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Better, Together

JLL benefits to fit your lifestyle

2025 Benefits Summary Guide | U.S. Qualified Real Estate Agents

➤ Visit jll.com/mytotalrewards for details and how to enroll.

What's inside

JLL believes our company's success is closely linked to the well-being of our employees. And part of that success begins with ensuring our employees are provided with benefits that fit their needs. JLL is committed to managing costs effectively while also continuing to provide comprehensive health benefits.

Get started



Use the navigation bar on the left to quickly find a topic.



If you still have questions after reviewing this guide, we're here to help. Call the Benefits Solutions Group at **+1 866 580 7421, Option 2** to speak with a dedicated benefits expert.

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Important notice

This summary of material modifications (SMM) provides important updates about plan provisions that are in your current summary plan descriptions (SPDs), or previous SMMs. Until new SPDs are published, use this SMM in combination with your current SPDs. For additional information about your benefits, contact the Benefits Solutions Group at +1 866 580 7421, Option 2 to speak with a benefits expert between 8:00 a.m. to 5:00 p.m. CT.

JLL reserves the right to modify or amend the benefits listed in the benefits summary guide at any time at its sole discretion. The benefits summary guide is not a substitute for the plan documents. In the event of a conflict between the plan documents and the benefits summary guide, the plan documents will govern.

> Visit jll.com/mytotalrewards for details and how to enroll.

2025 benefits highlights

Working together and focusing on the wellbeing of our people is essential to our success. Now is the perfect time to learn more and make informed decisions about your healthcare, ensuring you receive the maximum benefits available to you.

Highlights of what's new for 2025

- **Dental premiums:** You will see a slight increase in dental premiums for two of the three dental plans.
- **Health plan premiums:** While we were able to hold health care contribution increases to 0% last year by changing our medical and prescription drug vendors, you will see a moderate increase for the Cigna plans. As a reminder, employees who do not pledge to be tobacco free pay significantly higher medical premiums.

Contact **Health Advocate** at **+1 866 580 7421, Option 3** for information about how to use your 2025 benefits.

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Eligibility & enrollment

Qualified real estate agents' eligibility

You are eligible for the JLL QREA benefits plans if:

- You are a Qualified Real Estate Agent of JLL who works at least 30 hours per week

When you can enroll

You may make changes to your benefit elections once each year, during annual enrollment, unless you experience a Qualified Life Event or are newly hired.

Annual enrollment

- You may make changes to your benefit elections once each year, during annual enrollment. This year Annual Enrollment is from **October 14 – November 1, 2024**.
- Make your elections online at jll.com/mytotalrewards.

Qualified life event

You can make a change if you experience an IRS-qualified status change, such as:

- Marriage
- Divorce or legal separation
- Birth or adoption of a child
- Gain or loss of coverage, including Medicare
- Death of spouse or dependent child
- Newly eligible for benefits

You must notify the Benefits Solutions Group within 31 days after the life event occurs. For a birth event, you must notify the Benefits Solutions Group within 60 days.

Newly hired

- Newly hired QREAs are eligible for health and welfare benefits on the first day of the month following date of hire
- If a QREA's date of hire is the first day of the month, they are immediately eligible

Visit the Benefits Portal at jll.com/mytotalrewards, for more information on dependent eligibility, family status changes, and when coverage begins and ends.

Meet ALEX, your personalized online benefits assistant!

ALEX can help simplify the process of selecting a medical plan and will provide you with personalized recommendations based on your individual needs. Get started today at start.myalex.com/jll.

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

Eligibility & enrollment

Special eligibility and enrollment considerations

When enrolling, there may be additional steps that you'll need to take to ensure coverage for dependents, a spouse or domestic partner. Carefully review the information below to understand whether these scenarios are applicable to your situation.

Verification of new dependents

Any new QREA enrolling themselves and dependents in benefits and any existing QREA adding a new dependent to their coverage will be required to provide proof of dependent status.

Your eligible dependents who can be enrolled for coverage include:

- Your same or opposite-sex spouse or domestic partner
- Your children under the age of 26
- Disabled dependents of any age who are unable to work due to a mental or physical disability

If you are covering a spouse or domestic partner

The Spousal Surcharge of \$150 per month enables us to continue to offer a healthcare option for your spouse/domestic partner. This cost-sharing approach helps to minimize the rate of premium and cost increases, without sacrificing coverage.

Action required: If you have a spouse or domestic partner on file and the Spousal Surcharge **does not apply to you**; you must actively complete your enrollment and select "Spousal Surcharge Does Not Apply for 2025". If you fail to do this, you will be charged the surcharge for 2025 beginning with your first 2025 paycheck, and the deduction will not be refunded.

The Spousal Surcharge **does apply** if:

- Your spouse/domestic partner has medical coverage available to them through their employer and you choose to enroll them in a JLL medical plan
- You have a spouse or domestic partner on file and do not recertify, you will be defaulted to "Yes—I am eligible for the surcharge"

The Spousal Surcharge **does not apply** if:

- You do not enroll your spouse/domestic partner in medical coverage
- Your spouse/domestic partner is not employed
- Your spouse/domestic partner is employed, but is not eligible for medical coverage through their employer
- Your spouse/domestic partner is eligible for and/or is enrolled in Medicare/Medicaid
- You and your spouse/domestic partner both work at JLL

Qualifying a domestic partner

To qualify your domestic partner, domestic partner's children, and disabled dependents for benefits, you must complete and sign a Tax Dependent Affidavit. Contact the Benefits Solutions Group or access the form on the Benefits Portal at jll.com/mytotalrewards. You must recertify dependent tax status every year.

Important: Domestic partner premium taxation

A domestic partner and their children are not considered tax-qualified dependents under the Internal Revenue Code. If you elect to have your domestic partner covered under your plan, **you will pay income tax and Social Security payroll tax on the portion of the insurance premium that JLL contributes to your domestic partner's policy, also known as imputed income.**

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Eligibility & enrollment

How to enroll

JLL provides you with the tools, resources and support you need through every step of the enrollment experience.

Here's what to do:



Use your personal benefits assistant

- Select your ALEX experience for a personalized recommendation of what plan(s) to enroll in:
 - Meet ALEX at start.myalex.com/jll
 - An audio led in-depth education on all your options
 - **NEW!** ALEX Go, a text-based streamlined experience which provides a brief overview of your benefits (available in English and Spanish)
- **For JLL family members:** Go to us.jll.com/en/careers/benefits-open-enrollment



Make your elections

Online via computer or your mobile device

- Visit jll.com/mytotalrewards for details and how to enroll.

By phone

- Call the Benefits Solutions Group at **+1 866 580 7421, Option 2** to have a dedicated benefit expert help you enroll
- Experts are available 8:00 a.m. to 5:00 p.m. CT
Un traductor de español está disponible a pedido

By app

- The Alight (BSG) mobile app gives you access to enroll and review your benefits from anywhere at anytime
- Text "Benefits" to **67426** for a link to download the app
- Once you have the app, search "JLL" and login using your work credentials



Print and review your confirmation statement

- Go to jll.com/mytotalrewards to print a copy of your completed enrollment

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Medical & prescription drug

How the Cigna medical plan works

To get the best value and avoid unexpected financial surprises, it's important to know how your medical coverage works. Cigna's Open Access Plus (OAP) plans use a network of preferred providers who agree to provide healthcare services to plan members at discounted fees. With OAP plans, you may receive care from any provider you wish.

JLL offers three medical options through Cigna:

- **Cigna Standard Plan** (traditional with lower deductibles and higher monthly premium costs)
- **Cigna Plus Plan** (High Deductible Health Plan with a Health Savings Account)
- **Cigna Basic Plan** (High Deductible Health Plan with a Health Savings Account)

Each plan offers comprehensive healthcare benefits, including free in-network preventive care services and coverage for prescription drugs. With these plans you never need a referral from a primary care physician to see a specialist.

