

JM



# 2021 Benefits Program Overview

# Connecting what matters

**One of our JM values is protecting people and the planet. This means that we not only practice the highest standards of health and safety, but also that we promote and support the wellbeing of people both inside and outside of work.**

Elements is helping you to understand and manage your JM benefits, but it's evolving to help you focus on your overall wellbeing – for you and your family.



# Your personal benefits portal

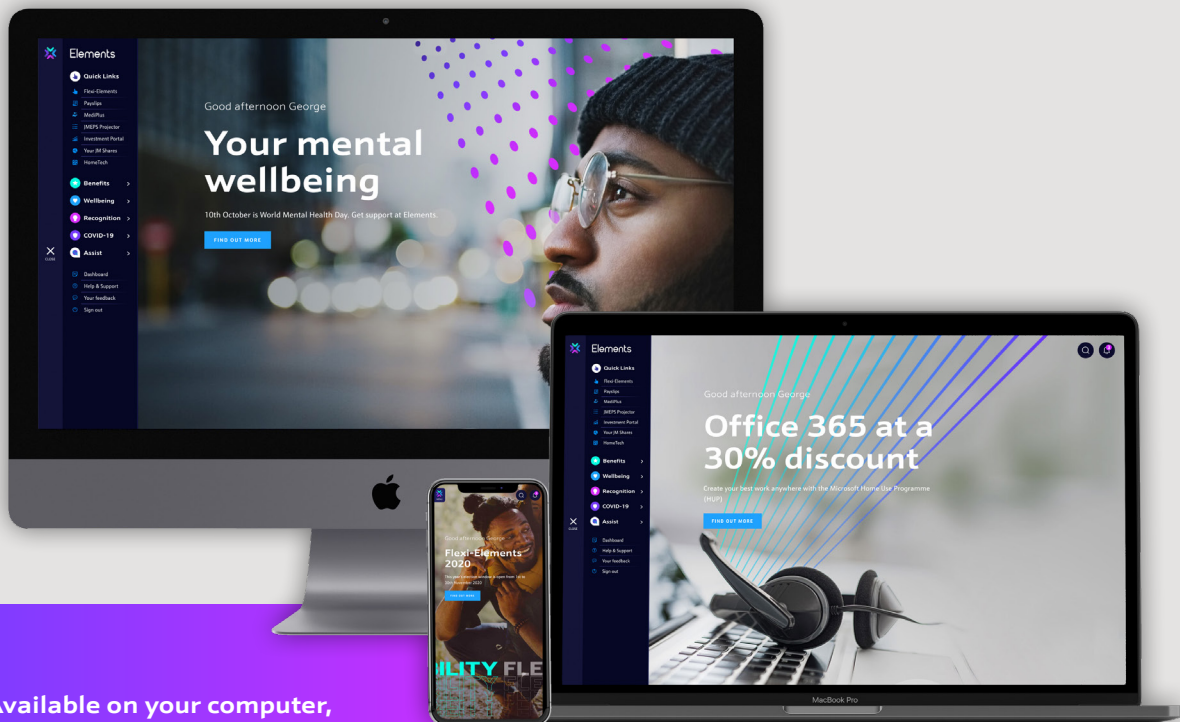
The Elements portal is personalized to you. More information about your complete benefits package is viewable at [elements.matthey.com](https://elements.matthey.com).

It's your one-stop benefits portal including in-depth information about our benefits, links to our insurance carriers and access to the employee discount program, known as 'More'. Another feature of Elements is the ability for single sign-on access to our various benefit carriers.

The Reward and Benefits team uses Elements to send important information via your registered email address. On occasion, useful documents are uploaded to your Elements account in conjunction with these email communications.

## New to Elements?

If you haven't already registered, you can do so by creating a username and password and confirming your identity. You'll then have access to your personalized portal.



Available on your computer, tablet or smartphone, at home or at work.



