

WELLNESS FOR YOU

Your 2021 Benefits.



HELLO WELLNESS!

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JetBlue wants to make finding WELLNESS FOR YOU easy because staying healthy is more important than ever. The programs and resources offered under HELLO WELLNESS! support the whole you—physical (**HELLO HEALTHY!**), wallet (**HELLO MONEY!**) and mind (**HELLO BALANCE!**).

This guide walks you through 2021 Benefits and gives you highlights of the different programs available.

Go to lifeisbetterinblue.com anytime to see Benefits details and updates, learn more about the resources available and get connected to what you need.

HELLO HEALTHY!

Your wellness journey starts with keeping yourself and your family healthy. But it goes beyond getting preventive screenings, eating right and exercising. Take advantage of all JetBlue offers to stay well.

This section of the guide highlights programs under **HELLO HEALTHY!** that support your physical health.



COVER THE BASICS

Take care of your and your family's health with benefits and coverage that protect you from having to foot the entire bill.

- Medical & Rx
- Dental
- Vision



GET CONCIERGE SUPPORT

Find personalized health guidance anytime you need it.

- Engage
- BlueCarpet: Advocates
- BlueCarpet: Nurses
- Enhanced clinical care with Mayo Clinic



USE EXTRA RESOURCES FOR YOUR JOURNEY

Access additional programs as needed.

- LiveHealth Online
- Active&Fit Direct
- ClassPass

Learn more about how to be physically well.



Find **HELLO HEALTHY!** programs under the **Healthy** tab on lifeisbetterinblue.com.



HELLO HEALTHY!

COVER THE BASICS

**with medical, dental and
vision coverage.**

JetBlue offers two Medical Options, two Dental Options and Vision coverage. Let's start with how each Medical Option helps you pay healthcare expenses using money you get from JetBlue, dollars you earn or pre-tax contributions to a Health Account.



Medical: How it works.

GREEN OPTION

with a Health Reimbursement Account (HRA)

IT STARTS WITH JETBLUE MONEY

Each January, JetBlue automatically puts seed dollars into your HRA (dollars prorated based on start date). You cannot add your own money to an HRA, but you can fund a separate Healthcare Flexible Spending Account (FSA). Learn more on pages 22 and 23.

YOU THEN EARN HEALTHY REWARDS

Earn more JetBlue money in your HRA by completing Healthy Rewards activities. Earn Healthy Rewards at jetblue.werally.com.

USE DOLLARS IN YOUR ACCOUNT

You can use JetBlue money in your HRA to pay Medical, Prescription Drug, and Behavioral Health costs until you reach your deductible. You can also save your HRA money for future health expenses. The money will roll over each year, as long as you remain enrolled in the **Green Option**.

YOU SHARE COSTS WITH JETBLUE

When you reach your deductible, JetBlue pays 80% of costs and you pay 20%.

THEN, JETBLUE PAYS 100%

If you reach the out-of-pocket maximum (the most you would pay in a calendar year), JetBlue pays 100% of eligible costs for the rest of that year.

BLUE OPTION

with a Health Savings Account (HSA)

IT STARTS WITH JETBLUE + YOUR MONEY

Each January, JetBlue automatically puts seed dollars into your HSA (dollars prorated based on start date). You can add your own pre-tax money to an HSA and update the amount during the year.

NOTE: The HSA contribution you choose is per paycheck, not per year. Learn more on page 22.

YOU THEN EARN HEALTHY REWARDS

Earn more JetBlue money in your HSA by completing Healthy Rewards activities. Earn Healthy Rewards at jetblue.werally.com.

USE DOLLARS IN YOUR ACCOUNT

You can use JetBlue money in your HSA to pay Medical, Prescription Drug, and Behavioral Health costs until you reach your deductible. You can also save your HSA money and invest the balance tax-free. The money rolls over each year and stays with you even if you change coverage or leave JetBlue.

YOU SHARE COSTS WITH JETBLUE

When you reach your deductible, JetBlue pays 80% of costs and you pay 20%.

THEN, JETBLUE PAYS 100%

If you reach the out-of-pocket maximum (the most you would pay in a calendar year), JetBlue pays 100% of eligible costs for the rest of that year.



COVER THE BASICS

- Review the two Medical Options—**Green** with a Health Reimbursement Account (HRA) and **Blue** with a Health Savings Account (HSA).
- Choose from two providers—**Anthem BlueCross BlueShield** or **UnitedHealthcare**.
- Know that Medical comes with Prescription Drug coverage through **CVS Caremark** and Behavioral Health Support through **Optum Behavioral Health**.
- Reach out to **BlueCarpet** at **1-866-529-1675** or **bluecarpet@optum.com** for help understanding the **Green** and **Blue** Options.



Medical & Rx: What you pay.

		GREEN OPTION with a Health Reimbursement Account (HRA)		BLUE OPTION with a Health Savings Account (HSA)	
		In-network	Out-of-network	In-network	Out-of-network
Deductible	Individual	\$1,350	\$2,025	\$1,400	\$2,100
	Family	\$2,700	\$4,050	\$2,800 ¹	\$4,200 ¹
Coinsurance	Eligible preventive care ²	\$0	No coverage	\$0	No coverage
	Most services	20% after deductible	40% after deductible	20% after deductible	40% after deductible
	Emergency room	\$300 copay (waived if admitted)		After deductible, \$300 copay (waived if admitted)	
Non-notification penalty		N/A	\$500 per procedure	N/A	\$500 per procedure
Lifetime maximum		Unlimited		Unlimited	
Out-of-pocket maximum (includes deductible, coinsurance and prescription drug expenses)	Individual	\$4,300	\$6,450	\$4,300	\$6,450
	Family	\$8,600	\$12,900	\$8,600 family (\$7,350 individual in family)	\$12,900
Prescription drugs 30-day ³ (through a CVS Caremark network pharmacy)	Generic	50% (up to \$8 per Rx)	N/A	20% after deductible, (up to \$200 per Rx ⁴)	N/A
	Brand (if no generic available)	50% (up to \$100 per Rx)			
	Specialty	50% (up to \$200 per Rx)			
Prescription drugs 90-day ³ (at local CVS/pharmacy or mail order, including maintenance medications with Maintenance Choice)	Generic	50% (up to \$24 per Rx)		20% after deductible, (up to \$600 per Rx ⁴)	
	Brand (if no generic available)	50% (up to \$300 per Rx)			
		Semi-monthly		Weekly	
Rates	Crewmember Only	\$63.00	\$29.08	\$77.00	\$35.54
	Crewmember + Spouse	\$159.00	\$73.38	\$185.00	\$85.38
	Crewmember + Child(ren)	\$107.50	\$49.62	\$130.00	\$60.00
	Crewmember + Family	\$202.00	\$93.23	\$240.00	\$110.77

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

² Preventive screenings as identified by Health Care Reform.

³ In the Blue Option, you must reach your deductible before the Option pays coinsurance on prescription drugs. In both Medical Options, 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.



JetBlue dollars go toward your deductible.

Each year, if you're enrolled in Medical, JetBlue puts seed dollars in your HRA or HSA (prorated based on start date). And, you can earn more money by completing Healthy Rewards activities. Use these dollars first when paying your deductible so it costs you less out of your own pocket. Use the payment card, which makes it easy to access your account funds.

Manage your account at www.connectyourcare.com/jetblue or on the Optum Financial mobile app.



Your Business Partners.

When enrolled in JetBlue Medical, you have Business Partners helping you:

Medical	UnitedHealthcare or Anthem BlueCross BlueShield
Prescription Drugs	CVS Caremark
Behavioral Health	Optum Behavioral Health
Health Accounts	Optum Financial
Managing healthcare on-the-go	Engage
Claims, billing, provider support	BlueCarpet Advocates
Health condition support	BlueCarpet Nurses
Wellness incentives	Rally

Find **Contacts** for all Business Partners under the **Resources** tab on lifeisbetterinblue.com.



COVER THE BASICS



Medical: Use JetBlue dollars to save money.

JetBlue helps you optimize your medical coverage by giving you dollars to use toward healthcare costs. Here's a look at how much you can get and how it reduces the deductible—the amount you pay before your JetBlue Medical Option starts paying.

When enrolled in JetBlue Medical, you get money that can pay part of your deductible.

		SEED DOLLARS you automatically get in January (prorated based on start date)		HEALTHY REWARDS you earn during the year	
		CREWMEMBERS	PILOTS	CREWMEMBERS	PILOTS
Individual		\$400	\$550	\$550	\$400
Family		\$800	\$1,100	\$1,100	\$800
		Seed dollars go into your HRA if enrolled in the Green Option or your HSA if enrolled in the Blue Option .		Healthy Rewards go into your HRA if enrolled in the Green Option or your HSA if enrolled in the Blue Option .	

+



Take note.

Pilots not enrolled in JetBlue Medical can earn \$250 in Healthy Rewards.

The math is easy.

Here are two examples to show how your deductible can be reduced by money from JetBlue.



Individual deductible in the **Green Option** for a **Crewmember**

	\$1,350 annual in-network deductible
-	\$400 seed dollars
-	\$550 Healthy Rewards
=	\$400 actual deductible amount you end up paying

Family deductible in the **Blue Option** for a **Pilot**

	\$2,800 annual in-network deductible
-	\$1,100 seed dollars
-	\$800 Healthy Rewards
=	\$900 actual deductible amount you end up paying

How **HEALTHY REWARDS** add up!

