

JABIL YOUR CHOICES. YOUR WELL-BEING. BENEFITS



Jabil cares about your total well-being.

That's why we offer a variety of benefits and resources to help you live a happy and healthy life with those who matter most. And with Jabil benefits, you've got choices. Choices for your well-being. To make it easier for you, we've put these resources all in one place, right here.

Your Choices. Your Well-Being.



Health

- Medical Plans
 - Base PPO
 - Healthy Premier with HRA
 - Healthy Plus with HSA
- Prescription Drugs
- Concierge
- Health Advocate
- Teladoc
- Preventive Care and Wellness Programs
- Dental Plan
- Vision Plans



Wealth

- 401(k) Retirement Plan
- Employee Stock Purchase Plan
- Life and AD&D Insurance
- Short-term and Long-term Disability
- Insurance
- Wellness Incentive
- Tax-Advantaged Accounts
- Critical Illness Insurance
- Accident Insurance
- Hospital Insurance



Resilient Self

- Time Off
- Resources for Living (Employee Assistance Program)
- Health & Emotional Well-Being Resources
- Tuition Reimbursement
- Adoption Assistance
- Employee Discounts
- Pet Insurance
- Identity Theft Protection
- Legal Services

Contents

| | |
|-------------------------------------|----|
| Who's Eligible | 3 |
| If Newly Hired or Newly Eligible | 4 |
| Medical and Prescription Drug | 7 |
| Tax-Advantaged Accounts | 10 |
| Commuter Benefits | 13 |
| Dental | 14 |
| Vision | 15 |
| Life and AD&D Insurance | 16 |
| Disability Insurance | 17 |
| Voluntary Policies | 18 |
| 401(k) Retirement Plan | 19 |
| Employee Stock Purchase Plan (ESPP) | 20 |
| Well-Being Resources | 21 |
| Health | 23 |
| Wealth | 27 |
| Resilient self | 29 |
| Legal Notices | 30 |
| Contacts | 31 |
| Important Note | 35 |

Who's Eligible

Who's eligible

If you enroll yourself in Jabil benefits, you can also enroll your eligible dependents including:

- Your legal spouse, and
- Your children or stepchildren through the end of the month in which they turn age 26 (or disabled children over age 26).



If you gain or lose a dependent through a qualifying life event such as birth, marriage or divorce, you'll have **30 days** from the date of the event to change your benefit elections. The change must be consistent with your life event.

If Newly Hired or Newly Eligible

For 2024 benefits coverage, you must enroll for most of your benefits before your benefits effective date, which is the first of the month following 30 days of active employment.

Before you enroll, review all your benefit plan options and the decisions you need to make.

When you can enroll

If you're a newly hired full-time employee scheduled to work 30 hours or more per week, you're eligible for the following benefits on the first day of the month following 30 days of employment: Medical, Tax-Advantaged Accounts, Dental, Vision, Disability Insurance, Life Insurance, Voluntary Policies.

Benefits effective dates

| If hired... | Benefits are effective... |
|-------------------------------------|---------------------------|
| December 3, 2023 – January 2, 2024 | February 1, 2024 |
| January 3, 2024 – January 31, 2024 | March 1, 2024 |
| February 1, 2024 – March 2, 2024 | April 1, 2024 |
| March 3, 2024 – April 1, 2024 | May 1, 2024 |
| April 2, 2024 – May 2, 2024 | June 1, 2024 |
| May 3, 2024 – June 1, 2024 | July 1, 2024 |
| June 2, 2024 – July 2, 2024 | August 1, 2024 |
| July 3, 2024 – August 2, 2024 | September 1, 2024 |
| August 3, 2024 – September 1, 2024 | October 1, 2024 |
| September 2, 2024 – October 2, 2024 | November 1, 2024 |
| October 3, 2024 – November 1, 2024 | December 1, 2024 |
| November 2, 2024 – December 2, 2024 | January 1, 2025 |

See the 401(k) Retirement Plan and Employee Stock Purchase Plan for details on enrolling in those plans.

Payroll deductions: If you elect benefits that require an employee contribution (e.g., medical coverage), your payroll deductions begin the first pay date following your benefits effective date. Any missed payroll deductions or adjustments will be automatically calculated by bswift.

Other eligibility timing that applies is:

- If you're rehired:
 - *Within 365 days*, you're eligible as of your rehire date.
 - *After 365 days*, you have the same eligibility as a new employee.
- If you're a contractor/contingent worker who is hired as a full-time Jabil employee and you've met the benefit eligibility requirements, you're eligible as of the date you become a full-time Jabil employee. You have **30 days** to enroll, and:
 - Your benefits will be effective as of your date of hire.
 - Your payroll deductions will be adjusted to include any missed pay dates since your date of hire.
- If you transfer internally, you're eligible as of your date of transfer.

How to enroll

When you're ready to enroll:

1. At work, use your OKTA sign-on and look for the bswift tile, and click it for direct access to the Jabil Benefits Service Center.
OR
If you're not using OKTA, go to the Jabil Benefits Service Center (jabilbenefits.bswift.com) and log on using:
 - *Username*: Your employee ID@jabil.com (e.g., 123456@jabil.com)
 - *Password*: Last 4 digits of your Social Security Number
2. Follow the steps in the enrollment system. First choose the dependents you'll cover, then choose your benefits.
 - If you enroll in Healthy Plus with Health Savings Account (HSA), you must set a contribution amount — even if it's \$0 — to receive Jabil's contribution to your HSA, including any incentives earned through Virgin Pulse. If you waive coverage because you don't want to contribute, you won't receive Jabil's contribution or Virgin Pulse incentives.
3. Make sure to click SUBMIT to complete your enrollment.
4. You should always save or print your Benefit Confirmation Statement to ensure your elections were stored.

After you've made your decisions

Depending on your benefit elections, you may have additional steps to complete your enrollment:

- **If you added dependents**, you'll need to provide documentation at the time you enroll. Go to the Jabil Benefits Service Center > Common Actions > Upload Documentation. Coverage won't start until *after* you provide the required documentation *and* it's been approved.

Note: If you cover children, their coverage automatically ends at the end of the month they turn age 26, unless they're disabled.