[elements.matthey.com](https://elements.matthey.com)

# Healthcare Plan offerings and premium costs

At JM, we believe your health, as well as your family's, is important, and we are committed to ensuring that you have access to comprehensive healthcare benefits that are both affordable and meet your needs. Healthcare benefits include traditional medical, prescription, dental and vision insurance with additional income protection coverage such as life and disability.

Provided below is a high-level overview of the plan design for each of the healthcare benefits. More detailed benefit summaries are viewable on Elements, under the Benefits section.

## Medical

The Medical Plans are administered through Aetna, and you have the choice of these three options:

### 1 Platinum

You may prefer to pay higher premiums through your pay check and pay less when you actually use the Plan services. If so, this option may suit you.

### 2 Gold

For moderate premiums and cost at the time services are received, the Gold plan is the median of our other two options.

### 3 Silver

You may prefer to pay much lower premiums and have more cost exposure at the time services are received. The Silver plan's Health Savings Account can offset costs and also be utilized as a retirement medical account.

Using The Aetna Network – You Pay	Platinum	Gold	Silver
Deductible (Single/Family)	\$200/\$400	\$400/\$800	\$1,500/\$3,000
OOP Max (S/F)	\$1,000/\$2,000	\$2,000/\$4,000	\$4,000/\$7,900
Preventive Care	Covered at 100%	Covered at 100%	100% covered, no deductible
PCP Visits	\$20	\$20	100% covered after deductible
Specialist Visits	\$40	\$50	30% after deductible
Urgent Care	\$50	\$50	30% after deductible
Laboratory & X-ray	10% after deductible	20% after deductible	30% after deductible
Inpatient Hospital	10% after deductible	20% after deductible	30% after deductible
Outpatient Surgery	10% after deductible	20% after deductible	30% after deductible
Emergency Room	10% after deductible	20% after deductible	30% after deductible
Prescription Drug Coverage	CVS/Caremark	CVS/Caremark	Aetna (Via CVS)
Deductible (Single/Family)	None	None	Included with Medical
OOP Max (S/F)	\$1,000/\$2,000	\$2,000/\$4,000	Included with Medical
Generic (30-day fill)	\$10	\$10	100% covered after deductible
Brand (30-day fill)	\$30	\$40	30% after deductible
Non-Formulary (30-day fill)	\$60	\$80	30% after deductible
Specialty (30-day fill)	\$100	\$120	30% after deductible
90-Day Supply	2x co-pay	2x co-pay	30% after deductible

# Medical credits and surcharge



## Wellness programs

Through wellness programs, JM rewards you for taking simple actions to maintain your health and wellbeing by offering credits on health care costs. You can earn health care credits to be applied the following plan year or in the current year. If you are a new joiner to JM, you will benefit from wellness program credits until a new wellness campaign is launched. Keep a look out for communications about the wellness initiatives during the year.

## Tobacco free

If you and your covered Spouse (if applicable) are tobacco free, or can attest that you have been tobacco free for at least three months, you will receive a \$75 credit per pay on your medical contributions. This is a dynamic program which means you could lose or gain the credit depending on changes to your (and/or your covered Spouse's) tobacco status throughout the year. Any changes to one's tobacco status during the year must be recorded in Flexi-Elements (our benefits election portal). All new joiners are included in this wellness program and will be asked to provide their tobacco status.

JM is committed to helping you achieve your best health status possible. Rewards for participating in our wellness programs are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact the Reward and Benefits team at 610-971-3025, and we will provide you with our acceptable alternatives.

## Spousal surcharge

While we offer very competitive benefits at JM, we do want our employees to be consumers and to consider all healthcare options. With this principle in mind, we assess a Spousal Surcharge. It works as follows:

**IF** your Spouse has his/her own employer coverage available (eligible) &

**IF** you cover him/her as a dependent on JM's Medical Plan...

**THEN** you will be assessed a Spousal Surcharge per pay, based on the Plan you elect.

① **Platinum \$80**

② **Gold \$40**

③ **Silver \$10**



**The Spousal Surcharge DOES NOT apply to Spouses with no employer-provided coverage of their own.**

# Medical premiums

Follow the formula below to determine your per pay premium costs for the Medical Plans in 2021. The 2021 Medical premiums will take effect from July 1, 2021.

