



Better, Together

## Your benefits and well-being



### Frequently Asked Questions

#### **Enrolling in Benefits:**

##### **What is Annual Enrollment and when does it occur?**

Annual enrollment is an event that occurs every year in the fall giving JLL employees the opportunity to review their healthcare benefit elections to determine if they want to make any changes for 2025. This year's annual enrollment is scheduled for October 14 - November 1.

##### **What happens if I do not enroll during Annual Enrollment?**

Your current elections will rollover with the exception of the Flexible Spending Account election(s), the Tobacco-Free Pledge, and the Spousal Surcharge. If you do not take any action and have a spouse or domestic partner enrolled in the medical plan, you will be defaulted to 'Yes' and charged the annual Spousal Surcharge. Similarly, you will need to re-confirm your tobacco-free pledge in order to receive the discounted premiums in 2025.

- **NEW for 2025!** Your Health Savings Account contribution election will carry over to 2025 unless you take action to change or remove the election. Additionally, if you want to contribute up to the IRS limits for 2025, you will need to take action to increase your contribution amount.

##### **What is changing with JLL benefits for 2025?**

- **New!** Prescription drug cost saving opportunity through Rx Savings Solutions
- **New!** Weight loss program through Virta offering personalized nutrition with coach support
- Reduced supplemental life insurance rates
- Identity theft program enhanced with Pro+ Cyber services
- Back-Up Care program through Bright Horizons will have a new copay structure and a limit to consecutive days.

If you are in a Cigna plan, you will see a moderate 7% increase\* to the healthcare contributions.

##### **Can I enroll in vision and/or dental insurance without enrolling in medical insurance?**

Yes, medical insurance is not required to elect vision or dental insurance through JLL.

##### **Who is an eligible dependent?**

Your eligible dependents include your same or opposite sex spouse or domestic partner, children who are under 26 years old, and disabled dependents age 26 and older. JLL reserves the right to conduct dependent eligibility audits at any time. Any fraudulent statement may subject you to discipline up to and including termination.

**I'm adding a domestic partner, will I be charged the same amount?**

The premium paid by an employee covering a domestic partner will be the same as another covered dependent. However, as mandated by the IRS, the portion of the premium attributed to your domestic partner that JLL pays for is treated as taxable income.

**Will I get charged the Spousal Surcharge if my dependent is enrolled in Medicare?**

The Spousal Surcharge does not apply if your spouse/domestic partner is eligible for and/or is enrolled in Medicare/Medicaid.

**At what time will JLL's benefit coverage end, once my dependent turns 26 years old?**

Medical, dental and vision will end on the last day of month in which they turn 26.

**How can the beneficiary be updated for the Basic Life insurance and Accidental Death and Dismemberment (AD&D)?**

To make a beneficiary change visit [jll.com/mytotalrewards](http://jll.com/mytotalrewards). Select "Health & Insurance", then, "Manage Beneficiaries" under "Take Action" or contact the Benefits Solution Group (BSG) at +1 866 580 7421 Option 2.

**Healthcare Costs and Ways to Save:****How do I earn Health Rewards?**

For employees enrolled in Cigna medical plans, you will be eligible to earn up to \$500 for yourself and an additional \$500 for your spouse/domestic partner when you complete wellness activities. Employees and spouse/domestic partners enrolled in any of the Kaiser Permanente medical plans can earn \$100 in Health Rewards when they complete a Biometric Screening. For Cigna participants, visit [mycigna.com](http://mycigna.com) to sign in and/or register for your account. For Kaiser participants, visit [kp.org/engage](http://kp.org/engage) to sign in and/or register for your account.

**How do I receive my Health Rewards payouts?**

All Health Rewards payouts are in the form of a gift card.

**What is the period for collecting Health Rewards?**

To earn the maximum for yourself and for your spouse/domestic partner, you must complete the wellness activities within the plan year. You must be active at the time of payout to receive a Health Reward.

**Are Health Rewards available for spouses who are NOT JLL employees?**

Yes, when you and your spouse or domestic partner enroll in a Cigna or Kaiser medical plan, you can earn reward dollars for yourself and for your spouse/domestic partner.