Wellness usually starts with an annual checkup. And if you're enrolled in JetBlue Medical or are a Pilot who has waived JetBlue Medical, you can earn Healthy Rewards when you get your exam. Earn rewards by completing wellness activities, such as:

- An annual physical exam = **Crewmembers \$400; Pilots \$200**
- A biometric screening = **\$150**
- Registering with Engage = **\$100**
- Getting a dental cleaning = **\$50**
- Taking the Rally Health Survey = **\$50**

Healthy Rewards is managed by Rally under BlueCarpet. If you're new to Healthy Rewards, you'll need to register on jetblue.werally.com with your JetBlue email and create an account. The Healthy Rewards you earn are deposited into your Health Account with **Optum Financial**.

To see the full list of Healthy Rewards activities, visit jetblue.werally.com. Visit www.connectyourcare.com/jetblue to access your Health Account and manage your dollars. To learn more, go to lifeisbetterinblue.com and select **Healthy Rewards** under the **Money** tab.



COVER THE BASICS

NEED MORE INFO?

Find details on all healthcare programs under the **Healthy** tab on lifeisbetterinblue.com.

Dental: What you pay.

You can choose between two Dental Options, administered by Cigna: **Total Cigna DPPO** and **Cigna Dental Care Access Plus DHMO**. Both options cover preventive, basic and major dental services, but how benefits are paid varies.

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

		Semi-monthly	Weekly	Semi-monthly	Weekly
Rates	Crewmember Only	\$7.00	\$3.23	\$3.00	\$1.38
	Crewmember + Spouse	\$13.50	\$6.23	\$5.75	\$2.65
	Crewmember + Child(ren)	\$20.50	\$9.46	\$8.75	\$4.04
	Crewmember + Family	\$26.75	\$12.35	\$11.25	\$5.19

What are the big differences?

The **DPPO** lets you see any dentist and pays a percentage of charges. Orthodontia coverage is only for children up to age 18 with a lifetime maximum of \$1,500 per person.

The **DHMO** pays benefits only when you use in-network dentists (no out-of-network coverage), and the amount paid is based on a fee schedule. Orthodontia coverage is available to both adults and children.

Need help?

Call Cigna 24/7 at **1-877-208-3183** or visit mycigna.com if you have questions or want to find an in-network provider. (Group #3341916)

¹The Cigna DHMO is NOT currently available in the following states: AK, HI, ID, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV and WY.



COVER THE BASICS

NEED MORE INFO?

Find details on all healthcare programs under the **Healthy** tab on lifeisbetterinblue.com.

Vision: How it works.

JetBlue offers one Vision Option, administered by **EyeMed Vision Care**. You can see any eye doctor you'd like, but you'll save the most money if you go to an EyeMed Vision Care Access Network provider.

		IN-NETWORK	OUT-OF-NETWORK
		YOU PAY	PLAN REIMBURSES
Eye exam (once every calendar year)		Starting at \$10 copay	Up to \$35
Frames ¹ (once every calendar year; any available frame at provider location)		\$0 copay; \$150 allowance; 20% off balance over \$150 on conventional lenses	Up to \$60
Standard plastic lenses		Starting at \$25 copay	Up to \$55
Lens add-ons (UV treatment, coatings, etc.)		Starting at \$12 copay	Up to \$4
Contact lenses ¹ (materials only)		\$0 copay; \$150 allowance; 15% off balance over \$150 on conventional contacts ²	Up to \$200
Laser vision correction		15% off retail price or 5% off promotional price	N/A
		Semi-monthly	Weekly
Rates	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

¹ Frames/lenses and contact lens allowance is combined, so you can use either the frames or the contact lens allowance each year.

² Medically necessary contact lenses are \$0; paid in full.

Money-saving extras.

- With **contactsdirect.com**, order contact lenses and, once the prescription is verified, have them shipped directly to you.
- With **glasses.com**, use the award-winning 3D virtual try-on technology. Then, choose from a large selection of frames and lenses, shipped directly to you.
- Use the **Freedom Pass** code **755288** for savings when you buy frames from Target Optical or through **contactsdirect.com**.
- Use the **Know Before You Go** tool on **eyemed.com** to estimate vision expenses before you shop for eye exams, frames, lenses, contacts and more.

Need help?

Call EyeMed Vision Care at **1-866-723-0513** or visit **eyemed.com** if you have questions or want to find an in-network provider. (Group #9925298)



HELLO HEALTHY!

GET CONCIERGE SUPPORT

and more to help you stay well.

Sometimes you may need support to manage an unexpected illness or diagnosis. Take advantage of the programs that can help you stay on top of your wellness.





ENGAGE

Your personalized healthcare assistant.

Say HELLO to Engage!

To support your wellness and simplify your healthcare journey, JetBlue offers you a personalized healthcare platform called Engage. Engage is an interactive, easy-to-use tool designed to support the whole you—health, wallet, and mind.

All U.S.-based Crewmembers and adult dependents enrolled in JetBlue Medical can manage their personal account through Engage's website and mobile app:

- Find quality Medical and Behavioral Health care and services. **(HELLO HEALTHY!)**
- Explore your medical coverage details, compare costs for care and track your healthcare spending. **(HELLO MONEY!)**
- Discover resources to help you meet your wellness goals. **(HELLO BALANCE!)**

Engage is free, confidential and available anywhere, anytime.

Get easy access to your JetBlue healthcare benefits.

- Upload your Medical, Behavioral Health and Rx ID cards.
- Find in-network physicians, hospitals, and healthcare services.
- See patient reviews, compare ratings and build your own Care Team to easily contact your providers.

View estimated costs for covered services.

- Find price estimates for healthcare services and prescription drugs based on your Medical Option.
- Search by care urgency, conditions, tests, injuries, medical procedures and more.
- Get helpful information and advice on services and symptoms.

Take charge of your healthcare spending.

- See what you've paid toward your deductible and out-of-pocket maximum.
- Check your HRA or HSA balance.
- Access a breakdown of your and your dependents' claims and spending history from the past two years.

Receive personalized health guidance.

- See suggestions for JetBlue benefits and wellness programs that are best for you.
- Seek guidance on common matters, like when to visit the ER and information on a new prescription.
- Get reminders for the care you need, like an annual visit or preventive screening.

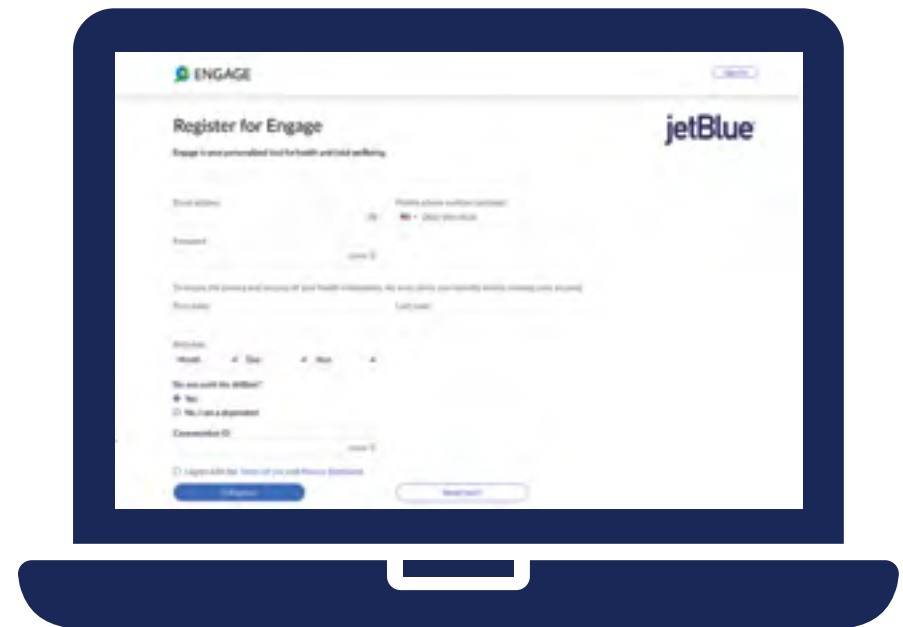
Follow these steps to register on Engage today:

- 1 Register at my.engage-wellbeing.com/jetblue or on the **Engage Wellbeing** app.
- 2 Enter your email address (either your JetBlue or personal email address) and create a password.
- 3 Verify your identity by filling in the required information:
 - First and last name
 - Date of birth
 - Crewmember ID

Crewmembers should enter their 5-digit Crewmember ID. Add leading zeros in front if your ID is less than 5 digits. For example, 01234.

Spouses and adult dependents should enter the 5-digit Crewmember ID + MMDD of the dependent's date of birth. For example, a spouse/adult dependent born on January 1 would enter 01234-0101.
- 4 Select your health and wellness goals so Engage can create your personalized experience.

For more information, visit **Engage** under the **Healthy** tab on lifeisbetterinblue.com.



Pro tip.

Want to “engage” on the go? Download the **Engage Wellbeing** mobile app from the Apple App Store or Google Play, or text **APP** to **27978** for a link.



GET CONCIERGE SUPPORT

BlueCarpet: Advocates.

BlueCarpet is JetBlue's free concierge service available to all Crewmembers.

Advocates explain details about your healthcare coverage, help you find doctors, assist in resolving claims and billing issues, and connect you with other JetBlue benefits. Reach out to BlueCarpet (**1-866-529-1675**) to experience how the personal touch of an Advocate makes managing your health easier.