With Cigna's medical plan, you have coverage for both in-network and out-of-network providers. Seeing an in-network doctor is often the most cost-effective option, as these doctors have agreed to discounted rates, and the medical plan typically covers a higher percentage of the cost (after you meet your deductible), leaving you with a smaller bill. In contrast, when you see an out-of-network doctor, the insurance company may not cover as much of the cost, leaving you to pay a larger portion of the bill.

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Cigna medical comparison chart

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Feature	Cigna Standard		Cigna Plus		Cigna Basic	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Who provides care	Choose any doctor or hospital. Stay in-network to receive maximum benefits.	Any doctor	Choose any doctor or hospital. Stay in-network to receive maximum benefits.	Any doctor	Choose any doctor or hospital. Stay in-network to receive maximum benefits.	Any doctor
Preventive care • Routine physical exam • Well-child care • Well-woman exam • Immunizations • Screenings	100% without having to meet deductible	50% of allowable amount after deductible	100% without having to meet deductible	50% of allowable amount after deductible	100% without having to meet deductible	50% of allowable amount after deductible
Annual deductible • Embedded or non-embedded*	Embedded deductible* \$900 (in-network)		Non-embedded deductible*		Non-embedded deductible*	
Annual deductible • You Only • You +1 • You +2 or more	\$900 \$1,800 \$2,250	\$2,250 \$4,500 \$5,625	\$1,650 \$3,300 \$4,125	\$4,000 \$8,000 \$10,000	\$2,850 \$5,700 \$7,125	\$5,700 \$11,400 \$14,250
Coinsurance (company pays)	80%	50% of allowable amount after deductible	80%	50% of allowable amount after deductible	70%	50% of allowable amount after deductible
Out-of-pocket maximums (OOPM) • Embedded or non-embedded**	Embedded OOPM** \$3,750 (in-network)		Embedded OOPM*** \$9,200 (in-network)		Embedded OOPM** \$8,150 (in-network)	
• You Only • You +1 • You +2 or more	\$3,750 \$7,500 \$8,250	\$9,375 \$18,750 \$20,625	\$4,800 \$8,000 \$9,450	\$12,000 \$20,000 \$25,000	\$5,750 \$10,750 \$13,250	\$11,500 \$21,500 \$26,500
Office visit	80% after deductible	50% of allowable amount after deductible	80% after deductible	50% of allowable amount after deductible	70% after deductible	50% of allowable amount after deductible

*Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.

** The out-of-pocket limit is the most you could pay in a year for covered services.

*** This embedded OOPM is only for members enrolled in the You +2 or more tier.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Medical & prescription drug

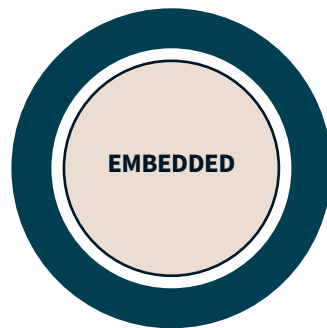
Embedded vs. non-embedded. What does it all mean?

Our JLL medical plans have both embedded and non-embedded deductibles and out-of-pocket maximums, depending on the option you select.

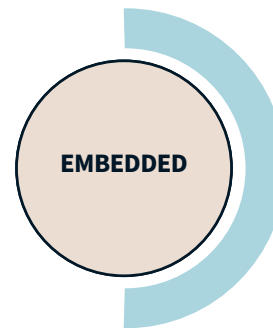
Embedded deductible and out-of-pocket max (OOPM):

- Each individual covered under the plan has their own deductible and OOPM, which means each individual could reach their deductible or OOPM on their own. Once a deductible is met coinsurance begins. Once an OOPM is met, all covered medical expenses will be paid for.

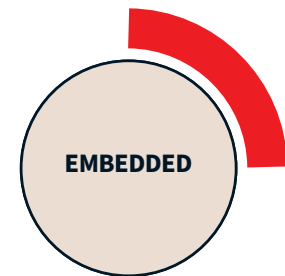
PARENT



PARENT

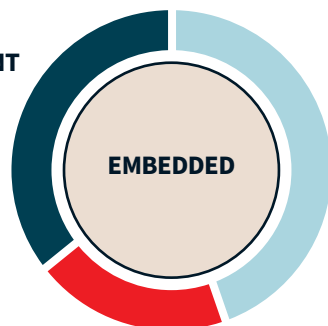


CHILD



- Also, when the family together meets the **total deductible**, coinsurance begins for everyone covered by the plan and when the **total OOPM** is met everyone's covered medical expenses will be paid for, even if individuals don't meet their own deductible.

PARENT



PARENT

CHILD

Embedded deductible example:

- Simone is married with two children
- She has the **Cigna Standard** plan with **You +2 or more** coverage level
- In-network embedded deductible of **\$900**:
 - Simone has her own deductible and OOPM
 - Her partner has their own deductible and OOPM
 - Each child has their own deductible and OOPM
- Simone reaches her own **\$900** deductible, which means her coinsurance begins until the OOPM is reached.
- If the family together exceeds the total deductible of **\$2,250**, then coinsurance will begin for all covered family members.
- If Simone reaches her own **\$3,750** OOPM, all covered medical expenses will be paid for Simone.
- If the family together exceeds the total OOPM of **\$8,250**, all covered medical expenses will be paid for everyone covered in the plan.

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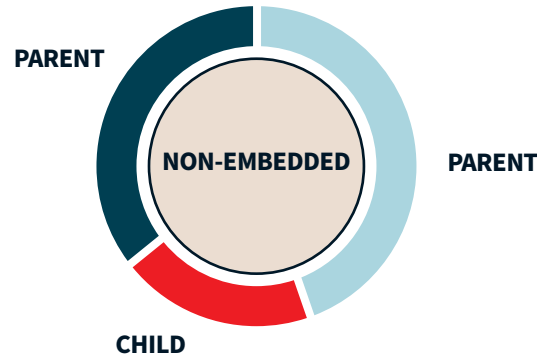
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Non-embedded deductible and out-of-pocket max (OOPM):

- When you see non-embedded, this means that **one total amount** must be met by those covered by the plan. Once the non-embedded deductible is met, coinsurance begins. Once the non-embedded OOPM is met, all covered medical expenses are paid for.



Non-embedded deductible example:

- Simone is married with two children.
- She has the **Cigna Plus** plan with **You +2 or more** coverage level.
- The plan has an In-network non-embedded deductible of **\$4,125**
- Simone has reached **\$4,000** in expenses herself, but no one else covered by the plan had any medical expenses, so the family did not reach their **\$4,125** deductible, which means the family's coinsurance doesn't begin until the **\$4,125** is reached.
- If Simone reaches the embedded OOPM of **\$9,200** by herself then all covered medical expenses for herself will be paid for. Covered medical expenses for the family will be paid for when the family reaches the **\$9,450** OOPM.

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Feature	Cigna Standard		Cigna Plus		Cigna Basic	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Inpatient hospital care	80% after deductible	50% of allowable amount after deductible	80% after deductible	50% of allowable amount after deductible	70% after deductible	50% of allowable amount after deductible
Emergency room visits	80% after deductible	80% after deductible	80% after deductible	80% of allowable amount after deductible	70% after deductible	70% of allowable amount after deductible
Maternity Care (Company pays) • Office visits • Hospital charges	80% after deductible	50% of allowable amount after deductible	80% after deductible	50% of allowable amount after deductible	70% after deductible	50% of allowable amount after deductible
Mental Health Treatment (Company pays) • Outpatient • Inpatient hospital charges	80% after deductible	50% of allowable amount after deductible	80% after deductible	50% of allowable amount after deductible	70% after deductible	50% of allowable amount after deductible

Note: Copays are not the cost of service but are in addition to your deductible and any coinsurance you must pay.

Is your provider in the Cigna network?

Once you're enrolled in JLL's Cigna plans:

- Go to [myCigna.com](https://mycigna.com) and you'll see the network directory.