Full Per Pay Cost	Platinum	Gold	Silver
Single	\$183	\$151	\$79
Employee + Child	\$212	\$164	\$81
Employee + Children	\$250	\$181	\$84
Employee + Spouse	\$256	\$184	\$84
Family	\$319	\$212	\$88



Health Assessment completion discount of \$50 per pay\*



Tobacco Free discount of \$75 per pay

Per Pay Cost With All Discounts Applied	Platinum	Gold	Silver
Single	\$58	\$26	\$4
Employee + Child	\$87	\$39	\$6
Employee + Children	\$125	\$56	\$9
Employee + Spouse	\$131	\$59	\$9
Family	\$194	\$87	\$13



Spousal Surcharge, if applicable, of \$80 Platinum, \$40 Gold and \$10 Silver

\*If enrolled in the Silver plan, you will receive the Annual Wellness program completion discount via a \$50 per pay contribution into your HSA.



# Healthcare accounts



## Flexible Spending Account

If you enroll in the Platinum or Gold Plan or you are not enrolled in a medical plan, you are eligible to participate in a Medical Flexible Spending Account (FSA) that allows you to contribute up to \$2,750 (pre-tax) and reimburse yourself for healthcare expenses. It's administered by PayFlex, and you will be issued a debit card to make using the FSA easier. Late entrants into the FSA program will have the maximum election amount prorated based on the number of pays remaining in the plan year.



## Health Savings Account

The Silver Plan comes with a Health Savings Account (HSA)\* which is a tax-efficient way to save for future health costs. You can make pre-tax contributions (up to certain limits) directly from your pay into an account to put toward future healthcare costs, should you need them. The money rolls over from year-to-year so you won't need to worry about not using or losing the funds. The HSA is also portable so you can still use the account even if you leave the Silver Plan. The IRS allows a total contribution (combined employee and employer) for 2021 of \$3,600 for Single level coverage and \$7,200 for all coverage levels above Single.

\*You are not eligible to contribute to a HSA if you are enrolled in a health plan (including Medicare) other than the JM Silver plan.

# Dental



## Dental insurance

The Dental Plans are provided through Delta Dental (PPO Plus Premier Plan network), and you have the option to enroll in one of the following Dental Plan coverages. The dental coverage type (Single, Family, etc) does not need to match your medical coverage type, however, any covered dependents must be in the same Core or Buy Up plan as you.

Dental Services	Core Dental	Buy Up Dental
Preventive	100%	100%
Basic Coverage	80%	80%
Major	Not covered	50%
Annual Allowance	\$1,000	\$2,000
Orthodontia (Age 6 to 19)	Not covered	50%
Orthodontia Lifetime Max	Not covered	\$1,500

Coverage Type	Core Dental Per Pay Cost	Buy Up Dental Per Pay Cost
Single	\$2	\$7
Employee + Child	\$3	\$10
Employee + Children	\$6	\$15
Employee + Spouse	\$3	\$10
Family	\$7	\$19

# Vision

## Vision insurance

The Vision Plans are provided through VSP, and you have the option to enroll in one of the following Vision Plan coverages. The vision coverage type (Single, Family, etc.) does not need to match your medical coverage type, however, any covered dependents must be in the same Core or Buy Up plan as you.