BlueCarpet: Nurses.

A BlueCarpet Nurse can help you manage a healthcare condition.

If you're enrolled in JetBlue Medical, you can work with a BlueCarpet Nurse in these programs to help you understand your condition and treatment options and have dedicated support throughout your care journey. Crewmembers and dependents enrolled in JetBlue Medical can earn Healthy Rewards for working with a nurse.

- **Asthma, back pain, hypertension, and other conditions.**
- **Cancer support.**
- **Diabetes support** (including the Transform Diabetes Care program through Livongo for free supplies).
- **HIV/AIDS support.**
- **DESTINATION : FAMILY Reproductive Services** to help maximize your chances for a successful pregnancy and minimize risks.
- **DESTINATION : FAMILY HealthyMoms HappyBabies** for expecting moms, which comes with great baby swag you can earn. (Open to all female Crewmembers—regardless if enrolled in JetBlue Medical—and female dependents enrolled in JetBlue Medical.)

Enhanced clinical care with Mayo Clinic.

Get peace of mind with an expert second opinion.

Crewmembers and dependents enrolled in JetBlue Medical who are considering spine surgery are required to receive a second opinion through the Mayo Clinic at no cost. If you choose to complete your surgery at a Mayo Clinic location, JetBlue will cover the cost of surgery, along with travel and lodging at 100%.

For Crewmembers and dependents enrolled in JetBlue Medical who have been diagnosed with a cancer condition, you can receive a free second opinion from experts at the Mayo Clinic.

Through the Mayo Clinic, you'll receive:

- Expedited scheduling to quickly get the answers and care you need.
- Seamless, integrated care by a team of experts from start to finish.
- Coordination of care with your local provider.

For more details on expert second opinions, stay tuned to **lifeisbetterinblue.com**.



Get in touch with BlueCarpet.

Visit **lifeisbetterinblue.com**.

Call **1-866-529-1675**.

Email **bluecarpet@optum.com**.



HELLO HEALTHY!

USE EXTRA RESOURCES FOR YOUR JOURNEY

to keep yourself well.

Live your healthiest life. From immediate access to a doctor when you suddenly develop an infection, to options for working out—JetBlue has your back.





USE EXTRA RESOURCES FOR YOUR JOURNEY

LiveHealth Online.

Access telemedicine anytime, day or night, including pre-screening and guidance on COVID-19.

With LiveHealth Online, all Crewmembers can receive medical care 24/7 from a board-certified doctor (including pediatricians) to treat fevers, sore throats, the flu, allergies, skin conditions and more, all from a computer or mobile device. Register at livehealthonline.com and then download the app from the Apple App Store or Google Play. Then, use coupon code **JETBLUECREW** to pay our discounted rate of **\$20** per service!

Active&Fit Direct.

Pay less to work out.

Active&Fit Direct is a program that saves you money on gym memberships at over 11,000 fitness centers nationwide, as well as on-demand videos. Just visit the Active&Fit Direct website through HelloJetBlue, browse the online directory to find the fitness center you want, then pay just **\$25** per month (plus an initiation fee) to get your digital Fitness Card. And as a member, you can also access Healthy Living Coaching and activity tracking.

ClassPass.

Exercise at the best studios and gyms around the country anywhere, anytime.

ClassPass gives you a special **15% discount** off standard membership rates at your favorite places to do yoga, boxing, cycling or other workouts. With over 30,000 locations plus on-demand workouts, your exercise options are limitless. Visit classpass.com/corporate/jetblue to sign up with your JetBlue email and start booking your classes today!

HELLO MONEY!

A healthy wallet is an important part of taking care of the whole you.

JetBlue makes it easy to find ways to maximize your finances with services and tools that help you protect your income, manage your dollars and save for the future. This section of the guide highlights programs under **HELLO MONEY!** that help you find your financial happy place.



BUDGET NOW

Let **Optum Financial** show you how easy it is to save money on healthcare and dependent care expenses with Health Accounts.

- Health Reimbursement Account (HRA)
- Health Savings Account (HSA)
- Healthcare Flexible Spending Account (HC FSA)
- Dependent Care Flexible Spending Account (DC FSA)
- Healthy Rewards Account (Pilots only)
- Limited Purpose Post-Deductible HRA (Pilots only)



BE PREPARED

Keep money flowing when it's most important.

- Group Legal
- Adoption Assistance
- Pet Insurance
- Voluntary Short Term Disability (VSTD)
- Long Term Disability (LTD) for Crewmembers and Long Term Disability/Loss of License (LTD/LOL) for Pilots—as well as Voluntary coverage
- Life and Accidental Death & Dismemberment (AD&D)



BUILD YOUR SAVINGS

Saving for retirement is one of the most important things you'll do financially. Let JetBlue help.

- BlueRetirement 401(k)



MANAGE YOUR DOLLARS

Maximize your wealth and stay financially healthy.

- Total Rewards Statement
- JetBlue Crewmember Crisis Fund (JCCF)

Learn more about Optum Financial.



Find **HELLO MONEY!** programs under the **Money** tab on lifeisbetterinblue.com.

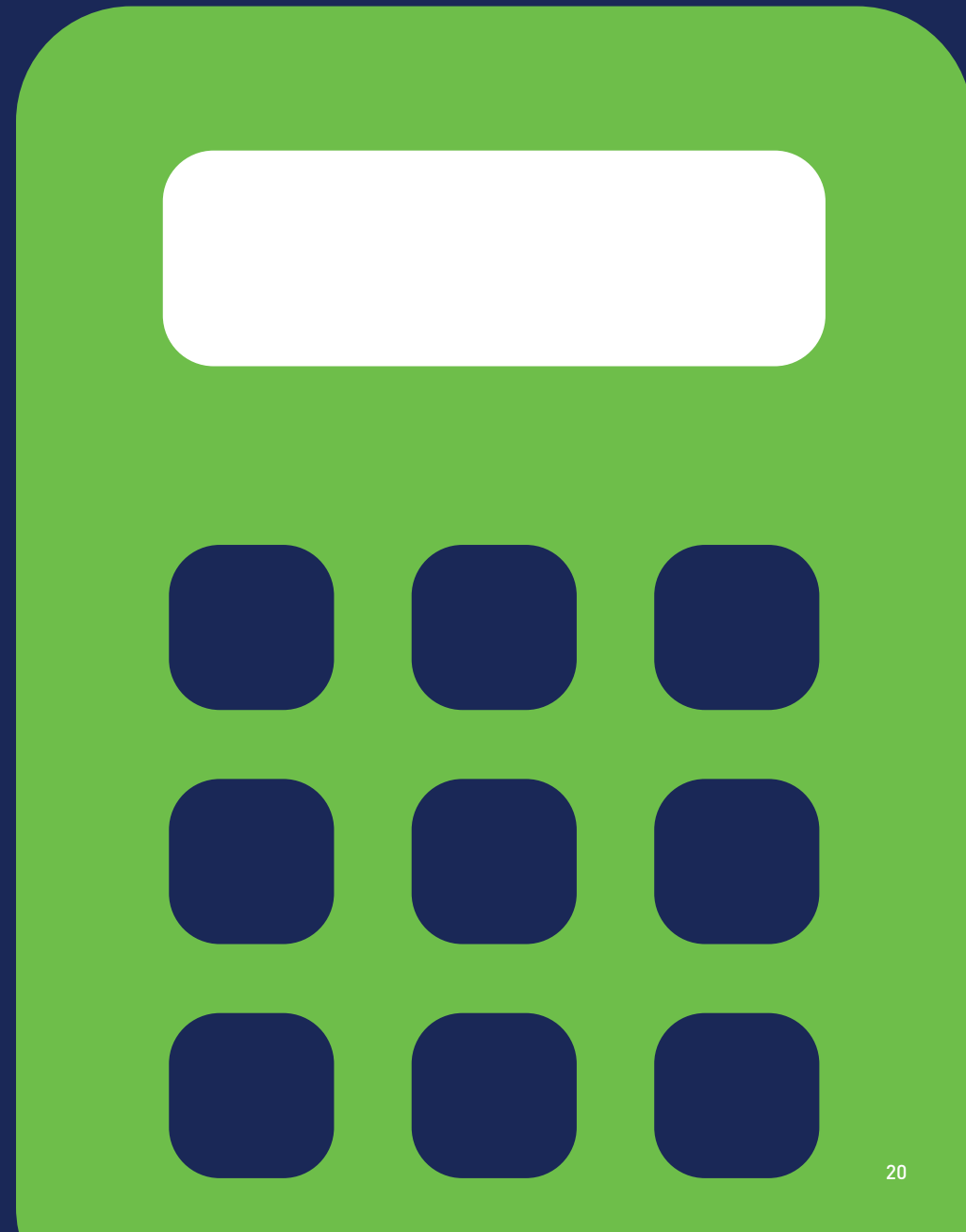


HELLO MONEY!

BUDGET NOW

with Health Accounts.

As you think ahead and budget for healthcare and dependent care costs, these accounts can save you money.





OPTUM FINANCIAL



For Health Accounts, it's Optum Financial.

Optum Financial is one of the nation's largest health account providers, with improved mobile access to your accounts anytime, anywhere.

Optum Financial has features like:

- Smart technology—Secure online and mobile tools to easily access and manage your accounts.
- Convenience—With a payment card, online and mobile app access, and 24/7 live assistance, your accounts are always ready when you are.

