

2019 BENEFITS GUIDE

YOUR BENEFITS



RAYMOND JAMES®

[GET STARTED >](#)

WELCOME

Welcome to Raymond James 2019-2020 benefits. We are proud to offer eligible associates a comprehensive and competitive benefits program designed to help you manage your health and protect your family.

This guide covers the major points of your health, wellness, financial and lifestyle benefits. It's important to take time to understand your options so you can make informed decisions for yourself and your dependents. For complete plan details, see [RJnet](#) or contact the plan administrator.



HOW TO USE THIS GUIDE

It's easy! To get started:

- Click the buttons at the top to jump between sections.
- To navigate within a section, use the links to the left in the following pages.
- Click any underlined text to link to more information.

ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an associate of Raymond James. The details of these plans are contained in the official Plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) as described by the Employee Retirement Income Security Act (ERISA).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the Plan documents, the Plan documents will govern.

While this guide is intended to be helpful, it is a summary overview of the benefit programs available to our associates. This brochure is not a contract. For an official description of the individual benefit plans or to find detailed information for each plan including conditions, exclusions and limitations, please contact the benefit provider; visit the benefits page on [RJnet](#); review the plan's summaries, certificates and riders, or contact the Health and Wellness Services department.

Please note the benefits described in this guide may be amended, modified or terminated at any time and do not represent a contractual obligation on the part of Raymond James.

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Associates scheduled to work at least 25 hours per week are eligible to participate in company-provided benefits (Basic Life, Basic AD&D and Travel Accident) on their first day of employment. All other group insurance benefits (Medical, Dental, Vision, etc.), including coverage for dependents, begin on the first day of the month following the date of hire. Independent contractors and temporary associates are not eligible for coverage.

Eligible associates have the option to cover the following dependents:

Eligible Dependents	Required Documentation
<ul style="list-style-type: none"> Legal spouse <i>Legal union of opposite gender partners</i> <i>Legal union of same gender partners (in states where recognized)</i> 	<ul style="list-style-type: none"> Recorded marriage certificate OR First page of most recent tax filing that includes spouse's name (financial data may be blacked out)
<ul style="list-style-type: none"> Domestic partner <i>Same or opposite gender</i> 	<ul style="list-style-type: none"> Reside in a state where you can register - must provide state registry certificate or local government domestic partner registry. Raymond James will accept any state registry certificate or local government domestic partner registry regardless of where the associate resides. Reside in a state without registration and not registered with another state or local government domestic partner registry - must complete Raymond James affidavit and submit required documentation.
<ul style="list-style-type: none"> Children up to age 26 <i>This includes biological, adopted, and foster children of both associate and spouse or domestic partner</i> 	<ul style="list-style-type: none"> Birth certificate or results of paternity test OR Adoption order OR Court documents supporting associate's guardianship Proof of relationship between the associate and the biological parent
<ul style="list-style-type: none"> Disabled children over age 26 <i>Based on prior approval by the Social Security Administration (SSA)</i> 	<ul style="list-style-type: none"> Birth certificate AND Copy of the SSA disability determination letter First page of most recent tax filing that includes children's name (financial data may be blacked out)
<ul style="list-style-type: none"> Qualified Medical Child Support Order (QMCSO) 	<ul style="list-style-type: none"> Copy of the court document requiring associate to provide coverage for dependent reduce leading

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OVERVIEW OF BENEFITS

Eligible Raymond James associates receive some benefits automatically, at no cost. Other benefits require cost-sharing and associates must actively enroll in these benefits.

Company-provided benefits (no cost to you)	Benefits you must elect and share in the cost
<ul style="list-style-type: none"> • Basic Life Insurance • Basic Accidental Death and Dismemberment (AD&D) • Salary Continuation Plan • Employee Assistance Program (EAP) • Paid Time Off (PTO) • Adoption Reimbursement • Business Travel Accident Insurance (BTA) • Employee Stock Ownership Plan 	<ul style="list-style-type: none"> • Medical Coverage • Dental Coverage • Vision Coverage • Health Care Flexible Spending Account/Limited FSA • Dependent Care Flexible Spending Account • Parking/Transportation Spending Account • Voluntary Group Term Life Insurance • Voluntary Accidental Death & Dismemberment Insurance (AD&D) • Long Term Disability • Supplemental Disability • Retirement Plan • Stock Purchase Plan • Critical Illness Plan • Critical Accident Plan

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WHEN COVERAGE BEGINS

Company-provided basic benefits begin the date of hire. All other group insurance benefits begin the first day of the month following the date of hire. If you experience a family status change (e.g., birth, adoption, marriage), coverage will begin the date of the family status change.

WHEN COVERAGE ENDS

If you leave Raymond James, your group insurance benefits will end on the last day of the pay period, except for Healthcare, Dependent Care or Limited Purpose Flexible Spending Accounts, which will continue only through your separation date.

If you experience a family status change, coverage will end the effective date of the family status change.

CONTINUATION OPTIONS

Depending on your reason for coverage ending, you may have the option to continue coverage.

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TERMINATION OF BENEFITS

All group insurance benefits, except for flexible spending accounts, end the last day of the pay period (i.e., the fifteenth or last day of the month) in which you terminate employment or the effective date of a status change that makes you no longer eligible for benefits. Participation in the flexible spending account(s) ends on the day in which you terminate employment or the effective date of your status change.