Benefits	Core Vision	Buy Up Vision
<b>Benefits Frequency</b>		
Exam	Every Calendar Year	Every Calendar Year
Lenses	Every Calendar Year	Every Calendar Year
Frames	Every Other Calendar Year	Every Calendar Year
Contacts	Every Calendar Year	Every Calendar Year
<b>Frames</b>		
	\$100 Allowance with 20% discount on excess charges	\$200 Allowance with 20% discount on excess charges
<b>Lenses</b>		
Single, Bifocal or Trifocal Progressive, Photochromic or Anti-Reflective	\$35 material copay Discounted	\$20 material copay Pick 1 for full coverage with discount for additional enhancements
<b>Contacts</b>		
Elective (Conventional/Disposable)	\$100 Allowance	\$200 Allowance
Necessary (Conventional/Disposable)	Covered in Full	Covered in Full

Coverage Type	Per Pay	Per Pay
Single	\$1	\$4
Employee + Child	\$3	\$9
Employee + Children	\$3	\$9
Employee + Spouse	\$3	\$9
Family	\$5	\$14





# Income protection benefits



## Basic life insurance

JM provides, at no cost to you, Basic Life insurance coverage equal to two times (2x) your annual salary. The IRS requires JM to impute income taxes for any Company-provided life insurance amount in excess of \$50,000. You can see the imputed income coded as "GTL" on your pay statements. The maximum amount of coverage is \$1,500,000 with a guaranteed issue amount of \$750,000. Any coverage in excess of the guaranteed issue amount will require Evidence of Insurability (EOI).

## Accidental death and dismemberment

In conjunction with your Basic Life insurance, the Company provides, at no cost to you, Accidental Death and Dismemberment (AD&D) coverage equal to two times (2x) your annual salary.

## Employee optional life insurance

Through the JM Optional Life program, you have the option to supplement your Basic Life insurance with additional coverage. You can elect an amount from \$10,000 up to a maximum of five times (5x) your annual salary or \$500,000. The guaranteed issue amount for your first-time offered election is \$150,000. Any amount in excess of \$150,000 will require EOI. AD&D is not provided under this program. Any new coverage not elected at initial eligibility or any increase to Employee Optional Life coverage will be subject to EOI.

## Spouse optional life insurance

Through the JM Spousal Optional Life program, you have the option to elect life insurance coverage for your Spouse. Eligibility to elect Spousal Life insurance is contingent on electing Employee Optional Life insurance. You can elect an amount from \$5,000 up to a maximum of five times (5x) your annual salary or \$500,000, not to exceed 100% of the Employee Optional Life coverage. The guaranteed issue amount for your first-time offered election is \$50,000. Any amount in excess of \$50,000 will require EOI. AD&D is not provided under this program. Any new coverage not elected at initial eligibility or any increase to Spousal life coverage will be subject to EOI.





## Income protection benefits continued

### Child optional life insurance

Through the JM Child Optional Life program, you have the option to elect life insurance coverage for your child(ren). Eligibility to elect Child Life insurance is contingent on electing Employee Optional Life insurance. You may elect a flat \$10,000 of coverage per family unit. This means all children in the family are covered, individually, for \$10,000. You only pay \$1 monthly premiums for all children covered, combined. EOI may apply. The \$10,000 of coverage is guaranteed issue when first offered. Any new coverage not elected at initial eligibility will be subject to EOI.



### Short-term disability

JM provides a salary continuation type program for short-term disability (STD) benefits. You may qualify to receive STD benefits if you are unable to work due to a non-work related illness or injury.

#### STD benefit amount

JM provides 100% of base salary for 45 calendar days, beginning on the:

- First calendar day of in-patient hospitalization;
- Third calendar day if injured; or
- Eighth calendar day of illness.

After 45 days of disability, 66 and 2/3 of base salary is provided for the balance of 180 days. After six months' Company-service, an additional 180 days at 66 and 2/3 of base salary is provided, beginning in the 27th week of disability. Short-term disability benefits end after 365 days.



### Long-term disability

Long-term disability (LTD) benefits are designed to begin once Short-term disability benefits end. You are eligible for LTD the first of the month after 180 days of continuous service. Enrollment is automatic but you must pay 100% premiums on a post-tax basis. This provides you with a tax-free benefit for the LTD and greatly enhances the benefit. The LTD benefit amount is 60% of base monthly salary up to a maximum benefit of \$10,000 per month. Benefits begin with the 53rd week of disability and are coordinated with Social Security payments. The cost is \$0.24 per \$100 of covered monthly payroll.