Information at your fingertips.

Stay connected to your Health Accounts through Optum Financial:

- Website: www.connectyourcare.com/jetblue
- Mobile app
- Optional alerts: You choose the notices you want to receive
- Live chat: Available 24/7



Healthy Rewards.

Healthy Rewards is managed by Rally (jetblue.werally.com), but dollars earned go into your account with **Optum Financial**.

Health Accounts.

	Health Reimbursement Account (HRA) Included with Green Option	Health Savings Account (HSA) Included with Blue Option
JetBlue seed dollars you get automatically (dollars prorated based on start date)	Crewmembers: \$400 (individual); \$800 (family) Pilots: \$550 (individual); \$1,100 (family)	Crewmembers: \$400 (individual); \$800 (family) Pilots: \$550 (individual); \$1,100 (family)
Healthy Rewards dollars you earn	Crewmembers: up to \$550 (individual); \$1,100 (family) Pilots: up to \$400 (individual); \$800 (family)	Crewmembers: up to \$550 (individual); \$1,100 (family) Pilots: up to \$400 (individual); \$800 (family)
Money you contribute	Cannot contribute your own money	\$3,600 maximum (individual); ¹ \$7,200 maximum (family) ¹ No minimum required
Tax-advantaged	No	Yes , contributions are taken out of your paycheck pre-tax. Earnings from invested funds and funds used for eligible healthcare expenses are also tax-free. Triple-tax savings for you!
Investment options	No	Account balances over \$1,000 can be invested (through Optum Financial) to earn tax-free interest and be used tax-free.
Eligible expenses	Eligible healthcare expenses for you and your enrolled dependents. Visit www.connectyourcare.com/jetblue for a list of eligible expenses.	Eligible healthcare expenses for you and your enrolled dependents now or in the future. ² Visit www.connectyourcare.com/jetblue for a list of eligible expenses.
How to use the account	Use your payment card or pay out-of-pocket and submit your claim for reimbursement. Visit www.connectyourcare.com/jetblue to manage your account.	Use your payment card or pay out-of-pocket and submit your claim for reimbursement. Visit www.connectyourcare.com/jetblue to manage your account.
Funds roll over year after year	Yes , as long as you stay enrolled in the Green Option . ³	Yes , the money in the account belongs to you, even if you leave JetBlue.

¹ The HSA maximum is inclusive of payroll contributions, JetBlue seed dollars and Healthy Rewards. The HSA contribution you choose is per paycheck, not per year.

² The money can also be used for ineligible expenses; but if you're under age 65, it's subject to a tax penalty of 20% and is taxable as regular income.

³ If you move from the **Green Option** to the **Blue Option**, you forfeit your HRA dollars.

	Healthcare FSA Can only fund if enrolled in the Green Option or not enrolled in JetBlue Medical	Dependent Care FSA Anyone can fund daycare for dependents under age 13 or disabled dependents	Healthy Rewards Account for Pilots Only for Pilots who are Part-Time or not enrolled in JetBlue Medical
JetBlue seed dollars you get automatically <small>(dollars prorated based on start date)</small>	No seed dollars	No seed dollars	No seed dollars
Healthy Rewards dollars you earn	No Healthy Rewards dollars	No Healthy Rewards dollars	Yes, earn up to \$250
Money you contribute	\$25 minimum; \$2,750 maximum	\$100 minimum; \$5,000 maximum (or \$2,500 if married and filing taxes separately)	No
Tax-advantaged	Yes , contributions are taken out of your paycheck pre-tax.	Yes , contributions are taken out of your paycheck pre-tax.	No
Investment options	No	No	No
Eligible expenses	Eligible healthcare expenses for you and your dependents. Visit www.connectyourcare.com/jetblue for a list of eligible expenses.	Daycare expenses for dependent children under age 13 and for mentally or physically disabled dependents of any age. Visit www.connectyourcare.com/jetblue for a list of eligible expenses.	Eligible healthcare expenses for you and your dependents.
How to use the account	Use your payment card or pay out-of-pocket and request reimbursement. Full account balance available to use immediately to pay claims. Keep all receipts.	Pay out-of-pocket , then submit a claim for reimbursement. Must have enough money in account to pay claim before reimbursement.	Use your payment card or pay out-of-pocket and request reimbursement. Keep all receipts.
Funds roll over year after year	Yes , you can carry over up to \$550 and submit claims until March 31 of the following year.	No , but you can submit claims up until March 31 of the following year.	Yes , you can carry over up to \$250 and submit claims until March 31 of the following year.

NOTE: In 2021, Crewmembers not enrolled in JetBlue Medical are not eligible to earn \$250 in Healthy Rewards. If you have existing dollars in your Healthy Rewards Account from 2020, you can submit expenses for reimbursement through Optum Bank. Any remaining balance on July 1, 2021, will be forfeited. Not applicable to Pilots.



HELLO MONEY!

BE PREPARED

for the expected and the unexpected.

It's good to have a back-up plan to support yourself and your family. These programs make sure you're covered, so you'll have financial peace of mind along your wellness journey.





BE PREPARED

Group Legal.

Getting help with legal matters can cost you a bundle. That's why MetLife Legal provides you with access to a network of attorneys at a reduced cost.

With Group Legal, you get 4 hours of attorney time and services per year, plus access to a variety of services, including:

- Basic legal advice (such as traffic tickets, family matters and non-criminal court appearances).
- Family & personal.
- Help with creating wills.
- Debt collection defense.
- Real estate transactions.
- Identity management services.

Digital Estate Planning.

To create important estate planning documents like wills, advance directives and powers of attorney, use MetLife Legal's online solution that helps you complete these documents in as little as 15 minutes. Once logged in to MetLife Legal's member site, choose Wills & Estates from the coverage menu, then click Wills.

To access, visit info.legalplans.com and use code **9903838**.

GROUP LEGAL RATES	
Semi-monthly	Weekly
\$7.88	\$3.63

Adoption Assistance.

JetBlue loves families of all shapes and sizes—and supports you with dollars as you look to expand your family!

If you're exploring ways to grow your family, check out how the BlueCarpet **DESTINATION : FAMILY Adoption Assistance** program can provide financial reimbursement with adoption and surrogacy-related expenses.

Call BlueBenefits at **1-866-529-1675** to ask questions about Adoption Assistance.

Pet Insurance.

Protect your wallet and your fur baby with **Veterinary Pet Insurance**.

Whether you're a cat or dog person, this program helps you pay for vet office visits, prescriptions, X-rays, lab fees, covered surgeries and hospitalizations. To enroll anytime, call MetLife at **1-800-438-6388** or go to metlife.com/mybenefits.

Group Auto and Home Insurance.

JetBlue provides you with special group rates through MetLife.

To enroll anytime, call MetLife at **1-800-438-6388** or go to metlife.com/mybenefits.

Voluntary Short Term Disability.

Did you know your income stops if you take time off from work due to a disability? Voluntary Short Term Disability (VSTD) coverage allows you to get paid when you get sick or injured—or have a baby—without using your PTO.

VSTD¹ pays you a portion of your salary if you have an illness or injury that keeps you from doing your job. This coverage is not automatic. To continue your pay, you must choose from the three options below.

LOW	CORE	HIGH
Pays 40% of your basic earnings ² , up to \$1,500 ³	Pays 60% of your basic earnings ² , up to \$1,500 ³	Pays 60% of your basic earnings ² , up to \$3,000 ³
For all options, benefits begin on the 8th day you miss work due to an illness or injury and continue paying for up to 26 WEEKS . ⁴		

Limits on pre-existing conditions.

When you first elect VSTD, it does not cover disability from pre-existing conditions for 12 months. These are conditions you already had or have been treating during the three months before your coverage effective date—including pregnancy.

About state disability benefits.

If you work and pay for disability coverage in a state that offers government-mandated coverage (California, Massachusetts, New Jersey, New York, Rhode Island, Washington or Puerto Rico), you may purchase VSTD at a lower rate to supplement your state coverage. You may also be able to add, as applicable, VSTD coverage (within 90 days of your transfer date) if you transfer into or out of one of the areas that does not offer state disability. Please note: VSTD benefits are offset by the maximum state benefit.

Here's an example of how this works:

If your eligible earnings were \$100 a week and your VSTD benefits pay 60% of earnings while your state disability pays 50% of earnings, you'd receive \$10 from your VSTD benefits and the other \$50 from your state, equaling a total of \$60, which is 60%. The VSTD Option assumes you are receiving the maximum benefit from your state unless you provide proof otherwise. If your state benefit was approved for \$48 a week, your weekly VSTD benefits would be updated to \$12 effective from the first date benefits are payable.

¹ **New Full-Time Crewmembers** (except those based in California, New Jersey or Puerto Rico) are automatically enrolled in the Low 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. **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 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.

³ The earnings are annualized to determine the higher weekly benefit payment.

⁴ 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.

Voluntary Short Term Disability rates.

Since you pay the full cost of VSTD coverage with post-tax dollars, any benefits you receive will be tax-free. Use the formula and rate tables below to calculate your VSTD rate per paycheck.