COBRA CONTINUATION

All benefits-eligible associates will receive a packet offering continuation of coverage privileges through COBRA following termination. You'll have a 60-day period in which to elect COBRA benefits by enrolling through the Taben Group. If you do not elect coverage within the required time period, your COBRA rights will be waived.

Please note: COBRA is a continuation of your current coverage (same plan and same carrier). Once you elect COBRA coverage and pay the premium due, your coverage will be reinstated as of the date your regular coverage ended.

QUALIFIED BENEFICIARIES

An associate covered under an employer's group health plan is a qualified beneficiary only in situations where the qualifying event is a termination (other than for gross misconduct) or a reduction in working hours (below 25).

Also, an individual is a qualified beneficiary if, on the day before a qualifying event, that person is covered under the employer's plan and is the eligible spouse or dependent child of the covered associate, or is a spouse or child born, adopted by or placed for adoption with the qualified beneficiary during the period of COBRA coverage.

LIFE CONVERSION RIGHTS

When coverage ends under the plan, you and your dependents can convert your coverages to individual life policies. You and your dependents must apply for individual life insurance under this life conversion privilege and pay the first premium within 31 days after the date:

- your employment terminates; or
- you or your dependents no longer are eligible to participate in the coverage of the plan.

Unum will notify you directly of your conversion rights.

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MAKING CHANGES DURING THE YEAR

The benefits you choose are effective through the end of the 2019-2020 plan year. You cannot make changes to your coverage during this time unless you have a qualified family status change, such as:

- Marriage, legal separation, divorce, or termination of a domestic partnership
- Birth, legal adoption of a child, or placement of a child with you for legal adoption
- Death of your spouse or domestic partner, or dependent child
- Loss or gain of other coverage

If you experience a family status change, you have 31 days to complete the family status change form and return it to the Health and Wellness Services department along with the required documentation. Note: you can only make changes to your medical plan coverage level; you cannot switch plans.

Your new elections will become effective as of your qualified event date, provided that your request for a change was reported. If you do not report your qualified status change to Health and Wellness Services within this timeframe, you will have to wait until the next Open Enrollment period or until you experience another qualified status change to make changes to your benefits.

For more information on making changes to your coverage throughout the year, please see [Rjnet/Family Status Changes](#).

SPECIAL ENROLLMENT NOTICE

You or your dependents will have up to 60 days to request enrollment in the group health plan coverage if you:

1. Experience a loss of eligibility for Medicaid or your state Children's Health Insurance Program (CHIP) coverage.
2. Become eligible for premium assistance under an optional state Medicaid or CHIP program that would pay your portion of the health insurance premium.

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Compensation basis: **Compensation basis** is your earnings paid for salary, commission, bonuses, overtime and additional spot bonuses or rewards greater than \$200 through December 31. It does not include: relocation pay, tuition reimbursement, and nonproduction-related contest pay or income gross-ups. For non-commissioned associates, compensation basis also depends on date of hire; for commissioned associates it depends on previous earnings.

Deductible: Your **deductible** is the amount you must pay out of pocket before the Plan begins to pay benefits for medical care.

Family deductible: If you are enrolled in either plan, all family member expenses must combine to meet the **family deductible** before cost-sharing begins.

Coinsurance: **Coinsurance** is the percentage of the total cost that you pay for health care services after you've met the deductible. In other words, if you have a diagnostic test that costs \$200 and your Plan has 10% coinsurance, you'll pay \$20 (assuming the deductible has been met).

Out-of-pocket maximum: The **out-of-pocket maximum** is the limit to how much you will pay out of your own pocket for health care services throughout the plan year, including prescription drug copays. Generally, once you meet this amount all other covered expenses are paid at 100% of allowable charges.

Plan year: April 1 through March 31.

Tax year: January 1 through December 31.

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AT A GLANCE

Raymond James offers two Health Savings Account (HSA) plan options: an HSA Plus plan and an HSA Base plan. The insurance carrier for both medical plans is UnitedHealthcare (UHC).

Here's a brief overview of how the HSA plans compare:

Both plans:	HSA Plus plan:	HSA Base plan:
<ul style="list-style-type: none"> • Cover the same types of services • Offer the flexibility of in- and out-of-network care • Provide greater savings with in-network providers • Include prescription drug coverage • Cover in-network preventive care at 100% • Protect you with an out-of-pocket maximum • Requires you to meet the deductible before cost-sharing begins • Includes a tax-advantaged health savings account 	<ul style="list-style-type: none"> • Higher premiums • Lower deductible • Lower coinsurance • Lower out-of-pocket maximum • Copays for prescription drugs once deductible has been met 	<ul style="list-style-type: none"> • Lower premiums • Higher deductible • Higher coinsurance • Higher out-of-pocket maximum • No copays

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PREVENTIVE CARE

Under all medical plan options, preventive care is covered at 100% when you see an in-network provider. This includes annual physicals, well child visits, mammograms, colonoscopies, and more. Visit your [medical plan website](#) or [healthcare.gov](#) to see a full list of covered preventive services.

THE HSA PLUS PLAN

Under the HSA Plus plan, you are required to meet the full annual deductible before the plan begins to share the cost. Once you meet the in-network deductible, you will pay 10% coinsurance for in-network health care services. After you have met the deductible, you will also pay a copay for prescriptions. If you are covering dependents, you meet your deductible on a family basis before the coinsurance is applied. The out-of-pocket (OOP) maximum is also met on a family basis. Unless you are ineligible (see page 12) for HSA contributions, you'll automatically be enrolled into a Health Savings Account (HSA) when you enroll in the medical plan.

