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Better, Together

JLL benefits to fit your lifestyle

2025 Benefits Summary Guide | U.S.

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

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What's inside

We believe 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 benefits. We give you the opportunity, knowledge and tools to own your success because we value what makes each of us unique. This guide is designed to help you understand the range of benefits available to support you and your family every day and in life's milestone moments.

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.

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.

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Working together and focusing on the well-being of our people is essential to our success. Now is the perfect time to learn more and make informed decisions about your benefits, ensuring you receive the maximum benefits available to you. That's why we evaluate and adjust our benefits offering each year based on your feedback, market trends, and competitiveness.

Highlights of what's new for 2025

- **NEW! Prescription drug opportunity:** Rx Savings Solutions is a program designed to help eligible JLL employees in a Cigna plan find the most cost-effective prescription options to help you spend less.
- **NEW! Weight loss program:** We are pleased to offer a sustainable weight loss program through Virta to Cigna medical plan members who qualify. Virta is a trusted partner offering personalized nutrition with medical and coach support to keep you on track.
- **HSA elections will carry over:** If you elected to participate in the HSA in 2024, your 2024 election will carry over automatically, eliminating the need to re-enroll in the plan. If you want to contribute up to the 2025 contribution limits, you will need to make an election.
- **Reduced supplemental life insurance rates:** In 2025, JLL will continue to provide up to two times base salary (up to a max of \$300K) of life and AD&D insurance to eligible employees. Beginning January 1st, supplemental life insurance rates will be slightly reduced. Now is a great time to review your life insurance needs and elect additional coverage for 2025.
- **NEW! Disability vendor:** As a reminder, JLL's disability and leave of absence vendor changed to Reliance Matrix in July. Employees can submit a claim by visiting [MatrixAbsence](#).
- **Identity theft enhancement:** We are enhancing the Identity theft program by adding Pro+ Cyber services at no extra cost to employees.
- **Back-Up Care Program updates:** The Back-Up Care Program through Bright Horizons Family Solutions will have a new copay structure and there will be a limit to consecutive days for bookings.
- **Health plan premiums:** JLL was able to achieve significant cost savings for employees in 2024 by changing medical and prescription drug vendors, resulting in a zero increase to employee contributions while the majority of the marketplace had increases of about 6%. Healthcare costs continue to rise, but JLL remains committed to ensuring that our employees have access to affordable healthcare. If you're in a Cigna plan, you will see moderate increases of about 7% (if you receive the tobacco-free pledge credit) to the healthcare contributions, which is about 3% lower than the average increase in the marketplace for 2025. Only the Cigna and Kaiser Plus plans will see small in-network increases to deductibles, in order to meet the IRS requirements for a high deductible health plan. Kaiser contributions will remain the same. As a reminder, employees who do not pledge to be tobacco free pay significantly higher medical premiums.
- **NEW! Cigna enrollees:** If you are new to Cigna for 2025, you will not receive a physical ID card. To download your digital ID card visit [myCigna.com](#).

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

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Eligibility

You are eligible for the JLL benefits described in this guide if:

- You are a regular or fixed-term (described in Workday) employee working at least 30 hours per week and you are not covered by a collective bargaining agreement that offers alternative coverage
- You are not a temporary employee
- Hawaii employees: You work at least 20 hours or more per week (coverage for medical only)

Part-time benefits

You are eligible for JLL part-time benefits if you work between 20 and 30 hours per week and have one year of service. Part-time employees are only eligible for the following benefits:

- 401(k) retirement savings plan
- Employee stock purchase plan

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.

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	<ul style="list-style-type: none">• 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	<p>You can make a change if you experience an IRS-qualified status change, such as:</p> <ul style="list-style-type: none">• 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 <p>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.*</p>
Newly hired	<ul style="list-style-type: none">• New employees are eligible for benefits on the first day of the month following their date of hire.• If your date of hire is the first day of the month, you are immediately eligible. <p>Note: Transitions or employees hired through acquisitions may have different eligibility.</p>

* Does not apply to the HMSA Plan.

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Special eligibility and enrollment considerations

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

If you are adding a new dependent	<p>Verification of new dependents</p> <p>Any new employee enrolling themselves and dependents in benefits and any existing employee adding a new dependent to their coverage will be required to provide proof of dependent status.</p> <p>Your eligible dependents who can be enrolled for coverage include:</p> <ul style="list-style-type: none">• 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	<p>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.</p> <p>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.</p> <p>The Spousal Surcharge does apply if:</p> <ul style="list-style-type: none">• 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" <p>The Spousal Surcharge does not apply if:</p> <ul style="list-style-type: none">• 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	<p>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.</p> <p>Important: Domestic partner premium taxation</p> <p>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.</p>

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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

- **For JLL employees:** 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*

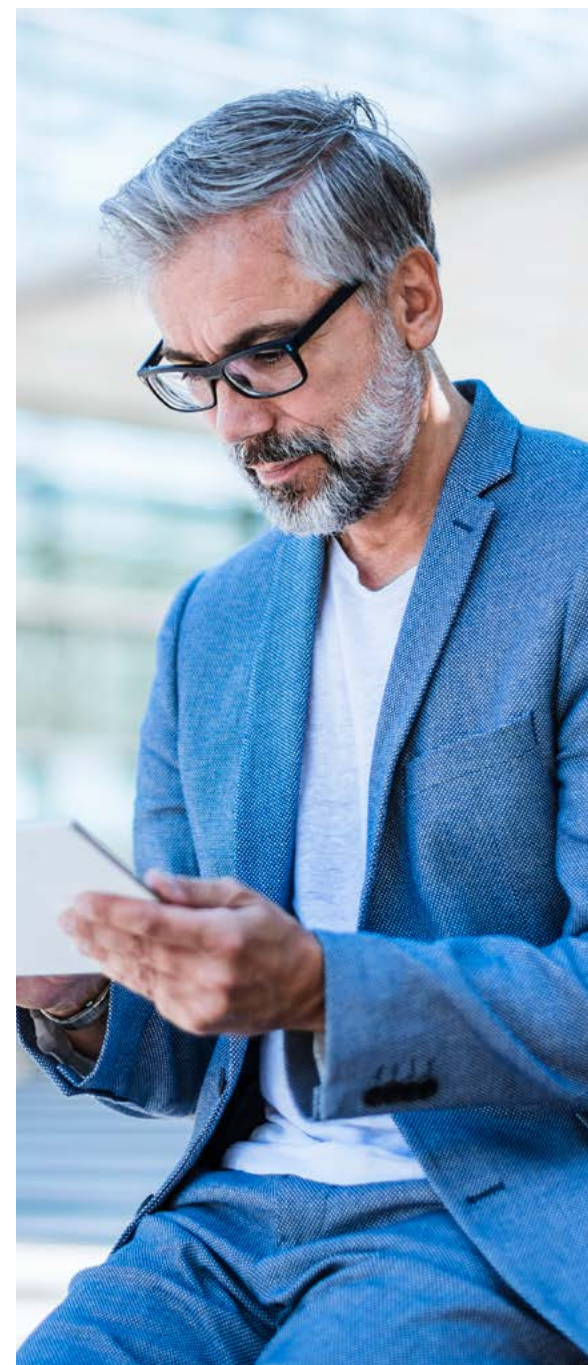
By app

- 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

At JLL, we provide comprehensive health and well-being plans and programs designed to fully support you. Access to quality, affordable healthcare is an important part of staying well, getting healthy if you suffer from an acute illness or chronic condition, and protecting you and your family from unexpected events. With that in mind, it's important to know how your medical coverage works.

Depending on where you're located, different medical plans/carriers may be available to you:

- **Cigna** — Available to all benefits-eligible US employees except Hawaii
- **Kaiser Permanente** — Available to benefits-eligible employees in California, Colorado, Georgia, Oregon, Washington, and the Mid-Atlantic Region, which includes Washington, D.C., and the surrounding Virginia and Maryland areas
- **Kaiser Permanente Hawaii HMO and HMSA PPO** — Available to benefits-eligible employees in Hawaii



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Medical & prescription drug: Cigna and Express Scripts

For benefits-eligible employees in the US, JLL's health plans are administered through Cigna. The plans also include prescription drug coverage administered by Express Scripts. With these plans, you can access a broad variety of coverage options and resources to ensure you are making the most of your JLL benefits.

In this section:

- How the Cigna medical plan works
- Cigna medical comparison chart
- Express Scripts prescription drug coverage
- Cigna Medical/Rx contribution rates
- Optimizing your Cigna healthcare benefits

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 payroll deductions)
- **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.

Health Savings Account (HSA) Plan

The Cigna Plus and the Cigna Basic plans are both paired with an HSA through Optum Bank that allows you to take control of your healthcare dollars. With an HSA:

- You decide when and how to spend your HSA dollars
- You can use your HSA to pay for health, dental and vision care
- No use-it-or-lose-it rule; money in your account rolls over each year
- The money in your HSA belongs to you, even if you leave JLL or retire

You can learn more about HSAs in the [Health Savings Account \(HSA\) section](#) of this guide.

HSA contributions in 2025

If you already participate in the HSA and you don't make any changes during enrollment, your contribution will automatically carry over to next year. If you would like to change your contribution, go to jll.com/mytotalrewards.

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

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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
HSA company contribution[†] • You Only • You +1 • You +2 or more	N/A N/A N/A	N/A N/A N/A	\$600 \$1,200 \$1,200		\$600 \$1,200 \$1,200	
Preventive care • Routine physical exam • Well-child care • Well-woman exam • Immunizations • Screenings	100% with no deductible	50% of allowable amount without having to meet deductible	100% with no deductible	50% of allowable amount without having to meet deductible	100% with no deductible	50% of allowable amount without having to meet deductible
Annual deductible • Embedded or non-embedded*	Embedded deductible* \$900 (in-network)		Non-embedded deductible*		Non-embedded 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** \$3,000 (in-network)		Embedded OOPM*** \$9,200 (in-network)		Embedded OOPM** \$7,900 (in-network)	
• You Only • You +1 • You +2 or more	\$3,000 \$6,000 \$7,500	\$7,500 \$15,000 \$18,750	\$4,000 \$8,000 \$9,450	\$10,000 \$20,000 \$25,000	\$5,000 \$10,000 \$12,500	\$10,000 \$20,000 \$25,000
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
Medical necessity requirements	Authorizations required in network will be coordinated by your physician. Authorization is required for certain services received out-of-network. For more information about services that require preauthorization, contact Cigna. If pre-authorization not obtained but determined medically necessary by Cigna: \$250 penalty. If determined not medically necessary by Cigna: No benefits will be paid.					

* 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.

[†] HSA company contributions are prorated based on your monthly coverage.

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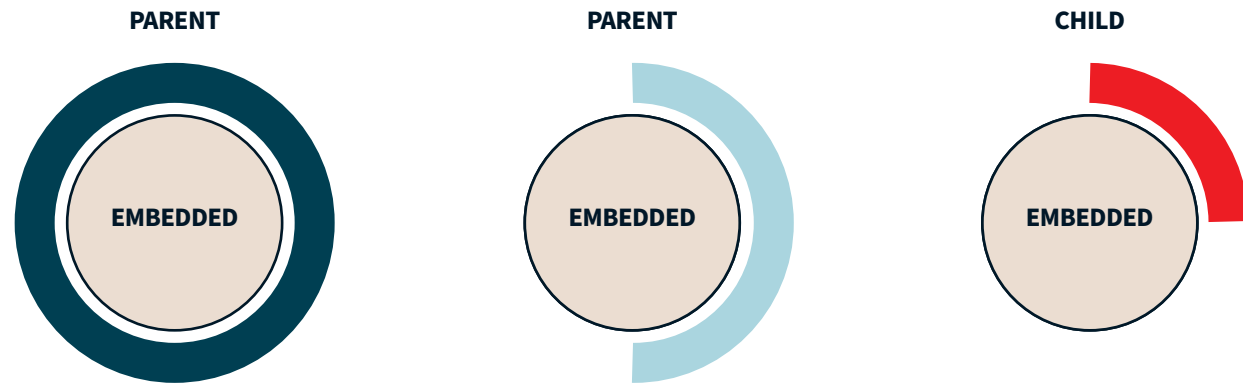
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Embedded vs. non-embedded. What does it all mean?

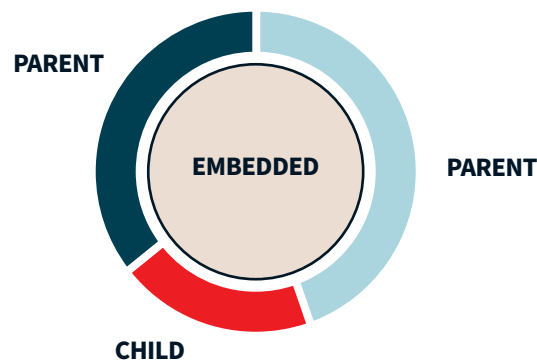
Our JLL medical plans have both embedded and non-embedded deductibles and out-of-pocket maximums, depending on the option you select.

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.



- 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.



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 **\$3,000** OOPM, all covered medical expenses will be paid for Simone.
- If the family together exceeds the total OOPM of **\$7,500**, all covered medical expenses will be paid for everyone covered in the plan.