# Eligibility and enrollment

## Healthcare benefit eligibility

### Full-time 40

If you work 40 hours per week, you are eligible for the Medical, Prescription, Dental, Vision and Healthcare Savings Account Plans.

### Part-time 20+

If you are scheduled to work 20 hours or more per week, you are eligible for the Medical, Prescription, Dental, Vision and Healthcare Savings Account Plans.

### Part-time below 20

If you are scheduled to work less than 20 hours per week and projected to earn \$20,000 per year, you are eligible to participate in the JM Healthcare Plans. If your scheduled hours change or you work an average of 20 hours per week (and earn \$20,000) over the course of a year, you will be made eligible for the programs.

## Income protection eligibility

### Full-time 40

If you work 40 hours per week, you are eligible for the Basic Life Insurance, Optional Life Insurance and Disability.

### Part-time 20+

If you are scheduled to work 20 hours or more per week, you are eligible for the Basic and Optional Life Insurance Plans but are not eligible for the Disability Plans.

### Part-time below 20

If you are scheduled to work at least 10 hours per week and projected to earn \$20,000, you are eligible for the Basic and Optional Life Insurance Plans. You are provided with, at no cost to you, Basic Life Insurance coverage equal to two times (2x) your annual salary. You are not eligible for the Disability Plans.

If you are scheduled to work at least 10 hours but are not projected to earn \$20,000, you are eligible for the Basic and Optional Life Insurance Plans. You are provided with, at no cost to you, a flat Basic Life Insurance amount of \$40,000. You are not eligible for the Disability Plans.

## Dependent eligibility

JM provides healthcare coverage for you and any eligible dependents. Eligible dependents for benefit coverage include:

### Your legally married spouse

This includes same-sex Spouses. Ex-Spouses who are required to have coverage due to a divorce settlement are not permitted to participate in the JM Plans. You must satisfy the court order with coverage from another source. The JM Plan Rules are not superseded by any state or local laws.

### Your dependent children

- Your naturally-born children, legally-adopted children, step-children or court-ordered dependent children for whom you are the court-appointed legal guardian.
- Your dependent children up to age 26 regardless of student status. Coverage ends the date they turn 26.
- Your continuously disabled dependent children, if disabled prior to age 26, who are incapable of self-sustaining employment and dependent upon you for support, regardless of age. Please note this circumstance by identifying the dependent as "disabled" on the online enrollment tool.

# Eligibility and enrollment continued

## New hire effective date

New hire benefits become effective on the first of the month after 30 days of continuous service for all health and welfare benefits, unless indicated otherwise. If you were previously employed by JM and are rehired within six months of leaving the company, your coverage for the Healthcare Plans begins immediately. Service credit is also recognized if you change to a benefit eligible class, and coverage could begin immediately.

## How and when to enroll

Enrolling in the JM Healthcare Plans is done through our online enrollment tool, Flexi-Elements. You can access Flexi-Elements from the Elements homepage and select the link to Flexi-Elements.