Before you're enrolled in JLL's Cigna plans:

- Go to [Cigna.com](https://cigna.com)
- Select "Find a Doctor" at the top of the page
- When asked how you're covered, select "Employer or School"
- Type in the city/zip and method of search, then select "Continue as guest"
- They system will re-verify your zip code/city
- When asked to select a plan, select "Open Access Plus, OA Plus, Choice Fund OA Plus"

Medical necessity requirements

For In-network claims: We require prior authorization for certain covered healthcare services. In general, network providers are responsible for obtaining prior authorization before they provide these services to you. There are some network benefits, however, for which you are responsible for obtaining prior authorization. For more information about services that require pre-authorization, contact Cigna.

For Out-of-network claims: If you do not obtain prior authorization as required, the amount you are required to pay will be increased to 50% of the allowable amount; however, the amount of the increase will not exceed \$1,000.

Medical & prescription drug

NEW for 2025 — Prescription drug opportunity

Rx Savings Solutions is a program designed to help Cigna plan participants find the most cost-effective prescription options with the opportunity to save.

Cigna prescription drug coverage

All three Cigna medical plans offer comprehensive prescription drug coverage through Cigna. The same benefits apply to all three plans. However, how benefits are paid differs by plan.

Cigna Standard plan

- Benefits are paid for all prescription drugs before your medical deductible is met
- Your prescription drug coinsurance counts toward your medical out-of-pocket limit

Cigna Plus and Cigna Basic plans

- Prescription drug coinsurance applies to your out-of-pocket limit. Check the preventive drug list by logging in to myCigna.com.
- Non-preventive drugs only paid after your medical deductible is met. Once, you meet your deductible, you start paying coinsurance which applies to your out-of-pocket limit

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Prescription drug benefits for the Cigna Standard, Plus and Basic plans

Prescription drug benefits	Cigna Standard		Cigna Plus		Cigna Basic	
	Standard	Non-participating pharmacy	Plus	Non-participating pharmacy	Basic	Non-participating pharmacy
Retail Generic	\$10 copay per 30-day supply	50% of allowable amount after plan deductible (copays do not apply)	80% of allowable amount after plan deductible	50% of allowable amount after plan deductible	70% of allowable amount after plan deductible	50% of allowable amount after plan deductible
Retail Brand (Formulary/ Preferred)	\$50 copay per 30-day supply					
Retail Brand (Non-Formulary/ Non-Preferred)	\$100 copay per 30-day supply					
Mail Generic	\$25 copay per 90-day supply	Mail order not available	80% of allowable amount after plan deductible	Mail order not available	70% of allowable amount after plan deductible	Mail order not available
Mail Brand (Formulary/Preferred)	\$125 copay per 90-day supply					
Mail Brand (Non-Formulary/ Non-Preferred)	\$250 copay per 90-day supply					
Fertility Drugs	Contact Cigna for more information		Contact Cigna for more information		Contact Cigna for more information	



Tip

Your health plan's prescription drug formulary is an important document that outlines the drugs your plan covers and how much they cost. It's essential to stay up-to-date on your plan's formulary, as changes can significantly impact your out-of-pocket expenses. To access the formulary, review the [prescription drug list](#).

> Visit jll.com/mytotalrewards for details and how to enroll.

Medical & prescription drug

Your Cigna medical and prescription drug contribution rates

The rates shown below reflect Cigna 2025 medical and prescription drug costs. To receive a significant reduction in costs, you and your qualified spouse or domestic partner must pledge not to smoke or use tobacco products, or to take a smoking-cessation class. Learn more about the [Tobacco-Free Pledge discount](#) in the medical plan resources section of this guide.

Cigna rates for QREAs **receiving** the Tobacco-Free Pledge discount

Plan/tier	2025 Qualified Real Estate Agent annual contributions
PPO Standard <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$8,003.52\$17,757.36\$23,513.64
PPO Plus <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$7,302.24\$16,193.88\$20,670.60
PPO Basic <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$5,828.64\$12,907.80\$16,471.56

Cigna rates for QREAs **not receiving** the Tobacco-Free Pledge discount

Plan/tier	2025 Qualified Real Estate Agent annual contributions
PPO Standard <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$8,403.72\$18,645.12\$24,689.40
PPO Plus <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$7,667.40\$17,003.76\$21,704.04
PPO Basic <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$6,120.00\$13,553.04\$17,295.24

Example

If you enroll in the Plus Plan with You Only coverage

Premium:

\$7,667.40

Not receiving Tobacco-Free Pledge discount

Premium:

\$7,302.24

Receiving Tobacco-Free Pledge discount

Potential Cost Savings:

\$365.16

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Nothing is more important than good health.

Using the medical plan resources available to you through JLL can help you make the most of your benefits and save money. With these resources, you can easily find doctors, specialists, and other medical providers that are in-network and offer the highest quality care at the lowest cost. The following resources and tips can allow you to confidently make the best decisions for your health and finances.

Health Advocate™ gives you the help you need

Navigating the healthcare system can be complicated and time-consuming. That's why JLL offers Health Advocate—a confidential, free service for you and your eligible family members to help you get the answers and help you need. Simply call **+1 866 580 7421, Option 3** to get started. During your first call, you'll be assigned to a personal Health Advocate that stays with you until your issue is resolved. Advocates include registered nurses and benefits and claims specialists. They advocate on your behalf and get complex issues resolved quickly and efficiently.

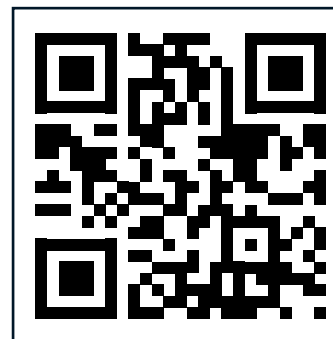
Who is eligible for Health Advocate services

You, as a QREA, as well as your spouse, domestic partner, dependents, parents, and parents-in-law are eligible to use Health Advocate benefits.

When to use a Health Advocate

- Find the right doctors, dentists, specialists, and other providers; transfer records, schedule appointments and arrange special treatments and tests; answer questions about test results, treatments and medications
- Clarify benefits and review medical, dental, and vision bills to ensure claims are processed correctly. If billing errors are uncovered, your Personal Health Advocate will work on your behalf to correct them; get to the bottom of coverage denials; get approvals for covered services; negotiate payment arrangements with providers
- Find options for non-covered services; provide information about generic drug options; access eldercare services, explain Medicare, Medicare Advantage and supplemental plans

Health Advocate is available any time, day or night, 24/7/365. You can visit healthadvocate.com/JLL, call **+1 866 580 7421, Option 3** and/or download the mobile app. Normal business hours for the call center are Monday through Friday, 7:00 a.m. to 9:00 p.m. CT but staff is available for assistance after hours and on weekends.



Scan the QR code to download the Health Advocate mobile app

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

When medically necessary, MeMD's providers (except therapists) can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah.

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Fill prescriptions with generic equivalents

Generics and name brand drugs typically have the same active ingredients, strength, and dosage. However, a generic is, on average, one-third the cost of a name brand drug. Ask your physician if a generic version of a name brand drug is available.

Tobacco-Free Pledge discount

The Tobacco-Free Pledge discount is a healthy way to lower your monthly medical contributions. To be eligible for reduced medical premiums, you and your qualified spouse or domestic partner, must review and respond to the Tobacco-Free Pledge during the enrollment process. You must actively pledge not to use tobacco, or if you use tobacco, to take and complete a tobacco cessation class. The Cigna medical plan offers a smoking cessation program through the Lifestyle Management Program. Call **+1 800 229 5773** or visit [myCigna.com](https://mycigna.com).

Save time and money with MDLive virtual visits

When you're sick or your child doesn't feel well, access MDLive virtual visits to:

- See and talk to a doctor from the comfort of your home or office—most visits take 10 to 15 minutes
- Have the doctor send a prescription, if needed, to your local pharmacy
- Potentially save money on emergency room visits

To access virtual visits, go to [myCigna.com](https://mycigna.com), and click "MDLive".