- **If you elect Healthy Plus with HSA:**
 - Register with WEX, Jabil's HSA administrator, and accept the terms and conditions for access to your HSA and to receive Jabil's contributions to your account.
 - After enrollment, watch for an email from WEX, as you may need to verify your identity (like you do with any bank account). Check your spam/junk/clutter.

If you don't enroll before your benefits effective date

You must enroll if you want benefits coverage in 2024. **If you don't enroll before your effective date of coverage:**

- Jabil only provides short-term disability (STD), post-tax long-term disability (LTD), and Basic Life and Accidental Death and Dismemberment (AD&D) Insurance coverage to you in 2024.
- You **won't** have medical (including pharmacy), FSA, HSA, dental, vision, Supplemental Life or voluntary benefits coverage for 2024.



You may change coverage during the year **only if you experience a qualifying life event** such as birth, marriage or divorce. You have **30 days** from the date of the event to make your change, and the change must be consistent with your life event. Otherwise, your next opportunity to enroll will be the next annual enrollment period in fall 2024.

Be sure to submit beneficiary information:

- For an HSA: Contact WEX
- For life insurance: Go to the Jabil Benefits Service Center

- For the 401(k) Retirement Plan: Contact Merrill

Medical and Prescription Drug

Jabil offers medical coverage that includes in-network retail and mail-order prescription drug coverage.

Your options:

Choose from three medical plans or waive coverage.

Aetna is the administrator for the medical plans.

How the plans compare in-network

| Feature | Base PPO | Healthy Premier with HRA | Healthy Plus with HSA |
|---|-----------------|--------------------------|---|
| Your Bi-weekly Cost for Coverage | | | |
| Employee Only | \$91.14 | \$66.35 | \$40.96 |
| Employee + Spouse | \$253.81 | \$195.88 | \$138.94 |
| Employee + Children | \$235.98 | \$181.22 | \$128.62 |
| Family | \$370.44 | \$285.36 | \$202.39 |
| | You Pay | You Pay | You Pay |
| Deductible (Single/Family) | \$1,000/\$2,000 | \$1,500/\$3,000 | \$2,000/\$4,000 ¹ |
| Out-of-Pocket Max (Single/Family) | \$3,500/\$7,000 | \$3,000/\$6,000 | \$3,500/\$7,000 |
| Coinsurance | 20% | 20% | 20% |
| Account Funding (Single/Family) | NA | HRA: \$300/\$600 | HSA ² : Up to \$750/\$1,500 |
| Preventive Care ³ | Free | Free | Free |
| Primary Care | \$25 | 20% | 20% |
| Specialist | \$50 | 20% | 20% |
| Hospital Inpatient | 20% | 20% | 20% |
| Hospital Outpatient | 20% | 20% | 20% |
| Emergency Room | 20% | 20% | 20% |

| Feature | Base PPO | Healthy Premier with HRA | Healthy Plus with HSA |
|--|------------------------------------|------------------------------------|--|
| For non-emergency condition | 50% | 50% | 50% |
| Prescription Drugs | No deductible | No deductible | After deductible; no deductible or coinsurance for drugs on preventive drug list |
| Generic Retail Mail order | \$10 \$25 | \$10 \$25 | 20% 20% |
| Brand Formulary (Preferred) Retail Mail order | 20% (\$75 max) 20% (\$150 max) | 20% (\$75 max) 20% (\$150 max) | 20% 20% |
| Non-Formulary (Non-Preferred and Specialty) Retail Mail order | 20% (\$150 max) 20% (\$250 max) | 20% (\$150 max) 20% (\$250 max) | 20% 20% |

Note: You pay the amounts and percentages shown in this chart for in-network care, after you meet your deductible, if applicable. (Out-of-network: You are responsible for precertification and filing claims. Cost share is higher, you are responsible for any charges over the allowable amount, and you may have to pay the full cost of your care.)

1. One or a combination of enrolled members must meet the family deductible before the plan pays benefits.
2. You can contribute to the HSA if you enroll in Healthy Plus, and Jabil contributes, too. If you are newly hired or newly eligible, this amount is prorated based on the date you enroll in and set your HSA contribution amount. Note, however, Medicare entitlement may impact eligibility to make or receive HSA contributions.
3. Subject to Aetna Preventive Care schedule and claim coding guidelines.

More info to help you choose

While your medical plan options cover the same services, here are key things to know before you choose your plan:

Base PPO

- You pay copays for primary care physician (PCP) and specialist visits.
- You don't pay a deductible before prescription drug copays/coinsurance. All other services are subject to deductible and coinsurance.
- You can lower your taxable income if you contribute to a Healthcare Flexible Spending Account (FSA).
- Earn more with the Virgin PulseCash Program when you take advantage of Virgin Pulse incentives. (Note: The PulseCash Program is subject to IRS tax regulations, so the amount you receive will be taxed.)

Healthy Premier with HRA

- A medical plan with a Health Reimbursement Account (HRA) funded with Jabil contributions. You can't contribute your own money to the HRA.
- Your HRA pays for your first dollars spent on eligible medical and prescription drug expenses.
- Expenses (not including prescription drug) are applied to your annual deductible.
- You don't pay a deductible before prescription drug copays/coinsurance.
- Any money left in your HRA at the end of the year rolls over if you stay in Healthy Premier.
- Earn more toward your HRA when you take advantage of Virgin Pulse incentives.
- Your payroll deductions for coverage are lower than with the Base PPO.

Healthy Plus with HSA

- A high deductible medical plan with a Health Savings Account (HSA). You can contribute to the HSA, up to IRS limits. And Jabil also contributes. If you're newly hired or become newly eligible for benefits during the year, Jabil's contribution is prorated based on the date you enroll in and set your HSA contribution amount. Even if you don't want to make your own contributions to the HSA, you must enroll in and set a contribution amount — even if it's \$0; otherwise you won't receive the Jabil contribution, including any incentives earned through Virgin Pulse. Keep in mind: wellness incentives, Jabil's contributions and your contributions all count toward the IRS limit.
- Use the HSA to pay for eligible healthcare expenses for you, your spouse and your tax dependents (even if they're not enrolled in Healthy Plus). Eligible expenses include your deductible, copays and coinsurance in your medical, prescription drug, dental and vision plans — find a complete list at [IRS Healthcare Expenses](#).
- Eligible expenses are triple tax-free:
 1. Money is tax-free going in.
 2. It grows tax-free.
 3. You can withdraw it tax-free.
- Your HSA is yours to keep for future eligible expenses even if you change medical plans or jobs, or retire.
- Earn more toward your HSA when you take advantage of Virgin Pulse incentives
- Your payroll deductions for coverage are lower than with Healthy Premier Incentives and the Base PPO.
- Get coverage for certain preventive prescription drugs without having to meet your deductible.