With a Health Savings Accounts:

- **You can save.** You decide how much to contribute (up to annual limits), and you can change your contributions anytime during the year.
- **Raymond James saves with you.** Raymond James will contribute **\$250** or **\$750*** to your account (depending on your coverage level) if you enroll in a **medical plan**. Associates are eligible to earn additional incentive funds by completing a voluntary wellness screening.
**This amount is prorated if you enter the plan in the middle of the plan year.*
- **Save on taxes.** The money you and Raymond James contribute goes into your account tax-free and is withdrawn from your account tax-free when you use it for eligible expenses.
- **Savings grow tax-free.** If your HSA balance reaches \$1,000, you can choose to invest the funds and help it grow.
- **It belongs to you.** Money left in your account rolls over from year to year. This means the funds you save can be used to pay for care today or in the future – it's up to you. This also means that the funds travel with you, even if you leave Raymond James.

Raymond James' contribution to your HSA will be available as of the new plan year. This provides you immediate coverage for out-of-pocket expenses at the start of the year.

You can increase the balance of your HSA by making your own contributions, which are deducted from each of your paychecks tax-free. The maximum annual pretax amount you and Raymond James can contribute to your account together is dictated by the IRS. For 2019, the limits are as follows:

- Individual coverage: \$3,500
- Family Coverage: \$ 7,000

If you are age 55 or older, you may make an additional catch-up contribution of up to \$1,000 per year.

Please note that any employer contribution is also applied to the annual maximum limit. Associates are also responsible to monitor their contributions to ensure they do not over contribute. If an associate over contributes to their account, they are responsible for any fees to correct the over contribution, or any applicable excess taxes on the amount over contributed.

Health Advocate is Here to Help Health Advocate is a free, confidential service that can help you navigate your choices and the enrollment system. Check out the [Wellness](#) section for more information.

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THE HSA BASE

Under the HSA Base plan, you are required to meet the full annual deductible before the plan begins to share the cost. Once you meet the deductible, you will pay 20% coinsurance for healthcare services. If you are covering dependents, you meet your deductible on a family basis before the coinsurance is applied. The out-of-pocket (OOP) maximum is also met on a family basis. What makes this plan different from the HSA Plus plan is that it has a higher deductible and no copays for prescriptions.

With a Health Savings Accounts:

- **You can save.** You decide how much to contribute (up to annual limits), and you can change your contributions anytime during the year.
- **Raymond James saves with you.** Raymond James will contribute **\$250** or **\$750*** to your account (depending on your coverage level) if you enroll in a **medical plan**. Associates are eligible to earn additional incentive funds by completing a voluntary wellness screening.
**This amount is prorated if you enter the plan in the middle of the plan year.*
- **Save on taxes.** The money you and Raymond James contribute goes into your account tax-free and is withdrawn from your account tax-free when you use it for eligible expenses.
- **Savings grow tax-free.** If your HSA balance reaches \$1,000, you can choose to invest the funds and help it grow.
- **It belongs to you.** Money left in your account rolls over from year to year. This means the funds you save can be used to pay for care today or in the future—it's up to you! This also means that the funds travel with you, even if you leave Raymond James.

Raymond James' contribution to your HSA will be available as of the new plan year. This provides you immediate coverage for out-of-pocket expenses at the start of the year.

You can increase the balance of your HSA by making your own contributions, which are deducted from each of your paychecks tax-free. The maximum annual pretax amount you and Raymond James can contribute to your account together is dictated by the IRS. For 2019, the limits are as follows:

- Individual coverage: \$3,500
- Family Coverage: \$ 7,000

If you are age 55 or older, you may make an additional catch-up contribution of up to \$1,000 per year.

Please note that any employer contribution is also applied to the annual maximum limit. Associates are also responsible to monitor their contributions to ensure they do not over contribute. If an associate over contributes to their account, they are responsible for any fees to correct the over contribution, or any applicable excess taxes on the amount over contributed.

IS THE HSA BASE PLAN RIGHT FOR YOU? In

deciding whether the HSA Base plan is right for you, ask yourself:

- Which are more important—lower payroll contributions or a lower deductible?
- What sort of medical expenses do you anticipate for the coming year?
- Can you take advantage of the tax-savings available with an HSA?

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MORE ABOUT HEALTH SAVINGS ACCOUNTS (HSAs)

Because of the unique tax advantages to an HSA, there are some important rules to understand.

You must be enrolled in an IRS-qualified “high deductible health plan” to make HSA contributions or to receive contributions from Raymond James. You cannot be enrolled in coverage under another non-qualified plan (although eligibility for other coverage is permitted). For example, associates covered by their spouse’s HMO or general purpose Health Care Flexible Spending Account (FSA) would not be eligible for an HSA. However, you and your spouse can each contribute to an HSA and a Dependent Care FSA.

If you are covering dependents, all expenses accrue together to meet the deductible before the coinsurance is applied. The out-of-pocket maximum (OOP) is also met on a combined basis.

HSA and Medicare

The IRS rules state that you can’t contribute to an HSA if you’re enrolled or entitled to Medicare. You can draw on funds already in the account but you can’t add to them. Note that you can contribute to an HSA if you’re eligible for Medicare.

Eligible for Medicare means that you’ve met the requirements to qualify for Medicare Part A hospital insurance—in other words, you have enough Social Security work credits—but you haven’t yet applied for it.

Entitled to Medicare means that you’re eligible, you’ve filed an application to receive Medicare Part A or have been approved automatically, and your name is already in the system—or that the application has been processed and you’ve been sent a Medicare card showing the date your coverage starts.