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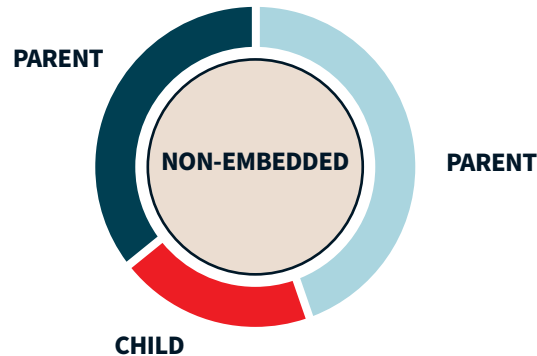
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Non-embedded deductible and out-of-pocket max (OOPM):

- 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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Cigna medical comparison chart (continued)

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	\$250 copay; 80% after deductible	\$250 per admission 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	\$150 copay; 80% after deductible	\$150 copay; 80% after deductible	80% after deductible	80% of allowable amount after deductible	70% after deductible	70% of allowable amount after deductible
Maternity care • 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
Fertility treatment (\$25,000 lifetime max.)	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 • 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
Therapy, chiropractic care	After deductible is met, coinsurance applies. Per calendar year maximum days allowed: Physical, occupational and speech 25 days ; chiropractic 30 days .					

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 code and method of search, then select "Continue as guest"
- The system will re-verify your city/zip code
- When asked to select a plan, select "Open Access Plus, OA Plus, Choice Fund OA Plus"

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Medical & prescription drug: Cigna and Express Scripts

All three Cigna medical plans offer comprehensive prescription drug coverage through Express Scripts (ESI). The same benefits apply to all three plans. However, how benefits are paid out 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 Basic plans

- Preventive drugs are paid before the medical deductible is met. Prescription drug coinsurance applies to your out-of-pocket limit. Check the preventive drug list by going to [express-scripts.com](https://www.express-scripts.com).
- Non-preventive drugs are 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

Prescription drug benefits for the Cigna Standard, Plus and Basic plans		
	Retail (30-day supply)	Express Scripts CVS90 Saver/Home Delivery (90-day supply)
Tier I	You pay 10% coinsurance (\$7 minimum, \$50 maximum)	You pay 10% coinsurance (\$17.50 minimum, \$125 maximum)
Tier II	You pay 25% coinsurance (\$30 minimum, \$85 maximum)	You pay 25% coinsurance (\$75 minimum, \$200 maximum)
Tier III	You pay 50% coinsurance (\$75 minimum, \$125 maximum)	You pay 50% coinsurance (\$150 minimum, \$300 maximum)
Infertility Drugs	\$25,000 lifetime maximum	

NEW Rx Savings Solutions

If you have coverage under any Cigna medical plan, you have access to Rx Savings Solutions, a free program designed to help JLL employees find the most cost-effective prescription options, potentially saving you money on your medications. Read about the program and commonly asked questions at myrxss.com/faq.

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

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Express Scripts 90-Day Options

Your retail pharmacy prescription drug benefit covers two 30-day refills of maintenance medication. After two 30-day refills, additional maintenance refills must be filled by **a CVS retail pharmacy or via Express Scripts Home Delivery**. If you don't move your maintenance medication, you'll pay a higher cost. **This does not apply to your regular non-maintenance medications.**

Here's how it works

You can choose to have a 90-day supply of your maintenance medications delivered to your home or pick up your 90-day supply at one of over 9,700 CVS Pharmacy retail locations.

If you choose Express Scripts home delivery

- Have your doctor send your prescription electronically or complete a home delivery form and mail it with your written prescription
- Register at express-scripts.com/90day to monitor your order progress and to make it simple to reorder

If you use a CVS pharmacy location

- Bring your prescription or empty prescription bottle to your local CVS Pharmacy and the pharmacist will do the rest
- Call your local CVS Pharmacy and a staff member will assist you
- Transfer your prescriptions online at cvs.com/transfer

Call the number on the back of your ID card (also available in the app) for questions regarding the process or visit express-scripts.com/90day for assistance.

Step Therapy

Most medical conditions have multiple medication options. Although medications' clinical effectiveness may be similar, their prices can vary widely. With the Step Therapy Program, you get the treatment you need, usually at a lower cost.

With this program, you need to try a Step 1 medication first, before a Step 2 medication may be covered.



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 for each plan, go to express-scripts.com.

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

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Cigna medical & prescription drug contribution rates

The rates shown to the right reflect Cigna's 2025 medical and prescription drug costs for employees receiving the **JLL Tobacco-Free Pledge** discount. 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. The Cigna medical plan offers a smoking cessation program through the Lifestyle Management Program. Call **+1 800 229 5773** or visit [MyCigna.com](https://www.mycigna.com).

Contributions are based on your base salary as of September 30, 2024.

2025 contribution band	Base salary range
1	\$200,000+
2	\$110,000 – \$199,999
3	\$70,000 – \$109,999
4	\$0 – \$69,999

Employee Brokers will align with Band 1, 2 or 4 based on their career map level as of September 30, 2024.

- PR1, PR2 = Band 4
- PR 3 = Band 2
- PR4, PR5, PR6, PR7, PR8 = Band 1

Example

If you enroll in the Plus Plan with
You +1 coverage, Salary Band 2

No Tobacco-Free Pledge Premium:	Tobacco-Free Pledge Premium:
\$6,138.96	\$4,722.24
+ Tobacco-Free Pledge Dollars: \$1,416.72 + Health Rewards: \$1,000 + JLL HSA Contribution: \$1,200 = Potential Cost Savings:	
\$3,616.72	

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

Plan	2025 Employee annual contribution rates			
	Band 1	Band 2	Band 3	Band 4
PPO Standard				
• You Only	\$3,304.20	\$3,024.96	\$2,885.28	\$2,745.60
• You +1	\$7,049.64	\$6,436.68	\$6,130.08	\$5,823.60
• You +2 or more	\$11,852.04	\$10,821.48	\$10,306.08	\$9,790.80
PPO Plus				
• You Only	\$2,352.00	\$2,155.44	\$2,057.16	\$1,958.88
• You +1	\$5,171.76	\$4,722.24	\$4,497.12	\$4,272.24
• You +2 or more	\$8,867.88	\$8,096.88	\$7,711.20	\$7,325.64
PPO Basic				
• You Only	\$846.36	\$743.88	\$670.56	\$641.16
• You +1	\$2,458.92	\$2,127.96	\$1,891.56	\$1,797.00
• You +2 or more	\$4,778.52	\$4,135.20	\$3,675.72	\$3,492.12

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

Plan	2025 Employee annual contribution rates			
	Band 1	Band 2	Band 3	Band 4
PPO Standard				
• You Only	\$4,295.52	\$3,932.40	\$3,750.84	\$3,569.28
• You +1	\$9,164.52	\$8,367.72	\$7,969.08	\$7,570.68
• You +2 or more	\$15,407.64	\$14,067.96	\$13,397.88	\$12,728.04
PPO Plus				
• You Only	\$3,057.60	\$2,802.12	\$2,674.32	\$2,546.52
• You +1	\$6,723.24	\$6,138.96	\$5,846.28	\$5,553.96
• You +2 or more	\$11,528.28	\$10,525.92	\$10,024.56	\$9,523.32
PPO Basic				
• You Only	\$1,100.28	\$967.08	\$871.68	\$833.52
• You +1	\$3,196.56	\$2,766.36	\$2,459.04	\$2,336.16
• You +2 or more	\$6,212.04	\$5,375.76	\$4,778.40	\$4,539.72

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

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Optimizing your Cigna healthcare benefits

Taking advantage of the programs offered through Cigna at JLL is a great way to get the most out of your healthcare plan. With the wide variety of resources available, you can save money and stay on top of your health. From chronic condition programs to getting help understanding a diagnosis, Cigna provides the tools and resources to help you take charge of your health.

Health Rewards program

If you are enrolled in a Cigna medical plan, the Health Rewards program offers you a way to reduce your healthcare costs when you make smart choices. You earn rewards for healthy choices such as when you visit a doctor for a preventive checkup, get an annual wellness physical, achieve healthy biometric targets, participate in diabetes management or complete an activity in the below list.

When you enroll in a Cigna medical plan, there are opportunities for you to earn up to a maximum of \$500 for yourself and an additional \$500 for your enrolled spouse/domestic partner. You get to choose how your Health Rewards support your life. No matter what plan you're in, you'll receive your rewards via a gift card* of your choice. If you have any questions about the payout process for Health Rewards, please visit myCigna.com or call **+1 800 229 5773**.

**The IRS considers gift cards as taxable income. Additional tax withholding will be applied to your paycheck to account for the value of the gift card.*

2025 Health Rewards opportunities

Complete activities that focus on your physical, financial and mental well-being and supports inclusion in the workplace.

Preventive health screenings	
Screening	Potential Reward
Annual wellness physical	\$100
Achieve target BMI or 2 point BMI improvement	\$25
Achieve target cholesterol	\$25
Achieve target glucose or A1c	\$25
Achieve a healthy blood pressure of \leq to 139/89	\$25
Annual OB/GYN exam	\$100
Cancer screening: Colon	\$100
Cancer screening: Prostate	\$100
Cancer screening: Cervical	\$100
Cancer screening: Mammogram	\$100
Receive a flu shot	\$50

Activities to support your well-being journey	
Activity	Potential Reward
Complete the health risk assessment on myCigna.com	\$50
Participate in the Healthy Pregnancies Healthy Babies program®	\$100
Engage in orthopedic support via Hinge Health	\$100
Complete a Lifestyle Management program (tobacco, weight, stress)	\$100
Complete a 28 day online coaching program on MyCigna.com: Eat Better, Enjoy Exercise, Feel Happier, Lose Weight (can complete 3x)	\$50
Complete a MDLive visit (virtual care)	\$50
Connect with a financial advisor	\$50
Create and/or log into your Employee Assistance Program (EAP) account	\$25
Attend or view a JLL well-being sponsored webinar (up to 3x)	\$25
Participate in an organized fitness activity (5k, mud run, marathon or JLL Global Well-Being Challenge)	\$25
Volunteer in your community	\$25

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

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Hinge Health

JLL has partnered with Hinge Health, a wellness benefit to offer virtual exercise physical therapy for your back and joints. Visit hinge.health/jll to learn more and apply.

Recover from a recent or past injury. Prepare for surgery. Overcome back and joint pain. Stay healthy and pain free. Best of all, this program is available for free to you and your eligible family members* enrolled in a JLL medical plan.

Get the tools to move freely again. And do it from the comfort of home, on your schedule. Get virtual care that may include:

- A personal care team, including a physical therapist and health coach
- 1-on-1 physical therapy sessions as needed

So, if back or joint pain is stopping you from the things you love, **register today!** If you have questions, call **+1 855 902 2777** or email hello@hingehealth.com.

* Employees, COBRA, and dependents 18+ enrolled in a Cigna medical plan through JLL are eligible.

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.

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 page on myCigna.com, then select 'Program Marketplace' from the drop-down menu.

Cigna Healthcare® Lifestyle Management Programs

Cigna Healthcare Lifestyle Management Programs provide 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 for details.

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

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Virta Diabetes and Pre-Diabetes Management program

Virta Health is a clinician-led program offered at no cost to Cigna medical plan members who qualify. You'll work directly with a Virta coach and physician using real-time data to provide you with a personalized care protocol. The goal is to reverse Type-2 diabetes by getting HbA1c levels below 6.5% while reducing and eliminating type 2 medications. Virta Health's diabetes reversal program is being expanded to address prediabetes reversal and diabetes management with a focus on reducing A1c levels and eventually eliminating diabetes medications.

For more information, visit Virta at virtahealth.com/join/jll.

Virta Weight Loss Program

JLL is pleased to offer a sustainable weight loss program through Virta to Cigna medical plan members who qualify. New for 2025, the Virta program is being expanded to support those looking for weight loss support with a BMI of 25 or greater, in addition to those with diabetes or pre-diabetes. For more information, visit virtahealth.com/join/jll.

2nd.MD

Connect with nationally recognized medical doctors from the comfort of your home.

JLL employees and their family members enrolled in the Cigna medical plan have access to 2nd.MD. With 2nd.MD, you can receive an expert second opinion via phone or video within a matter of days at no cost to you.

Get expert advice when you or an eligible family member has questions about:

- A new or existing diagnosis
- Your medications
- Treatment plan
- A chronic condition
- Possible surgery

To request a consult with 2nd.MD, call **+1 866 841 2575** or visit [2nd.MD/jll](https://2nd.md/jll). You can download the 2nd.MD app from the Apple Store or Google Play.



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

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Medical & prescription drug: Kaiser Permanente

Kaiser Permanente medical plans are available to benefits-eligible employees in California, Colorado, Georgia, Oregon, Washington, and the Mid-Atlantic Region, which includes Washington, D.C., and the surrounding Virginia and Maryland areas. All Kaiser Permanente medical plans have prescription drug coverage administered by Kaiser Permanente.

In this section:

- How the Kaiser Permanente HMO medical plan works
- Kaiser Permanente medical comparison chart
- Kaiser Permanente prescription drug coverage
- Kaiser Permanente medical & prescription drug contribution rates
- Kaiser Healthy Rewards for 2025

How the Kaiser HMO medical plan works

The Kaiser Permanente HMO plans offer exclusive access to Kaiser Permanente in-network providers and facilities and provide coverage for emergency and urgent care anywhere in the world. For most care, you'll first partner with the Kaiser Permanente primary care physician you choose. You have a wide selection of skilled doctors that you can choose from and change anytime for any reason.