LOW	<p>Use the lesser of \$195,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52.</p> <p>Annual pay ÷ 52 = weekly pay x 0.40 = your weekly benefit ÷ 10 = _____ x rate table below = YOUR MONTHLY PREMIUM</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = COST PER PAYCHECK</p>
CORE	<p>Use the lesser of \$130,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52.</p> <p>Annual pay ÷ 52 = weekly pay x 0.60 = your weekly benefit ÷ 10 = _____ x rate table below = YOUR MONTHLY PREMIUM</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = COST PER PAYCHECK</p>
HIGH	<p>Use the lesser of \$260,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52.</p> <p>Annual pay ÷ 52 = weekly pay x 0.60 = your weekly benefit ÷ 10 = _____ x rate table below = YOUR MONTHLY PREMIUM</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = COST PER PAYCHECK</p>

If you work in California, Massachusetts, New Jersey, New York, Rhode Island, Puerto Rico or Washington, your rates will be slightly lower because your state already provides disability coverage that is mandatory and paid through your state taxes. Please note: VSTD benefits are offset by the maximum state benefit.

VSTD

	California	Massachusetts	New Jersey	New York	Rhode Island	Puerto Rico	Washington	All Others
LOW	\$0.485	\$0.524	\$0.475	\$0.660	\$0.550	\$0.671	\$0.575	\$1.039
CORE	\$0.530	\$0.573	\$0.520	\$0.723	\$0.602	\$0.734	\$0.629	\$1.070
HIGH	\$1.349	\$1.457	\$1.322	\$1.832	\$1.528	\$1.865	\$1.598	\$1.926

Long Term Disability.

Sometimes an illness or injury can put you out of work for an extended period of time—even after VSTD benefits end. Long Term Disability protects your income.

Basic coverage.

JetBlue provides basic Long Term Disability (LTD) automatically to Full-Time Crewmembers at no cost. Pilots get combined Long Term Disability and Loss of License (LTD/LOL) at no cost. LTD benefits begin after 180 days of missed work due to a disability.

Voluntary coverage (VLTD).¹

Crewmembers can buy extra coverage to be combined with Basic LTD.

BASIC LTD ²	VLTD ²
Company-paid	You pay with post-tax dollars
Benefit equals 60% of gross compensation ³	Adds 6.67% to basic LTD benefit
\$13,500 maximum monthly benefit	\$15,000 maximum monthly benefit

Voluntary coverage for Pilots.¹

Pilots can buy extra coverage in the form of VLTD/VLLOL coverage.

BASIC LTD/LOL ²	VLTD/VLLOL ²
Company-paid	You pay with post-tax dollars
Benefit equals 55% of gross compensation ³	Adds 5% to basic LTD/LOL benefit
\$13,500 maximum monthly 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 were on an approved Leave of Absence and had months of \$0 earnings in the prior 12 months.

Voluntary Long Term Disability rates.

VLTD (Full-Time Crewmembers)	<p>Use the lesser of \$270,000 or your base salary ÷ 12 x 0.0009 = YOUR MONTHLY PREMIUM</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = COST PER PAYCHECK</p>
VLTD/VLLOL (Full-Time Pilots only)	<p>Use the lesser of \$270,000 or your base salary ÷ 12 x 0.0130 = YOUR MONTHLY PREMIUM</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = COST PER PAYCHECK</p>

Life and AD&D Insurance.

Provide financial peace of mind for your loved ones and for yourself if you pass away or become seriously injured.

JetBlue provides Life and Accidental Death & Dismemberment (AD&D) Insurance for all Crewmembers automatically at no cost. You may also purchase Supplemental coverage for yourself and Dependent coverage for your spouse/domestic partner and children.

Basic coverage (you get automatically).

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

Supplemental coverage (you can buy if you want).

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	

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...	BASIC AD&D
Life	Full benefit amount
Both hands, both feet, sight in both eyes or any combination	Full benefit amount
One hand, one foot or sight in one eye	1/2 the benefit amount

¹ Rounded to next higher multiple of \$1,000, based on your salary as of January 1, 2021, or date of hire, whichever is most recent.

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.



BE PREPARED

NEED MORE INFO?

Find details on all **HELLO MONEY!** programs under the **Money** tab on lifeisbetterinblue.com.

Life and AD&D rates.

SUPPLEMENTAL LIFE (Cost = age-based rate for each \$1,000 of coverage)		
Age	Semi-monthly	Weekly
Under 25	\$0.0200	\$0.0092
25-29	\$0.0240	\$0.0111
30-34	\$0.0320	\$0.0148
35-39	\$0.0360	\$0.0166
40-44	\$0.0400	\$0.0185
45-49	\$0.0600	\$0.0277
50-54	\$0.0920	\$0.0425
55-59	\$0.1720	\$0.0794
60-64	\$0.2640	\$0.1218
65-69	\$0.5080	\$0.2345
70-74	\$0.8360	\$0.3858
75+	\$1.6120	\$0.7440

DEPENDENT LIFE—SPOUSE/DOMESTIC PARTNER (Cost = age-based rate for each \$1,000 of coverage)		
Age	Semi-monthly	Weekly
Under 25	\$0.0350	\$0.0162
25-29	\$0.0400	\$0.0185
30-34	\$0.0500	\$0.0231
35-39	\$0.0600	\$0.0277
40-44	\$0.0700	\$0.0323
45-49	\$0.1000	\$0.0462
50-54	\$0.1550	\$0.0715
55-59	\$0.3000	\$0.1385
60-64	\$0.4550	\$0.2100
65-69	\$0.8250	\$0.3808
70-74	\$1.4300	\$0.6600
75+	\$2.7400	\$1.2646

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
\$0.50	\$0.231

NOTE: Your rates are based on your salary as of January 1, 2021, or your hire date, whichever is most recent; however, any benefits paid will be determined at time of payment.



BE PREPARED

NEED MORE INFO?

Find details on all **HELLO MONEY!** programs under the **Money** tab on lifeisbetterinblue.com.

Evidence of Insurability.

Evidence of Insurability (EOI) is a way of saying that you need to verify your good health for coverage to begin.

You must provide EOI when:

- You increase your existing Supplemental Life coverage.
- You choose not to buy Supplemental Life or Dependent Life as a new hire, then decide to add coverage later.
- Your Basic Life coverage equals more than \$500,000 as a new hire.

When you're first hired, you may buy Supplemental Life Insurance of 1, 2 or 3 times your annual salary (up to \$250,000) without providing EOI. If you want to buy more than 3 times your annual salary (or greater than \$250,000), EOI will be required and must be approved by the insurance carrier. If you are age 60 or older, the maximum coverage amount that you may elect as a new or current Crewmember without EOI will be reduced—you will be notified if EOI is required.

Additional information.

Waiver of Premium—Premiums are waived if you become totally disabled before age 60.

Accelerated Benefit—Up to 100% of your Life Insurance amount (to a maximum of \$500,000) may be paid in the event of terminal illness with a life expectancy of 12 months or less.

Reduction Schedule—Life Insurance amounts are reduced to 65% when you reach age 65 and to 50% when you reach age 70. AD&D coverage ends at age 70.

Beneficiaries.

Don't forget to put your loved ones first—add your beneficiary. Your beneficiary can be one or several people and you can elect the same or different designation for all your Life and AD&D benefits.

To add or change your beneficiary, visit <https://enroll.thehartfordatwork.com/enroll> and follow these steps to log in:

- Your User ID is either your initials followed by the last four digits of your SSN or your full Crewmember ID.
- If this is your first time logging in, use your default password: your initials (lowercase) followed by your date of birth (MMDDYYYY).
- If you have previously logged in and don't remember your password, please select Reset Password.

If you need help, you can also call The Hartford at **1-855-396-7655**.



HELLO MONEY!

BUILD YOUR SAVINGS

for today and the future.

Reach your savings goals like a pro!



BlueRetirement 401(k).



Say hello to your retirement destination—let BlueRetirement help you get there.

Your 401(k) gives you a simple way to save money toward your retirement while reducing your taxable income. And with BlueRetirement—managed through Empower—you have a support team to explain the plan and answer any questions you have along the way. BlueRetirement is loaded with tools and helpful resources that help you budget, invest, refinance and more—all to help you better manage your money and build your savings.

JetBlue helps you save for retirement with a:

- **5% matching contribution** (dollar-for-dollar on what you save) for non-Pilot Crewmembers.
- **5% Retirement Plus contribution** for non-Pilot Crewmembers below Manager level.
- **16% non-elective contribution for Pilots.**

Learn more about BlueRetirement and find links to tools under **Financial Tools and Resources** under the **Money** tab on lifeisbetterinblue.com. Manage your account on blueretirement.com.

Let Empower help you stay financially healthy.

It's important to actively take steps to take control of your finances so you can be financially well. Start with free tools from Empower:

- **Savings calculators** for managing your monthly budget or determining how much to set aside in an emergency fund.
- **Spending calculators** that help with retirement planning, borrowing funds from your retirement account, taking withdrawals and more.
- **Planning calculators** to determine how much to save, traditional or Roth, investment growth and even saving for college.
- **Overall financial wellness calculators** on debt vs. investing, student loan refinancing, mortgage refinancing and life insurance.