Enrolled in Medicare means that you’ve chosen to sign up for Part B—coverage of doctors’ and outpatient services—or that you’re one of the relatively few people who pay premiums to purchase Part A.

If you’re eligible for Medicare but have not filed an application for either Social Security retirement benefits or Medicare, you don’t need to do anything. You can continue to contribute to your HSA after age 65 and postpone applying for Social Security and Medicare until you stop working. There is no penalty for this delay.

Other HSA Disqualifiers

In addition to the Medicare rules stated above, you would not be eligible to contribute to an HSA if you are covered by another medical plan that is not a high-deductible health plan (HDHP); if your spouse enrolls in his or her employer’s FSA and you qualify as his or her tax dependent under cafeteria 125 rules; if you have received any Veterans Administration health benefits within the last three months.

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MEDICAL PLAN COMPARISON CHART

	HSA Plus		HSA Base	
	IN-NETWORK	OUT-OF-NETWORK*	IN-NETWORK	OUT-OF-NETWORK*
Deductible				
Individual	\$1,350	\$2,700	\$2,000	\$4,000
Family	\$2,700	\$5,400	\$4,000	\$8,000
Coinsurance				
You pay	10%	40%	20%	40%
The plan pays	90%	60%	80%	60%
Out of Pocket Maximum (includes all prescription drug copays)				
Individual	\$2,700	\$5,400	\$4,000	\$8,000
Family	\$5,400	\$10,800	\$8,000	\$16,000
Lifetime Maximum				
	Unlimited	Unlimited	Unlimited	Unlimited
Raymond James annual HSA contribution**				
Individual	\$250	\$250	\$250	\$250
Family	\$750	\$750	\$750	\$750
Covered Services				
Office visit	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Preventive care	100% covered	40% after deductible	100% covered	40% after deductible
Specialist office visit	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Urgent care visit	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Telemedicine services (in-network only)	\$40 until deductible is met, then 10%		\$40 until deductible is met, then 20%	
Emergency room	10% after deductible	10% after deductible	20% after deductible	20% after deductible
Hospital inpatient	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient services	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Diagnostic/laboratory and radiology	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Mental health/substance abuse	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Maternity				
Office visit	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Hospitalization	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Prescription Drugs (31-day supply)***				
Generic	\$10 copay after deductible	\$10 copay after deductible	20% after deductible	40% after deductible
Brand	\$30 copay after deductible	\$30 copay after deductible	20% after deductible	40% after deductible
Non-preferred brand	\$50 copay after deductible	\$50 copay after deductible	20% after deductible	40% after deductible
Mail order prescription or Walgreens Pharmacy (90-day supply)				
Generic	\$25 copay after deductible	\$25 copay after deductible	20% after deductible	40% after deductible
Brand	\$75 copay after deductible	\$75 copay after deductible	20% after deductible	40% after deductible
Non-preferred brand	\$125 copay after deductible	\$125 copay after deductible	20% after deductible	40% after deductible

*Out of Network: The plan will pay the coinsurance amount of the reasonable and customary charge for that provider's geographical area

**Employer contribution amount may vary depending on health screening participation. Employer contribution amount shown is the automatic funding. Associates can participate in a voluntary wellness screening to qualify for additional funding.

***A 90-day supply for some Rx can be obtained through Walgreen's retail pharmacies

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PRESCRIPTION DRUG

Prescription drug coverage is included automatically when you enroll in a Raymond James medical plan.

Under the medical plans, prescription drug costs are determined by a three-tier formulary structure:

Generic	Generic drugs usually cost less than brand name drugs. These are reviewed by the FDA to ensure that they work the same as the brand name in dosage, safety, quality, performance, strength and usage.
Preferred brand name	Preferred brand name drugs are on the formulary and are less expensive than using a non-preferred drug.
Non-preferred brand name	Non-preferred brand name drugs are not on the formulary. These may cost you more, even if they are recommended by your doctor.

If you are enrolled in either plan, you must pay the full cost of the negotiated rate in-network for prescriptions until you meet the medical deductible. Once you have met the deductible, you will pay a copay under the HSA Plus plan or a coinsurance amount under the HSA Base plan, for prescriptions. These costs are based on a three-tier formulary.

Mandatory Generics Program

If you or your doctor requests a brand name medication when a generic equivalent is available, you'll be responsible for paying:

- The brand name medication copay
- The difference between the cost of the brand name drug and the generic medication

See RJnet for more information about covered and excluded drugs on the formulary.

SAVE MONEY WITH GENERICS

Note that generics will usually cost less than most other drug options. Generic preventive care and birth control pills are covered 100%.

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WELLNESS

At Raymond James, wellness is more than just your medical plan. Your medical coverage includes wellness programs and resources to help you take control of your health and well-being, and make improvements in your life. We also offer several resources to all associates (regardless of medical plan enrollment) to help mitigate health risks, lower health care costs and improve overall wellness.

HEALTH ADVOCATE

Health Advocate is a free, confidential service available to all associates and their family members that offers help during enrollment and throughout the year.

During enrollment, Health Advocate can help you understand your health plan options and make the best choice for you and/or your family.

Throughout the year, Health Advocate is available to help you with a variety of health-related issues, including:

- Finding the right health care providers
- Scheduling appointments and arranging treatments
- Coordinating with insurance companies regarding claims, billing, payment and approvals
- Finding cost estimates for medical services in your area
- Transferring medical records
- Answering questions about your test results, treatments and medication prescribed by your physician
- Medicare information

You can [get in touch](#) with Health Advocate by phone or by going online.