JLL offers three Kaiser Permanente options:

- The **Standard Plan** is an HMO with lower deductibles and higher monthly payroll deductions
- The **Plus Plan** is an HMO with a Health Savings Account
- The **Basic Plan** is also an HMO with a Health Savings Account



Tip

Connect to care online, anytime

After you enroll, create an account at kp.org or download the Kaiser Permanente app to manage your health on your schedule—anytime, anywhere.

What is an HMO plan?

An HMO is a group of hospitals, doctors, and other healthcare providers who agree to coordinate care within a network in return for a predetermined payment rate for their services. This may make an HMO a more economical choice than a PPO. That savings comes with some restrictions. With an HMO you will:

- Select a primary care doctor to manage your healthcare and refer you to in-network specialists
- Only see providers inside the HMO network. In most cases, there is no coverage if you go out-of-network for care
- Always be able to get emergency care from the closest emergency room

Kaiser Health Rewards for 2025

In 2025, employees enrolled in any of the Kaiser Permanente medical plans can earn \$100 in Health Rewards and an additional \$100 for your enrolled spouse/domestic partner for completing a Biometric Screening. Your Health Rewards will be paid out as a gift card up to 8 weeks after you complete the biometric screening. Visit kp.org/engage to sign in or to register your account.

Note: The Health Rewards Program is not available in Hawaii.

Good To Know — Health Rewards eligibility

You must be active at the time of payout to receive a health reward bonus. Exceptions are not permitted.

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

Medical & prescription drug: Kaiser Permanente

Kaiser Permanente medical comparison chart

Feature	KP Standard	KP Plus	KP Basic
Who provides care	There are no out-of-network benefits available. Only services provided by a Kaiser Permanente provider are considered covered benefits. Emergency care is covered for emergency medical conditions from non-Plan providers anywhere in the world. Health Plan coverage for out-of-Plan emergency care includes the services of a Mobile Crisis Unit and First Responders.		
Preventive care <ul style="list-style-type: none"> • Routine physical exam • Well-child care • Well-woman exam • Child immunizations • Screenings 	100%	100%	100%
Annual deductible <ul style="list-style-type: none"> • Embedded or non-embedded* 	Embedded deductible* \$900	Embedded deductible* \$3,300	Embedded deductible* \$3,300
<ul style="list-style-type: none"> • You Only • You +1 • You +2 or more 	\$900 \$2,250 \$2,250	\$1,650 \$4,125 \$4,125	\$2,850 \$7,125 \$7,125
Coinsurance (company pays)	80%	80%	70%
Annual out-of-pocket maximum (includes deductible) <ul style="list-style-type: none"> • Embedded or non-embedded** 	Embedded OOPM** \$3,000	Embedded OOPM** \$4,000	Embedded OOPM** \$5,000
<ul style="list-style-type: none"> • You Only • You +1 • You +2 or more 	\$3,000 \$7,500 \$7,500	\$4,000 \$9,450 \$9,450	\$5,000 \$12,500 \$12,500
Office visit	80% after deductible	80% after deductible	70% after deductible
Surgery or hospital care <ul style="list-style-type: none"> • Inpatient • Outpatient 	80% after deductible	80% after deductible	70% after deductible
Fertility treatment	50% coinsurance after deductible (for diagnosis and treatment)	50% coinsurance after deductible (for diagnosis and treatment)	50% coinsurance after deductible (for diagnosis and treatment)
Mental health treatment <ul style="list-style-type: none"> • Outpatient • Inpatient hospital charges 	80% after deductible	80% after deductible	70% after deductible
Vision exam	80% after deductible	80% after deductible	70% 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.

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

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Medical & prescription drug: Kaiser Permanente

Kaiser prescription drug coverage

All three Kaiser medical plans offer comprehensive prescription drug coverage. The same benefit applies to all three plans. However, how benefits are paid out differs by plan. All prescriptions must be filled through a Kaiser Permanente pharmacy.

KP Standard

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

KP Plus and Basic

- Prescription drug benefits are not paid until you meet your medical deductible
- Once you meet your deductible, coinsurance counts toward your out-of-pocket maximum

Good to know — Convenient ways to get the care you need

- Get on-demand support with 24/7 care advice by phone
- Fill most prescriptions for home delivery or same-day pickup
- Use your online symptom checker for certain conditions to get personalized care
- Message your doctor's office with non-urgent questions via email, if available



Tip

For each of the plans, there is an embedded out-of-pocket maximum. If an **individual reaches this embedded out-of-pocket maximum (OOPM)**, then benefits take effect at 100%. You do not have to reach the full family maximum.



Scan the QR code to learn more about your benefits with Kaiser Permanente and how the plans work.

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

Medical & prescription drug: Kaiser Permanente

Kaiser Permanente prescription drug benefits

	Kaiser Permanente prescription drug benefits	
	KP Standard	KP Plus and KP Basic
Retail Pharmacy: Generic	\$10 copay	\$10 copay for 30-day supply after deductible is met
Retail Pharmacy: Brand	\$45 copay	\$45 copay for 30-day supply after deductible is met
Retail Pharmacy: Day Supply	30-day supply	
Mail Order: Generic	\$20 copay	\$20 copay after deductible is met
Mail Order: Brand	\$90 copay	\$90 copay after deductible is met
Mail Order: Day Supply	90-day supply (Colorado, Oregon, Washington, Mid-Atlantic and Georgia) 100-day supply for California	

Your Kaiser Permanente medical and prescription drug contribution rates

The rates shown below reflect Kaiser Permanente HMO 2025 Medical and prescription costs for employees **receiving** the JLL Tobacco-Free Pledge and **not receiving** the JLL Tobacco-Free Pledge discount. 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 you must take a smoking-cessation class. The Kaiser medical plan offers a variety of tobacco cessation programs and resources. Connect with your Kaiser care team or visit kp.org/healthylifestyles to access the online program.

See the medical plan resources section in this guide for all the details on the Tobacco-Free Pledge discount.

Contributions are based on your base salary as of September 30, 2024.

2025 contribution band	Base salary range
1	\$200,000+
2	\$110,000–\$199,999
3	\$70,000–\$109,999
4	\$0–\$69,999

Your health plan has a prescription drug formulary that outlines the drugs your plan covers. If you need a drug your plan doesn't cover, you will have to pay more—possibly the full price—out of your own pocket. To access the formulary, go to kp.org/formulary.

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

Medical & prescription drug: Kaiser Permanente

Employee Brokers will align with Band 1, 2 or 4 based on the career map level they are in as of September 30, 2024.

• PR1, PR2 = Band 4

• PR 3 = Band 2

• PR4, PR5, PR6, PR7, PR8 = Band 1

Kaiser Permanente rates for employees **receiving** the Tobacco-Free Pledge discount

Plan	2025 employee annual contribution rates			
	Band 1	Band 2	Band 3	Band 4
KP Standard <ul style="list-style-type: none">• You Only• You +1• You +2 or more	\$2,000.04 \$5,455.08 \$9,891.24	\$1,706.04 \$4,615.92 \$8,649.00	\$1,558.92 \$4,546.80 \$8,371.08	\$1,485.48 \$4,319.28 \$7,952.64
KP Plus <ul style="list-style-type: none">• You Only• You +1• You +2 or more	\$762.72 \$2,674.68 \$3,914.64	\$580.92 \$1,961.64 \$2,870.88	\$535.56 \$1,600.68 \$2,133.96	\$481.20 \$1,408.68 \$1,878.00
KP Basic <ul style="list-style-type: none">• You Only• You +1• You +2 or more	\$460.08 \$1,058.04 \$1,496.76	\$354.00 \$775.68 \$1,097.64	\$327.72 \$485.16 \$808.92	\$296.04 \$427.08 \$711.84

Kaiser Permanente rates for employees **not receiving** the Tobacco-Free Pledge discount

Plan	2025 employee annual contribution rates			
	Band 1	Band 2	Band 3	Band 4
KP Standard <ul style="list-style-type: none">• You Only• You +1• You +2 or more	\$2,799.96 \$7,637.40 \$13,847.52	\$2,388.48 \$6,462.12 \$12,108.48	\$2,182.20 \$6,365.28 \$11,719.44	\$2,079.60 \$6,046.92 \$11,133.60
KP Plus <ul style="list-style-type: none">• You Only• You +1• You +2 or more	\$1,067.64 \$3,744.72 \$5,480.64	\$813.36 \$2,745.96 \$4,019.16	\$749.76 \$2,240.88 \$2,987.40	\$673.68 \$1,972.08 \$2,629.20
KP Basic <ul style="list-style-type: none">• You Only• You +1• You +2 or more	\$644.04 \$1,481.16 \$2,095.56	\$495.84 \$1,086.12 \$1,536.48	\$458.88 \$679.32 \$1,132.68	\$414.60 \$597.96 \$996.60

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

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Medical plans: Hawaii

At JLL, we offer our Hawaii-based, benefits-eligible employees two comprehensive healthcare plans. All medical plans include prescription drug coverage, administered by Kaiser Permanente or HMSA, depending on the plan selected.

In this section:

- How the Kaiser HMO and HMSA PPO medical plan works
- KP Hawaii and HMSA Hawaii medical comparison chart
- Hawaii prescription drug coverage—KP HMO and HMSA PPO
- 2025 Hawaii medical & prescription drug contribution rates

How the Kaiser Permanente HMO and HMSA PPO plans work

The Kaiser Permanente HMO and HMSA PPO plans use a network of preferred providers who have agreed to provide healthcare services to plan members at discounted fees. **If you select the HMO, you may only go to providers in the network** to receive benefits, and there are no out-of-network benefits. With the HMO, referrals from your primary care physician may be required to see some specialists.

If you select the PPO, you may be partially covered if you go to an out-of-network provider.

Take action on the spousal surcharge

If you plan to cover a spouse or domestic partner in a JLL medical plan for 2025, you must take action when you enroll to avoid the Spousal Surcharge. You can find complete details on the Spousal Surcharge in the eligibility & enrollment section of this guide.



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

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KP HMO-Hawaii and HMSA PPO-Hawaii medical comparison chart

This chart compares the Kaiser Permanente—Hawaii and HMSA—Hawaii medical plans. Please review carefully before you enroll since you cannot change your medical option until the next open enrollment period, unless you have a qualified life event. See the eligibility & enrollment section for more information on qualified life events.

Feature	Kaiser Permanente — HMO-Hawaii	HMSA — PPO-Hawaii
Who provides care	Only services provided by a Kaiser Permanente provider are considered covered benefits. There are no out-of-network benefits available.	Only services provided by an HMSA provider are considered covered benefits. You may be partially covered if you go to an out-of-network provider.
Annual deductible	None	None
Maximum benefits while insured	Unlimited	Unlimited
Coinsurance (company pays)	80%	80%
Annual out-of-pocket maximum (includes deductible)	Embedded OOPM*	Embedded OOPM*
• Embedded OOPM	\$2,500	\$2,500
• You Only	\$2,500	\$2,500
• You +1	\$5,000	\$5,000
• You +2 or more	\$7,500	\$7,500
Office visits	\$25 per office visit	\$14 per office visit
Preventive care (Routine physical exam, well-child care, well-woman care, Immunizations, screenings)	100% covered	100% covered
Surgery or hospital care		
• Inpatient	\$150 per day/inpatient care	80%
• Outpatient surgery	\$25 per visit/outpatient surgery	
Mental health coverage		
• Outpatient	\$25 copay per visit/outpatient care	\$14 copay per visit/outpatient care
• Inpatient hospital	\$150 copay per day/inpatient hospital	80% coinsurance/inpatient hospital

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

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

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

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Hawaii prescription drug coverage—KP HMO and HMSA PPO

Each medical option provides comprehensive prescription drug coverage as described below. If you select the Kaiser Permanente — Hawaii medical plan, your prescription drug coverage will be administered by Kaiser Permanente. If you choose the HMSA PPO medical plan, your prescription drug coverage will be administered by HMSA — Hawaii.

Kaiser Permanente prescription drug coverage—Hawaii

Prescription drugs	Kaiser Permanente—Hawaii
Retail Pharmacy: Generic Maintenance	\$3 copay
Retail Pharmacy: Generic	\$10 copay
Retail Pharmacy: Brand	\$35 copay
Retail Pharmacy: Day Supply	Up to a 30 consecutive day supply or an amount determined by the Health Plan formulary
Mail Order: Generic Maintenance	\$6 copay
Mail Order: Generic	\$20 copay
Mail Order: Brand	\$70 copay
Mail Order: Day Supply	90 consecutive day supply

HMSA prescription drug coverage—Hawaii

Prescription drugs	HMSA-Hawaii
Retail Pharmacy: Generic	\$7 copay
Retail Pharmacy: Preferred Brand	\$30 copay
Retail Pharmacy: Other Brand	\$75 copay
Retail Pharmacy: Specialty Preferred	\$100 copay per prescription
Retail Pharmacy: Specialty Other	\$200 copay per prescription
Mail Order: Generic	\$11 copay
Mail Order: Preferred brand	\$65 copay
Mail Order: Other brand	\$200 copay



Tip

Kaiser Pharmacy Plan

All prescriptions must be filled through a Kaiser Permanente pharmacy.

