you will have multiple conversations with your planner before receiving your complete plan.



Sessions available starting in 2026.

More information to come closer to that date.

Your privacy is a priority. What you share in one-on-one sessions stays confidential. It's never shared with JetBlue or anyone outside of your GreenPath counselor.

GreenPath Financial Wellness and Certified Financial Planning At-a-Glance

If you are looking for...	GreenPath Financial Wellness		Empower Comprehensive Financial Planning
	Debt counseling	Debt management*	Financial planning
Support from a licensed professional	✔	✔	✔
A customed plan with budgeting help and goal setting	✔	✔	✔
A clearer understanding of your debt	✔	✔	
Help with debt consolidation		✔	
Organization of income, expenses, savings, etc.			✔
Assistance with planning for life events	✔		✔
Potential ways to reduce interest rates		✔	
One monthly debt payment		✔	
Faster debt repayment		✔	
Protection for your loved ones			✔
Broad financial planning (beyond debt)			✔
Delivery method	All phone sessions**	All phone sessions**	• **Introduction call:** Phone session • **Subsequent calls:** Teams video conference
Personal details kept private	✔	✔	✔
Cost	Free	Enrollment fee is waived, other fees may apply	Free

** Only if recommended after debt counseling session.*

*** Counselors are available Monday-Thursday from 8am to 10pm ET, Friday from 8am to 8pm ET, and Saturday from 9am to 6pm ET.*

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GreenPath Financial Wellness is rated A+ by the Better Business Bureau and Consumer Affairs website reviews.

GreenPath counselors are certified by The National Foundation for Credit Counseling (NFCC) and by Housing and Urban Development (HUD).

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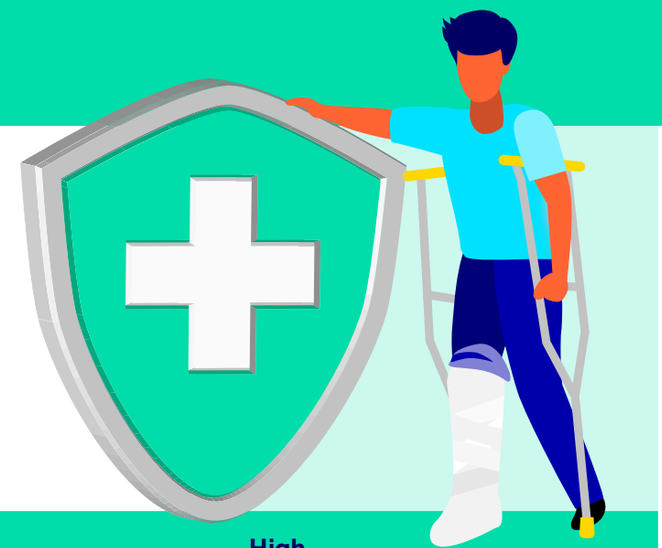
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Disability Insurance.

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 baby[2]. 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).

Voluntary Short Term Disability (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, Massachusetts, Minnesota, 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 or Territory'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 State Disability contact information, 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	MN	NJ	NY	OR	RI	WA	PR	Other
Low	$0.305	$0.361	$0.361	$0.361	$0.361	$0.321	$0.321	$0.361	$0.298	$0.421	$0.379	$0.345	$0.361	$0.421	$0.798
Core	$0.333	$0.395	$0.395	$0.395	$0.395	$0.351	$0.351	$0.395	$0.327	$0.461	$0.414	$0.378	$0.395	$0.461	$0.821
High	$0.846	$1.003	$1.003	$1.003	$1.003	$0.893	$0.893	$1.003	$0.830	$1.169	$1.033	$0.959	$1.003	$1.170	$1.479

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 insurance[1] 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]**
JetBlue-paid **Benefit equals 60%** of gross compensation[3] **$13,500** maximum monthly benefit	**You pay with post-tax dollars** **Adds 6.67%** to basic LTD benefit **$15,000** maximum monthly benefit	**JetBlue-paid** **Benefit equals 55%** of gross compensation[3] **$13,500** maximum monthly benefit	**You pay with post-tax dollars** **Adds 5%**to basic LTD/LOL benefit **$15,000** maximum monthly benefit

[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 ÷ 12	=	$23,750.00
$23,750.00 x 1.814	=	$43,082.50
$43,082.50 ÷ 100	=	$430.83 monthly
$430.83 x 12	=	$5,169.96 annually
$5,169.96 ÷ 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 ÷ 12	=	$3,750
$3,750 x 0.181	=	$678.75
$678.75 ÷ 100	=	$6.79 monthly
$6.79 x 12	=	$81.48 annually
$81.48 ÷ 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, Massachusetts, Minnesota, Oregon, Puerto Rico, Rhode Island or Washington:

You will also need to contact your State's or Territory's Department of Labor (DOL) to file a claim for state disability benefits and submit your state's decision letter to Sedgwick.