GET A PERSONAL HEALTH ADVOCATE

Health Advocate can assign a registered nurse to your case to help manage and resolve your personal health care questions, needs and concerns. And remember, all assistance and information shared with your personal health advocate is completely confidential.

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EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is available through ComPsych Guidance Resources to all non-temporary associates scheduled to work at least 25 hours per week. The EAP is a great resource if you are struggling with any personal issues such as grief, job pressure, relationship conflicts, stress and depression. You can even get help with financial and legal matters, such as estate planning, debt management, credit card problems, and retirement and college savings.

Services include:

- Up to eight free counseling services per plan year
- Coordination of the transition from EAP services to medical plan providers
- 24/7 telephone counseling and referrals
- Online education resources
- Childcare and adult care support services

GLOBAL FIT NETWORK

All Raymond James associates can get discounts on gym memberships from major chains and community gyms through Global Fit. To find a gym near you, all you have to do is go to globalfit.com and enter your ZIP/postal code.

TOBACCO CESSATION PROGRAM

The UnitedHealthcare medical plan offers free tobacco cessation programs to participating associates. When you register for the program, you will be assigned a coach and other empowering resources to help you lead a healthier life. You will also have access to medications designed to help you quit smoking.

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RETHINK

Rethink is a free employee benefit to support parents caring for children with learning or behavioral challenges or developmental disabilities. Parents can take advantage of live teleconsultation with skilled behavior experts to answer questions and provide guidance as they support their children in reaching their top potential. Teleconsultations can take place over the phone or via video chat, day or night, weekday or weekend. Behavior experts hold a master's degree or Ph.D. and have many years of experience supporting parents.

Enroll today:

- Visit raymondjames.rethinkbenefits.com
- Enrollment code: RJrethink

PINNACLECARE

PinnacleCare is a health benefit which consists of Health Advisors, supported by M.D. and Ph.D physicians and researchers who will help you find the right medical professionals and customize a treatment plan that works best for your family. They will coordinate your care and guide you through the treatment plan that is best for you. This is available to all benefits eligible associates.

How PinnacleCare Helps

PinnacleCare will quarterback the healthcare needs of you and your family when they are facing a major medical issue – reducing potential delays and costs from inappropriate care and unnecessary procedures that could slow down their progress. Associates do not need to be enrolled in the Raymond James Medical Plan to use this free service.

HELP you better understand your diagnosis and treatment options

COLLECT, organize and review your medical records

IDENTIFY the right medical team to confirm the details of your diagnosis and review appropriate treatment options

FACILITATE and schedule your appointments in an expedited manner

COORDINATE transfer of medical records for review prior to your scheduled appointments

FOLLOW-UP with you to check in on your progress and ensure that you are comfortable with the care and treatment

Contact PinnacleCare

Representatives are available Monday through Friday 8 a.m. - 6 p.m. ET

Phone: 888-442-7380

Online: pinnaclecare.com/support

PinnacleCare Quickconnect App: Available in iTunes & GooglePlay stores

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

> Life

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

DENTAL

Keeping your teeth and gums healthy is an important part of your overall health. Raymond James offers eligible associates a Dental PPO Plan through Delta Dental. You may see any dentist, but you save more when you see an in-network dentist because you pay negotiated rates. In-network preventive care is covered at 100%, and it does not count toward meeting the annual maximum.

Here's what's covered:

Benefit	In-Network	Out-of-Network
Annual maximum	\$1,500	\$1,000
Deductible (waived on preventive care)		
Individual	\$50	\$50
Family	\$150	\$150
Diagnostic and preventive care		
Oral exams	100%	100%
Two cleanings per year		
One fluoride treatment per year (up to age 19)		
Sealants (up to age 14)		
Space maintainers		
Basic services		
General anesthesia	80%	80%
Basic restorative (amalgam, silicate, acrylic)		
Root canals, periodontics		
Oral surgery		
Prosthodontics maintenance		
Major services		
Full dentures	50%	50%
Partial dentures		
Fixed bridgework		
Implants		
Crown		
Orthodontia		
Coverage applies only to dependent children up to age 19	50%	50%
Lifetime maximum	\$1,500	\$1,500

GET INFORMATION

It's easy! Visit deltadentalins.com to:

- Find a dental provider in your area (Click Delta Dental PPO and enter your location)
- Access additional member services
- See your claim history
- Download your benefit statement

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts
- > Life
- > Disability
- > Retirement
- > Voluntary Benefits
- > Work/Life

VISION

Affordable vision coverage is a key component of comprehensive health coverage. Eligible associates may enroll in the Raymond James Vision Plan, administered by EyeMed Vision Care. This plan allows you to see an in- or out-of-network provider for covered services, with more savings when you go in-network.

Benefit	In-Network cost	Out-of-Network reimbursement
Exam with dilation as necessary (once per 12 months)	\$10 copay	Up to \$35
Any available frame at a provider location (\$150 allowance per 24 months)	20% discount off any remaining balance over the frame allowance*	Up to \$60
Standard plastic lenses		
Single vision	\$15 copay	Up to \$25
Bifocal	\$15 copay	Up to \$40
Trifocal	\$15 copay	Up to \$55
Contact lenses (\$150 allowance once per 12 months)		
Conventional or disposables	\$0 copay, 15% off balance over \$150	Up to \$96
Retinal Imaging	\$39 copay	N/A
Lasik and PRK procedures	15% off real pricing or 5% off promotional pricing	N/A

*Frames, lenses or lens options purchased separately are 20% off retail price.