Cigna One Guide®

Cigna One Guide helps you make informed decisions during and after enrollment with personalized support so you can stay healthy and save money. One Guide can help you understand your coverage, what options meet your needs and answers questions. Once enrolled you will also have access to live chat for instant information throughout the year to find providers, get cost estimates, understand your bills and more. To get started, call **+1 800 229 5773** or chat with a personal guide by selecting 'Contact Us' at the bottom of any page on [myCigna.com](https://mycigna.com).

Your Health First®

Your Health First provides personal health coaching focused on using holistic support for employees with chronic conditions. This service is aimed at helping participants take a proactive approach by providing a team that fits your needs, gives you the right tools and sets you up for healthier outcomes. Along the entire journey you will have access to coaches and services that can help. Call **+1 800 229 5773** or partner with our coaches by selecting the 'Wellness' tab at the top of the [myCigna.com](https://mycigna.com) page, then select 'Program Marketplace' from the drop-down menu.

Cigna Healthcare® Lifestyle Management Programs

Cigna Healthcare Lifestyle Management Programs provides personalized support across a series of opportunities. The health advocates in these programs are focused on assisting you with weight management, quitting tobacco and reducing stress. These programs offer online and telephone coaching to give you the support you need. Call **+1 800 229 5773** or visit [myCigna.com](https://mycigna.com) for details.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Dental plan

Great oral health is an essential part of a healthy lifestyle. JLL partners with Delta Dental of Illinois to offer significant discounts and the largest dental benefits network in the United States.

You can choose from three plans—Basic, Standard, and Plus dental plans. All three plans offer dental coverage through two networks—Delta Dental PPO™ and Delta Dental Premier™.

All network dentists have agreed to accept negotiated fees as payment in full for in-network services. Plus, all network dentists go through a rigorous upfront and ongoing selection and review process.

Flexibility

With Delta Dental you have the flexibility to choose any dentist, but your out-of-pocket costs will be higher if you choose a dentist that is not in the Delta Dental network. With thousands of general dentists and specialists, there's a good chance that the dentist who meets your needs is in the network. You also do not need a referral to see a specialist.



Tip

Dental resources

To find a dentist, visit the Delta Dental website at deltadentalil.com. Select either Delta Dental PPO or Delta Dental Premier to find a network dentist. You can also call **+1 800 323 1743** or you can register through the member portal at deltadentalil.com to access your benefits and claim information.

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

Dental plan

Summary of Delta Dental program features

Plan type	Delta Dental		
	Basic	Standard	Plus
Annual deductible (Preventive services are not subject to deductible)	\$50 You Only \$150 Family	\$50 You Only \$150 Family	\$25 You Only \$75 Family
Annual maximum	\$1,000 per person	\$2,000 per person	\$2,500 per person
Lifetime orthodontic maximum	\$1,000 per person	\$2,000 per person	\$2,500 per person
Diagnostic & preventive services <ul style="list-style-type: none"> • Routine exams (two per benefit year) • Cleanings (two per benefit year) • X-rays (bitewings—1 for adults and 2 for children) • Panoramic X-rays (once every five years) • Fluoride treatments (two per benefit year to age 19) • Space maintainers (covered up to age 19, 1 per tooth per lifetime on posterior teeth only) • Sealants (up to age 19) • Interim Caries Medicament (up to age 19, 1 per contract year) • Periapical X-Rays (4 films per contract year) • Cone Beam CT (covered in conjunction with Implants, two per contract year) 	Delta Dental PPO Network Dentist 100%	Delta Dental PPO Network Dentist 100%	Delta Dental PPO Network Dentist 100%
	Delta Dental Premier Network Dentist 100%	Delta Dental Premier Network Dentist 100%	Delta Dental Premier Network Dentist 100%
	Non-Network Dentist 100%	Non-Network Dentist 100%	Non-Network Dentist 100%
Basic services <ul style="list-style-type: none"> • Fillings • X-rays not mentioned elsewhere • Emergency exams & palliative (pain relief) treatment • Simple extractions • Prefab stainless steel & resin crowns 	Delta Dental PPO Network Dentist 70%	Delta Dental PPO Network Dentist 80%	Delta Dental PPO Network Dentist 80%
	Delta Dental Premier Network Dentist 60%	Delta Dental Premier Network Dentist 80%	Delta Dental Premier Network Dentist 80%
	Non-Network Dentist 60%	Non-Network Dentist 80%	Non-Network Dentist 80%

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

Dental plan

Summary of Delta Dental program features

Plan type	Delta Dental		
	Basic	Standard	Plus
Major restorative services <ul style="list-style-type: none"> • Implants • Occlusal guard • General anesthesia/IV sedation (in conjunction with oral surgery) • Oral surgery • Periodontal surgery • Endodontics—root canal (premolar and molar), 1 per tooth plus 1 retreatment per lifetime frequency • Crowns, onlays and other ceramic restorations to permanent teeth • Labial veneers • Partial/full dentures • Denture (repair, reline, rebase and adjustments) • Fixed/removable bridges 	Delta Dental PPO Network Dentist 50%	Delta Dental PPO Network Dentist 50%	Delta Dental PPO Network Dentist 60%
	Delta Dental Premier Network Dentist 40%	Delta Dental Premier Network Dentist 50%	Delta Dental Premier Network Dentist 60%
	Non-Network Dentist 40%	Non-Network Dentist 50%	Non-Network Dentist 60%
Orthodontics for children (to age 26) and adults <ul style="list-style-type: none"> • Treatment necessary for proper alignment of teeth 	Delta Dental PPO Network Dentist 50%	Delta Dental PPO Network Dentist 50%	Delta Dental PPO Network Dentist 50%
	Delta Dental Premier Network Dentist 50%	Delta Dental Premier Network Dentist 50%	Delta Dental Premier Network Dentist 50%
	Non-Network Dentist 50%	Non-Network Dentist 50%	Non-Network Dentist 50%

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Understanding how the Delta Dental PPO and Delta Dental Premier Networks can lower your costs

Delta Dental PPO

- Lowest out-of-pocket expenses
- PPO dentists accept reduced fees (our PPO allowed fee) as payment in full
- If Delta Dental's allowed PPO fee is lower than that dentist's usual charge, the dentist cannot "balance bill" the difference between their usual fee and Delta Dental's allowed fee

Delta Dental Premier

- Higher out-of-pocket costs than Delta Dental PPO, but may be lower than non-network
- Delta Dental Premier dentists agree to accept maximum plan allowance (MPA) as payment-in-full

Non-network

- Highest out-of-pocket costs
- Non-network dentists have not agreed to no balance billing or to accept Delta Dental's PPO reduced fees or Premier maximum plan allowance as payment in full
- This means they can bill you the difference, if any, between their usual fee and the non-network allowed fee

2025 Delta Dental Qualified Real Estate Agent contribution rates

Plan/tier	2025 Qualified Real Estate Agent annual contributions
Delta Dental Basic <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$365.52\$720.72\$1,170.72
Delta Dental Standard <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$519.60\$1,029.24\$1,697.28
Delta Dental Plus <ul style="list-style-type: none">• You Only• You +1• You +2 or more	<ul style="list-style-type: none">\$661.68\$1,307.64\$2,139.84

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Vision plan

Regular eye exams can help detect health conditions such as diabetes, high blood pressure, and high cholesterol. That’s why it’s important to consider enrolling in one of the vision care options JLL offers you. You won’t just be taking care of your vision—you’ll be taking care of your whole body. Of course, vision insurance can also help save you money on eye exams, eyeglasses, and contact lenses.

JLL provides vision care through VSP Vision, which has a comprehensive nationwide network of providers:

- VSP Vision—Basic
- VSP Vision—Premier

2025 annual vision contribution rates

	You only	You +1	You +2 or more
VSP vision—basic	\$92.16	\$131.04	\$234.96
VSP vision—premier	\$167.04	\$237.36	\$425.76



Tip

Find all the details on your vision benefits at jll.com/mytotalrewards.