Good to know — HMSA Pharmacy Plan

When a prescribed brand name drug has a generic equivalent that is listed on the Hawaii Drug Formulary of Equivalent Drug Products, you will be responsible for the appropriate copayment plus the difference between the generic and brand name cost. This procedure applies regardless of whether you chose not to use the generic equivalent or if the particular generic equivalent is not available at the pharmacy.

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

Medical plans: Hawaii

2025 Hawaii medical & prescription drug contribution rates

Kaiser Permanente—Hawaii rates for employees

Coverage level	2025 employee annual contribution rates
	Kaiser Permanente—Hawaii Only
You Only	\$468.00
You +1	\$4,303.08
You +2 or more	\$7,024.92

HMSA—Hawaii only rates for employees

Coverage level	2025 employee annual contribution rates
	HMSA—Hawaii Only
You Only	\$468.00
You +1	\$4,581.84
You +2 or more	\$7,399.56

Note: Contribution banding structure does not apply to Hawaii due to state law.

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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.

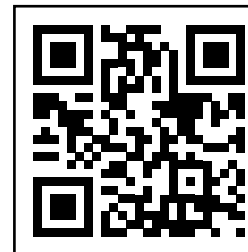
Who is eligible for Health Advocate services

You, as a JLL employee, 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.

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

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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) to get started.
- The Kaiser medical plan offers a variety of tobacco cessation programs and resources. Connect with your Kaiser care team or visit kp.org/healthylifestyles to access the online program

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 by not making an emergency room visit

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



Tip

Do more in one visit

Many Kaiser Permanente facilities have pharmacies and labs in the same building, so you can see your doctor, get your tests, and pick up your prescriptions in one stop.

Connected care

Kaiser Permanente utilizes an electronic health record which allows for a connected care experience for members. The electronic health record connects Kaiser Permanente doctors with the member's health history so they can plan the right, personalized care for each member.

Fully integrated system

Combined care and coverage means Kaiser Permanente doctors, hospitals, and health plan benefits are all connected and committed to providing members with care tailored to the member's needs.

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

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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.

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, 2 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%

Good to know

For more information about the Dental Plan options, please visit the benefits portal website at jll.com/mytotalrewards.

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

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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 40%	Delta Dental Premier Network Dentist 50%	Delta Dental Premier Network Dentist 50%
	Non-Network Dentist 40%	Non-Network Dentist 50%	Non-Network Dentist 50%



Tip

Find a dentist

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**.

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

Dental plan

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

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.

Delta Dental PPO	Delta Dental Premier	Non-network
<ul style="list-style-type: none">Lowest out-of-pocket expensesPPO dentists accept reduced fees (our PPO allowed fee) as payment in fullIf 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	<ul style="list-style-type: none">Higher out-of-pocket costs than Delta Dental PPO, but may be lower than non-networkDelta Dental Premier dentists agree to accept our maximum plan allowance (MPA) as payment-in-full	<ul style="list-style-type: none">Highest out-of-pocket costsNon-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 contribution rates

Contributions are based on your base salary as of September 30, 2024.

2024 Contribution Band	Base Salary Range
1	\$200,000+
2	\$110,000–\$199,999
3	\$70,000–\$109,999
4	\$0–\$69,999

Employee Brokers will align with Band 1, 2, or 4 based on the career map level they are in as of September 30, 2024.

PR1, PR2 = Band 4

PR3 = Band 2

PR4, PR5, PR6, PR7, PR8 = Band 1

Delta Dental Basic	Annual employee contributions			
	Band 1	Band 2	Band 3	Band 4
You Only	\$74.88	\$71.76	\$62.40	\$60.60
You +1	\$221.16	\$211.92	\$190.56	\$185.88
You + 2 or more	\$452.40	\$433.44	\$396.00	\$388.56

Delta Dental Standard	Annual employee contributions			
	Band 1	Band 2	Band 3	Band 4
You Only	\$202.20	\$184.56	\$175.80	\$170.52
You +1	\$493.92	\$450.96	\$429.48	\$416.64
You + 2 or more	\$890.04	\$812.64	\$773.88	\$750.72

Delta Dental Plus	Annual employee contributions			
	Band 1	Band 2	Band 3	Band 4
You Only	\$296.76	\$270.96	\$258.00	\$250.32
You +1	\$690.24	\$630.24	\$600.24	\$582.24
You + 2 or more	\$1,195.32	\$1,091.40	\$1,039.44	\$1,008.12

Good to know

Preventive dental services are not subject to a deductible and are covered by all three dental plans at 100%.

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

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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

	VSP Vision—Basic	VSP Vision—Premier
You Only	\$92.16	\$167.04
You +1	\$131.04	\$237.36
You +2 or more	\$234.96	\$425.76

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	\$20 copay for lenses and frames up to \$180 value. For glasses over \$180, you pay the difference less a 20% discount. 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®.	\$20 copay for lenses and frames up to a \$180 value. For glasses over \$180, you pay the difference less a 20% discount. 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®.
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.
Covered lens options	Single vision, bifocal, trifocal and lenticular	Single vision, bifocal, trifocal and lenticular

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

Vision plan

Summary of VSP vision plan program features (continued)

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

* Find a VSP Premier Edge™ location that carries a wide selection of Featured Frame Brands at [vsp.com](https://www.vsp.com).



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

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Health Savings Account (HSA)

A Health Savings Account (HSA)* is a tax-advantaged savings account that you use to pay for healthcare expenses. Employees who enroll in the Basic or Plus medical plans are eligible to open an HSA. Once opened, you can contribute pre-tax dollars to your HSA—lowering your tax bill—and also enjoy a quarterly contribution from JLL to your account. Optum is the administrator for JLL’s HSA plan.

Advantages of an HSA

HSAs are a great tool for smart healthcare consumers. The table below highlights a few advantages of an HSA.

	You Only	You +1/Family
JLL annual company contributions	\$600/year	\$1,200/year
Employee contributions	<ul style="list-style-type: none">You can contribute pre-tax money to your accountYour HSA savings are deposited into an interest-bearing account, and you don’t pay taxes on interest earnedWhen you use your HSA funds for medical expenses, you won’t pay taxes on them	
How to use the money	<ul style="list-style-type: none">Build your balance for future medical expenses during your retirement yearsPay for eligible medical, dental, vision and prescriptionsOnce you’ve accumulated \$2,100 in your HSA, invest in a variety of highly rated mutual funds	
Portability	<ul style="list-style-type: none">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	
IRS annual limits	<ul style="list-style-type: none">Annual contribution limits for 2025 are \$4,300 for individuals and \$8,550 for familiesIRS regulations permit a one-time rollover into an HSA	

*Hawaii employees are not eligible to participate in the HSA.

If you elected to participate in the HSA in 2024, your 2024 election will automatically carry over. If you want to contribute up to the 2025 contribution limits, you will need to make an election.

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Health Savings Account (HSA)

HSAs offer triple tax savings:

- Your contributions reduce your taxable income
- You earn tax-free interest
- Withdrawals are tax-free when used for eligible healthcare expenses

How the HSA works



JLL helps
fund your
account

\$600

annually for You-only coverage
(or if only domestic partner or domestic
partner child is covered)

&

\$1,200

**annually for You + 1 or more
coverage** (spouse or child must be covered)



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 (IRS limits include JLL contributions and your personal contributions).



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.



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

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Health Savings Account (HSA)

HSA contributions

The total amount you can contribute to an HSA is based on IRS guidelines, with consideration to your coverage category and the amount JLL contributes for the year.

Note: Covered domestic partners and/or a domestic partner child(ren) are not included as dependents for purposes of receiving the JLL contribution.

HSA contribution limits for 2025

Basic & Plus Plans	JLL contribution	Your maximum contribution	Total allowable contribution
You Only	\$600	\$3,700	\$4,300
You + Spouse and/or Child(ren)	\$1,200	\$7,350	\$8,550

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.

Funding your HSA

The total amount you can contribute to an HSA is based on your coverage level and the amount JLL contributes. Employees are responsible for making sure they account for all HSA contribution sources when making their elections and ensure not to go over the IRS limit. JLL does not adjust or monitor HSA contributions. If you elect to contribute to this account, your funds are deducted each pay period and deposited into your account shortly after your pay date on a prorated basis.

The company contributions are funded to the HSA on a quarterly basis, typically in the first month of the quarter, dependent upon payroll processing timelines and restrictions. If you do not open your HSA prior to the funding period, you will be made whole the following month.

If you are a new employee and missed the quarterly funding, you will receive funding on a go-forward basis, beginning the month following your hire date.

Eligibility

You are **not eligible** for an HSA if one of the following 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 this is the case, there is no funding to your HSA for your domestic partner.

If any one of the eligibility 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 <https://www.irs.gov/pub/irs-pdf/p969.pdf>. JLL is not responsible for verifying your eligibility.

Getting your HSA started

Optum Bank™ takes the hassle out of opening your HSA. Once you enroll in the Plus or Basic plan, your HSA automatically opens. You'll receive a welcome letter with information about accessing your account online or over the phone along with general information about using your HSA. You will also receive a debit card that can be used to pay for eligible expenses.

Who to contact

To access your HSA account or if you have questions, contact:

Optum Bank™
+1 866 234 8913
optumbank.com

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

Flexible Spending Accounts (FSAs)

FSAs offer employees an opportunity to pay for expenses such as for childcare and healthcare on a pre-tax basis. It's important to understand that your eligibility to participate in an FSA is connected to the medical plan option you select. Optum is the administrator for JLL's FSA plans.

- If you enroll in the Standard plan, the IRS allows you to enroll in an FSA. You are not eligible to enroll in an HSA with this plan option
- If you enroll in the Basic or Plus plans, the IRS allows you to enroll in both an HSA and an FSA. In this case, only dental and vision expenses are eligible for reimbursement from the FSA. Enrolling in both may be a good option for participants who may have high dental and vision expenses, and for medical expenses after you meet your deductible

Healthcare FSA

The healthcare FSA works differently depending on which medical plan option you select:

- If you enroll in the Standard Plan, you may use your FSA to reimburse all eligible out-of-pocket medical, dental, and vision care expenses
- If you enroll in the Plus or Basic Plan and contribute to an HSA, your healthcare FSA is considered a limited purpose FSA by the IRS and may only be used to reimburse dental and vision expenses
- Healthcare FSA participants can carry over up to \$660* in unused FSA contributions to the following year

Dependent (child/elder) Care FSA

The Dependent Care FSA reimburses you for expenses incurred in the form of wages paid to a licensed babysitter, licensed daycare center, nursery school, adult day care center, or housekeeper caring for an eligible dependent. Unused contributions to a Dependent Care FSA do not carry over into the following plan year.

Comparing Healthcare and Dependent Care FSAs

	Healthcare FSA	Dependent (child/elder) Care FSA
Use the money for	Reimbursement for medical, dental, and/or vision expenses.	Reimbursement for expenses incurred in the form of wages paid to a babysitter, licensed day care center (up to age 13), and adult day care center.
Contributions	Contributions to both FSA accounts are on a pre-tax basis. This is solely an employee-funded account and JLL makes no funding contributions.	
Participation	You must enroll each year if you want to participate.	
Carryover	Up to \$660* can be rolled over to the following year.	N/A
IRS annual contribution limits	\$3,300*	\$5,000*

**IRS annual limits are subject to change.*

To access your FSA account or if you have questions, contact Optum:

Optum Bank™ optumbank.com

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

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HSA and FSAs—how do they stack up?

Both HSAs and FSAs provide the opportunity for significant tax savings, but there are important differences. Examine the chart below to see which option would be the best for you.

HSA vs. Healthcare FSA eligibility		
Medical option	Account eligibility	Can be used for
Cigna Standard plan	Regular FSA	Medical/Dental/Vision expenses
	No HSA	N/A
Cigna Plus and Cigna Basic plans	HSA	Medical/Dental/Vision expenses
	Limited Purpose FSA	Dental/Vision expenses only

HSA vs FSA: benefit comparison		
Benefit	FSA	HSA
Tax savings	Yes	Yes
Your maximum contribution	\$3,300	You Only: \$3,700 You + Spouse and/or Child(ren): \$7,350 Additional \$1,000 if you are over 55
Company contribution	\$0	You Only: \$600 You + Spouse and/or Child(ren): \$1,200
Automatic enrollment	No	Company contributions: Yes Your contributions: No*
Use-it-or-lose-it rule	Up to \$660 can be rolled over to the next year	No
You keep the money in your account if you leave JLL	No	Yes
Interest earned	No	Yes
Additional investment options (money markets, stocks)	No	Yes, for balances of \$2,100 or more

**New for 2025: if you were contributing to your HSA in 2024, your same contributions will continue in 2025, unless you change your contribution amount during annual enrollment.*

With FSAs, you may be required to substantiate expenses when your debit card is issued. When substantiation is required, you will need to submit supporting documentation to Optum that includes date(s) of service, itemized list of purchases, name of merchant or healthcare professional, and dollar amount of expense. Examples of documentation include an Explanation of Benefits (EOB) from the insurance company or itemized statements from the health care provider.

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

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During your career there may be times when you need to take a leave of absence. We know that welcoming a new baby, dealing with an illness or disability, or any other life event can be an overwhelming situation. JLL makes it a priority to provide support to employees during their time away from work.