FIND A PROVIDER IN THE EYEMED NETWORK

- Call 866.299.1358, or
- Visit enrollwitheyemed.com/select, and click “Select a Network” and enter your location.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

FSA vs. HSA

> Life

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) are savings accounts that allow you to contribute, save and use tax-free dollars to pay for eligible expenses throughout the plan year. Raymond James offers four types of FSAs, all administered by HealthEquity:

- Health Care FSA
- Dependent Care FSA
- Transportation FSA
- Limited Purpose FSA - this plan allows you to reduce your salary on a pre-tax basis for qualified dental and vision expenses.

There are limits to how much you can contribute each year and what you can use the accounts for. You cannot make changes to your Health Care or Dependent Care FSA contribution amount throughout the year, unless you have a qualifying status change, so it's important to think carefully when you enroll. The deadline to file claims for reimbursement is June 30, 2020 for services incurred from the April 1, 2019 - March 31, 2020 plan year.

Important note: associates must re-enroll each year for balances to roll-over.

Here's how the features compare:

	Healthcare FSA	Dependent Care FSA	Transportation FSA	Limited Purpose FSA
Annual Contribution Limits	\$100 - \$2,700	\$100 - \$5,000 (\$2,500 per spouse if you file separate taxes)	Up to \$265 transportation/month Up to \$265 parking/month	\$2,700
Examples of eligible expenses <i>Refer to RJnet for a complete list of eligible expenses</i>	Medical and prescription drug deductible/copays; visions and dental expenses not otherwise covered	Care for dependents up to age 18 who require daycare or adult care	Commuter and parking expenses while traveling to and from work	Dental and vision expenses
Debit card	Yes, substantiation may be required	No	No	Yes
Plan Eligibility	<ul style="list-style-type: none"> • Medical participants not eligible to contribute to an HSA • Associates with no Raymond James medical coverage 	<ul style="list-style-type: none"> • HSA Plus • HSA Base • No Raymond James medical coverage 	<ul style="list-style-type: none"> • HSA Plus • HSA Base • No Raymond James medical coverage 	<ul style="list-style-type: none"> • HSA Plus • HSA Base • No Raymond James medical coverage
Claim filing deadline for reimbursement	June 30	June 30	<ul style="list-style-type: none"> • Enroll by: 10th day of the previous month • New York transit deadline: 4th day of the previous month • Deadline: 180 days 	June 30

You cannot participate in a Health Care FSA if you or your spouse/domestic partner is enrolled in a qualified high deductible health plan or have an HSA.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

FSA vs. HSA

> Life

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

FSA VS. HSA

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) are great ways to save pretax dollars for health care expenses.

If you enroll in either plan, you can enroll in:

- Health Savings Account
- Dependent Care FSA
- Transportation FSA
- Limited Purpose FSA

If you are *not* enrolled in either medical plan you can enroll in the Health Care FSA or Limited Purpose FSA, Dependent Care FSA and Transportation FSA.

YOU CANNOT SET UP AN HSA IF:

- You or your spouse has a benefit that reimburses you for an out-of-pocket expense (like copays or deductibles) such as a Flexible Spending Account.
- You are covered by another health insurance plan.
- You are entitled to or enrolled in Medicare.

*For contribution or enrollment questions, please consult your tax advisor. It is the associate's responsibility to understand participation guidelines in pre-tax savings plans, and the contribution amount based on his/her tax classification.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

FSA vs. HSA

> Life

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

FSA VS. HSA

It's important to note that these savings accounts each work a little differently. No matter which plan or savings option you choose, it's a good idea to budget and save for care you may need during the year. Refer to the chart below to see how they compare:

	HSA	FSA	Limited Purpose FSA	Dependent Care FSA															
Who's eligible	Associates who are eligible to contribute to an HSA	Non-Raymond James medical plan participants or those not eligible to contribute to an HSA	All Raymond James associates	All Raymond James associates															
Tax-free contributions annual limits	\$3,500 for individual coverage \$7,000 for family coverage	\$2,700	\$2,700	\$5,000															
Tax-free withdrawals for eligible expenses	Yes	Yes	Yes	Yes															
• Medical	Yes	Yes	No	No															
• Dental	Yes	Yes	Yes	No															
• Vision	Yes	Yes	Yes	No															
• Dependent care	No	No	No	Yes															
Employer contributions to account	\$250 for individual coverage \$750 for family coverage	No for non-medical plan participants; Yes for medical participants not eligible to contribute to an HSA	No	No															
Wellness screening incentive	<table border="1"> <thead> <tr> <th>Compensation tier*</th> <th>Single</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>Tier 1</td> <td>\$500</td> <td>\$750</td> </tr> <tr> <td>Tier 2</td> <td>\$375</td> <td>\$500</td> </tr> <tr> <td>Tier 3</td> <td>\$250</td> <td>\$250</td> </tr> <tr> <td>Tier 4</td> <td>\$250</td> <td>\$250</td> </tr> </tbody> </table>	Compensation tier*	Single	Family	Tier 1	\$500	\$750	Tier 2	\$375	\$500	Tier 3	\$250	\$250	Tier 4	\$250	\$250	No for non-medical plan participants; Yes for medical participants not eligible to contribute to an HSA	No	No
Compensation tier*	Single	Family																	
Tier 1	\$500	\$750																	
Tier 2	\$375	\$500																	
Tier 3	\$250	\$250																	
Tier 4	\$250	\$250																	
Unused funds roll over year-to-year	Yes, any money contributed to the HSA is yours to use/invest until the account is closed	Yes, up to \$500 (Must re-elect plan)	Yes, up to \$500 (Must re-elect plan)	No															
Portable (unused funds travel with you if you leave Raymond James)	Yes	No	No	No															
Withdrawals for non-qualified health care expenses	Yes, the penalty for using HSA funds for non-qualified medical expenses is 20%	No (will not be reimbursed for expense if not qualified)	No (will not be reimbursed for expense if not qualified)	No (will not be reimbursed for expense if not qualified)															
Record keeping	Will want to keep receipts for your records; will not be asked to submit/upload to substantiate	Will need to submit receipts for reimbursement	Will need to submit receipts for reimbursement	Will need to submit receipts for reimbursement															