Summary of VSP vision plan program features

Feature	VSP vision—basic in-network	VSP vision—premier in-network
How to obtain benefits	Schedule an appointment with a network provider. Eye exams/lenses or contact lenses are available every 12 months and frames once every 24 months.	Schedule an appointment with a network provider. Eye exams/frames/ lenses or contact lenses are available every 12 months.
Eye exam	\$10 copay or up to \$45 allowance out-of-network	\$10 copay or up to \$45 allowance out-of-network
Glasses	<p>\$20 copay for lenses and frames up to \$180 value. For glasses over \$180, you pay the difference less a 20% discount.</p> <p>Plus, an additional \$50 will automatically be applied to your frame allowance, for a maximum of \$230, when you choose a Featured Frame Brand* at all VSP® network provider locations, or on any frame at Visionworks®.</p>	<p>\$20 copay for lenses and frames up to \$180 value. For glasses over \$180, you pay the difference less a 20% discount.</p> <p>Plus, an additional \$50 will automatically be applied to your frame allowance, for a maximum of \$230, when you choose a Featured Frame Brand* at all VSP® network provider locations, or on any frame at Visionworks®.</p>
VSP Lightcare	VSP allows members to use frame allowance towards the purchase of ready-made non-prescription sunglasses, or ready-made nonprescription blue light filtering glasses (in lieu of prescription eyewear), up to \$180 or \$230 for Featured Frame Brands*	VSP allows members to use frame allowance towards the purchase of ready-made non-prescription sunglasses, or ready-made nonprescription blue light filtering glasses (in lieu of prescription eyewear), up to \$180 or \$230 for Featured Frame Brands*
Contact lenses	Plan provides a \$180 allowance towards the full cost. Medically necessary contacts are covered in full after a \$20 copay.	Plan provides a \$180 allowance towards the full cost. Medically necessary contacts are covered in full after a \$20 copay.

* Find a VSP Premier Edge™ location that carries a wide selection of Featured Frame Brands at vsp.com.

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Feature	VSP vision—basic in-network	VSP vision—premier in-network
Laser vision correction, mail order contacts, and hearing aids	VSP provides access to laser vision correction discounts	VSP provides access to laser vision correction discounts
Out-of-network coverage	VSP offers allowances for an exam, lenses, frames, contact lenses and laser vision correction. Payment is due at time of service and a claim for reimbursement must be submitted by member.	VSP offers allowances for an exam, lenses, frames, contact lenses and laser vision correction. Payment is due at time of service and a claim for reimbursement must be submitted by member.
Other information about vision benefits	N/A	EASY OPTIONS. Each covered family member can pick one of the following five custom upgrades at the time of service: \$255 Retail Frame Allowance OR \$255 Elective Contact Lens Allowance OR Progressive Lenses covered in full OR Anti-Reflective Coatings covered in full OR Photochromic Lenses covered in full. Members receive an additional \$75 if they elect the Frame or Contact Easy Options upgrade



➤ Visit jll.com/mytotalrewards for details and how to enroll.

Health Savings Account (HSA)

A Health Saving Account (HSA)* is a tax-advantaged savings account that you use to pay for healthcare expenses. QREAs who enroll in the Basic or Plus medical plans are eligible to open an HSA. Optum is the administrator for JLL's HSA plan.

Advantages of an HSA

HSAs are a great tool for smart healthcare consumers. Below are a few highlights and advantages of an HSA.

Qualified Real Estate Agent contributions

- You can contribute money to your account
- Your HSA savings are deposited into an interest-bearing account, and you don't pay taxes on interest earned
- When you use your HSA funds for medical expenses, you won't pay taxes on them

How to use the money

- Build your balance for future medical expenses during your retirement years
- Pay for eligible medical, dental, vision and prescriptions
- Once you've accumulated \$2,100 in your HSA, invest in a variety of highly rated mutual funds

Portability

There is no use-it-or-lose-it rule. If you have money in your HSA account at the end of the year, it rolls over in your account for the next year. If you leave JLL for any reason, you take it with you.

HSA contributions

The total amount you can contribute to an HSA is based on your coverage level. The chart below shows how much you can contribute in 2025 per the IRS annual contribution limits. IRS regulations permit a one-time rollover into an HSA.

HSA maximum contribution limits for 2025

	You only	You + spouse and/or child(ren)
Basic plan	\$4,300	\$8,550
Plus plan		

HSA catch-up contributions

If you are age 55 or older, the IRS allows you to contribute an additional amount to your HSA. For 2025, you may contribute an additional \$1,000.

HSA Benefits

Although you are not required to open an HSA, doing so will provide you with an opportunity to save for medical expenses on a tax-free basis in an individually owned, interest-bearing account. This account doesn't have a use-it-or-lose-it rule. Funds accumulate in an HSA over many years as you choose coverage under an eligible Plus or Basic health plan and maintain the account. You are responsible for funding and managing the balance of your HSA.

To open and contribute to an HSA through Optum, please visit: [Health Savings Account \(HSA\) Enrollment](#) (optumbank.com)

Plan ID: 902901

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*Hawaii QREAs are not eligible to participate in the Health Savings Account.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Health Savings Account (HSA)

How the HSA works



For 2025, you can make pre-tax contributions to the account, up to the annual IRS limit of \$4,300 for You only coverage and \$8,550 for You + 1 or more coverage.

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If you are age 55 or older, you can contribute an additional

\$1,000 annually

You choose whether to use the money in your account now to pay for eligible healthcare expenses, or save it for future expenses.



Ask
ALEX

Check out ALEX, your personal online benefits assistant, to find out if a high-deductible health plan with an HSA is right for you. Get started by going to start.myalex.com/jll.

> Visit jll.com/mytotalrewards for details and how to enroll.

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Eligibility

You are not eligible for an HSA if one of the following circumstances applies:

- You have coverage in another plan that has a lower deductible than our Plus or Basic plans
- You can be claimed as a tax dependent (as defined by the IRS) on someone else's tax return
- You are enrolled in Medicare, Medicaid, and/or Tricare
- Your spouse is enrolled in their employer's FSA plan

Domestic partners are **not eligible** to use HSA funds if:

- They do not qualify as a tax dependent

If any one of the above circumstances applies to you, and you enroll in the Plus or Basic plans, you may be in violation of IRS rules that govern HSA eligibility. Because an HSA is a tax-advantaged savings account, you may incur IRS penalties if you violate eligibility rules. To learn more, consult with a tax advisor or visit [treasury.gov](https://www.treasury.gov). JLL is not responsible for verifying your eligibility.



➤ Visit jll.com/mytotalrewards for details and how to enroll.

Disability

Individual Disability Insurance

JLL offers additional income protection benefits on a voluntary basis to Qualified Real Estate Agents:

- Disability Income Gap Insurance (DIGI)

Who is eligible for the MetLife supplemental disability insurance offering?

All Qualified Real Estate Agents earning an annual total compensation of \$100,000 or more.

When is a Qualified Real Estate Agent able to enroll for the supplemental offering?

Once you meet the compensation minimum, you will be contacted by Lenox Advisors regarding your annual enrollment opportunity, which occurs each September.

Plan summary for JLL Qualified Real Estate Agents—Individual Disability Income (IDI)

This Individual Disability Insurance plan will provide you with up to 60% replacement of your total income, to a maximum monthly benefit of \$15,000.

Benefits of the MetLife supplemental disability insurance program

- Purchase a supplementary benefit based on your total JLL compensation—including incentive compensation
- Since you pay the premium for this voluntary coverage with post-tax dollars, benefits are tax-free under current tax laws
- Coverage is offered at a 20% discounted rate, because you're buying it through an employer
- During this enrollment, no medical exam is required for eligible Qualified Real Estate Agents who are actively at work for at least 90 days or more, up to the \$15,000 monthly benefit
- Continue coverage at the same discounted rates, even if you were to leave JLL

Additional features

Residual disability benefit—allows you to receive a partial disability benefit, under certain conditions, if a partial disability causes a loss of earnings of at least 20%. Residual with recovery is only available for issue ages 18–59. The Residual with Recovery Benefit allows you to continue receiving benefits for up to 36 months after returning to work fulltime, if you continue to have at least a 20% earnings loss due to the condition that caused that disability.