Need help choosing a plan? Emma, bswift's virtual assistant, guides you through the enrollment process and suggests medical plan options based on what you tell her.

If you enroll in Healthy Plus with HSA, you must set a contribution amount — even if it's \$0 — to receive Jabil's contribution to your HSA. If you waive coverage because you don't want to contribute, you won't receive Jabil's contribution, including any incentives earned through Virgin Pulse.

Each year you continue enrollment in Healthy Plus with HSA, you must set your contribution amount again during annual enrollment — even if it's \$0 — to keep receiving the Jabil contribution.

Tax-Advantaged Accounts

Jabil gives you access to accounts offering great tax advantages when you use them to pay for eligible expenses.

Your options:

Whether you're eligible to participate in the various healthcare accounts depends on the medical option you choose. All employees can participate in the Dependent Care FSA and commuter benefits.

WEX is the administrator for the FSAs and HSA. Aetna is the administrator for the HRA within the medical plan.

Account Features

| | Healthcare FSA ^{1,2} | Health Savings Account (HSA) ³ | Limited Purpose Healthcare FSA | Health Reimbursement Account (HRA) | Dependent Care FSA ^{2, 4} |
|--|--|---|---|---|--|
| Who may enroll? | All employees, except those in Healthy Plus | Only employees enrolled in Healthy Plus | Only employees enrolled in Healthy Plus | Only employees enrolled in Healthy Premier | All employees (this account is separate from our medical plans) |
| What types of expenses are reimbursable? | Eligible medical, dental, vision and prescription drug expenses (including copays and coinsurance) | Eligible medical, dental, vision and prescription drug expenses and some limited over-the-counter items (including your deductible, copays and coinsurance) | Eligible dental and vision expenses | The first dollars spent on eligible healthcare expenses will come from the HRA and be applied toward your annual deductible. This will help you meet your deductible sooner | Eligible dependent care expenses, such as daycare, after-school programs for children up to age 13, and elder care. Note: This FSA is NOT valid for healthcare-related expenses |
| How much does Jabil contribute to my account? | \$0 | \$750 (single) \$1,500 (2 or more enrolled) (These amounts are prorated based on the date you enroll in and set your HSA contribution amount) | \$0 | \$300 (single) \$600 (family) | \$0 |
| How much can I contribute (per IRS limits)? | Minimum: \$200 Maximum: \$3,050 | \$4,150 (single) \$8,300 (family) (combined employee, employer and Virgin Pulse incentives HSA contributions) If you're between the ages of 55 and 65, you can contribute an additional \$1,000 annually | Minimum: \$200 Maximum: \$3,050 | You cannot contribute to an HRA | \$5,000 (or \$2,500 if married and filing separate federal tax returns) |

| | Healthcare FSA | Health Savings Account (HSA) | Limited Purpose Healthcare FSA | Health Reimbursement Account (HRA) | Dependent Care FSA |
|---|---|---|---|--|---|
| Do leftover funds roll over from year to year? | No, any funds remaining at the end of the plan year are forfeited. However, you have until March 31 of the next plan year to file any current year claims | Yes, all of your unused contributions roll over each year | No, any funds remaining at the end of the plan year are forfeited. However, you have until March 31 of the next plan year to file any current year claims | Yes, unused funds roll over as long as you remain in Healthy Premier | No, any funds remaining at the end of the plan year are forfeited. However, you have until March 31 of the next plan year to file any current year claims |

1. FSA debit cards can only be used for expenses incurred and paid by December 31, 2024.
2. Highly compensated employees are subject to IRS non-discrimination testing that may affect contributions.
3. Medicare entitlement may impact eligibility to make or receive HSA contributions.
4. Dependent Care FSA participants must also file IRS Form 2441.

Commuter Benefits

Jabil offers commuter benefits to help reduce the cost of your commute and make paying for it easier.

Your option:

Choose if you want to contribute.

How it works

Commuter benefits, administered by WEX, allow you to set aside pre-tax dollars to pay eligible expenses, including:

- **Mass transit:** buses, trains, subways, vanpools (must seat at least six adults), ferries
- **Parking:** lots, garages, parking facilities and parking meters near your main work location or transit station

Depending on your city and state, UberPool, Lyft Shared and Via shared rides may also count as eligible expenses. You cannot use your commuter benefit to pay for fuel or tolls.

Getting started

Enroll through the Jabil Benefits Service Center, and choose the amount you'd like to contribute, up to \$300 per month for mass transit expenses and up to \$300 per month for parking (or current IRS limit). The amount will be deducted from each paycheck and deposited into your account. The funds are available to use after the deposit. If you make a change to the amount, that change will be effective the first paycheck of the following month.

You can change the amount you contribute at any time, and your money rolls over month to month until you use the money or leave Jabil.

Using your account

You can use your account a few ways:

- Set up a recurring online order that pulls from your account for mass transit expenses.
- Use your WEX benefits card to pay an expense* (for example, from a vending machine or ticket window).
- Pay upfront and submit receipts to WEX for reimbursement from your account later.

*Your current account balance must have enough to cover the expense at this time.

You can get information about your account by logging into your account online, or contacting customer service via live chat, email or phone.

See how the WEX mobile app can make your commute even easier.



Depending on your tax rate, your savings could equal 3 free months of transit or parking in one year.

Dental

Jabil's dental plan provides benefits to help keep your teeth healthy, including two free preventive care visits each year – 100% covered with no deductible.

Your options:

Choose the Dental PPO or waive coverage.

Aetna is the administrator for the dental plan.