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.

If you're a full-time crewmember who has been on disability leave longer than 180 days...

Following approval, 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, 2026 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 57**.

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	
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	$0.0205	$0.0095
25 – 29	$0.0245	$0.0113
30 – 34	$0.0330	$0.0152
35 – 39	$0.0370	$0.0171
40 – 44	$0.0410	$0.0189
45 – 49	$0.0615	$0.0284
50 – 54	$0.0945	$0.0436
55 – 59	$0.1765	$0.0815
60 – 64	$0.2710	$0.1251
65 – 69	$0.5210	$0.2405
70 – 74	$0.8580	$0.3960
75+	$1.0300	$0.4754

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	$0.0300	$0.0138
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	$0.1390	$0.0642
55 – 59	$0.2695	$0.1244
60 – 64	$0.4085	$0.1885
65 – 69	$0.7410	$0.3420
70 – 74	$1.2845	$0.5928
75+	$2.4615	$1.1361



Supplemental AD&D	
Semi-monthly	**Weekly**
$0.0130 for each $1,000 of coverage	$0.0060 for each $1,000 of coverage

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, 2026, or your hire date, whichever is most recent; however, any benefits paid will be determined at time of payment.*

Additional benefits.

Group legal.

Life is filled with moments where you might need legal help. MetLife Legal Plans helps make these moments affordable, accessible, and easy.

Get access to legal guidance for a low monthly fee with no waiting periods, deductibles, copays, or claims forms when using a network attorney for a covered matter, including:

- Renting, buying, or selling a home
- Traffic tickets
- Debt collection
- Marriage
- Estate planning
- Immigration assistance
- Custody and guardianship
- Identity theft
- Caregiving
- Reproductive legal assistance

To access Group Legal and set up your account once you're enrolled, visit **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**.

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**.

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 **OPTY 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 not available to pilots, Paisly, college crew, interns, seasonal, retirees, business partners, consultants, internationally-based crewmembers, or withdrawn crewmembers.*

Hello balance!

Your wellness is a journey—and you're never alone. With resources that help manage stress, boost resilience and support your emotional health, BlueBenefits is here to guide you forward—wherever life takes you.

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

Benefits stay the same for 2026.

Free, confidential support with Navigator.

Business partner: Spring Health

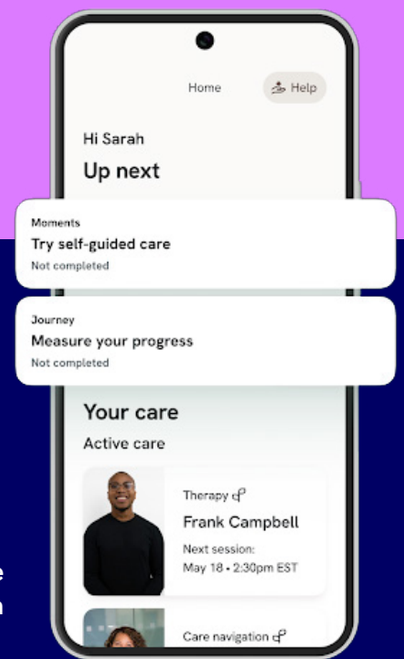
A healthy mind matters. That's why we partner with Spring Health to bring you Navigator for mental wellness services. With Navigator, you and your household members can connect to a personalized care plan quickly and confidentially—including **10 free therapy visits**.

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, 51% 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 within 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 may schedule their appointments with therapists that specialize in adolescent care directly in the app while also keeping parents in the loop.
- Teens 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 your dedicated Care Navigator assigned to you on the Spring Health app.

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



Therapy after Navigator.

If you need therapy beyond the 10 free visits per year through Navigator, you can continue seeing Spring Health providers through the Medical Option 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 or scan the QR code.
- 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.

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 the Engage app.