Cost of living adjustment—helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months.

Catastrophic disability benefit

This pays you an additional monthly benefit on top of the monthly benefit for total disability, if the medical condition meets the criteria required. Examples of catastrophic disability are the complete and irreparable loss of the use of both hands or feet, speech, hearing in both ears or sight in both eyes. You could also meet the definition of catastrophic disability if you are totally disabled and also have irreversible senility, paraplegia or quadriplegia.

- Total Income is defined by MetLife as 100% of Annual Base Salary (if applicable), and a Two-Year Average of variable compensation (the most recent two years of complete variable YTD compensation data from the census data provided) in order to calculate benefit eligibility. Variable compensation is described as bonus payments and/or commissions.
- In California, Recovery Benefit is limited to 3 months. No Catastrophic Disability Benefit available in California and Connecticut.

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

Parental leave pay

Parental Leave Pay provides up to 8 weeks of leave pay for bonding upon the birth or adoption of a child. The Parental Leave benefit that you receive will be determined by your profile level. Leave must be taken in one continuous period. When you submit your leave request to Reliance Matrix, specify the total duration. Any unused portion of the 8 weeks will be forfeited. The weekly benefit amounts:

Job profile level	PLP Weekly Benefit	Total Benefit
PR2*	\$2,500.00	\$20,000.00
PR3	\$3,500.00	\$28,000.00
PR4	\$4,500.00	\$36,000.00
PR5-PR8	\$7,500.00	\$60,000.00

**PR2s are typically employees. Only Level 2s who are QREAs are eligible for this model.*

What you need to know:

- Once your leave of absence is approved, your payment will be processed bi-weekly
- The Finance team will do a tax true-up at the end of the calendar year to determine if your PLP qualifies as 1099 income. If not, you may be issued a W2 for all or a portion of your PLP
- Please note that if you reside in a statutory state like CA, CO, CT, DC, HI, MA, NJ, OR, or WA, you may be entitled to state-provided benefits. In such cases, you will need to submit a claim with your respective state agency. It's important to note that JLL's Parental Leave benefit is a standalone benefit and is not offset by any state entitlements you may receive. JLL's Parental Leave benefit has its own guidelines and procedures. If you are also eligible to receive state benefits, you may potentially be eligible to take time off for both JLL's Parental Leave benefit and any applicable state benefits for which you qualify.

What you need to do:

- File a claim with our Leave of Absence vendor, Reliance Matrix
 - Call **+1 888 256 4137** or
 - Submit your claim at matrixabsence.com/login/
- Submit documentation to support your Leave
- Reliance Matrix will make a determination on your claim and will submit a report to JLL to coordinate the payout



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➤ Visit jll.com/mytotalrewards for details and how to enroll.

Retirement benefits

Deferred compensation

The JLL Deferred Compensation Plan (the “Plan”) offers you a tax-favored way to save for retirement. Through the Plan, you may design an individual investment strategy based on your financial goals.

With the plan you can:



Voluntarily defer up to 100% of performance-based commissions through automatic payroll deductions



Reduce your current income taxes by deferring tax on your contributions and returns

Deferral elections are irrevocable for the Plan Year, which means that you cannot make changes to the amount you elected until enrollment for the following year

In addition:

- Eligible participants are notified by Empower when enrollment opportunities occur. Typically, enrollment for performance-based commissions is held each fall
- Your deferrals and investment returns are always fully vested

Your deferrals can be invested in a wide range of asset classes, and you have the option to change your allocation daily. Your Deferred Compensation Plan balance is available online 24/7 and offers a variety of online financial tools.

Retirement distributions are payable in either a lump sum or in up to 15 annual installments. Deferrals and investment returns are not subject to income tax until distributed.

Get started

To learn more, go to empowermyretirement.com or contact Empower at +1 844 777 4690.

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> Visit jll.com/mytotalrewards for details and how to enroll.

Additional benefits

Supporting JLL Qualified Real Estate Agents every step of the way

In addition to the core benefits, JLL offers additional benefits and other programs designed to support your overall well-being, providing you more opportunities to thrive. These additional benefits offer a wide range of options to choose from and allow you to customize your benefits package to meet your individual needs.

In this section:

- Community Connections
- Employee Assistance Program
- Enhanced life insurance (GVUL)
- Personal excess liability (Umbrella) insurance

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Community Connections

Community Connections is JLL's platform for charitable giving. It offers employees a single destination to take action, get involved and support their communities.

The Community Connections platform allows for QREAs to:

- Donate to charities
- Request JLL to match up to \$500 in charitable donations per year to approved 501(c)(3) organizations
- Set up and promote JLL volunteer events
- Log volunteer hours

Volunteering: JLL hosts a wide range of volunteer activities throughout the country and QREAs graciously donate their time and energy to improving our communities. Using the Community Connections platform to promote all volunteer events is crucial for efficiently measuring and tracking our impact in the community.

Charitable giving: Through our matching gifts program, QREAs can use the Community Connections platform to donate to charitable organizations and/or request a company match from JLL. Charities must be designated as a 501(c)(3) charitable organization by the IRS, they may not have negative affiliations or cause philanthropic harm and no goods or services can be exchanged for the donation. The maximum annual match amount is US \$500 per QREA, per calendar year.

Get started now: Access the Community Connections portal at jll.benevity.org.

If you have any questions about the JLL Community Connections platform, please email CommunityConnections@jll.com.

Employee Assistance program

JLL offers Employee Assistance Program (EAP) services through GuidanceResources at no cost to you, 24/7. The EAP is available to you and your household family members and offers:

- Six free confidential counseling sessions for each topic you need help with, as well as professional advice about legal matters
- Childcare and/or eldercare and other work/life referral services
- GuidanceResources online portal

To get started, call GuidanceResources at **+1 833 955 3394** or go to guidanceresources.com (Web ID: JLL101).

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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JLL also offers two additional EAP services you can purchase:

- FinancialPoint Plus® to help you improve your financial health
- EstateGuidance, which provides professional legal assistance for wills or an estate plan via online tools and services

FinancialPoint Plus®

The GuidanceResources FinancialPoint Plus® program helps you achieve your financial goals by providing confidential financial planning information and consultation.

FinancialPoint Plus® provides valuable financial information and expert consultation to ensure that you have the tools necessary to effectively manage your finances.

Accessible through GuidanceResources® Online, FinancialPoint Plus® online planning service includes informational HelpSheets and access to financial specialists who can help with:

- Budgeting
- Credit and debt management
- Analyzing net worth
- Retirement planning
- College cost assessment and funding strategies
- Mortgage obligations
- Understanding inheritance taxes and estate settlement processes
- Investment strategies

FinancialPoint Plus® simple-to-follow online process makes it easy for you to create a financial plan. You are given step-by-step instructions to complete the data-gathering and personal investment viewpoint questionnaires online. A FinancialPoint Plus® expert reviews your responses; corresponds directly with you with additional information or questions, and provides a detailed, customized personal financial plan.

GuidanceResources employs an in-house staff of expert financial specialists, including CPAs, CFPs and other financial experts. In-house staff experts are not affiliated with any outside financial companies, which allows them to provide truly impartial information. Additionally, they are trained to be sensitive to the emotional needs that accompany financial issues and offer appropriate assistance from the suite of GuidanceResources services.

2025 FinancialPoint Plus rates

FinancialPoint Plus — \$250.00 per case

EstateGuidance®

EstateGuidance® offers professional legal assistance via online tools and services.

GuidanceResources® developed EstateGuidance® to help you secure your future by overcoming the legal, financial and emotional barriers to writing a will. EstateGuidance® walks you and your family members through the documentation process and breaks down each step into easy-to-understand terms.

A user-friendly tool for creating legally binding wills

As the cornerstone of an estate plan, a will addresses some of the most important decisions in life: who should care for children and how assets should be divided in the event of death. Because of these difficult questions, as well as the time and cost required to research options and hire a lawyer, many people avoid writing a will.