Dental plan features in-network

| Feature | Dental PPO ¹ |
|--|--|
| Your Bi-weekly Cost for Coverage Employee Only Employee + Spouse Employee + Children Family | \$4.12 \$9.80 \$10.54 \$15.44 |
| Preventive Care | Free |
| Annual Deductible | \$50 single/ \$150 family |
| Annual Plan Maximum Benefit | \$2,000 |
| Basic Care | You pay 20% (after deductible) |
| Major Care | You pay 50% (after deductible) |
| Orthodontia | You pay 50% |
| Lifetime Maximum – Orthodontia Benefit | \$1,500 |

1. Dental care you're receiving before you enroll in the plan is not covered; and limitations, waiting periods or exclusions may apply for certain services.



When you take advantage of preventive care, your annual plan maximum will increase by \$100 each year after (for up to three years). If you don't receive preventive care, it reduces to the prior year's maximum.

Vision

Jabil offers vision coverage because healthy eyes are an important part of your overall health.

Your options:

Choose from two vision plans or waive coverage.

Aetna is the administrator for the vision plans.

How the plans compare in-network

| Feature | Option 1 | Option 2 |
|---|--|--|
| Your Bi-weekly Cost for Coverage | | |
| Employee Only | \$2.71 | \$3.63 |
| Employee + Spouse | \$5.15 | \$6.89 |
| Employee + Children | \$5.42 | \$7.26 |
| Family | \$7.97 | \$10.67 |
| | You Pay | You Pay |
| Eye Exam Available every calendar year | \$10 copay | \$10 copay |
| Prescription Eyeglass Lenses (instead of contact lenses) Available every calendar year | \$25 copay | \$10 copay |
| Frames Available every two years | Receive \$130 allowance & 20% off amount over your allowance | Receive \$150 allowance & 20% off amount over your allowance |



The plan covers contact lenses OR prescription eyeglass lenses once every calendar year.

Life and AD&D Insurance

Jabil provides you with Basic Life and Accidental Death and Dismemberment (AD&D) Insurance coverage of 2.5 times your base annual earnings (up to \$500,000), at no cost to you.

Your option:

Choose if you want to buy more coverage.

MetLife is the administrator for Life and AD&D Insurance.

More about your options

| Benefit | Coverage |
|------------------------------|--|
| Supplemental Employee | <ul style="list-style-type: none"> Up to 5 times your base annual earnings, in \$10,000 increments, up to \$1 million. When first eligible, up to \$400,000 without providing a Statement of Health (SOH). Rates may increase throughout the year based on age. |
| Dependent Spouse | <ul style="list-style-type: none"> Between \$10,000 and \$250,000 in \$5,000 increments (as long as the coverage amount does not exceed Supplemental amount). Your spouse can get up to \$35,000 without providing SOH. <i>You may not cover your spouse as a dependent if your spouse is enrolled for coverage as an employee.</i> |
| Dependent Child | <ul style="list-style-type: none"> \$5,000 or \$10,000 per child (SOH is not required). Coverage ends on the day a dependent turns age 26. <i>No dependent child can be covered by more than one employee in the plan.</i> <i>No dependent child can be covered as both an employee and a dependent.</i> |

Note:

- You must purchase Supplemental Life Insurance for yourself in order to purchase coverage for your dependents, and you cannot elect greater Supplemental Life coverage for your dependents than you elect for yourself.
- Basic Life and Supplemental Life Insurance benefits decrease after you turn age 65 and are based on your salary as of age 65; you may be able to convert your coverage.
- AD&D coverage pays your beneficiary an extra benefit if you die in an accident, or pays you a benefit if you have a significant injury. The AD&D benefit is equal to your Basic Life Insurance benefit amount.



You may be required to provide a Statement of Health (SOH) before coverage is granted. If required, the system will prompt you with a link to complete the SOH. You must submit within 45 days from your hire date.

You must be actively at work for initial coverage or any increase in coverage in your life or AD&D plans to take effect.

Disability Insurance

Jabil automatically provides you with both short-term and long-term disability insurance at no cost to you, once you meet the eligibility requirements.

Your option:

Choose to pay taxes on company-paid LTD premiums or not. If you elect to pay taxes on LTD premiums and later become disabled, you won't pay taxes on the LTD benefits you receive (the tax you pay is based on your salary).

MetLife is the administrator for short-term and long-term disability insurance.

Short-term Disability (STD)

- Benefits begin on the first day away from work due to a personal injury and after seven calendar days due to illness.
- Payment is 70% of weekly base earnings,* up to a maximum weekly benefit of \$2,000.
- STD benefits may continue for up to 26 weeks.

Long-term Disability (LTD)

- You must be out on STD for 180 days before LTD will be paid.
- Payment is 60% of monthly base earnings,* up to \$15,000 per month.
- LTD benefits may continue while you remain disabled or until reaching certain age limits.

** See disability certificate of coverage for definition of earnings.*

For short-term disability and long-term disability, MetLife makes all eligibility and claim determinations.

Contact MetLife for questions about leaves, including the Family and Medical Leave Act (FMLA).



You must be actively at work for initial coverage or any increase in coverage for your disability plans to take effect.

Voluntary Policies

Jabil offers a variety of Voluntary Policies to help meet the unique needs of our employees.

Your options:

Choose any of the policies* below, even if you're not enrolled in any other Jabil benefit plans.

MetLife is the administrator for all Voluntary Policies, except for Identify Theft Protection, which is administered by Allstate.

Get a group discount when you enroll in any of the Voluntary Policies below. You pay the full cost through after-tax payroll deductions, except you pay MetLife directly for Pet Insurance.

- Hospital Insurance
- Critical Illness Insurance (CII): \$10,000; \$20,000 or \$30,000 coverage amounts
- Accident Insurance
- Pet Insurance
- Identity Theft Protection
- Legal Services

**Subject to change and/or end at any time.*

These policies are portable; that is, you can continue the coverage even if you leave Jabil.

These benefits are not sponsored by Jabil and are not part of our welfare plan.



Voluntary Policies always have a waiting period: first day of the month following 30 days of employment, regardless of hire status.

401(k) Retirement Plan

Jabil gives you free money to help you invest for the future by matching up to 4% of what you contribute to the 401(k) Retirement Plan: 100% of the first 3% of eligible compensation you contribute *and* 50% of the next 2%.

Your options:

Make your own contribution choices, keep automatic 5% contribution or opt out of automatic enrollment when eligible.