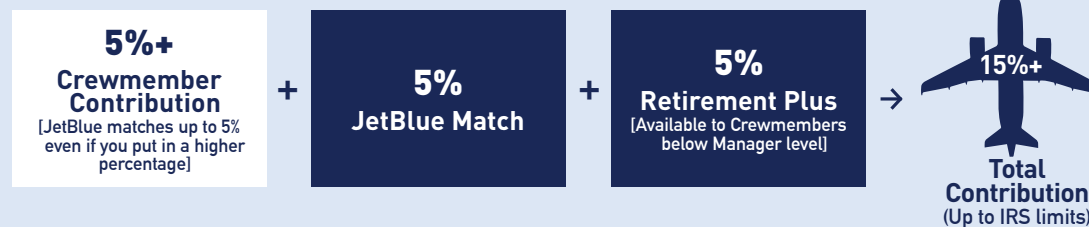
Beneficiaries.

Be sure to designate your beneficiary (or beneficiaries) for your account on blueretirement.com and keep this information updated.

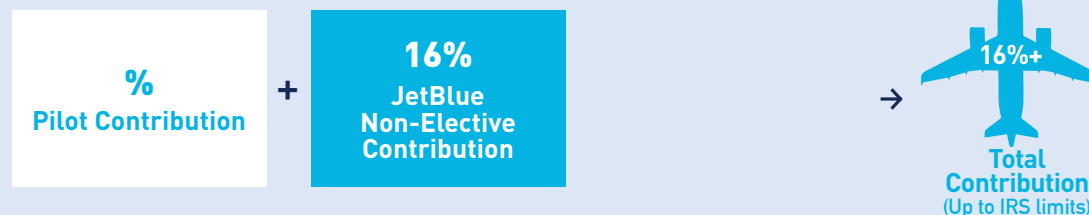
Need help?

For instructions on setting up your BlueRetirement account, please visit the **BlueRetirement 401(k)** page under the **Money** tab on lifeisbetterinblue.com. And if you need help or have questions, call **1-844-728-3258** or chat online at blueretirement.com (8AM–10PM ET, Mon–Fri and 9AM–5:30PM ET, Sat).

How BlueRetirement works: Crewmembers



How BlueRetirement works: Pilots





HELLO MONEY!

MANAGE YOUR DOLLARS

and maximize your wealth.

It's important to stay on top of the dollars you have. Start by viewing your JetBlue rewards and benefits on your online **Total Rewards Statement**. Then explore the many tools and resources JetBlue offers to help you stay financially healthy.





MANAGE YOUR DOLLARS

Your Total Rewards Statement.

Give your wallet a financial checkup by viewing your online Total Rewards Statement.

Your Total Rewards Statement shows you a personalized snapshot of the value of your JetBlue benefits, compensation, travel and rewards at JetBlue (what we invest in YOU). Knowing this information helps you see the big picture so you can maximize your health and wealth by taking advantage of all the different dollars available to you.

You can view your statement on jetblue.ehr.com. You'll need your JetBlue username and password to access your statement from outside of JetBlue's network. If you have questions, call BlueBenefits at **1-800-466-5062** or email bluebenefits@jetblue.com. Remember to log out completely from any shared computer when you're finished checking your statement.

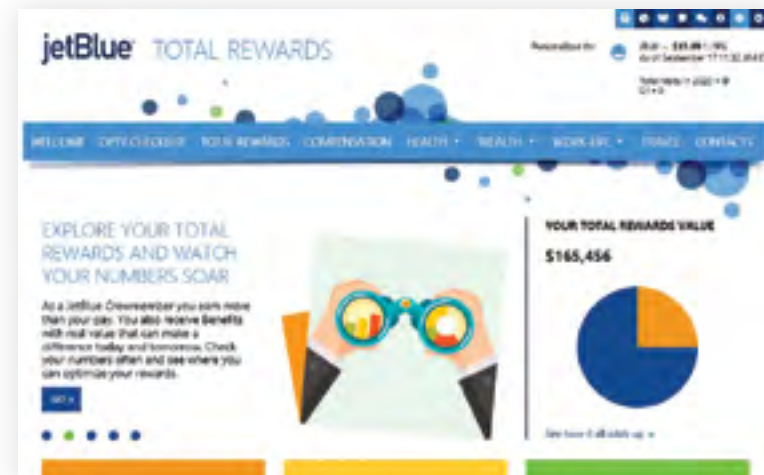
NOTE: The Total Rewards Statement is currently not available to Pilots, JetBlue Travel Products, College Crew, Interns, Seasonal, Retirees, Business Partners, Consultants, Tech Ventures and Internationally-based, and Opt-Out program participants or Withdrawn Crewmembers.



Use the Opty checklist!

Opty, our mascot, can be found throughout your statement to point out ways to OPTIMIZE your rewards. The Opty checklist makes it easy to see if you've missed any opportunities to maximize your total rewards, including:

- Healthy Rewards
- 401(k) Contributions
- 401(k) Beneficiary
- CSR—Community Connection Hours
- Crewmember Stock Purchase Plan
- Standby Travel



PRO TIP: Use the OPTIMIZE button that appears throughout your statement to instantly make the most of your rewards.



MANAGE YOUR DOLLARS



JCCF is here to help.

Since 2002, the JetBlue Crewmember Crisis Fund (JCCF) has helped you—our Crewmembers—in times of crisis when you have no other means of support, all thanks to generous contributions.

JCCF will assist when there is a financial need due to a qualifying crisis or hardship. Each individual disaster or event is considered based on immediate need upon submission of an application. The JCCF Board will review the formal application requests to determine eligibility and best support for JetBlue Crewmembers and their families.

JCCF is a separate 501(c)(3) non-profit charitable organization identified as an employer-related emergency hardship organization thanks to generous (tax-deductible) Crewmember payroll donations. If you are experiencing financial hardship due to a crisis, you may qualify for a JCCF grant.¹

- To learn how to apply for a grant, visit <https://www.hellojetblue.com/resources/jccf>. For more information, call **1-718-709-3280** or email ASKJCCF@jetblue.com.
- If you'd like to provide a tax-deductible donation to help your fellow Crewmembers, visit **BCSS** and go to **JCCF** under the **My Life & Career** tab.

¹ JCCF financial grants must be based on objective criteria, and eligibility is determined based on a Crewmember's financial need and hardship.

Money management tools.

Everyone wishes they could manage their money like a pro. However, achieving your money goals isn't always easy. Use our tools to help you take control of your money and watch it grow.

Under the **Money** tab on lifeisbetterinblue.com, you'll find **Financial Tools and Resources**—a whole page of links to numerous saving, spending and planning calculators, as well as other resources that help you manage your monthly budget, accumulate an emergency fund, pay off debts, pay down student loans and more.

Also on lifeisbetterinblue.com, check out the **Life's Moments** tile: **Money challenges**. It's designed to point you in the right direction for managing your finances.

Explore these options to find the best way for you to be financially healthy!



Get help managing your money!

Financial Guidance through the Navigator Crewmember Assistance Program lets you connect with a professional and have **two free 30-minute** phone consultations (per issue per year) to discuss an array of topics like budgeting, debt and more. To use Navigator, just call **BlueCarpet (1-866-529-1675)** and say "Navigator" to get connected.

HELLO BALANCE!




SUPPORT... YOUR WAY

Find programs tailored to bring you and your family peace of mind and make it easy to  **BE KIND TO YOU.**

- Talkspace
- Navigator Crewmember Assistance Program
- Navigator Behavioral Health Support

 **BE KIND TO YOU** by taking care of your mental health.

If you're feeling stressed, depressed, anxious or simply overwhelmed with what's on your plate, you're not alone. JetBlue offers you and your family a number of confidential resources that help build resiliency, regain emotional balance and allow you to live healthier and happier.

This section of the guide highlights programs under **HELLO BALANCE!** so that you can  **BE KIND TO YOU.**

Learn more about care the way you want it.



Find **HELLO BALANCE!** programs under the **Balance** tab on lifeisbetterinblue.com.



HELLO BALANCE!

SUPPORT... YOUR WAY

to feel more balanced.

When you're feeling down or just not yourself, remember:
❤️ **BE KIND TO YOU** with mental health programs that meet you wherever you are on your journey. Connect with services you and your family need to say **HELLO BALANCE!** in a way that works for you.



BE KIND TO YOU with mental health solutions.

START HERE



TALK TO SOMEONE

Talkspace.

Talkspace makes online therapy convenient and accessible from anywhere, at any time. And you can get up to 6 weeks of free access to Talkspace with Navigator.

Talkspace is an online therapy platform that offers a convenient, safe and secure alternative to face-to-face therapy. With Talkspace, you can send unlimited text, video and audio messages to your dedicated therapist via web browser or the Talkspace mobile app. No commutes, appointments or scheduling hassles.

With Talkspace as an in-network option for counseling under the Navigator Crewmember Assistance Program, all Crewmembers and household members age 13 and over can receive six weeks of Talkspace per issue per year. No appointments are needed, and therapy can usually begin the same day after you select your personal therapist.

To get started, call BlueCarpet (1-866-529-1675) and say "Navigator." For more information, visit **Navigator** under the **Balance** tab on lifeisbetterinblue.com and click on the **Talkspace** tile.



Navigator Crewmember Assistance Program.

Life is full of challenges, big and small. Turn to Navigator for help.

Navigator is your free, confidential Crewmember Assistance Program designed to help you and your entire household find balance. To use Navigator, just call BlueCarpet (1-866-529-1675) and say "Navigator" to get connected with:

- **Counseling** for anxiety, stress, depression, relationship and family issues, grief, life transitions and more. Get up to six free, confidential sessions (per issue per year) in person, by phone or by video chat through Virtual Visits or by using Talkspace.
- **Legal Advice** to connect with an attorney for one free 30-minute consultation (per issue per year) about real estate matters, wills, divorce challenges, identity theft and more.
- **Financial Guidance** to get two free 30-minute sessions (per issue per year) with a financial professional for sorting out debt, budgeting, tax questions, estate planning and more.