Reliance Matrix administers both Family & Medical Leave (FMLA) and disability leave (short-term and long-term). Experienced case managers at Reliance Matrix will help you determine which leave program applies to your situation.

In this section

- Family and Medical Leave Act (FMLA)
- Short-term disability
- Long-term disability
- Workers' compensation
- The JLL Parent Experience

Family and Medical Leave Act (FMLA)

Family medical leave is a federal mandate that allows employees to take time away from work to care for themselves or a family member due to medical or caregiving needs. If you qualify for a leave of absence, Reliance Matrix will help you:

- Check eligibility for a leave
- Request a leave
- Determine the amount of FMLA leave available (12 weeks within a "rolling" 12-month period, measured backward from the date you use any FMLA leave)
- Determine if the leave qualifies for short-term disability or any other type of leave (Personal, Workers' Compensation)
- Download medical certifications
- Inform your manager of the duration of your leave
- Check the status of your leave request
- Learn about federal FMLA regulations

Short-term disability

JLL provides short-term disability coverage at no cost to you if you become temporarily unable to work due to a non-occupational disability. You do not have to enroll in this benefit or make any contributions to receive benefits. Reliance Matrix must receive the necessary documentation and approve the claim before your disability period or disability benefit pay can begin.

Here's how STD coverage works:

- STD coverage pays 70% of your base salary up to 26 weeks
- Short-term disability benefit payments are subject to tax withholding
- There is a waiting period of seven consecutive calendar days before you begin receiving benefits
- You must use accrued paid time off to cover the initial seven-day waiting period (calendar days)
- Paid time off cannot be substituted for a short-term disability



**Your short-term
disability
period begins:**

**On the first day
you are medically
unable to work
(your date of disability)**



**Your short-term
disability
pay begins:**

**On the eighth
calendar day
after your date of
disability**

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

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How the STD amount you receive is determined

Short-term disability coverage for **commission-eligible employees earning a base salary less than or equal to \$75,000** is determined by comparing the total of an employee's average last two years' commissions and/or bonus, plus 70% of the annual non-recourse draw salary to the flat amounts listed below (specific to employee career map level). The greater amount will be used to calculate the weekly salary for STD benefits, up to a maximum monthly benefit of \$12,500.

- PR4—PR8: \$125,000
- PR3: \$87,500
- PR1—PR2: \$55,000

If you are a **commission-eligible employee but make more than \$75,000 per year**, you will participate in the short-term disability plan at the standard benefit rate instead of the commission-eligible rate.

Please note: Regardless of the nature of the disability, there is a seven-day (calendar days) waiting period before paid benefits begin. Any accrued paid time off will be applied to this seven-day waiting period. If you are entitled to receive state disability benefits, such as benefits through NJ TDB or others that may apply, your short-term disability benefit through JLL may be offset or reduced by the benefit you receive from the state. For those employees that live in a state that provides disability benefits, JLL will automatically offset the benefit whether the employee applies with the State or not.

Long-term disability (LTD)

JLL provides long-term disability coverage at no cost to you, meaning we pay your long-term disability premiums on your behalf, if you are unable to work due to a prolonged non-occupational disability. Your LTD application will be reviewed, approved, and managed by Reliance Matrix. Approval for short-term disability benefits does not automatically transfer to approval for long-term disability.

Here's how LTD coverage works:

- The plan pays 60% of your monthly base salary plus the average of your last two years' annual bonus and/or commissions (up to a monthly maximum benefit of \$12,500).
- Duration of long-term disability payments is up to age 65, then reduced benefit duration dependent upon disability date as defined by the terms of the plan document.
- A waiting period is required. You must be disabled for 26 consecutive weeks before long-term disability benefits begin.

Understanding taxes on long-term disability

During your initial benefit enrollment period or during annual enrollment, you have a choice as to whether long-term disability benefits you might receive later are subject to taxes

You can choose to:

- Have the premium that JLL pays for your long-term disability added to your W-2 and pay any imputed income tax each pay period; if you choose this option, any disability payments subsequently made to you would not have income tax withheld
- Exclude the premium that JLL pays for your long-term disability from your W-2, pay no imputed taxes now, and have any disability payments be taxable

If you don't make a choice:

- The premium that JLL pays will not be added to your W-2 as taxable income, and you will be responsible for income taxes if you later receive long-term disability payments. Your election is irrevocable once the plan year begins. You should consult a tax advisor when making the decision between these two options.

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

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Workers' compensation

The safety of our people, our subcontractors, and our clients is of paramount importance to us as we conduct our business around the world. However, if you are injured at work, it is critical that you report your injury immediately to your manager or supervisor. Your manager will submit your workers' compensation claim to a Gallagher Bassett customer service representative (except for North Dakota, Ohio, Wyoming, and Washington which have different reporting requirements). The number for Gallagher Bassett is **+1 833 230 6692**.

Your manager or supervisor will receive a claim number that will be forwarded to you along with all correspondence concerning your claim. If your injury requires you to lose time from work, your manager or supervisor will contact HR Direct and advise them of your last day worked. When you return to work, the employee should again submit an HR Direct ticket to notify them of the return-to-work date.

You will need to coordinate medical care and costs with Gallagher Bassett. If your injury requires time off from work, Gallagher Bassett will request that your physician provide a disability note stating the start date of your disability and the approximate return to work date.

Once your claim is approved, your regular paychecks will stop, and you will receive lost time benefits from Gallagher Bassett until you return to work. Benefit levels and waiting periods vary from state to state. Please contact your manager and ask for a workers' compensation temporary total disability income benefits and waiting period table found in the workers' compensation packet, to determine the typical benefit levels and waiting periods for your state.

When you are approved to return to work, contact your manager and your Gallagher Bassett claims adjuster and provide both with copies of your medical release from your physician. Your manager will notify HR, and your regular paychecks will resume once you return to work.

The JLL Parent Experience

Getting ready to add to your family? JLL is here to help you every step of the way.

JLL is committed to supporting the well-being of employees and their families, including when adding a new child to the family. That's why, working hand in hand with our partners in the Business Resource Groups, we designed the JLL Parent Experience. JLL wants you to get the most benefits from our wide range of parenting resources and enjoy this special time with your family.

The dedicated Parent Experience guide describes the benefits, process, and resources available to you whether you're considering taking maternity, paternity/partner, adoption or surrogacy time.

For more information, including detailed timelines, checklists, contact information and other resources, visit hr.jll.com.

Note: *If you plan on adding a child to your family this year through birth, adoption, or surrogacy, be sure to review the JLL Parent Experience Guide. We recommend you enroll in the Maternity Support Program if you have Cigna medical insurance or utilize the resources from our Employee Assistance Program which consists of daycare referrals, health tips for new parents and a wide range of childcare advice.*

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

401(k) savings and retirement plan

401(k) savings and retirement plans are a critical part of achieving financial independence in your retirement. JLL helps you grow your savings and retirement by providing a company matching contribution to your 401(k) account each pay period depending on the level of your personal contribution.

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Great reasons to contribute to your 401(k) account:



Contributions are conveniently deducted from your pay



You get “extra money” when JLL matches a portion of your personal 401(k) contribution and that match is always 100% vested



You can choose from a variety of investment options to help grow your account even more



Contributing can help lower your current income tax



You can take your savings with you if you leave JLL

Eligibility for participant contributions

You are eligible to make pre-tax, catch-up, Roth after-tax, and regular after-tax contributions to your 401(k) account on the first date you meet the following requirements:

- You have reached 21 years of age
- You are an eligible employee of JLL

Please note that employees covered by the Service Contract Act are not eligible to participate in the 401(k).

When you can enroll

You may enroll at any time after you receive your first full paycheck. Managed through Fidelity Investments, once enrolled you may contribute a portion of your compensation to your 401(k) account each payroll cycle. You enroll directly through Fidelity at [401k.com](https://www.fidelity.com/401k) or by calling **+1 800 890 4015**.

How much you can contribute

You may contribute a percentage (1% or more) of your paycheck per pay period. Your maximum contributions (pre-tax and Roth after-tax contributions) for a calendar year may not exceed 50% of your compensation. 401(k) contributions from your base salary and

annual bonus/commission payments are made through separate elections. Bonus deferrals will only be applied to the annual bonus payout. All other bonuses will be treated as regular wages and the base salary elections will be applied. Federal law limits the amount of pre-tax and Roth contributions you may contribute each year, which is adjusted from time to time for inflation. The maximum is \$23,500. Note that if you have been contributing to a 401(k) account during through another employer, you cannot exceed the \$23,500 in total for the calendar year.

You may contribute an additional 25% to a non-Roth, after-tax account. However, the maximum amount that can be contributed to your 401(k) account — from your pre-tax, Roth after-tax, regular after-tax contributions, and the company match — cannot exceed \$70,000. If you hit this level, all contributions stop, including the company match.

Compensation

Your compensation is your total annual compensation (salary/ bonus/commissions) paid or otherwise included in your gross income during a plan year. Compensation is subject to the IRS annual limit — currently \$350,000.

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

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Company matching contributions

If you are eligible, JLL will make a “company matching contribution” to your 401(k) account for each pay period. The company matches 100% of each dollar you contribute to your 401(k) account, up to the first 3% of your compensation. The company then matches 50% of each dollar you contribute to your 401(k) account on the next 2% of your compensation. Pre-tax, Roth, and catch-up contributions are included in determining the amount of company matching contributions. In calculating the company matching contribution, only compensation earned while you are eligible to receive company matching contributions will be included. The company will match contributions based on compensation up to the IRS annual limit — currently \$350,000.

Company match

Your contribution	Company match contribution
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%
6–50%	4%

Eligibility for employer matching contributions

If you are a full-time or part-time employee, you are eligible to receive company matching contributions on the first day of the month coincident with or following the date you meet the following requirements:

- You have reached 21 years of age
- You are an eligible employee
- You complete at least one year of service

Please note that collectively bargained employees are not eligible to receive company matching contributions unless the CBA provides for it.

The company may make an additional “true-up” matching contribution after the end of the year to include any missed company matching contributions due to reaching your contribution limit prior to the end of the year.

If you hit the IRS 415(c) contribution limit, currently \$70,000 (combination of pre-tax, Roth after-tax, non-Roth after-tax, and company match), prior to the end of the year, a portion of your non-Roth after-tax contributions may be refunded in order to ensure the IRS 415(c) contribution limit is not exceeded when the “true-up” matching contribution is made.

Other types of contributions

As a 401(k) participant, you are eligible to elect to make different types of contributions or catch-up contributions to your 401(k) account.

Pre-tax contributions

You may elect to make pre-tax contributions. You receive an immediate advantage from making pre-tax contributions. Each pre-tax dollar you contribute lowers your current taxable income, so you end up reducing the current federal income taxes you pay. In most cases, you will also pay lower state and local income taxes. (However, you will still have to pay Social Security taxes on your pre-tax contributions.) These contributions, and any earnings, will be taxed at withdrawal from your 401(k) account. Pre-tax contributions are eligible for a company match. The company match on your contributions, and associated earnings, will be taxed at distribution.

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

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Roth after-tax contributions

You may designate a portion of your contributions as “Roth after-tax contributions.” Any amount you designate as a Roth contribution will be included in your taxable income for the year. However, the earnings on Roth contributions accumulate tax-free. Assuming certain conditions are met, distributions of your contributions and associated earnings, are tax-free. Roth contributions are eligible for a company match. The company match on your contributions and associated earnings will be taxed at distribution. Any election to designate contributions as Roth contributions is irrevocable. These contributions, along with pre-tax contributions, are subject to the federal annual contribution limit (\$23,500). Your total pre-tax and Roth after-tax contributions cannot exceed 50% of your compensation.

Non-Roth after-tax contributions

You also may make contributions to the plan on a non-Roth after-tax basis (after-tax contributions). You may contribute a percentage (1% or more) of your paycheck per payroll cycle. The company does not match your non-Roth after-tax contributions. While earnings accumulate tax-free, they will be taxed at distribution. These contributions are not subject to the annual contribution limit (\$23,500). Your regular after-tax contributions cannot exceed 25% of your contributions.

Disclaimer:

The 401(k) Plan described here is subject to plan limitations, definitions, and provisions. For detailed information, please see the 401(k) Plan summary plan description on Fidelity's site, [401k.com](https://www.fidelity.com/401k).

Catch-up contributions

To allow greater savings flexibility for participants who are nearing retirement age, participants ages 50 or over can make additional catch-up contributions. This feature is available to any participant who will be at least 50 years old by the end of the calendar year in which they wish to make the election and who has contributed the pre-tax or Roth after-tax contribution limit. Federal law limits the number of catch-up contributions a participant may make. The maximum catch-up contribution is \$7,500. Catch-up contributions are eligible for company match and can be made on a pre-tax or Roth after-tax basis*. Any election to designate contributions as Roth contributions is irrevocable.

Enrolling/changing your contributions

You may increase or decrease the amount of your contributions at any time by calling Fidelity at **+1 800 890 4015** or visiting the Fidelity website at [401k.com](https://www.fidelity.com/401k). Your change will take effect as soon as administratively feasible after you submit your request.

Can I take a loan from my account?