EstateGuidance® eliminates these common barriers by providing a simple, economical online tool for will preparation. By using the online tool and answering a series of questions, you can conveniently create a simple will, as well as access additional documents and information that might be required.

2025 EstateGuidance Premium rates

EstateGuidance — \$14.99 per will

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Enhanced life insurance

You are eligible to enroll in the MetLife supplemental Group Variable Universal Life (GVUL) insurance offering if you are a Qualified Real Estate Agent earning an annual total compensation of \$100,000 and above.

When is a Qualified Real Estate Agent able to enroll for the supplemental offering?

Once you meet the compensation minimum, you will be contacted by Lenox Advisors regarding your annual enrollment opportunity, which occurs each September for coverage effective the following January.

Supplemental GVUL life insurance coverage: Qualified Real Estate Agents (employee-paid)

- Minimum coverage: \$250,000
- Supplemental coverage in amounts of \$250,000, \$500,000, \$750,000 & \$1,000,000
- One-time special opportunity to apply for coverage of \$250,000 on a guaranteed issue basis
- Maximum supplemental coverage: \$1,000,000

Spouse/domestic partner coverage

- Minimum coverage: \$30,000
- Coverage available in \$10,000 increments
- Maximum coverage: Lesser of \$150,000 or 100% of Qualified Real Estate Agent coverage. During the initial enrollment period, the first \$30,000 of spouse coverage is available on a guaranteed issue basis

Dependent child coverage

- Dependent child(ren) coverage is available on a guaranteed issue basis
- Coverage is available in \$5,000 increments
- Minimum coverage: \$10,000
- Maximum coverage: \$25,000

Tax-deferred investment opportunity

Within the MetLife GVUL insurance certificate there is a tax-deferred investment feature that allows you, subject to tax law limits, to contribute additional premiums, above the cost of insurance, to various investment options. As long as your GVUL insurance certificate is in-force, you may contribute to these investment options, which invest in a variety of variable funds managed by DWS, Fidelity®, Met Investors, Metropolitan Series, MFS®, Putnam, T Rowe Price and to an interest-bearing account with a current crediting rate of 4% and a guaranteed minimum of 4%. Potential investment earnings accumulate on a tax-deferred basis.

More information

Prospectuses for Group Variable Universal Life insurance must precede or accompany this material. Additional copies of the prospectus for GVUL or its underlying funding options can be obtained by calling a Benefits Specialist. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expense, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company. The amounts allocated to the variable investment options of your account balance are subject to market fluctuations so that, when withdrawn or surrendered they may be worth more or less than its original value. Group Variable Universal Life insurance has limitations. There is no guarantee that any of the variable options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations so that, when withdrawn, it may be worth more or less than its original value.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Additional benefits

GVUL is issued by Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166 and distributed through MetLife Investors Distribution Company (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10166. Metropolitan Life Insurance Company, MetLife Investors Distribution Company, and MetLife Securities, Inc. are MetLife companies. MetLife's standard certificate forms, available on or after 5/1/09 include: Certificate Forms G.24300(2003); G.24300A(2003); NY-G.24300-STOCK and G.24300A-STOCK. Coverage may also be provided on MetLife's previous standard Policy Forms 30037(6/96); FL-3003709(5/2005); IN-3003713(6/96); MA-3003720(6/96); MD-3003719(6/96); MN-3003722(6/96); MS-3003723(5/2005); NE-3003726(6/96); NY-3003731(5/2005); OK-3003735(6/96); OR-3003736(5/2005); PA-3003737(6/96); SC-3003739(6/96); SD-3003740(6/96); and TX-3003772(5/2005).

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Good to know

A relationship manager from Lenox Advisors is available during annual enrollment to review your financial portfolio and help you understand your GVUL needs. Contact Lenox Advisors MetLife GVUL at **+1 800 962 7734**.

Review or update your current GVUL coverage, investment elections or beneficiaries at any time during the year by visiting mybenefits.metlife.com.

Personal excess liability (umbrella) insurance

The primary use for an umbrella, of course, is protection, whether from the sun or the rain. But what about protecting your family's financial future and security in the event of an accident or a lawsuit?

JLL has partnered with NFP Private Client Group (NFP PCG) to offer you **group personal excess liability** coverage with a personalized insurance policy through Vault. Vault is a high-net-worth insurer with an AM Best Rating of A- (Excellent). Participation is voluntary, but you must enroll to secure coverage.

Risk	Possible claim scenario
Own a home?	As your new wide-screen television is delivered, the deliveryman slips and falls on the steps of your home and breaks his leg.
Own a swimming pool?	A guest unknowingly dives into the shallow end of your pool and suffers devastating paralysis
Drive a car?	It's raining, and your car skids unexpectedly. The passenger in the car you hit suffers a neck injury.
Own a dog?	While your neighbor is taking his trash out, your dog attacks him, causing multiple lacerations to both legs and a lower back injury.
Serve on a non-profit board?	You volunteer on the board of directors for your condominium or homeowner's association. The board installs a playground with a faulty swing, and a fellow association member's child is injured.

Program highlights

Discounted group rates — Group rates are typically lower than individual policy rates.

Higher coverage limits — You have access to higher liability limits than are typically available in individual policies.

Automatic coverage — You won't have to list each home, auto, watercraft or other asset that needs protection.

Broad coverage — Vault's characteristically broad coverage will apply to you, your spouse or domestic partner, and all eligible dependent children up to your selected limits.

New acquisitions — New acquisitions are protected immediately at the time of purchase and won't impact your premium.

Worldwide coverage* — Enjoy global travel without worrying about coverage for worst-case scenarios; this program keeps you covered wherever you go.

Uninsured/underinsured motorist coverage — \$1 million of coverage for uninsured or underinsured third-party liability coverage is included. Optional coverage packages are also available.

*Coverage is not provided in foreign countries where not permitted by law.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Additional benefits

What’s your risk?

A huge liability loss can strike at any time, in a variety of ways and no one can really predict how much a judge may award an injured person. The following are some examples of large liability losses than can impose serious financial hardship, such as: a serious auto accident where you are at fault, serious harm caused to others by your dog, serious injury caused by a fall to a guest in your home, and injury to a child playing in your yard.

Program premiums and coverage limits

For the policy period, October 21, 2024– October 21, 2025, the following are some of your coverage options. The annual premium includes a program administrator fee. A 5% young driver surcharge will be applied if there are any drivers under the age of 20 in the household. Surplus lines tax for the state of Illinois to be added.

Liability limit	Annual premium
\$5,000,000	\$935.00
\$10,000,000	\$1,680.00
\$15,000,000	\$2,740.00
\$20,000,000	\$4,580.00
\$25,000,000	\$5,806.00
\$30,000,000	\$7,191.00

Additional coverage options

Coverage options	Limit of liability	Annual premium
Uninsured/underinsured motorists	\$1,000,000	Included
	\$2,000,000	\$160
	\$3,000,000	\$320
	\$5,000,000	\$1,100
	\$10,000,000	\$2,250
Employment practices liability	\$250,000/\$500,000/ \$25,000 deductible	\$650
Nonprofit D&O	\$1,000,000/ \$10,000 deductible	\$400
Family trust management	\$1,000,000/ \$25,000 deductible	\$400

Underlying insurance

You must carry minimum underlying coverage limits on your personal insurance policies to qualify for the group excess liability insurance program. Group excess liability program coverage only pays claims above these required limits.

Without underlying insurance, you’ll have a gap in coverage that puts your personal assets at risk.