## Open enrollment

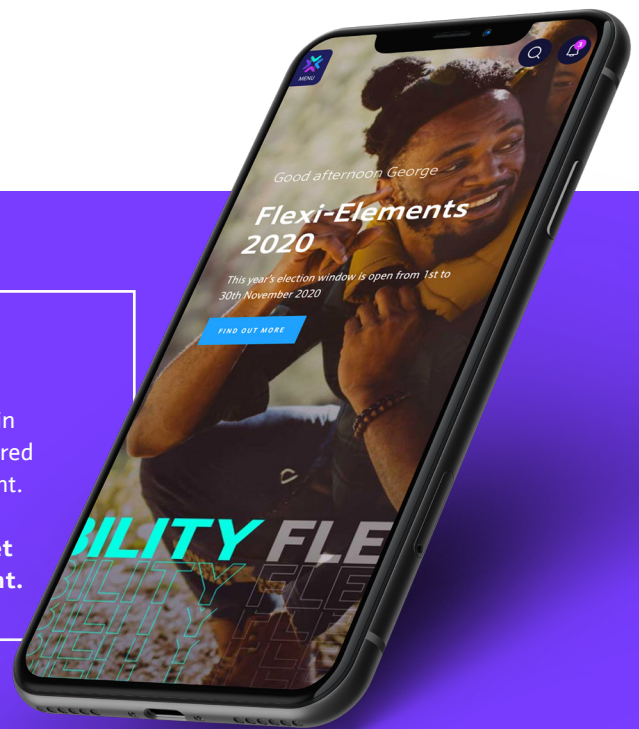
JM holds its annual Open Enrollment in the fall and this is when you can make changes, without validation, to your benefits. Benefits elections made during Open Enrollment are effective on January 1st of the following year.

## Qualifying life events

Life Events can occur throughout the year, and may require you to adjust your benefit coverage. Qualifying Life Events which permit changes to your benefit coverage include:

- Birth or adoption of a child;
- Marriage;
- Divorce and/or legal separation;
- Death or loss of a dependent (including loss of dependent status); and
- Change in your Spouse's employment status, causing loss or gain of benefits coverage.

You must take action within 31 days of the Qualifying Life Event to change benefit coverage(s). Be sure to contact People Services if you experience a Qualifying Life Event.



### If you are a new hire

You have until your benefits effective date to make your elections in Flexi-Elements. If you fail to make your elections, you will be required to wait until the next Open Enrollment or for a Qualifying Life Event.

**To enroll, you need to visit Flexi-Elements. Don't forget to inform People Services if you experience a Life Event.**

# Retirement programs

**JM provides retirement benefits through the Salaried Savings Investment Plan. The Plan consists of two components, a traditional 401(k) Plan and our Defined Contribution Pension Plan, known as JMPP DC+.**

You are eligible to participate on the first day of the month after 30 days of service. If you were previously a participant and are rehired, you are eligible on the first of the month following your rehire date.

## 401(k) plan

The 401(k) Plan is administered through T. Rowe Price and allows you to contribute up to 50% of your per pay base earnings either pre-tax, as a Roth after-tax deferral, or a combination of the two. The IRS sets an annual maximum contribution to your 401(k) Plan which applies to your combined pre-tax and after-tax contributions. An additional catch-up contribution can be made to the Plan if you will reach age 50 during the calendar year. The IRS adjusts the maximum and catch-up contribution amounts on an annual basis. You will be automatically entered in the Plan at a 4% pre-tax contribution if you do not make an election within 60 days of hire.

## Safe Harbor matching contributions

After one year of employment service, JM will match dollar-for-dollar up to your first 4% of deferrals for pre-tax and post-tax contributions, combined. This match is a Safe Harbor matching contribution, and you are immediately vested in these contributions once they are made. JM calculates and funds the matching contributions each pay period that you make a 401(k) Plan contribution. For any pay date you do not contribute any pre-tax or post-tax monies, matching contributions are not calculated and/or funded.

## JMPP DC+\*

The JMPP DC+ Plan is also administered through T. Rowe Price. Each pay, JM will contribute 8% of your per pay base earnings into your account with T. Rowe Price. You have the ability to direct the JMPP DC+ contributions among the same investment options as the 401(k). The contributions from JM are vested after three years of service with the Company.

\*If you are an employee who remained in the Salaried DB Pension Plan or have a Salaried DB Pension benefit, you may contact the JM Pension Service Center for program information.





## Retirement programs continued

### How to enroll the first time

As a new participant, you will receive a new hire booklet from T. Rowe Price which provides an outline of the Plan's investment options, including JM Stock. Your information is sent to T. Rowe Price on the Friday of your first pay and this generates your packet and online access within a few business days. You may make your deferral elections by accessing your 401(k) account through Elements.