Although your 401(k) account is intended for the future, you may borrow from your 401(k)-account subject to conditions included in the JLL Savings and Retirement Plan Document. Generally, you are permitted to borrow up to 50% of your vested account balance. The minimum loan amount is \$1,000 and a loan must not exceed \$50,000. There is a 15-day waiting period from the date an existing loan is paid off until you can request a new loan. There are no exceptions, conditions, situations, or alternative payment methods to override this requirement.

> Visit [jll.com/mytotalrewards](https://www.jll.com/mytotalrewards) for details and how to enroll.

Additional benefits

Supporting all JLL employees 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:

- Adoption, egg/sperm donation, and surrogacy assistance
- Auto and home insurance discount
- Back-up care program
- Community Connections
- Employee Assistance Program
- Employee Stock Purchase Plan
- Flexible work arrangements
- Group accident insurance
- Group critical illness insurance
- Group hospitality indemnity insurance
- Identity protection
- International SOS travel resource
- Life and AD&D insurance
- MetLife legal plans
- Paid time off
- Pet insurance by MetLife
- Purchased time off
- Qualified transportation benefit
- RethinkCare

Adoption, egg/sperm donation, and surrogacy assistance

JLL provides assistance to employees who are building families by:

- Reimbursing for adoption and surrogacy of up to \$15,000 per child
- Reimbursing for egg/sperm donation of up to \$15,000 per the lifetime of the employee

Most expenses directly related to an adoption, egg/sperm donation or surrogacy are reimbursable, including:

- Agency and placement fees
- Transportation and lodging
- Legal fees and court costs

Full-time employees with a minimum of one year of service are eligible for the benefit with proof of final adoption, egg/sperm donation or surrogacy. To take advantage of this benefit, you must complete the application form found on hr.jll.com.

Auto and home insurance discount

As a JLL employee, you're eligible for a special insurance opportunity that brings you more choice, more economy, and more convenience with a single phone call. You can enroll directly with Farmers at any time during the year by calling Farmers Insurance ChoiceSM at **+1 800 438 6381**. Speak with a licensed insurance consultant who can answer your questions, compare quotes, and give you the lowest rate right on the phone. And the preferred rates from the identified policy carriers are yours to keep, even if you leave JLL.*

Available discounts

- **Payroll deduction discount**—It's economical, fast, and easy
- **Auto-deduct discount**—Use any bank account or credit card
- **Superior driver discount**—It's your reward for maintaining an outstanding driver record
- **Multi-policy discount**—Insure your autos, home, apartment, or boat

Discounts may not be available from all carriers and are only available to those who qualify. Coverages, discounts, and billing options are subject to state availability, individual qualification and/or the insuring company's underwriting guidelines.

Call to enroll

Call **+1 800 438 6381** to enroll and be sure to have your current policy in hand for comparison.

** Subject to underwriting guidelines, applicable law, and local availability, if you move out of state upon your termination.*

Note: JLL is not a sponsor of this program and is in no way responsible for Farmers Insurance ChoiceSM Gallagher Bassett, Safeco, Unitrin Direct, or the insurance provided through this program. Farmers Insurance ChoiceSM, Gallagher Bassett, Safeco, Unitrin Direct, operate independently and are not responsible for each other's financial obligations.

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Back-up Care program

The Back-Up Care program (run by Bright Horizons Family Solutions) provides you with center-based backup childcare, adult/eldercare and/or in-home childcare when your regular caregiver is unavailable or if you need care for yourself. This is a nationwide program designed to help you balance the competing demands of work and home life.

Features of the program include:

- 25 days per dependent, per calendar year
- Low copayment
 - Center-based care—\$20 per child/visit (\$35 per family maximum)
 - In-home care—\$8.00 per hour (Four-hour minimum)
- A limit to five consecutive business days for bookings

You must be registered with Bright Horizons Family Solutions before using the service. For easier access, you may want to register a week in advance before using this service. Reservations for care are required. You can make a reservation for care from the daycare as needed up to one month in advance of when the care is needed. Program benefits are subject to change.

Get started

To register or learn more about Bright Horizons Back-Up Care, call +1 877 242 2737 or go to clients.brighthorizons.com/jll.

Click “Join Today”, Company: Jones Lang LaSalle

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 employees 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 employees 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, employees 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 employee, per calendar year.

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

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

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

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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).

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	
Benefit	Rate
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.

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

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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	
Benefit	Rate
EstateGuidance	\$14.99 per will

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

The employee stock purchase plan (ESPP)

The employee stock purchase plan (ESPP) allows you to have an ownership stake in JLL.

Who's eligible

You are eligible for the ESPP if you are a full-time or part-time employee working 20 hours or more a week, not covered by a collective bargaining agreement that provides alternative coverage and are at least 21 years old.

How the ESPP works

To participate, elect after-tax payroll deductions in whole percentages between 1% and 10% of your gross pay or in a dollar amount. At the end of each month, the funds held in your payroll deduction account will be used to purchase as many whole shares of JLL stock (NYSE: JLL) as possible. Contributions are limited to a maximum of \$25,000 annually. There is no employee discount.

Eligible employees may enroll in the ESPP four times a year in advance of four quarterly offering periods. You must be an active employee on the first day of that month in order to qualify for that enrollment.

Q1: January–March

Q3: July–September

Q2: April–June

Q4: October–December

Your shares are deposited in an E*TRADE account in your name within seven business days after the end of each month. You may access your account online at etrade.com, or call toll-free at **+1 800 838 0908** (US) or **+1 650 599 0125** (non-US). Stocks purchased prior to August 24, 2023 were deposited in a Morgan Stanley account. You can access your Morgan Stanley account online at stockplanconnect.com or toll-free at **+1 800 367 4777**. You may also move your shares to another broker or sell your shares at any time.

In general, the amount of tax liability you incur when you sell your shares depends on the length of time you held them, as well as other factors. You should obtain tax advice before making the decision to sell. JLL cannot provide employees with tax advice.

If you leave the company and have made contributions to the ESPP, but have not purchased stock yet, your contributions will be used to purchase stock at the end of the month in which you leave.

Flexible work arrangements

JLL offers a variety of flexible work arrangements aimed at helping you achieve a reasonable work/life balance, including flextime, telecommuting, job sharing, part-time employment and leaves of absence. If you feel you would benefit from any of these arrangements, please talk with your manager or HR People Experience Partner.

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Group accident insurance

Aflac's Group Accident Insurance adds an additional layer of protection for life's unexpected moments. In the event of a covered accident, the plan pays cash benefits fast to help with the cost of out-of-pocket expenses and bills—expenses your medical plan may not cover, including:

- Ambulance rides
- Wheelchairs, crutches, and other medical appliances
- Emergency room visits
- Surgery and anesthesia
- Bandages, stitches, and casts

Group accident insurance is easy to enroll in and features:

- Benefits paid directly to you unless otherwise assigned, to be used as you see fit, including for your insurance deductibles, copayments, household bills and more
- Competitive group rates
- Convenient payroll deduction helping to ensure continuous, worry-free coverage
- Portable coverage (with certain stipulations) if your employer status changes

Disclaimer: The Aflac coverage described here is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures available on jll.com/mytotalrewards, as this material is intended to provide general summaries of the coverage. These overviews are subject to the terms, conditions, and limitations of the plans.

Covered conditions and schedule of payments

Injuries	High	Low
Fracture Benefit—varies by type and number of broken bones Chip fractures paid at 25% of fracture benefit	\$320—\$4,000	\$160—\$2,000
Dislocation Benefit—varies by type and number of dislocations Partial dislocations paid at 25% of dislocation benefit	\$320—\$4,000	\$160—\$2,000
Burn Benefit (2nd and 3rd degree)—varies by type and severity of burn	\$100—\$20,000	\$50—\$10,000
Concussion Benefit	\$500	\$250
Coma Benefit	\$10,000	\$5,000
Ruptured Disc with Surgical Repair Benefit	\$250/first year \$1,000/after first year	\$125/first year \$500/after first year
Torn Knee Cartilage	\$188/first year \$750/after first year	\$125/first year \$500/after first year
Laceration (Cut) Benefit—varies by length of laceration	\$62.50—\$1,000	\$37.50—\$600
Torn/Ruptured/Severed Tendon/Ligament Benefit—varies by type of medical or surgical treatments and number of injuries	\$750 single \$1,125 multiple	\$500 single \$750 multiple
Emergency Dental Work (per accident)—varies by repair type	\$67/extraction \$200/crown	\$50/extraction \$150/crown
Eye Injury Benefit—varies by type of treatment	\$60—\$300	\$40—\$200

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Medical services and treatment

	High	Low
Ground ambulance benefit	\$400	\$250
Air ambulance benefit	\$1,250	\$1,000
Emergency room treatment—within 72 hours after covered accident	\$125	\$50
Medical fees	\$75	\$50
Major diagnostic testing—covers four types of medical tests	\$250	\$150
Accident follow-up treatment (up to 6 treatments one per day)	\$40	\$35
Physical therapy—will pay up to six treatments (one per day)	\$50	\$30
Prosthetic device benefit—varies by type and number of devices	\$1,500	\$500
Medical appliance benefit—varies by type and number of devices	Up to \$250	Up to \$150
Blood/plasma/platelets benefit	\$400	\$300
Exploratory surgery without repair	\$200	\$100
Internal injuries	\$2,000	\$1,000
Transportation benefit—travel more than 50 miles for follow-up treatment	\$200—\$400	\$100—\$200

Hospital coverage

	High	Low
Hospital admission benefit (once per calendar year)	\$1,750	\$1,250
Hospital confinement benefit (up to 365 days)	\$250 per day	\$125 per day
Hospital intensive care benefit (up to 30 days)	\$400 per day	\$200 per day
Rehabilitation unit benefit (up to 30 days per confinement; maximum of 60 days per calendar year)	\$200 per day	\$100 per day

Other benefits

	High	Low
Family lodging benefit (per night)—for each night's lodging, up to 30 days, for an adult immediate family member if required to travel more than 100 miles due to insured's hospitalization for treatment of an injury from a covered accident.	\$200 per day	\$100 per day

For more information about group accident insurance, visit jll.com/mytotalrewards.

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

Additional benefits

Group critical illness insurance

A major medical plan may pay a good portion of the costs associated with a critical illness, but many expenses may not be covered. With group critical illness insurance from Aflac, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

- To apply, you must have medical insurance through JLL or through your spouse or domestic partner's employer
- Your **initial diagnosis** benefit provides a lumpsum payment upon the initial diagnosis of a covered condition
- The **additional diagnosis benefit** provides a benefit for each different critical illness after the first when the two dates of diagnoses are separated by at least six consecutive months or twelve months treatment-free for cancer and in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer
- **Recurrence benefit** is paid when a covered person is diagnosed with another occurrence of the same covered condition for which an initial benefit was previously paid. The two dates of diagnosis must be separated by at least six consecutive months or twelve months treatment-free for cancer and in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer

What's covered and schedule of payments

Eligible individual	Group critical illness insurance	
	Benefit amount	Requirements
You Only (employee)	Basic Plan: \$15,000 Plus Plan: \$30,000	Coverage is guaranteed issue, which means you may qualify for coverage without answering health questions, provided you are actively at work.
You + spouse/domestic partner and/or dependent children	100% of the employee's benefit amount	Coverage is guaranteed issue, which means you may qualify for coverage without answering health questions, provided you are actively at work and your spouse/ domestic partner meets the eligibility requirements set forth on the application. Children-only coverage is not available.

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Percentage of face amount payable for covered critical illnesses

Covered critical illnesses	Percentage of face amount payable
Cancer (internal or invasive)	100%
Heart attack (myocardial infarction)	100%
Stroke (ischemic or hemorrhagic)	100%
Major organ transplant*	100%
Kidney failure (end-stage renal failure)	100%
Bone marrow transplant (stem cell transplant)	100%
Sudden cardiac arrest	100%
Non-invasive cancer	25%
Coronary artery bypass surgery	25%

*25% of this benefit is payable for insureds placed on a transplant list for a major organ transplant.

Note: A \$250 benefit for the diagnosis of skin cancer is also included. This benefit is paid once per calendar year.

This benefit is paid based on your selected progressive disease benefit amount. We will pay the benefit shown upon diagnosis of one of the covered diseases if the date of diagnosis is while the rider is in force.

Additional covered conditions progressive diseases rider	Percentage of face amount payable
Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease)	100%
Sustained Multiple Sclerosis	100%

These benefits are paid based on the face amount in effect on the critical illness date of diagnosis. We will pay the optional benefit if the insured is diagnosed with one of the conditions listed in the rider schedule if the date of diagnosis is while the rider is in force.

Optional benefits rider	Percentage of face amount payable
Benign brain tumor	100%
Advanced Alzheimer's disease	50%
Advanced Parkinson's disease	50%

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Specified diseases rider illnesses covered under plan:

- Addison’s disease
- Cerebrospinal meningitis
- Diphtheria
- Huntington’s chorea
- Legionnaire’s disease
- Malaria
- Muscular dystrophy
- Myasthenia gravis
- Necrotizing fasciitis
- Osteomyelitis
- Poliomyelitis (polio)
- Rabies
- Sick cell anemia
- Systemic lupus
- Systemic sclerosis (scleroderma)
- Tetanus
- Tuberculosis

Benefits are payable at 100% of the employee’s benefit amount if an insured is diagnosed with one of the diseases listed while the rider is in force.

For more information about Critical Illness Insurance visit jll.com/mytotalrewards.