* Tier 1: Less than \$55,000 Tier 2: \$55,000 to \$100,000 Tier 3: \$100,000 to \$300,000 Tier 4: \$300,000+

*The incentive amount is prorated if you enter the plan in the middle of the plan year.

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts
- Life**
- Overview
- Basic Life
- Basic AD&D
- Supplemental Coverage
- Business Travel
- Accident insurance
- Workers' Compensation
- > Disability
- > Retirement
- > Voluntary Benefits
- > Work/Life

LIFE

Life insurance is an important step in safeguarding your family's overall financial security. You'll automatically receive company-paid Basic Life and Accidental Death & Dismemberment (AD&D) insurance through Unum. You also have several options for supplemental coverage.

Provided automatically by Raymond James, at no cost to you:	Supplemental coverage options you elect and pay for yourself:
<ul style="list-style-type: none"> Basic Life Insurance Basic Accidental Death & Dismemberment (AD&D) 	<ul style="list-style-type: none"> Supplemental Life Insurance Spouse Life Insurance Dependent Child Life Insurance Supplemental Accidental Death and Dismemberment

BASIC LIFE

Raymond James provides basic life insurance coverage to both full-time and part-time associates working 25-39 hours per week.

- Full time** associates receive: 100% of their compensation basis as of December 31, rounded to the next higher multiple of \$1,000, to a maximum of \$150,000.
- Part-time** associates receive: \$5,000 in coverage.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT

Raymond James provides basic Accidental Death and Dismemberment insurance to protect you and your family should you suffer an accidental injury that causes you to lose your life, hands, feet, and sight or certain combinations of injury. Coverage is provided automatically to all full-time associates at 100% of your compensation basis as of December 31, rounded to the next higher multiple of \$1,000, up to a maximum of \$150,000.

Part-time associates receive \$5,000 in coverage.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

> Life

Overview

Basic Life

Basic AD&D

Supplemental Coverage

Supplemental Life

Supplemental AD&D

Business Travel Accident insurance

Workers' Compensation

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

SUPPLEMENTAL COVERAGE

Raymond James also offers you the option to purchase additional Supplemental Life and Accidental Death and Dismemberment insurance for you and your dependents.

Supplemental Life Insurance

Supplemental Life Insurance options administered by Unum:

Coverage option	Benefit amount	Maximum
Supplemental associate life insurance	One to five times your compensation basis, rounded to the next higher multiple of \$1,000	5 times your compensation basis or \$1.35 million
Spouse life insurance	\$10,000, \$20,000 or \$30,000	\$30,000
Dependent child life insurance*	\$5,000, \$10,000 or \$15,000	\$15,000

*Applies to all dependent children.

If you choose to enroll in or increase the amount of supplemental life insurance after your initial eligibility period, you may need to complete an **Evidence of Insurability (EOI)** application when you enroll. Any amounts over \$800,000 guaranteed issue amount will require EOI. EOI requires that you provide medical information (which may include medical records and a physical exam). It will be reviewed and approved by Unum before coverage becomes effective.

ARE YOUR BENEFICIARIES UP TO DATE?

Now is a great time to log in to [PeopleWorks](#) and verify your life and accident insurance beneficiaries. You'll need to have the following information for each beneficiary you would like to designate:

- Name
- Birth date
- Social Security number

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

> Life

Overview

Basic Life

Basic AD&D

Supplemental Coverage

Supplemental Life

Supplemental AD&D

Business Travel Accident insurance

Workers' Compensation

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

Supplemental Accidental Death and Dismemberment (AD&D) Insurance

Supplemental Accidental Death and Dismemberment (AD&D) insurance options administered by Zurich:

Coverage option	Benefit amount	Maximum
Supplemental associate AD&D insurance	Up to \$500,000 in \$25,000 increments	\$500,000. Amounts in excess of \$150,000 must not exceed 10 times your compensation basis
Supplemental Family AD&D insurance		

Age Reductions

Coverage amounts for basic and supplemental life insurance and basic accidental death and dismemberment insurance reduce at certain ages:

- Age 70: benefit reduced to 65% of the initial benefit amount.
- Age 75: benefit reduced to 50% of the initial benefit amount.

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts

Life

- Overview
- Basic Life
- Basic AD&D
- Supplemental Coverage
- Business Travel Accident insurance
- Workers' Compensation

- > Disability
- > Retirement
- > Voluntary Benefits
- > Work/Life

BUSINESS TRAVEL ACCIDENT INSURANCE

Raymond James provides Business Travel Accident (BTA) insurance automatically to all associates. BTA insurance provides financial protection to your beneficiaries if you experience accidental death while traveling on company business. Full-time associates will receive five times their compensation basis up to a maximum of \$1,000,000. Part-time associates working 25-39 hours per week receive a flat \$25,000 in coverage.