Just click on the T. Rowe Price link on the Elements homepage to be connected. Deferral elections will be applied to the next applicable payroll once received by our Reward and Benefits Department.

### Managing your account

As a participant in the Salaried Savings Investment Plan, you can change your deferral elections and/or manage your investment portfolio at anytime through your T. Rowe Price account. Your account is accessible via single sign-on through Elements. Within your T. Rowe Price account, there are educational resources and tools to help you with college planning, retirement goals and overall financial wellbeing.

## Edelman Financial Engines

JM has partnered with Edelman Financial Engines to provide retirement planning assistance for our employees. You can utilize their free Online Advice tool which allows you to forecast your various retirement sources into an easy-to-use modeler. For those who seek more direction, Professional Management is available. This is a proactive service whereby Edelman Financial Engines will manage your T. Rowe Price assets for a quarterly fee. As with T. Rowe Price, Edelman Financial Engines is accessible via single sign-on through Elements.



# Other benefits



Although your healthcare and retirement benefits are important, JM provides you with a range of additional benefit options of which you can take advantage.



## ID protection

We have partnered with **Allstate Identity Protection** (formerly InfoArmor) to give you the option of ID Protection – the proactive fraud detection and prevention benefit designed to help keep your identity safe. You can benefit from ID Protection at a JM-exclusive and discounted monthly rate with deductions made directly from your post-tax pay.

**You can elect ID Protection only as a new hire or during Open Enrollment but you can cancel the coverage at any time.**



## Critical illness

Provided by Aetna, the Critical Illness plan pays cash benefits directly to you when you are diagnosed with or experience a serious health condition, such as cancer or a heart attack.

**You can use the money for everyday expenses or to help pay for your medical plan's co-pays, deductible and coinsurance.**



## Accident insurance

Provided by Aetna, the Accident Insurance plan pays cash benefits directly to you when a covered accident occurs, such as a laceration or fracture.

**You can use the money for everyday expenses or to help pay for your medical plan's co-pays, deductible and coinsurance.**



## Flexible Savings Account – Dependent Care\*

The Dependent Care FSA, offered by PayFlex, gives all employees the opportunity to contribute pre-tax earnings through payroll deductions. These contributions are used to pay for eligible child and elder care costs.

**The expenses qualify as eligible regardless if the care takes place at a daycare center, in your home or someone else's home.**

\*This account is not meant to be used for the payment of a dependent's eligible health care expenses.

## Other benefits continued



### Tuition assistance

To encourage your academic development while working at JM, after six months' service, you are provided tuition reimbursement up to \$9,000 a year for qualified degree programs including tuition, books and fees. Please contact People Services for requirements and enrollment forms.

**You will receive 100% reimbursement for grades A or B, 75% for grade C but no reimbursement for anything lower.**



### Flexi-PTO

After three months of service, you are entitled to Paid Time Off (PTO) for vacation, sick leave, medical appointments, family illness or other personal time. The amount of PTO increases depending on your years of service – please see the US PTO Policy for your accrual schedule. You also have the opportunity to take extra time off or to receive extra money in your pay by buying or selling up to five days of your annual PTO entitlement during Open Enrollment.

**In addition, you are entitled to receive days off for national holidays, including Thanksgiving and Independence Day.**



### More

More gives you exclusive deals and discounts at online and in-store retailers. There's no catch; it's simply designed to help you save on everyday shopping. You can find out more information, check out the latest deals, and start saving by visiting Elements. Remember, if you're thinking of buying something, always check for discounts at More first.

**You can find big savings at major retailers, including Macy's, Walmart, Target, Kmart and Lowe's.**



### Assist

Assist is a free independent counseling and information service designed to help you lead and maintain a healthy lifestyle. It's confidential and easily accessible – available 24 hours a day, 365 days a year, either online or by telephone. Assist provides support on any issues and concerns such as stress, bereavement and financial problems.