Coverage area	Liability limit
Home/personal liability	\$500,000 per occurrence
Short-term rental property	\$1,000,000 per occurrence*
Personal automobile liability and recreational vehicles subject to registration & uninsured/underinsured	\$500,000/\$500,000 bodily injury, \$100,000 property damage, or \$500,000 combined single limit
Optional personal automobile liability and recreational vehicles subject to registration & uninsured/underinsured — additional 8% premium charge	\$250,000/\$500,000 bodily injury \$100,000 property damage, or \$300,000 combined single limit
Watercraft liability <ul style="list-style-type: none">Less than 26 ft. & 50 horsepower27 ft. — 42 ft.Over 50 ft.	\$300,000 per occurrence \$500,000 per occurrence \$1,000,000 per occurrence**

*A maximum of **FIVE** rental units are covered. Participants will be required to list the address of all locations at time of application.

**Watercrafts over 65 feet in length or with a hull value of greater than \$1,000,000 are excluded.

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How to enroll

Enrollment is quick and easy via a secure web portal at jll.nfpgrouppexcess.com. Click the green “Register” button. Input all your information and company code 0088. You will immediately receive a security email from no-reply@nfpgrouppexcess.com to verify your email address. Click the link in the email, then log in to complete your enrollment. Click “Enroll”, and complete the required questionnaire to opt in for group excess liability coverage, select any optional coverages or opt out and proceed to payment. All credit cards are accepted. **Please note:** credit card charge will appear as NFP.com-New York City, NY.

Complimentary insurance review

NFP can provide a complete personal insurance review and benchmarking comparison to help you make the most educated decision about your personal insurance. From home insurance, to collections, to yachts, we do everything we can to deliver the service and protection you deserve. An insurance review can identify gaps in coverage, premium savings opportunities and coverages that can be enhanced to better protect you and your family. Contact us today to schedule your review.



Comprehensive coverage and a whole lot more

NFP is a leading insurance broker and consultant that provides employee benefits, property and casualty, retirement, and individual private client solutions through our licensed subsidiaries and affiliates. Our expertise is matched by our commitment to each client’s goals and is enhanced by our investments in innovative technologies in the insurance brokerage and consulting space.

Learn more and enroll

Michelle Petropoulos
Group Excess Account Manager

M: +678 288 4716

michelle.petropoulos@nfp.com

Inflection IQ

A new comprehensive educational resource designed to provide expert support and guidance on family planning with a focus on fertility and family formation. The platform offers in-depth content on:

- Fertility assistance and treatment management
- Egg freezing
- Surrogacy
- Adoption processes
- Hormone therapy for menopause

Go to [Inflection IQ](#) (Code: JLLcares) to learn more.

Beneplace

Various perks and discounts on travel, hotels, theme parks, wellness, finances and much more. Explore hundreds of offers at savings.beneplace.com

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Visit jll.com/mytotalrewards for details and how to enroll.

Contacts & legal notices

Use the table below to find phone numbers and websites for all of your benefit contacts. You'll also find important legal notices.

Contacts			
General benefits/enrollment questions	Benefits Solutions Group	+1 866 580 7421, Option 2	
Health well-being			
Benefit	Vendor	Phone	Website
Dental	Delta Dental	+1 800 323 1743	deltadentalil.com
Employee assistance program	GuidanceResources	+1 833 955 3394	guidanceresources.com (Web ID: JLL101)
Employee discounts	Beneplace		savings.beneplace.com
Family planning and fertility education	Inflection IQ		inflectioniq.com (Code: JLLcares)
Health advocacy	Health Advocate	+1 866 580 7421, Option 3	HealthAdvocate.com/JLL
Medical & prescription drug coverage	Cigna	+1 800 229 5773	myCigna.com
Vision	VSP	+1 800 877 7195	vsp.com
Financial well-being			
Benefit	Vendor	Phone	Website
Deferred compensation plan	Empower	+1 844 777 4690	empowermyretirement.com
Health Savings Account (HSA)	Optum Bank™	+1 866-234-8913	optumbank.com
Life insurance: enhanced (GVUL) Long-term disability: supplemental	Lenox Advisors	+1 800 962 7734	absencematrix.com
	MetLife	+1 800 846 0124 (new enrollees) +1 800 756 0124 (current policy holders)	mybenefits.metlife.com

CHIPRA — The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) extends and expands the state Children's Health Insurance Program (CHIP). States are permitted to offer a premium assistance subsidy for coverage under certain employer-sponsored health plans to all low-income children who are eligible for the CHIP program.

COBRA — The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires continuation coverage to be offered to you and your covered dependents when group health coverage would otherwise be lost due to specific events. Those events include the death of a covered employee, termination, reduction in the hours of a covered employee's employment for reasons other than

gross misconduct, divorce or legal separation from a covered employee, a covered employee's becoming entitled to Medicare, and a child's loss of dependent status (and therefore coverage) under the plan.

You may continue your coverage for up to 18 months (in certain situations up to 36 months) as long as you continue to pay the full cost of coverage, plus a 2% administrative charge due to JLL's COBRA administrator, each month. Plans that you may elect to continue include Medical, Dental, Vision, FSA and the Employee Assistance Program, as long as you were enrolled in these plans prior to the loss of coverage event date.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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FMLA — In order to be eligible for leave under the federal Family and Medical Leave Act (FMLA), you must have worked for JLL for at least 12 months and have worked at least 1,250 hours as a JLL employee in the 12 months preceding the leave. If you are a transitioned employee and your prior service credit was carried over, it will be counted toward your FMLA credit.

An employee may be eligible for up to 12 weeks of unpaid family and/or medical leave within a 12-month period and must be restored to the same or an equivalent position upon return from leave, provided the employee meets certain conditional requirements (referred to as “FMLA protected leave”). Where state and local family and medical leave laws offer more protections or benefits to employees, the protections or benefits provided by such laws will apply.

Eligible employees with a spouse, son, daughter or parent on active duty or called to active duty status in the National Guard or Reserve in support of a contingency operation may use up to 12 weeks of unpaid leave entitlement under this policy to address certain qualified exigencies. In addition, eligible employees may also take up to 26 weeks of leave to care for a covered service member during a single 12-month period.

HIPAA — The Health Insurance Portability and Accountability Act of 1996 (HIPAA) and its implementing regulations restrict JLL’s ability to use and disclose protected health information. Protected health information (PHI) includes: Information that is created or received by the plan and relates to the past, present or future physical or mental health or condition of a participant; the provision of healthcare to a participant; the past, present or future payment for the provision of healthcare to a participant; information that identifies the participant, or for which there is a reasonable basis to believe the information can be used to identify the participant.

It is JLL’s policy to comply fully with HIPAA’s requirements. To that end, all members of JLL’s workforce who have access to PHI must comply with this privacy policy. This policy does not address requirements under other federal laws or under state laws. JLL will use and disclose PHI only as permitted under HIPAA.

WHCRA — The Women’s Health and Cancer Rights Act (WHCRA) provides coverage for certain services relating to a mastectomy in a manner determined in consultation with you and your attending physician. This required coverage includes all stages of reconstruction, surgery, prostheses and treatment of physical complications from the mastectomy, including lymphedema.

Good to know

For additional information, contact Reliance Matrix at **+1 888 256 4137** or matrixabsence.com.

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Medicare Part D Creditable Coverage - Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with JLL 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. There are important things you need to know about your current coverage and Medicare's prescription drug coverage. 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. JLL has determined that JLL's prescription drug coverage options are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and are therefore considered Creditable Coverage. Please visit the Plan Documents section on jll.com/mytotalrewards.

Availability of summary health information—summary of benefits and coverage (SBC) - As an employee, the health benefits available to you provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format to help you compare across options. The SBCs can be obtained by visiting jll.com/mytotalrewards.

Summary plan documents - Summary plan documents, which provide complete information about the Health and Welfare plans and the 401(k) and Retirement Savings plan which are provided by JLL, can be obtained by visiting jll.com/mytotalrewards.

Good to know

A paper copy of these notices is also available, free of charge, by calling the Benefits Solutions Group at **+1 866 580 7421, Option 2.**

Important Notice: JLL reserves the right to modify or amend the benefits listed in the Benefits Summary Guide at any time at its sole discretion. The Benefits Summary Guide is not a substitute for the plan documents. In the event of a conflict between the plan documents and Benefits Summary Guide, the plan documents will govern.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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