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 Member Care 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 before your coverage starts.
- After your coverage starts, you can find mental health providers in the Centivo app, using "Find Care" or in the "Health Hub."

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.
- Evernorth Behavioral Care Group, for individual, couples and family therapy.
- Tava Health, therapy for teens and adults.

2026 Open Enrollment.

October 23 - November 6, 2025.

Open Enrollment is the once-a-year opportunity to choose your Benefits for next year. While your current Benefits automatically roll over to 2026—except for Healthcare and Dependent Care Flexible Spending Accounts (FSA)—you may decide that other options could be a better fit for you and your dependents. In this case, you can make any needed changes during the Open Enrollment period.

To make sure you have the coverage you need, participate in Open Enrollment to:

- Enroll in or change your coverage.
- Add eligible dependents to your health benefits, following approval of dependent verification documents.
- Select an annual amount to contribute to your Healthcare and/or Dependent Care FSA.
- Review and update beneficiary information for BlueRetirement, Health Savings Account (HSA), Life Insurance and AD&D.



Once Open Enrollment ends, you will not have another chance to change your benefits, unless you have a Qualified Life Event, such as a marriage or divorce, birth or adoption of a child, gain or loss of coverage.

Enroll in...

Benefits.

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

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

BCSS will link you to **The Hartford's BenSelect site** to enroll in VLTD, 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 **FSAs** you wish to contribute (within limits allowed) by the IRS - see **page 26**.
- 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 November 6, 2025 to make changes or elect Benefits during Open Enrollment. Changes made go into effect January 1, 2026. 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.

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/who-you-can-cover** 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
Anthem
- 1-866-627-0709
- my.engage-wellbeing.com/jetblue

Cancer Support
BlueCarpet
- 1-866-627-0709
- my.engage-wellbeing.com/jetblue

Color
- 1-844-352-6567
- color.com/jetblue

Telemedicine
LiveHealth Online (All crewmembers)
- livehealthonline.com
  Or download the app from the Apple App Store or Google Play. For $20 per LiveHealth Online Urgent Care session, use coupon code JETBLUECREW.

MDLIVE (Partnership Option enrollees)
- mdlive.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

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

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***

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
farmers.com/groupselect

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 2026 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 2026 Benefits Guide.

This 2026 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 2026 Benefits Guide.

This 2026 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.

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, 2025

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**

Notice Regarding Wellness Program

Healthy Rewards is a voluntary wellness program available to all employees enrolled in the Anthem Medical Option and pilots who are not enrolled in JetBlue Medical. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary health assessment through a Third Party Administrator (TPA) wellness app, which asks a series of questions about your health-related activities and behaviors. You will be asked to complete a mental wellness assessment or a check-in through JetBlue's mental wellness TPA. You will also be asked to complete an annual preventive exam or cancer screening.

However, employees who choose to participate in the Healthy Rewards wellness program as communicated during Open Enrollment, will receive an incentive for completing the three activities stated above. Although you are not required to complete the activities, only employees who do so will receive Healthy Rewards dollars deposited into your Health Spending Account.

The information from your Healthy Rewards activities will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program. You also are encouraged to share your results or concerns with your own doctor.

Although the wellness program may use aggregate information it collects to design a program based on identified health risks in the workplace, it will never disclose your personal information either publicly or to the employer. Any data collected by the wellness program will be subject to the privacy protections under the Health Insurance Portability and Accountability Act (HIPAA). Please refer to the HIPAA Notice of Privacy Practice for additional information.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact BlueBenefits at **BlueBenefits@jetblue.com**.

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, 2025. 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.flmedicaidtplrecovery.com/flmedicaidtplrecovery.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/medicaid
Medicaid Phone: 1-800-338-8366
Hawki Website: https://hhs.iowa.gov/medicaid/plans-programs/hawki
Hawki Phone: 1-800-257-8563
HIPP Website: https://hhs.iowa.gov/medicaid/plans-programs/fee-service/health-insurance-premium-payment-program
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: HHSHIPPProgram@mt.gov

NEBRASKA – Medicaid
Website: https://dhhs.ne.gov/pages/accessnebraska.aspx
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
Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov

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: 1-866-614-6005

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.pa.gov/agencies/dhs/resources/chip
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

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: 1-307-777-7531

To see if any other states have added a premium assistance program since July 31, 2025, 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)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 1

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.