**You may reach Assist by calling 1-888-851-7032. Calls and support sessions are free and confidential. More details can be found on Elements.**



### Gymflex

GymFlex is designed to help you get fit for less by offering you and your family exclusive low rates at over 9,000 nationwide gyms, fitness centers and studios. You can choose from top brands including LA Fitness, Anytime Fitness and Gold's Gym, as well as specialty studios including CrossFit, kickboxing and yoga.

**You can also receive exclusive discounts on weight loss and healthy eating programs from brands including Nutrisystem, Jenny Craig, PowerUp, ManUp, Diet-to-Go, and Kurbo.**



### Parental Leave

JM believes it is important to support employees who experience the birth or adoption of a new child. The Parental Leave Policy affords the employee the time off to prepare and care for his/her child.

**You may find the global Parental Leave policy on myJM and contact People Services to learn more.**



# Get to know AETNA



## Our medical plan administrator

Aetna administers several of JM's benefit programs, such as our Medical, Critical Illness and Accident Insurance. It is one of the largest healthcare companies in the US and offers a vast network of providers, facilities and a range of useful healthcare service tools.



## Aetna Member Website & Aetna Mobile App

Once you are enrolled with Aetna, you will be able to create your own Aetna online account which is accessible via single-sign-on from your Elements homepage.

Aetna Member Website lets you find care and pricing through their search tool, look up **Discount Programs**, download ID card information, access your FSA or HSA for reimbursement submission and use their "**Live Chat**" feature to assist with questions.

Access the most popular Aetna Member Website features remotely on the Aetna Mobile App. View your claims, manage your account and even download an electronic ID card to show at a physician's office.

## Speak to Aetna directly



## Concierge line

In addition to the regular 24/7 customer service assistance, the concierge resource helps you understand your benefits and gives you the tools to make more informed decisions about your healthcare. The JM dedicated concierge number is **855-586-6958** and can be found on the back of your ID card.



## Informed Health Line

This 24-hour information line makes it possible for you to speak to a registered nurse anytime about health issues. Call as many times as you need – at no extra cost. The Informed Health Line can be reached at 800-556-1555.



## Aetna Behavioral Health

Take control of your mental and emotional health by working with a care advocate through Aetna's Behavioral Health Program. Your care advocate will answer questions and help you find a network licensed professional.

# Teladoc



## Your comprehensive virtual care solution

This service gives you access to doctors by phone or video 24/7 for the cost of a PCP visit (or \$47 if enrolled in the Silver Plan). With an average of over 20 years of experience, Teladoc's board-certified physicians can diagnose, treat and prescribe medication for your non-emergency conditions. This includes treatments for the flu, eye infections, colds, bronchitis, sinus infections, allergies and more. The average response time is 10-minutes. You may reach Teladoc at 1-855-835-2362.

## New for 2021

Teladoc enhancements include services for Dermatology and Behavioral Health Care.



# Benefit materials

**Important benefit materials related to the JM Healthcare and Retirement programs, such as plan summaries, notices and forms, can be found on Elements. Documents available include:**

- Summary Plan Descriptions (SPDs)
- Summary of Benefit Coverage (SBCs)
- Public Exchange Notice
- Medicare Part D Notice of Creditable Coverage
- HIPAA Special Enrollment Rights Notice
- HIPAA Privacy Notice
- Women's Health and Cancer Rights Act
- Medicaid and the Children's Health Insurance Program

If you would like a free copy of any document, please contact the Reward and Benefits team at **610-971-3025**.



## Get in touch

**If you have any questions about your JM benefits, please get in touch with People Services or the Reward & Benefits team.**

**Address:** Reward & Benefits, 435 Devon Park Drive, Suite 600, Wayne, PA 19087

**Phone:** 610-971-3025

**Email:** [elements.us@jmusa.com](mailto:elements.us@jmusa.com)