Eligibility and enrolling

You're eligible to participate in the 401(k) Retirement Plan after 30 days of employment. If you want to make your own contribution choices, you have these options:

- **Pre-tax and/or Roth 401(k) contributions**, between 1% and 75% of your eligible compensation, up to \$23,000 for 2024
- **Catch-up contributions** if you are age 50 or older during the calendar year, up to \$7,500 for 2024

You can enroll, change your contribution rate, investment direction, or cancel your participation at any time through Merrill or call 800.228.4015.

You'll find investment election information at Merrill.

Automatic enrollment

- If you *don't* want to participate in the Plan, contact Merrill during the 30-day opt-out period.
- If you take no action, **Jabil will automatically enroll you.**
 - Beginning with the first payroll cycle (following the 30-day opt-out period), 5% of your eligible compensation will be deducted from your paycheck on a pre-tax basis. **Your first contribution will begin approximately 60 days after the date in your eligibility letter.**
 - Your contributions will be invested in a Vanguard Target Retirement Fund based on your year of anticipated retirement at age 65.



To receive the maximum available match, contribute at least 5%. You're 100% vested in (own a right to) both your own contributions and Jabil's contributions.

Contribution limits may increase each year, and they include any contributions you or a previous employer may have already made for the year.

Employee Stock Purchase Plan (ESPP)

Jabil's ESPP allows you to share in the success of our global organization. The ESPP allows eligible Jabil employees the option to purchase Jabil stock at a 15% discount to Fair Market Value.

Your options:

Once eligible, decide which Offering Period to enroll.

Eligibility and enrolling

You're eligible to participate in the ESPP after 90 days of employment before the first day of the next Offering Period (see below). *Example:* If your first day of work is February 15, you can participate in the Offering Period that starts July 1.

Enroll or make changes through the Jabil Benefits Service Center during the ESPP Open Enrollment period:

- Online, or
- Call 877.525.2363 (877.JBL.BENE)

How the plan works

Jabil has two Offering Periods each calendar year:

- **Offering Period 1** begins January 1 and ends June 30. You enroll December 1 – December 15.
- **Offering Period 2** begins July 1 and ends December 31. You enroll June 1 – June 15.

When you're eligible and choose to participate:

- **You contribute 1% – 10% of your eligible pay each Offering Period** through after-tax payroll contributions.
- **At the end of the Offering Period, your accumulated contributions will be used to purchase company stock on the purchase date.** Jabil will transfer shares to you at 85% of the lower of the Fair Market Value (FMV) of Jabil stock (JBL on the NYSE) on the first day of the Offering Period or the last day of the Offering Period into a personal UBS Financial Services account set up on your behalf.

Changing your contribution election

You may change your contribution election one time during each Offering Period. Unless you elect to stop contributing, your contribution election will continue into the next Offering Period. If you choose to stop contributing, the contributions collected during the Offering Period will be used to purchase shares on your behalf at the end of the Offering Period, and you may re-enroll during a future ESPP open enrollment.

IRS limits

The IRS limits the *value* and *number of shares* that can be purchased each Offering Period:

- The maximum value limit is \$12,500.
- The share purchase limit is determined by dividing \$12,500 by the FMV of a share of Jabil stock on the first day of the Offering Period.

Your account with UBS Financial Services

After the first shares are purchased for your account (in the month after the close of the Offering Period), you will be able to log in to your UBS account. Your UBS ID is your Employee ID.

Well-Being Resources

Together with our benefit plans, Jabil offers a variety of resources so you can find the help you need, when you need it.

Aetna One Choice

Aetna One Choice combines digital and nurse support to help you get or stay healthy with short- and long-term care management. Your dedicated team supports everything from clinical pre-approval and help during your care, to short- and long-term care management. And they'll provide support based on what you want and need.

- Find more information through Aetna under the Programs & Resources tab.

Concierge Services

Healthcare is personal, and it's full of tough questions. How can I find the right specialist? Is this covered by my plan? I have a diagnosis, what do I do now? If you have medical coverage through Jabil, **Aetna's Concierge Services Team** is ready with answers.

- Call 833.361.0224 Monday – Friday, 8 a.m. – 6 p.m. in all time zones.

Health Advocate

If you're looking for help navigating the healthcare system and making informed decisions, Health Advocate is a *free* service for all benefit-eligible employees and their family members.

Health Advocate can help find a provider, schedule appointments, get a second opinion, find answers to questions about test results and medications, and review claims and billing issues.

- Call 866.695.8622.
- Go to HealthAdvocate.com/members (Organization: Jabil Inc.).
- Email answers@HealthAdvocate.com.

Aetna's Resources for Living

When you or a loved one needs help in any area of life, Resources for Living can help with a range of resources and support.

Resources for Living offers you and your family members free confidential access to professional counseling together with work/life support, including advice for financial and legal issues, family and relationships, and more.

You can also take advantage of the online resources, including articles and self-assessments, adult care and child care provider search tool, stress resources center, video resources, live and recorded webinars and a mobile app. You'll even find a discount center with deals on brand name products and services, including electronic, fitness, travel and more.

All full-time employees and family members living in your household are eligible — you don't need to participate in a Jabil medical plan.

The dedicated Resources for Living team will answer your calls 24/7. And you're eligible for up to 8 free, confidential counseling visits per topic. And because Resources for Living is part of Aetna, they'll seamlessly refer you to resources under your Jabil medical plan when you need them to.

- Call 833-657-2097 to talk with a Resources for Living counselor 24/7.
- Go to the Resources for Living website for resources and information (*User name: Jabil; Password: EAP*).

MinuteClinic®

MinuteClinic®, available at some CVS Pharmacy locations, offers services for things like minor illnesses and injuries, skin conditions, annual wellness exams, physicals, flu shots, vaccinations and injections.

- Go to cvs.com/minuteclinic to find a location near you and make an appointment.

Nurseline free, 24/7

Because health concerns can pop up day or night, Jabil medical coverage includes Nurseline, a 24-hour phone service. Call about symptoms to see if they're serious enough to see a doctor or for guidance on the right place to get care. You can even call about medication safety and side effects.

- Call 800.556.1555.

Teladoc for virtual health care

If you're enrolled in a Jabil medical plan, you can use Teladoc when you're not up for a trip to the doctor's office, including specialists, or urgent care.