Take care of yourself. Lean on Navigator.

SPECIALIZED SUPPORT

Navigator Behavioral Health Support.

Managing a mental health or substance use condition can be confusing, but you have help.

If you are enrolled in JetBlue Medical, your coverage includes **Navigator Behavioral Health Support** benefits. That means counseling under Navigator can continue past your six free sessions, and you have benefits for therapists and facilities that manage conditions such as depression, anxiety, eating disorders, substance use, autism, bipolar disorder and more.

Call BlueCarpet (1-866-529-1675) and say "Navigator" to connect confidentially with experts who can answer questions and guide you to the right services, providers and facilities.



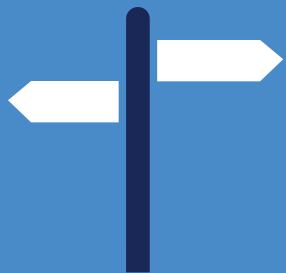
Mental health information at your fingertips.

Find guides and articles, plus other resources on counseling and everyday work-life topics on liveandworkwell.com (use access code: JETBLUE).

ENROLLING & MORE

Now that you've learned all the ways to say HELLO WELLNESS! with JetBlue programs and services, here's how you get started.

Some benefits you automatically get, while others, you must enroll in. To find what fits, follow these steps.



DECIDE WHO TO COVER

Before you take steps to enroll, decide who to cover under your JetBlue benefits.

- You
- Your spouse
- Your children



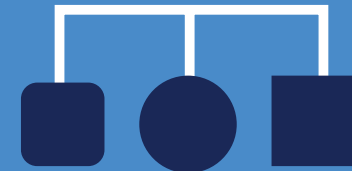
KNOW WHEN TO ENROLL

Understand when you have the opportunity to choose your benefits.

- When you're first hired
- During Open Enrollment each fall
- When you have a Qualified Life Event

FOLLOW THE STEPS

Select the options you want by enrolling online at BlueCrew Self Service (BCSS).



GET MORE INFO

Learn more about the options you select to make the most out of your benefits as well as review the fine print details that we need to let you know about.

Get started with enrolling and more.



Find more information and instructions under the [Benefit Basics](#) tab on lifeisbetterinblue.com.



ENROLLING & MORE

DECIDE WHO TO COVER

before you enroll.

To cover your dependents under your JetBlue Benefits, they must be eligible. Here's a brief look at who you can cover and any rules or required documents.





DECIDE WHO TO COVER

NEED MORE INFO?

Find more information and instructions under the [Benefit Basics](#) tab on lifeisbetterinblue.com.

You.

If you're a Full-Time or Part-Time Crewmember.

Your spouse.

If you're legally married.

REQUIRED DOCUMENTATION

Marriage certificate + one of the following:

- Page 1 of your current federal income tax return, which lists your spouse
- Current mortgage statement, home equity loan or lease agreement listing both you and your spouse
- Current property tax documents listing both you and your spouse
- Current automobile registration listing both you and your spouse
- Current credit card or bank account statement listing both you and your spouse
- Current utility bill listing your spouse at the same address as you
- Current designation of beneficiary for retirement or life insurance benefits or primary designation under your spouse's will
- Assignment of a durable property or healthcare power of attorney

Your children.

Under age 26 if they are:

- Your biological child
- Your legally adopted child or a child you are in the process of adopting (provided proper documentation is received)
- Your stepchild
- A foster child who has been placed with you by an authorized placement agency or an order of a court
- A child you are legally required to cover under a Qualified Medical Child Support Order (legal guardianship)

Unmarried children of any age who are disabled and dependent upon you for support

REQUIRED DOCUMENTATION

Biological children:

- Birth or hospital certificate listing you as a parent

Stepchildren (both documents below):

- Marriage certificate listing your spouse
- Birth certificate of the stepchild listing your spouse as a parent

Adopted children (one of the documents below):

- Certificate of adoption
- Papers from adoption agency
- Birth certificate listing you as an adopted parent



ENROLLING & MORE

KNOW WHEN TO ENROLL

**so you don't miss your chance to get the
Benefits you need.**





KNOW WHEN TO ENROLL

NEED MORE INFO?

Find more information and instructions under the [Benefit Basics](#) tab on lifeisbetterinblue.com.

When you're first hired.

When you first start your job with JetBlue, you have 30 days to enroll in benefits. Your health benefits kick in on the first of the month following the date you were hired. If you miss this 30-day window, you'll have to wait until the next Open Enrollment period, unless you have a Qualified Life Event during the year.

During Open Enrollment.

Open Enrollment is the annual time to choose benefits. If you miss this window, you will not be able to enroll or make changes until the next Open Enrollment period, unless you have a Qualified Life Event during the year.

When you have a Qualified Life Event.

A Qualified Life Event is:

- Marriage or divorce
- Birth or adoption of a child
- Ineligibility or new eligibility of a dependent
- Gain or loss of coverage by you or your spouse due to a job change
- Employment status or base transfer
- Death of a dependent

When one of these moments happens, you can elect new coverage or change existing coverage as long as you do it within 90 days of the life event. And, any change you make must be consistent with your life event; for example, if you have a baby, you can add a dependent.



Pro tip. Check out Life's Moments.

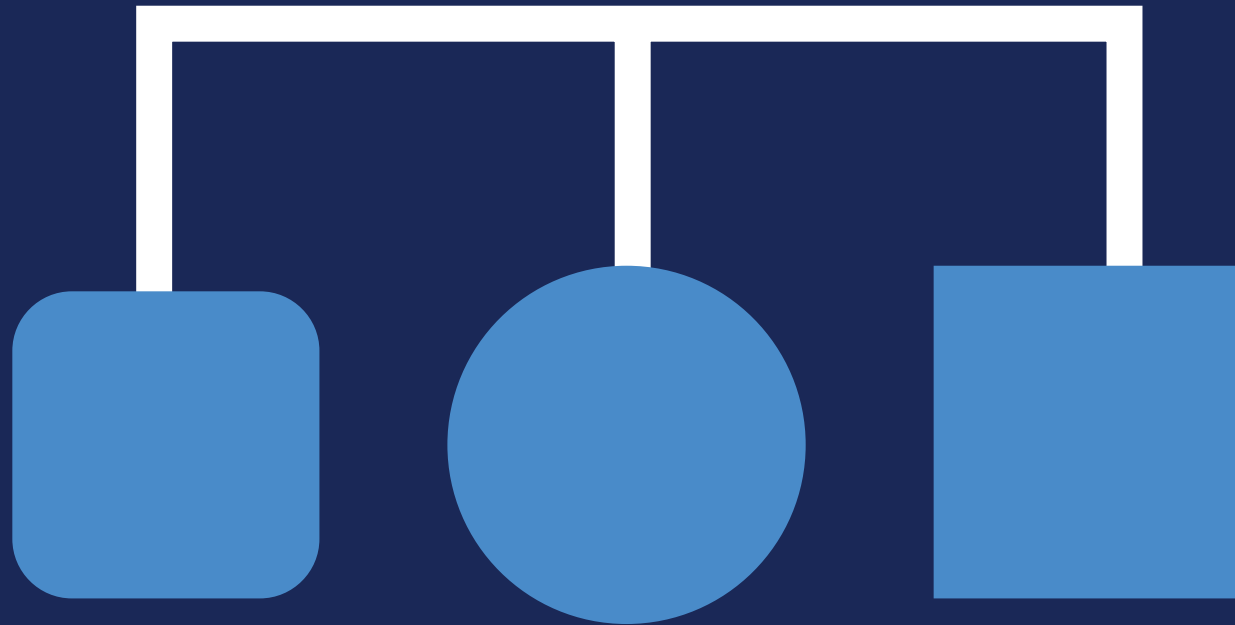
The **Life's Moments** section on lifeisbetterinblue.com shows you where to start to handle whatever life sends your way...from starting at JetBlue, Qualified Life Events, and staying well...to loss, stress and illness. You'll find practical checklists and links to benefits and wellness resources.



ENROLLING & MORE

FOLLOW THE STEPS

when you're ready to enroll.



Follow these steps to elect your 2021 benefits when your window is open.

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

2

If you're covering dependents:

- Select **Manage Life Events & Dependents** and follow the prompts to upload any new or updated dependent documentation (birth certificate, marriage license, etc.) on BCSS for approval before you can enroll these dependents. (See **Who You Can Cover** under **Benefit Basics** on lifeisbetterinblue.com for a complete list.)
- An email from BlueBenefits will confirm you're good to log back in to BCSS and enroll yourself and your dependents.

If you're not covering dependents, continue to enrollment.

3

Choose your benefits.

- Select **Benefits Enrollment** and choose the available adjustment reason.
- Your current elections will be displayed.
- Select the Medical, Dental and/or Vision Options you want (and register for the Engage app).
- If you enroll in the **Blue Option** with a Health Savings Account (HSA), specify the per paycheck amount you want to contribute to the HSA.
- If you elect to participate in a Healthcare and/or Dependent Care FSA, specify the annual amount(s) you wish to contribute (within limits allowed).
- Select the disability coverage you want and Group Legal (if you need it).
- Then, click **Add to Cart**.