The Aflac coverage described here is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures, as this material is intended to provide general summaries of the coverage. These overviews are subject to the terms, conditions, and limitations of the plans.

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Group hospital indemnity insurance

The Aflac group hospital indemnity insurance plan can help with expenses when you are hospitalized and protect your savings. It provides financial assistance to enhance your current coverage, including transportation and meals for family members, help with childcare and more. The plan benefits include:

- Hospital confinement benefit
- Hospital admission benefit
- Hospital intensive care benefit
- Intermediate intensive care step-down unit

What’s covered and schedule of payments

Hospital coverage	High	Low
Hospital Admission Benefit (once per covered sickness or accident per calendar year for each insured)	Hospital Admission \$1,250	Hospital Admission \$625
Hospital Confinement Benefit per day (up to 31 days)	\$250 per day	\$125 per day
Hospital Intensive Care Benefit per day (maximum of 10 days per confinement for each covered sickness or accident for each insured)	\$2,500/1st day \$500/for each day after 1st day	\$1,250/1st day \$250/per day for each day after 1st day
Intermediate Intensive Care Step-Down Unit per day (maximum of 10 days per confinement for each covered sickness or accident for each insured)	\$125 per day	\$100 per day

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

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2025 Hospital indemnity annual premium rates

Coverage level	High	Low
You Only	\$99.96	\$51.36
You +1	\$193.20	\$98.52
You +2 or more	\$252.00	\$128.40

Critical illness, accident and hospital Indemnity Insurance is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. The plan has limitations and exclusions that may affect benefits payable. This document is for illustrative purposes only. Refer to your certificate, available on hr.jll.com, for complete details, definitions, limitations, and exclusions.

In order to receive benefits for accidental injuries due to a covered accident, an insured must be admitted within six months of the date of the covered accident.

Residents of Massachusetts are eligible for hospital admission, hospital confinement, hospital intensive care and intermediate intensive care step-down unit benefits only.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage.

CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands.

Continental American Insurance Company Columbia, South Carolina
The certificate to which this sales material pertains is written only in English; the certificate prevails if interpretation of this material varies. This document is a brief description of coverage and is not a contract. Benefits, terms and conditions may vary by state.

This document is subject to the terms, conditions and limitations of Policy Series C80000, C21000, and CAI7800.

AGC1602032R5 EXP 8/25

Identity protection

Allstate Identity Protection delivers comprehensive financial and identity monitoring designed to help you protect yourself, your family, and your finances from emerging threats. See your personal data and monitor it with rapid alerts. Monitor your financial transactions, social media, student loans, retirement accounts, and more. If fraud occurs, you can rely on our full-service restoration, plus get up to \$1 million in reimbursement† for stolen funds and associated out-of-pocket costs.

In 2025, we are enhancing the ID theft program by adding Pro+ Cyber services which include things like; personal computer security, webcam, antivirus, phishing protection, password manager and network security without any increase to what employees pay.

Annual employee contributions

Coverage Level	Plan
You Only	\$95.40
You +1	\$167.40
You +2 or more	\$167.40

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Allstate Identity Protection Pro+ Cyber includes:

Family protection

- Identity protection for real life (“Everyone under your roof, under your wallet, under your plan”)
- Senior family coverage (parents, grandparents and in-laws age 65+, no matter where they live)
- Elder fraud protection
 - Elder Fraud Center
 - Scam support
- Family digital safety tools[‡]
 - Web filtering
 - Screen time management
 - Privacy and data monitoring[‡]

Identity and financial monitoring

- Identity Health Status
- Allstate Security Pro®
- High-risk transaction monitoring
- Financial account monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring for personal data and passwords using human-sourced intelligence
- Social media account takeover monitoring
- Mobile app with biometric authentication security

Privacy and data monitoring[‡]

- Allstate Digital Footprint®
 - Personalized online account discovery
 - Privacy insights
 - Privacy management tools
- Data breach notifications
- Robocall blocker
- Ad blocker
- Solicitation reduction
- Sex offender alerts

Credit

- Auto-on monitoring*
- Rapid alerts
- Tri-bureau credit monitoring
- Credit score tracking
- Unlimited TransUnion credit scores
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock
- Credit report disputes

Restoration

- U.S.-based, 24/7 customer care
- Help Center
- Full-service remediation support
- Pre-existing condition remediation
- Fraud resolution tracker
- Unemployment Fraud Center
- Stolen tax refund advance
- Tap to call from mobile app
- Up to \$1 million reimbursement for identity theft expenses & stolen funds[†], includes coverage for:
 - 401(k)/HSA fraud
 - Deceased family member fraud[‡]
 - Home title fraud
 - Professional fraud expense reimbursement
- Up to \$500 stolen wallet emergency cash

NEW with Pro+ Cyber

- Personal computer security
 - Webcam protection
 - Antivirus protection
 - Safe browsing and phishing protection
- Password manager
- Network security[†]

For more information, go to myaip.com or call Allstate Identity Protection at **+1 800 789 2720**.

[‡] Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

[‡] Only available with a family plan.

^{*} Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection. For Allstate Identity Protection Pro+ members, the aggregate limit for an individual or family plan is \$1 million in one year.

[†] Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified. Certain features require additional activation. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

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International SOS travel resource

JLL provides you with travel and security aid from International SOS, the world's largest medical and emergency assistance company. Your International SOS membership offers a variety of healthcare, personal, security and legal support services you may need while traveling outside the U.S.

The [internationalsos.com](https://www.internationalsos.com) website offers a printable wallet card with the telephone numbers of three major worldwide International SOS alarm centers that you can call for assistance. (JLL ID: 11BCPA000146).

One phone call to International SOS at **+1 215 942 8226** connects you or your family members to multilingual specialists around the world. They are available 24 hours a day, seven days a week.

International SOS can address a variety of needs that may arise while traveling, including:

- Talking with a doctor or dentist who speaks your language
- Dispatch of prescription medication
- Robbery and loss of travel documents
- Natural disaster or political riot
- More information about the country to which you're traveling
- Serious injury and need evacuation or repatriation assistance

Basic life and accidental death and dismemberment insurance

Plan type	Eligibility	Coverage level	Amount of coverage	Cost of coverage
Standard (Not Employee Broker/ Producers)	All employees except those who fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4	Basic	2x pay; maximum benefit is \$300,000	Company-paid
Employee Broker/ Producer	Commission-eligible except if fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4	Basic	PR2, PR1 = \$180,000 PR3 = \$230,000	Company-paid

Life and accidental death and dismemberment insurance

Life insurance and accidental death and dismemberment (AD&D) are all about peace of mind, knowing you've helped protect your loved ones.

In the event of your passing, life insurance is a guaranteed promise to pay money directly to your beneficiaries. In addition to covering your family's daily expenses, life insurance can help your beneficiaries:

- Maintain their standard of living
- Pay off any household debt
- Secure your children's education
- Supplement retirement savings

Accidental death and dismemberment coverage generally pays for accidental loss of life, limbs, speech, hearing or sight, paralysis and more. To help you create a secure financial future for you and your dependents, JLL provides basic life and AD&D insurance at no cost to you at two times your annual salary up to a max of \$300,000 (commission-eligible employees receive a flat rate).

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Supplemental life

Supplemental life insurance options for employees, spouse/domestic partner and children		
Employee supplemental	\$50,000, \$150,000 or increments of \$100,000 up to \$1,000,000	You pay 100% (see rate chart)
Spouse/domestic partner	\$10,000—\$150,000 up to 100% of your total insurance	You pay 100% (see rate chart)
Child(ren)	\$5,000—\$25,000	You pay 100%; premium is the same regardless of the number of children covered

Coverage rates for employee and spouse/domestic partner

2025 Supplemental life insurance annual rates (cost per \$1,000 of coverage)		
Age	Employee	Spouse/domestic partner
<30	\$0.46	\$0.43
30–34	\$0.61	\$0.58
35–39	\$0.67	\$0.65
40–44	\$0.91	\$0.86
45–49	\$1.51	\$1.44
50–54	\$2.33	\$2.21
55–59	\$4.24	\$4.03
60–64	\$5.99	\$5.69
65–70	\$9.86	\$9.36
70+	\$15.61	\$14.83

Coverage rates for children

2025 Supplemental life insurance annual rates	
Coverage amount	Children
\$5,000	\$3.96
\$10,000	\$7.92
\$15,000	\$11.88
\$20,000	\$15.84
\$25,000	\$19.80

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Evidence of insurability (EOI)

Under certain circumstances, you are required to provide an EOI for yourself, your spouse or your domestic partner when enrolling in life insurance under the Life Insurance Plans (see below for specific requirements). The EOI is a statement of health required by MetLife before coverage is granted. If an EOI is required, you will be prompted at the end of your enrollment to fill out an EOI or you will be mailed a form if you choose not to submit online. You must complete and return the EOI to MetLife for approval. The new coverage amount is not effective until it is approved by MetLife. MetLife will notify you by mail when the coverage is approved.

Supplemental life

New employees—If you elect coverage for more than \$500,000, you must complete an EOI.

Spouse/domestic partner

New employees—If you elect coverage for more than \$30,000, you must complete an EOI.

Accidental death and dismemberment insurance

JLL automatically provides you with protection in the event of an accidental death, loss of limbs or loss of sight.

If you lose one hand, one foot or one eye as the result of an accident, the plan pays you 50% of your benefit. If you lose more than one part of your body as a result of an accident, the plan pays you 100%. If you die as the result of an accident, the plan pays your beneficiary 100% of your benefit.

Basic company provided AD&D

For all employees, except employee broker/producers, the JLL provided benefit is two times your annual base salary to a max of \$300,000.

Those who fall into one of the following career mapping levels

CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4. If you are in one of the career mapping levels above, your coverage is \$300,000.

Employee supplemental AD&D

All employees are eligible. No EOI is required for this plan.

Plan	Eligibility	Coverage level	Amount of coverage		Cost of coverage
Supplemental AD&D	All employees including Employee Broker/Producers and if you fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4	Supplemental	\$50,000 \$100,000 \$150,000 \$200,000 \$300,000 \$400,000	\$500,000 \$600,000 \$700,000 \$800,000 \$900,000 \$1,000,000	You pay 100% \$0.22 per \$1,000 of coverage per year

For more information on Life, AD&D and EOI rules visit jll.com/mytotalrewards.

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

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MetLife legal plans

JLL's legal plan offered through MetLife gives you a resource for important everyday legal services. The legal services covered by the plan are fully covered when you see a Plan Attorney. You can use the plan as often as you need legal representation, and there are no dollar limits on your use of a Plan Attorney. Also, if you wish to use an attorney that does not participate in the MetLife legal plans, MetLife legal plans will reimburse you according to a set fee schedule. Some of the services provided include:

- **New for 2025!** Reproductive Assistance Law
- Purchase or sale of a residence
- Wills and estate planning
- Document preparation
- Debt matters/identity theft
- Telephone and office consultations for an unlimited number of matters
- And many more

The MetLife legal plans access to a national network of more than 18,000 attorneys that can be used anywhere in the U.S.

Get started

Call **+1 800 821 6400** and a client service representative will help you understand coverage, find a plan attorney in the location most convenient to you, offer information about using an out-of-network attorney and answer any other questions. The client service center is available Monday through Friday from 7:00am to 7:00pm CT or you can access the website at legalplans.com.

2025 MetLife legal plans	
Benefit	Annual Rate
MetLife legal plans	\$216.00

Paid time off

To foster work/life balance, JLL provides paid time off (PTO), which combines time off for vacation, sick leave and personal time.

How PTO is accrued

You begin accruing PTO on your first day of employment. PTO is accrued at the end of each month, based on length of service and subject to the limits below. You begin accruing days at a higher rate on your 3- and 10-year anniversaries.

Who is eligible for PTO

All regular full-time employees are eligible to accrue PTO, with the exception of employees in the following Global Career Framework Levels: P2-P6, I1-I5, M1-M5, L1-L4, PR1-PR8, CEO. Employees in these levels do not earn or accrue PTO. These employees are eligible for Flexible Time Off (FTO) and will not have their pay reduced for reasonable absences. Please refer to the PTO/FTO Policy on HR Direct for specific details.

PTO/FTO does not include jury duty, bereavement leave, military service, company holidays, short-term disability or long-term disability. Carry over of PTO from one calendar year to the next is permitted in specific geographic regions. Please refer to the company's PTO/FTO policy for details. There are specific local laws regarding sick leave for employees in many locations. For more information refer to the Americas Human Resources policies on HR Direct.

Observed holidays

Throughout the year, our paid holidays give you an additional 11 paid days off.

- New Year's Holiday
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Thanksgiving Holiday
- Christmas Eve Holiday
- Christmas Holiday
- New Year's Eve Holiday
- Heritage Day (a floating holiday designed to support you in taking one day of PTO for a cultural holiday, religious practice or tradition that is most meaningful to you)

Client requirements may require a slightly altered schedule. Please check with your manager if you have any questions.

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

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PTO accrual schedule

Years of service	Accrual rate	Days
Less than 3 years	1.5 days/month	18 days
3–9 years	1.9 days/month	23 days
10+ years	2.3 days/month	28 days

Pet insurance by MetLife

You want the best for your pet. While it's hard to anticipate accidents and illnesses, MetLife Pet Insurance makes it a little easier to be prepared for them. From wellness care to significant medical incidents, MetLife Pet Insurance is the smart way to protect your pet's health—and your pocketbook. MetLife Pet Insurance coverage includes accidental injuries, illnesses, exam fees, surgeries, medications, ultrasounds, hospital stays, x-rays, and diagnostic tests, chronic conditions, holistic care, and much more.