Teladoc is a convenient, affordable option for routine and emotional healthcare. Teladoc offers visits with board-certified doctors who can diagnose many conditions and even prescribe medication.

- Call 855.835.2362.
- Go to Teladoc.com/Aetna to start an appointment online.

Virgin Pulse

Take charge of your health with wellness programs through Virgin Pulse. After starting out with your confidential Health Assessment and Health Screening, you'll receive personalized advice on what to do to maintain or improve your health.

Plus, if you participate in a Jabil medical plan, you and your enrolled spouse can earn incentives through Virgin Pulse: \$125 incentive by completing the Health Assessment and \$125 more when you get your health screening through your doctor.

Where your incentives go depends on your medical plan election:

- Base PPO > Virgin PulseCash gift card program (Amount you redeem is taxable and will be reflected on your paystub.)
- Healthy Premier > Health Reimbursement Account (HRA)
- Healthy Plus > Health Savings Account (HSA)

While only you and your spouse can earn incentives, if you're in Healthy Premier or Healthy Plus, you can use the money for any dependents covered under your medical plan. And while your adult dependents can't earn incentives, they can participate in the Virgin Pulse programs.

Important: Start by registering on Virgin Pulse, then print the Health Screening form and bring it to your annual wellness screening. Mail the completed form to Virgin Pulse or scan/upload it to your account on Virgin Pulse. You have until December 31, 2024 to get a Health Screening and until March 31, 2025 to submit the form for approval. If approved, you'll get your incentive in April 2025 and it will apply in 2025. But due to processing time, **if you want your incentive paid in and applied to 2024, you must complete and submit your Health Assessment and Health Screening by November 30, 2024.**

To get started or continue your wellness journey:

- Go to Virgin Pulse: To enroll for the first time.
- Go to Virgin Pulse: If you're already enrolled.



Find more resources on the Aetna microsite.

Health

Making healthy lifestyle choices is something only you can do. Wherever you are on your healthcare journey, Jabil is ready to help with benefits, options for care and cost-saving programs.

Choose the right medical plan for you.

Because healthcare needs tend to change over time, the medical plan you choose is an important decision each year. Take time to learn about your choices — how they work and features unique to each option — before you make a choice. That way, you'll choose the plan that best fits your individual healthcare needs and budget.

Here's why three employees chose their plan.



LUCY

Single | Moderate medical plan user | Some preventive medications

Lucy likes the predictability of the Base PPO.

- Her paycheck costs are higher, but she gets a lower deductible. She likes knowing she has set copays for doctor visits and prescriptions — before she meets her deductible. If she needs other medical care, she knows she'll share costs with the plan, after the deductible.
- She can get \$250 from the Virgin PulseCash gift card program if she completes certain Virgin Pulse wellness activities.
- Lucy can also lower her costs by putting tax-free dollars in her Healthcare FSA and later use them to pay for eligible expenses, tax-free.



JORDAN

Married with 3 kids | Heavy medical plan users

Jordan likes the safety net he gets from Jabil money in the Healthy Premier with HRA.

- His paycheck costs are lower than the Base PPO, but his deductible is higher. He knows he'll need to pay his deductible before the plan starts to share eligible medical plan expenses with him. But he also knows he doesn't have a deductible for prescription drug coverage (which is the same coverage he'd have in the Base PPO).
- Jabil gives him a Health Reimbursement Account, or HRA, with \$600 for family coverage, which essentially brings the family deductible down by \$600.
- Jordan uses in-network providers, so his eligible medical and Rx expenses are automatically paid from his HRA.
- Jordan and his wife can earn an extra \$500 for their HRA if they both complete certain Virgin Pulse wellness activities.
- If they have money in their HRA at the end of the year, it rolls over to the next if they stay in Healthy Premier.
- They can also lower their costs by putting tax-free dollars into a Healthcare FSA and later use them to pay for eligible expenses, tax-free.



KARLA

Young and married with no kids | Low medical plan users | Mainly uses the plan for the free, in-network preventive care

Karla likes the low paycheck cost and tax-savings opportunities with the Healthy Plus with HSA.

- Her paycheck costs are lower than the other options, but her deductible is higher. She knows she'll pay for their medical expenses — doctor visits, prescriptions, even unexpected medical expenses — out of pocket until they pay the family deductible. But they pay nothing for in-network preventive care, including certain preventive prescriptions.
- She knows Jabil puts \$1,500 in her tax-advantaged HSA, and she can put money in, too, up to IRS limits. She decides to put the difference she saves on premiums into her HSA, helping to build her account.
- They can use the HSA to pay for eligible healthcare expenses now or save it for future expenses, even if she retires or leaves the company.
- Karla and her husband can earn an extra \$500 for their HSA if they both complete certain Virgin Pulse wellness activities.
- Plus, they can lower their costs by putting tax-free dollars in the Limited Purpose Healthcare FSA and later use them to pay for eligible dental and vision expenses (but not medical), tax-free.

Learn more about Healthy Plus with HSA.

These employees also have access to Health Advocate for help navigating the healthcare system and make informed decisions, even finding lower cost services.

Establish a relationship with an in-network provider.

When you have a relationship with a primary care doctor, you benefit from more personal care and cost savings. Your doctor will have a handle on your health history and be your go-to when you need routine care. If you need more specialized care, your doctor can help coordinate the referral.

Need help finding an Aetna in-network doctor that fits your needs? Call the Concierge Services Team at 833.361.0224 or search for providers online. Health Advocate can also help, even if you're not in a Jabil medical plan.

Practice prevention.

Preventive care can help identify small problems before they become serious (and more expensive to treat). Jabil offers you preventive care through your healthcare plans:

- Preventive medical care like your annual physical, routine immunizations and screenings (e.g., breast cancer screening, colon cancer screening, childhood immunizations) is covered at 100% with no deductible when you see an in-network provider (if your doctor codes the service as preventive). Plus, medical coverage includes hearing aids/exams up to \$1,000 every three years, subject to deductible and coinsurance.
- Twice yearly dental exams and cleanings are covered at 100% with no deductible under the dental plan. Plus, each year you get preventive care, the plan will increase its \$2,000 annual plan maximum benefit by \$100 for the next year (for up to three years).
- Every calendar year, you can have your vision checked for just a \$10 copay.

Know your health status.