**This is my first time having to use gift cards for my Health Rewards payouts. Why would I get taxed for the gift card option?**

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

**What tools are available to help me compare benefit options?**

Check out ALEX, your personal online benefits assistant, to find out which health plan option is right for you.

- **NEW For 2025!** ALEX Go a text-based, streamlined version of ALEX available in both English and Spanish. Visit [start.myaalex.com/jll](https://start.myaalex.com/jll).

**Does my current Tobacco-Free Pledge election carryover?**

Your current Tobacco-Free Pledge election will not carryover. To receive the Tobacco-Free Pledge discount, you and your qualified spouse or domestic partner must either pledge to not smoke or use tobacco products or take a smoking cessation class.

**How can JLL help me quit tobacco use?**

JLL is committed to providing resources for employees who currently use tobacco but want to quit. JLL offers medical benefits with lower premiums for those who currently use tobacco but decide to participate in a tobacco cessation program. Employees interested in improving their health and avoiding higher health insurance premiums can enroll in a Tobacco Cessation program. Free programs are available through the medical plan.

For Cigna participants, Cigna's Lifestyle Management Tobacco Cessation program. To get started call 800.229.5773.

For Kaiser Participants, the Kaiser medical plans offer a variety of tobacco cessation programs and resources. Connect with your Kaiser care team or visit [kp.org/healthylifestyles](https://kp.org/healthylifestyles) to access the online program.

**Spending and Savings Accounts:****Will my Flexible Spending Account (FSA) plan carryover?**

For your healthcare FSA, up to \$640 can be rolled over to the following year. For your child/elder (dependent) care FSA, your balance will not rollover; you must use all your funds in the year in which they were contributed.

**Will I need to re-enroll in the Flexible Spending Account (FSA) plan(s)?**

You must enroll each year if you wish to participate in a healthcare FSA and/or dependent care FSA and you must elect the amount you wish to contribute to each account.

**Will I receive a debit card to use once I enroll in the Flexible Spending account?**

Yes, debit cards will be issued for those that elect to contribute to the healthcare Flexible Spending account.

**How much can I contribute to the Health Savings Account (HSA) in 2025?**

The IRS has specified that the HSA limits will be **\$4,300** for a single employee and **\$8,550** for a family. For employees age 55 or older the HSA catch-up contribution is **\$1,000**. Please note that these amounts include any contributions JLL makes to your HSA.

**Will I receive the full company Health Savings Account (HSA) contribution in the first paycheck of the year?**

JLL will deposit one-fourth of the company HSA contribution at the beginning of each quarter while you are still employed by JLL, starting with your first paycheck of the year.

**What can I use the Health Savings Account (HSA) money for?**

You can use your HSA to pay for eligible medical, dental, vision and prescription expenses. Once you've accumulated \$2,100 in your HSA, you can invest in a variety of highly rated mutual funds.

**Additional Benefits:****Are there any counseling benefits available to employees?**

The Employee Assistance Program through GuidanceResources provides six free counseling sessions per year. Visit [guidanceresources.com](http://guidanceresources.com) and use Web ID: JLL101. You can sign up at any time.

**Where can I learn more about the Parental Leave benefit?**

To learn more about parental leave benefits, please go to [HRDirect](#), and click on Leave and Time Off under Resources.

**How can I find more details about the benefit plans and coverage details?**

All benefit plan details can be found on the Benefits Portal, [jll.com/mytotalrewards](http://jll.com/mytotalrewards)

**I Need Help:****When should I contact the Benefits Solutions Group and when should I contact Health Advocate?**

The Benefits Solution Group and Health Advocate are resources to help answer your questions and guide you through the healthcare system.

**Benefits Solution Group** – Go to them for enrollment questions, how to use the enrollment system, to understand what benefits you're currently enrolled in and how to make an enrollment decision.

**Phone:** +1866 580 7421 Option 2

**Chat:** Available for instant chat on the [Benefits Portal](#) or via the mobile app.

**Health Advocate** – Go to them for detailed questions on the benefit plans, how to choose the right plan, how to navigate the healthcare system, and what to do based on your healthcare situation or that of a covered family member.

**Phone:** +1866 580 7421 Option 3