You can visit any licensed vet or emergency clinic in the U.S., and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to MetLife and they will process your claim for reimbursement if the claim expense is covered under the policy.

Get started

Call **+1 800 438 6388** to protect your pet and enroll today.

Note: Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen's policies are available. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies.

LGBTQ+ Resource Guide

JLL's goal is to provide benefits that support every colleague's unique needs, including comprehensive, accessible programs and resources specifically tailored to support the needs of our LGBTQ+ colleagues, their families and their allies.

Go to [The JLL LGBTQ+ Resource Guide](#) to understand the available programs and resources so you can access the care you need including inclusive health care, paths to parenthood and support for your well-being.

Purchased time off

Employees who are eligible for paid time off have the opportunity to purchase up to three days of additional time off through quarterly enrollment. Each purchased day will cost one day of your base salary (as of the first day of the quarter) and will be after-tax. The full cost of a purchased personal day will be deducted from the first paycheck of each month. For example, if you purchase three days during enrollment for the third quarter, the payroll deduction for the first day will come entirely from your first paycheck in July, the payroll deduction for the second day will come entirely from your first paycheck in August, and the payroll deduction for the third day will come entirely from your first paycheck in September.

Purchased time off deductions are calculated based on the employee's scheduled hours in Workday divided by a standard 5-day work week. For example, if the employee is scheduled at 30 hours per week, we divide 30 by 5, and this will result in a 6 hour per day deduction. Purchased time off can only be processed for a maximum of 24 hours per year. Employees that work more than the standard 8-hour workday will not be accommodated.

All additional days purchased must be used during the quarter elected, or they will be forfeited. There will be no refunds for any unused purchased PTO. The annual maximum number of days allowable for purchase is three. Only employees who are currently eligible for regular paid time off can purchase additional days. Please refer to the company's PTO policy on HR Direct for details. If you are a non-exempt employee, you must follow the existing time recording process and report your time as PTO. Union employees are not eligible to participate in this program.

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Qualified transportation benefit

JLL offers a qualified transportation benefit through WageWorks/HealthEquity that can help you save tax dollars each year. You are eligible to participate if you pay for mass transit and/or parking expenses as part of your daily commute. You may elect up to:

- \$325 a month to the Parking Account
- \$325 a month to the Mass Transportation Account

Employees can also make monthly after-tax elections up to \$1,000 for parking and \$1,000 mass transit.

How the program works

With a WageWorks/HealthEquity Commuter Account, you set aside pre-tax dollars each month to pay for work related transit and parking expenses. You simply decide how much to contribute and pre-tax contributions are made each pay period. You can easily access your funds to pay for eligible commuting expenses or automatically refill your order for transit or parking passes each month. Your WageWorks/HealthEquity Commuter Account delivers real tax savings. Funds are moved from your paycheck to your account before taxes are deducted, which reduces your overall tax burden.

You may contribute as little or as much as you'd like to your WageWorks/HealthEquity Commuter Account, up to the legal limit. The IRS determines maximum pre-tax annual contribution limits.

There's no use-it-or-lose-it policy with your WageWorks/HealthEquity Account. Available balances can be rolled over year to year. However, if you stop working for JLL, you will lose access to the funds in your account.

Get started

For more information, go to participant.wageworks.com or call WageWorks/HealthEquity at +1 877 924 3967.

RethinkCare

RethinkCare is a program that specializes in helping care for children with learning, social or behavioral challenges. This benefit will give your family 24/7 access to tools and resources to help you and your care team in understanding, teaching, and better communicating with your child—at no cost to you. You must be enrolled in a Cigna medical plan to be eligible for RethinkCare.

Through RethinkCare, you'll have access to:

- Ongoing consultations with a dedicated behavior expert to address your specific challenges
- Unlimited access to an online portal filled with thousands of step-by-step videos and resources to teach crucial skills
- Exclusive content developed to assist your child with socialization, self-help, academics and more.

To take advantage of this benefit:

- Log in to connect.rethinkcare.com/sponsor/jll using enrollment code JLL
- Contact +1 800 714 9285 or connect.rethinkcare.com/benefits/consultation for assistance in signing up, or if you have questions

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

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

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As an executive at JLL, you are eligible for four additional benefit programs if you fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4.

The programs are:

- Deferred compensation
- Enhanced life insurance (GVUL)
- Supplemental Individual Disability Insurance (IDI)
- Group umbrella insurance

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:

- Reduce your current income taxes by deferring tax on your contributions and returns
- Voluntarily defer:
 - Up to 75% of your base salary
 - Up to 100% of your annual bonus
 - Up to 100% of your net commissions

In addition:

- Eligible participants are notified by Empower when enrollment opportunities occur; typically, enrollment for base salary and performance-based commissions is held each fall and the enrollment to defer annual bonuses is held in June
- Your deferrals and investment returns are always fully vested
- 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

Your deferrals can be invested in a wide range of asset classes, and you have the option to change your allocation as often as on a daily basis. 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.

You can reach Empower at **+1 844 777 4690** or visit empowermyretirement.com.

Enhanced life insurance (GVUL)

JLL provides \$300,000 of basic GVUL insurance coverage to executives. Executives also have the option to purchase supplemental life insurance coverage for themselves.

JLL offers two options for supplemental group variable universal life insurance for employees and producers/brokers.

Universal life (GVUL) insurance for producers/brokers (career map levels of PR4—PR8)

- You can purchase minimum coverage of \$100,000—available in \$100,000 increments
- Maximum supplemental coverage is \$2,000,000 (less basic coverage)

Universal life (GVUL) insurance for non producers/brokers (career map levels of M4—M5; L1—L4; I4—I5; CEO)

- You can purchase minimum coverage of one times your annual base salary
- Maximum supplemental coverage is seven times your annual salary up to \$2,000,000 (less basic coverage)

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

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JLL also offers supplemental GVUL insurance for dependents

Spouse/domestic partner coverage

- Minimum coverage is \$30,000
- Additional coverage available in \$10,000 increments
- Maximum coverage is \$150,000

Dependent child coverage

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

Enrollment information

- Newly eligible participants will receive an enrollment packet sent to their home from MetLife
- Enroll online at MetLife within 31 days of hire date
- Annual enrollment opportunities occur each September

Employer-paid premiums will be taxable to you.

The current crediting rate on the interest-bearing account is subject to change. All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

As a reminder, like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for details about the GVUL benefit.

Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling **+1 800 756 0124**. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, 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.

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.

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

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Supplemental Individual Disability Income (IDI) insurance

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Disability income gap insurance (DIGI)

This is a voluntary benefit to JLL employees and employee broker/producers.

Who is eligible for the MetLife supplemental disability Insurance offering of up to a maximum of \$15,000/month?

All executives with career map level of M4 and above and employee broker/producers earning an annual total compensation of \$250,000 and above are eligible to participate

When is an employee or broker able to enroll for the supplemental offering?

This benefit is offered during the annual enrollment in September through Lenox Advisors, Inc.

Your individual coverage under the IDI plan is supplemental to your coverage under the JLL group long-term disability (LTD) plan. Your IDI replacement percentage is based on the taxation election you selected for the premium JLL pays for your group LTD election.

The individual disability insurance plan through MetLife will provide you with up to 75% replacement of your total income up to a maximum monthly benefit of \$15,000 less your current group long-term disability benefit. Your group LTD coverage provides you with coverage up to 60% of your base salary plus the average of your last two years' annual bonus and/or commissions up to a maximum monthly benefit of \$12,500. Between the group LTD plan and the MetLife Individual plan, you could have a total disability benefit up to a maximum of \$27,500 per month (if income eligible).

If you select a tax-free group LTD election, you pay imputed income tax now and future group LTD benefits are not taxed upon receipt.

This MetLife individual disability Insurance plan will provide you with up to 65% replacement of your total income, less your group long-term disability benefit, up to a maximum monthly benefit of \$15,000. Your current group LTD benefit provides coverage up to 60% of your base salary to a maximum monthly benefit of \$12,500.

Benefits of the MetLife supplemental disability Insurance program

- You can 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 JLL
- During your initial enrollment, no medical exam is required for eligible employees who are actively at work
- Continue coverage at the same discounted rates even if you 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 Benefit is only available for issue ages 18–59. The benefit allows you to continue receiving benefits for up to 36 months after returning to work full-time, 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—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. In California, the Residual with Recovery Benefit is limited to three months. No catastrophic disability benefit available in California and Connecticut.

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

Executive benefits

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.*

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.

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Program premiums and coverage limits

Your premium depends on the coverage level and options you select. 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 line tax for the state of Illinois to be added.

Liability limit	Annual premium
\$5,000,000	\$935
\$10,000,000	\$1,680
\$15,000,000	\$2,740
\$20,000,000	\$4,580
\$25,000,000	\$5,806
\$30,000,000	\$7,191

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.

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

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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



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

Contacts & legal notices

Find phone numbers and websites for all of your benefit contacts in this section. You'll also find important legal notices.

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Benefits Solutions Group			
General benefits/enrollment questions	Benefits Solutions Group	+1 866 580 7421, Option 2	
Health well-being			
Benefit	Vendor	Phone	Website
Medical & prescription drug coverage	Cigna	+1 800 229 5773 Group Number: 3345734	myCigna.com
	Express Scripts	+1 877 799 5784	express-scripts.com
	Kaiser Permanente—California	+1 800 464 4000	kp.org
	Kaiser Permanente—Colorado	+1 800 632 9700	kp.org
	Kaiser Permanente—Georgia	+1 888 865 5813	kp.org
	Kaiser Permanente—Hawaii	+1 808 432 5955 (Oahu) +1 800 966 5955 (from neighboring islands)	kp.org
	Kaiser Permanente—Mid Atlantic	+1 800 777 7902	kp.org
	Kaiser Permanente—Oregon	+1 800 813 2000	kp.org
	Kaiser Permanente—Washington	+1 888 901 4636	kp.org
	HMSA—Hawaii	+1 808 948 6372	hmsa.com
Vision	VSP	+1 800 877 7195	vsp.com
Dental	Delta Dental	+1 800 323 1743	deltadentalil.com
Group accident, critical illness and hospital indemnity	Aflac	+1 800 433 3036	aflacgroupinsurance.com
Personal well-being			
Benefit	Vendor	Phone	Website
Paid-time off/purchased-time off	HR Direct		hr.jll.com
Workers' compensation	Gallagher Bassett	+1 833 230 6692	JLLClaims@tnwinc.com
Adoption, egg/sperm donation and surrogacy assistance program	HR Direct		hr.jll.com
Legal plans	MetLife legal plans	+1 800 821 6400	legalplans.com (Non-members should select: Thinking about enrollment) Password: GetLaw
Employee assistance program (FinancialPoint Plus and EstateGuidance)	GuidanceResources	+1 833 955 3394	guidanceresources.com (Web ID: JLL101)

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

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Personal well-being			
Benefit	Vendor	Phone	Website
Back-up care advantage program	Bright Horizons	+1 877 242 2737	clients.brighthorizons.com/jll Click "Join Today", Company: Jones Lang LaSalle
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
Identity theft	Allstate Identity Protection	+1 800 789 2720	myaip.com
Financial well-being			
Benefit	Vendor	Phone	Website
Flexible Spending Account Healthcare FSA and Dependent Childcare FSA	Optum Bank™	+1 866 234 8913	optumbank.com
Life insurance: standard	Benefits Solutions Group	+1 866 580 7421	
Health Savings Account (HSA)	Optum Bank™	+1 866 234 8913	optumbank.com
Employee stock purchase plan	E*TRADE	+1 800 838 0908	etrade.com
	Morgan Stanley (for shares purchased prior to August 24, 2023)	+1 800 367 4777	stockplanconnect.com
401(k)	Fidelity Investments	+1 800 890 4015	401k.com
Transportation accounts	WageWorks/HealthEquity	+1 877 924 3967	participant.wageworks.com
Stock ownership program (RSU)	E*TRADE	+1 800 838 0908	etrade.com
	Morgan Stanley (for shares deposited prior to August 24, 2023)	+1 888 609 3534	stockplanconnect.com
Deferred compensation plan	Empower	+1 844 777 4690	empowermyretirement.com
FMLA/disability/leave of absence	Reliance Matrix	+1 888 256 4137	MatrixAbsence.com
Auto and home insurance	Farmers Insurance Choice SM	+1 800 438 6381	farmersinsurancechoice.com
Life insurance: enhanced (GVUL) Long-term disability: supplemental	Lenox Advisors	+1 800 962 7734	
	MetLife	+1 800 846 0124 (new enrollees) +1 800 756 0124 (current policy holders)	mybenefits.metlife.com
Pet insurance	MetLife	+1 800 GETMET8	metlifepetinsurance.com/

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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.

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.

Good to know

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

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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.

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 at 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 provided by JLL, can be obtained by visiting jll.com/mytotalrewards.

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.

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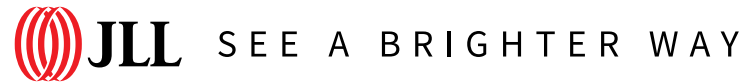
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