When you take advantage of Virgin Pulse resources designed to help know more about your health, Jabil provides you an incentive.

- Complete the Health Assessment, a brief mobile-friendly questionnaire. It will put you on a path to improving your health and earn you an incentive. With your results, Virgin Pulse coaches can help guide you. Self-paced programs, interactive tools and challenges let you customize your experience.
Be sure to check out Coaching and Journeys under the Health icon you'll see after you've registered.
- See your in-network doctor for a free health screening and discuss your results. Knowing key numbers like your blood pressure, cholesterol, glucose and BMI can help prolong your life. Before your appointment, go to Virgin Pulse for the Health Screening Form to bring to your doctor so you can earn your incentive.

Know what prescriptions are covered.

Based on your need, you or your doctor should review the drug formulary, specialty drug list and exclusions from Aetna to help you get the right medicine at the best cost.

If you're a Healthy Plus medical plan participant, certain preventive medications are covered with no deductible.

On a maintenance drug? Think mail order.

Mail order can save you time and money on prescription drugs you take on a regular basis. You can also get 90-day supplies from CVS Pharmacy stores, with pickup and delivery options, for a convenient way to fill long-term (maintenance) prescriptions at Mail Order copays/coinsurance.

Manage a chronic condition.

Take charge of chronic conditions such as diabetes, asthma or congestive heart failure:

- Manage your condition as recommended by your doctor, including taking maintenance medications as prescribed. Your 90-day prescriptions are available through mail order or through CVS Pharmacy stores with pickup and delivery options.
- Tap into your medical plan's condition management resources or Virgin Pulse health coaching. Both can help you avoid complications and achieve your best possible health.

Understand all your options for care.

Depending on the situation, in addition to an office visit with your primary care doctor, you have options for care:

- Consider **urgent care** if you need immediate care for a non-emergency and want to avoid expensive emergency room fees. MinuteClinic®, available at some CVS Pharmacy locations, may also meet your needs.
- And if your enrolled in a Jabil medical plan, Nurseline and Teladoc virtual healthcare can provide you advice without leaving your house.

In a true medical emergency, dial 911 or go to the nearest emergency room.

Quit tobacco.

Whether you light up or chew tobacco, quitting is likely the single most powerful change you can make for your health. It may take several tries, but don't give up. Tap into Virgin Pulse health coaching and other resources and discuss options with your doctor. Aetna also offers tips and resources. You are 4 times more likely to quit with support.

Have a healthy baby.

If you're having a baby, take advantage of great resources through your Aetna medical plan during your pregnancy. There's even special counseling for high-risk mothers-to-be. For questions on leaves of absence, contact MetLife at 855.522.4565.

Wealth

Jabil offers benefits to help you save on expenses today as well as benefits to help you build wealth and protect your future.

Maximize your 401(k) account.

As your finances change throughout the year, remember you can enroll or adjust your contributions in the Jabil 401(k) Retirement Plan at any time.

And Merrill offers a wealth of information for your financial well-being. The online education center has tools and resources to help you be financially healthy today and tomorrow.

Become a Jabil owner through the Employee Stock Purchase Plan (ESPP).

Share in the success of our global organization when you participate in Jabil's ESPP. When you enroll, you can purchase Jabil stock (JBL on the NYSE) at a 15% discount through after-tax payroll deductions. Open enrollment occurs in June and December of each year, so watch for information about signing up.

Keep your beneficiary information up to date.

Many benefits — life insurance, 401(k) plans, HSA — require you to designate a beneficiary, that is, the person(s) who would receive your benefits if you die. Keep this information up to date, or your money may not be distributed in the way you'd like.

It's a good idea to review your beneficiary(ies) from time to time, for example, when you:

- Experience a life event such as marriage, birth, divorce or death of a dependent
- Complete your benefits open enrollment
- Update your will or estate plan
- Roll over a 401(k), IRA or other account

Make life insurance updates through the Jabil Benefits Service Center. Submit beneficiary designations for the 401(k) Retirement Plan to Merrill and for the HSA on WEX.

Create a will.

Having an up-to-date, legal will is too important to put off. Remember, this document is a way to help ensure your finances and property are handled the way you want after your death. Jabil offers free legal referrals through Aetna Resources for Living (EAP).

Have an FSA? Be sure to use it or you'll lose it.

Use your Healthcare FSA or Limited Purpose Healthcare FSA to pay for eligible out-of-pocket medical, dental, vision and prescription drug expenses using your debit card within the calendar year (you can't use your debit card for expenses incurred in a prior calendar year). But make sure your expenses are eligible and substantiated by WEX — otherwise they'll be considered taxable in the following year.

Use your Dependent Care FSA to pay for eligible dependent care expenses (NOT healthcare-related expenses), such as daycare, after-school programs for children up to age 13, and elder care.

And be sure to use your FSA money by December 31 — you lose any money left at the end of the year. File your claims by March 31 of the next plan year.

- Learn more at WEX.
- Check out the FSA store to find and purchase FSA-eligible products.

Maximize your HSA (Healthy Plus participants).

If you're enrolled in Healthy Plus, your Health Savings Accounts (HSA) gives you triple tax advantages on dollars you contribute — and on Jabil's contributions. Here's how to maximize your HSA:

- Contribute as much as you can without going over the annual IRS limits.
- Remember, Jabil contributions and Virgin Pulse incentives you (and/or your enrolled spouse) earn count toward the annual IRS limits.
- If you don't want to make your own contributions, you can still receive contributions from Jabil. But you must open your HSA and set a contribution amount — even if it's \$0; otherwise you won't receive the Jabil contribution, including any incentives earned through Virgin Pulse. If you open your HSA after January 1, the Jabil contribution will be prorated based on the date you enroll in and set your HSA contribution amount.

Each year you continue enrollment in Healthy Plus with HSA, you must set your contribution amount again during annual enrollment — even if it's \$0 — to keep receiving the Jabil contribution.

Once your account is verified, you can stop or change your current contributions at any time by contacting the Jabil Benefits Service Center.

Have FSA, HSA or commuter benefits? Save time with the mobile app.

The WEX mobile app gives you easy access to your account at any time so you can:

- File a claim and upload documentation using your phone's camera
- Check your balance and view account activity
- Get instant notifications on the status of your claims
- And more

Healthy Premier participants: Manage your HRA.