NOTE: BlueRetirement 401(k) contributions are selected directly through Empower (and you can change them at any time). Life and AD&D Insurance are elected directly through The Hartford.

4

Complete your enrollment and check out your cart.

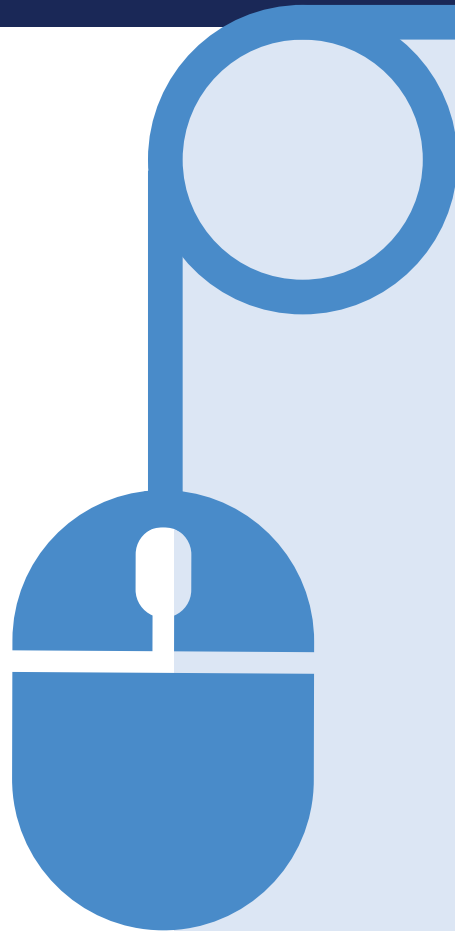
If you enroll in Medical, follow the steps to register for Engage!

5

Look for a Benefits Confirmation Statement coming in your JetBlue email.



FOLLOW THE STEPS



Learn more on [LIFEISBETTERINBLUE.COM](https://lfeisbetterinblue.com).

Enroll through BLUECREW SELF SERVICE (BCSS)

Visit <https://bcss.jetblue.com>.

Enroll for Life and AD&D Insurance through THE HARTFORD

Visit <https://enroll.thehartfordatwork.com/enroll> or call 1-855-396-7655.

Enroll for BLUERETIREMENT

Visit blueretirement.com or call 1-844-728-3258.

Need help or have questions?

BLUEBENEFITS

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

BLUECARPET

Call 1-866-529-1675 or email bluecarpet@optum.com for help with understanding your healthcare options.



ENROLLING & MORE

HELPFUL CONTACTS

**in case you want to stay in touch with your
Benefits or review the fine print for some
legal details.**

You can view your current benefit elections at any time
on BCSS under Benefits, My Benefits.



HELPFUL CONTACTS

About	Contact	Phone	Web/Email
Benefits Team	BlueBenefits	☎ 1-800-466-5062	✉ BlueBenefits@jetblue.com 27-01 Queens Plaza North, 7th Floor Long Island City, NY 11101
BlueCarpet Programs & Support			
Advocates	BlueCarpet Advocate (Optum)	☎ 1-866-529-1675	✉ BlueCarpet@optum.com
Crewmember Assistance Program	Navigator (Optum)	☎ 1-866-529-1675 <i>Call and say "Navigator"</i>	🌐 liveandworkwell.com
Nurse Programs	BlueCarpet	☎ 1-866-529-1675	✉ BlueCarpet@optum.com
Cancer Support	BlueCarpet	☎ 1-866-529-1675	✉ BlueCarpet@optum.com
Diabetes Support	BlueCarpet	☎ 1-866-529-1675	✉ BlueCarpet@optum.com
	Transform Diabetes Care (Livongo + CVS Caremark)	Livongo ☎ 1-800-945-4355	🌐 join.livongo.com/jetblue.now
Family Support DESTINATION : FAMILY	Reproductive Services (Optum)	BlueCarpet ☎ 1-866-529-1675	✉ BlueCarpet@optum.com
	Adoption Assistance	BlueBenefits ☎ 1-800-466-5062	✉ BlueBenefits@jetblue.com
	HealthyMoms HappyBabies (Optum)	BlueCarpet ☎ 1-866-529-1675	✉ BlueCarpet@optum.com

HELPFUL CONTACTS

About	Contact	Phone	Web/Email
Health Accounts	Optum Financial	☎ 1-844-881-5841	🌐 www.connectyourcare.com/jetblue <i>Or download the app from the Apple App Store or Google Play.</i>
Healthy Rewards	Healthy Rewards (Rally)	BlueCarpet ☎ 1-866-529-1675	🌐 jetblue.werally.com <i>Or download the app from the Apple App Store or Google Play.</i>
Benefits & Services			
Medical	UnitedHealthcare	☎ 1-866-540-5929	🌐 myuhc.com <i>Group #215438</i>
	Anthem BlueCross BlueShield	☎ 1-866-627-0709	🌐 anthem.com <i>Group #003330042</i>
	Behavioral Health Support (Optum)	BlueCarpet ☎ 1-866-529-1675	✉ BlueCarpet@optum.com <i>Group #1582913</i>
	Medical Counseling for Pilots	☎ 1-734-718-7607 <i>(Dr. Gordon's cell)</i>	✉ DrGordonPilotDr@gmail.com 🌐 drrobertgordon.com
Prescription Drug	CVS Caremark	☎ 1-866-210-0910	🌐 caremark.com <i>Or download the app from the Apple App Store or Google Play.</i> <i>Group #1056</i>

HELPFUL CONTACTS

About	Contact	Phone	Web/Email
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
Telemedicine	LiveHealth Online		 livehealthonline.com Or download the app from the Apple App Store or Google Play. For \$20 a session, use coupon code: JETBLUECREW.
Life and AD&D Insurance	The Hartford	☎ 1-855-396-7655	 https://enroll.thehartfordatwork.com/enroll Group #402734
BlueRetirement	Empower	☎ 1-844-728-3258	 blueretirement.com Or download the app from the Apple App Store or Google Play.
Group Legal Plan	MetLife Legal Plans, Inc.	☎ 1-800-821-6400	 legalplans.com Code: 9903838
Auto & Home Insurance and Pet Insurance	MetLife Voluntary Benefits	☎ 1-800-438-6388	 metlife.com/mybenefits
CrewTravel	CrewTravel	☎ 1-800-234-7986	 crewtravel@jetblue.com  hellojetblue.com/travel/leisure

HELPFUL CONTACTS

About	Contact	Phone	Web/Email
Payroll	Payroll	☎ 1-800-314-1922	✉ payroll@jetblue.com
Non-Profit Financial Assistance	JetBlue Crewmember Crisis Fund (JCCF)	☎ 1-718-709-3280 ☎ 1-718-709-2238 ☎ 1-646-786-4062 <i>(Fax)</i>	✉ AskJCCF@jetblue.com 🌐 hellojetblue.com/programs/jccf
COBRA	Optum Financial	☎ 1-844-881-5841	✉ jetbluesupport@connectyourcare.com 🌐 cobra.connectyourcare.com
Direct Bill	Optum Financial	☎ 1-844-881-5841	✉ jetbluesupport@connectyourcare.com 🌐 cobra.connectyourcare.com
Leave of Absence	Sedgwick <i>(Disability (Pilots excluded), Leave Management, FML, Personal, Parental and Military Leaves)</i>	☎ 1-844-341-8632	🌐 claimlookup.com/jetblue
	MetLife <i>(Pilots: Short/Long Term Disability) (All other Crewmembers: Long Term Disability)</i>	☎ 1-888-343-6889 ☎ 1-844-282-7036 <i>(Fax)</i>	🌐 mybenefits.metlife.com <i>Customer #117421 Pilot VSTD Group #305104 LTD Group #147558</i>

THE FINE PRINT

Amendment and Administration of Benefits

JetBlue reserves the right to amend or terminate any benefit described in this 2021 Benefits Guide at any time at our sole discretion.

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 2021 Benefits Guide.

This 2021 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 2021 Benefits Guide.

This 2021 Benefits Guide does not give you any right with respect to continuation of your employment by us, nor will it interfere in any way with our right to terminate your employment at any time for any reason, and such right is expressly reserved.

This 2021 Benefits Guide is not intended to be the official Summary Plan Description for any benefit plan.

Women's Health and Cancer Rights Act

Your plan, 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 **1-866-529-1675** for more information.

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.

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**.

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 covered 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 90 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 marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 90 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.

COBRA

Under certain circumstances, you and your enrolled dependents have the right to continue coverage under the medical, dental and vision plans, and the healthcare flexible spending account beyond the time coverage would have ordinarily ended. You may elect continuation of coverage for yourself and your dependents 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 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, our Business Partner, Optum Financial, will mail a COBRA packet to the Crewmember's home address. To apply for COBRA coverage, you or a dependent must contact Optum Financial within 60 days of a qualifying event. You and/or your dependents must pay the full cost of COBRA coverage. To find out more about COBRA, contact Optum Financial at **1-844-881-5841**.

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HELLO WELLNESS!

Learn more on
lifeisbetterinblue.com

BlueBenefits
1-800-466-5062
BlueBenefits@jetblue.com

Enroll on BCSS
<https://bcss.jetblue.com>



The JetBlue Benefits outlined in this brochure are only highlights. If there is any difference between what's printed in this brochure and the actual plan documents, the plan documents will govern.