The Health Reimbursement Account (HRA) pays for your first dollars spent on eligible medical and prescription drug expenses and applies toward your annual deductible. HRA money at year-end rolls over if you stay in Healthy Premier. Your HRA is managed by Aetna.

Know the cost saving features of Jabil's medical plan.

Taking advantage of the cost savings features of Jabil's medical plan can help you save money.

- **Stay in-network:** When you use Aetna in-network providers and facilities, you pay less out of pocket than for out-of-network care. Call the Concierge Services Team at 833.361.0224 for help finding an in-network provider who fits your needs. You can also search for providers online.
- **Use generics:** Ask your doctor to prescribe generics instead of brand name drugs when possible. And take advantage of the programs Aetna has in place to keep costs down, such as Step Therapy and Prior Authorization.
- **Prepare for care that needs pre-approval:** Aetna requires you get pre-approval/precertification for certain medical procedures and prescription drugs, including many specialty drugs. Be sure to talk with your doctor before you receive care and then contact Aetna.

Check for billing errors.

Mistakes happen, so review your medical bills and Explanation of Benefits (EOB) forms carefully. If you find an error, contact your medical plan administrator. You can also contact Health Advocate for help understanding your bills, negotiating a balance, making a payment plan and knowing your rights to appeal a denied claim.

Get instant savings on healthy-living products and services.

Through the Aetna Discount Program, save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any medical plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use. Log in to the Aetna website to start saving.

Resilient self

Jabil cares about supporting emotional health and resiliency at every stage of your life. That's why we provide resources to help you and your family cope with life's stressors in healthy ways.

Take advantage of free confidential counseling.

Through Aetna's Resources for Living, you and your family members are eligible for up to 8 *free*, confidential counseling visits per topic.

If you or a family member needs more than 8 visits, Resources for Living will seamlessly refer you to resources under your Jabil medical plan.

Use on-demand resources for work/life balance.

Aetna's Resources for Living helps with resources and support when you or a loved one needs help in any area of life, including support for issues with family, health, money and work.

Log on or download the Resources for Living app for resources and tips. Explore the articles, live and on-demand webinars, self-assessments, videos and more. The app is filled with tips and tools for reducing stress, including new feature articles every month.

Explore other mental healthcare resources.

Look to national organizations for more resources to help you know more about and live with mental illness, including the National Alliance on Mental Illness and Centers for Disease Control and Prevention (CDC).

Explore other Jabil resources.

Link to JabilWeb for company news and information such as volunteer opportunities, Health & Wellbeing, DEI and JabilPerks discounts.

Legal Notices

Employee benefits plan — annual notices October 2023

For more information on the information in this Notice, contact Corporate Benefits by telephone at 727-577-9749 or in writing at Jabil Inc., 10800 Roosevelt Blvd. N., St. Petersburg, FL 33716.

- Summary Annual Reports (SARs)
- Summary of Material Modifications
- Disclosure About the Benefit Enrollment Communications
- Midyear Election Changes to Pre-Tax Benefits
- HIPAA Special Enrollment Rights Notice
- Women's Health and Cancer Rights Act (WHCRA) Notice
- Newborns' And Mothers' Health Protection Act (NMHPA) Notice
- Medicaid and the Children's Health Insurance Program (CHIP)
- Your Prescription Drug Coverage and Medicare
- HIPAA Wellness Program Reasonable Alternative Standards Notice
- EEOC Wellness Program Notice
- HIPAA Notice of Availability of Notice of Privacy Practices
- New Health Insurance Marketplace Coverage Options and Your Health Coverage

Contacts

Jabil Benefits Service Center
Your first stop for all things benefits
877.525.2363 (877.JBL.BENE)
872.299.9719 (international)
jabilbenefits.bswift.com



Health

Medical, Pharmacy and HRA

Aetna

Concierge Member Services
833.361.0224
(Group #604639)

Nurseline
800.556.1555

Teladoc
855.835.2362

Visit the Aetna microsite

Health Advocate

Health Advocate

866.695.8622

Organization: Jabil Inc.

Visit Health Advocate

Email: answers@HealthAdvocate.com

Dental

Aetna

Member Services
877.238.6200
(Group #604639)

Visit Aetna

Vision

Aetna

Member Services
877.973.3238
(Group #604639)

[Visit Aetna](#)

COBRA

bswift

866.365.2413

[Visit the Jabil Benefits Service Center](#)

Medicare Information

Medicare Transition Services (MTS)

833.850.1770

Medicare

800.MEDICARE (800.633.4227)

[Visit Medicare Transition Services](#)

[Visit Medicare](#)



Wealth

401(k) Retirement Plan

Merrill

800.228.4015

[Visit Merrill](#)

Employee Stock Purchase Plan

UBS

800.679.0921

ID# and PIN are participant specific

[Visit UBS](#)

Life Insurance

MetLife

855.522.4565

[Visit MetLife](#)

Disability

MetLife

855.522.4565

Notify MetLife and your local HR representative of any disability or leave request

[Visit MetLife](#)

FSA, HSA, Commuter

WEX

Current participants: 866.451.3399

New participants: 844.561.1337

To log in to WEX, [click here](#)

For more WEX info, [click here](#)

Email: Customerservice@wexhealthinc.com



Resilient Self

Resources for Living

Aetna

833.657.2097

[Visit Aetna Resources for Living](#)

Username: Jabil

Password: EAP

Wellness

Virgin Pulse

844.724.3952

To sign up for Virgin Pulse, [click here](#)

If you are already enrolled, click [here](#)

Important Note

A final word

While the information in this guide is intended to be helpful, it is a summary overview of the benefits programs available to Jabil Inc.'s U.S. employees. The contents of this guide are not intended to be a contract. For official descriptions of the individual benefit plans or to find detailed information for each plan including conditions, exclusions and limitations, please contact the benefits provider, and review the plan's summaries, certificates or riders, or contact your local Human Resources representative. If there is any conflict between the information in this guide and the plan or policy documents, the plan or policy documents will govern.

Summary of Material Modification

The information in this guide applies to the Jabil Inc. Health Benefit Plan. This information meets the requirements for a Summary of Material Modification (SMM) as required by the Employee Retirement Income Security Act (ERISA).