WORKERS' COMPENSATION

Raymond James offers insurance to all associates to cover accidents, injuries and occupational diseases (including pandemic) arising from and during the course of employment at Raymond James. If you sustain such an injury, no matter how minor, please report it immediately to Health and Wellness at 727.567.5515. For life-threatening injuries at the home office, please dial 911 and Security at ext. 77777.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

> Life

Disability

Short Term Disability

Long Term Disability

> Retirement

> Voluntary Benefits

> Work/Life

SHORT TERM DISABILITY BENEFITS

Raymond James provides salary contribution (short-term disability benefits) to associates working at least 25 hours per week. This coverage is a program (not an insurance plan) that's provided at **no cost to you**, and the amount of coverage depends on your years of service.

Salary Continuation Rates

Benefits are paid according to the schedule below:

Short-Term Disability	
Years of Service	% of Salary Maximum Duration Pay
Less than 1 Year	60% for 13 weeks
Over 1 Year	60% for 13 weeks
Over 3 Years	75% for 13 weeks
Over 6 Years	90% for 13 weeks
Over 10 Years	100% for 13 weeks

Note: If an associate has a break in service, the length of service is determined from the rehire date unless the associate was involved in a reduction in force and is rehired within 30 days.

Waiting Period

- Only when short-term disability is approved will you receive short-term disability benefits. Payroll will automatically use sick and vacation balances to cover pay until your leave is approved.
 - Available sick and vacation time will automatically be used for unpaid days. When leave is approved, payroll will return any sick/vacation time used back to the effective date of benefits.
 - If an associate does not have sick or vacation time available, time off will be unpaid until the approval of your benefits is submitted by Unum to begin payments. Payment will be retroactive back to the first day of approved leave.
- Associates are not required to exhaust all of their sick/vacation time before applying for short-term disability. However, if both sick/vacation time have been exhausted, any part of the leave not covered by salary continuation will be unpaid.
- Associates with less than one year of service or who have a percentage of the leave without 100% salary continuation will also be required to use accrued sick/vacation time to supplement the difference up to 100% of their salary.

Submitting Claims

To learn how to file and report absences for short-term disability benefits through Unum, visit the [Unum website](#).

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts
- > Life
- Disability**
 - Short Term Disability
 - Long Term Disability
- > Retirement
- > Voluntary Benefits
- > Work/Life

LONG-TERM DISABILITY

All eligible associates have the choice to enroll in the voluntary Long-Term Disability (LTD) plan upon new hire, effective the first of the month following the date of hire. This benefit offers financial protection in case your disability prevents you from working for longer than 12 continuous weeks. If your claim is approved, the LTD benefit will pay 60% of monthly earnings up to a maximum of \$15,000. You can supplement this time with any accrued sick or vacation days.

SUPPLEMENTAL DISABILITY INSURANCE

Administered by Unum, this benefit provides supplemental income replacement for those who earn over \$300,000 per year, are enrolled in the Voluntary Long Term Disability plan, and are unable to work for an extended period of time. This plan is individually owned and is portable, which means you can take it with you if you ever leave Raymond James. Participants pay a premium based on age and coverage amount.

Evidence of Insurability (EOI) is required when you enroll in LTD any time after you first become eligible.

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts
- > Life
- > Disability
- > Retirement
- Profit Sharing & Trust
- Employee Stock Ownership Plan
- 401(k)
- Stock Purchase Plan
- > Voluntary Benefits
- > Work/Life

RETIREMENT

PROFIT SHARING & TRUST

This plan offers immediate entry upon an associates first day of employment. The plan is designed to offer associates a means of sharing in the firm's success on a long-term basis. Each year, Raymond James contributes a portion of its profits, if approved by the Board of Directors, to each participant's account based on the individual's qualified fiscal year compensation and length of service. Length of service with the company determines the vested (your portion) amount of the active profit-sharing account, as shown in the table below.

Effective October 1, 2018 all associates will be subject to the following vesting schedule:

Length of service (years)	% Vested
Less than 1 year	0
1	20
2	40
3	60
4	80
5+	100

EMPLOYEE STOCK OWNERSHIP PLAN

Assets of this plan are invested in common stock of Raymond James Financial. The eligibility and vesting provisions of this plan mirror those for the profit sharing plan. The firm's contribution to your account, if any, is allocated solely on your fiscal year compensation basis. If you're age 55 or older and have participated in the plan for 10 years, you'll be allowed to diversify a percentage of your account by transferring it to the 401(k) plan.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

> Life

> Disability

> Retirement

Profit Sharing & Trust

Employee Stock Ownership Plan

401(k)

Stock Purchase Plan

> Voluntary Benefits

> Work/Life

401(k) PLAN

This retirement plan offers you the opportunity to contribute 1-75% of your gross earnings (up to the legal maximum) on a pre-tax basis and/or after-tax basis into a variety of investment alternatives. The plan features payroll deduction and a company match of 75% for the first \$1,000 you contribute and 25% match for the second \$1,000 you contribute. Generally, an associate must be employed on the last day of the calendar year to receive a matching employer contribution for that year.

All associates are immediately eligible to join and are automatically enrolled on the first of the month following 90 days of employment, or any time thereafter. Associate contributions to the 401(k) plan and their earnings are immediately 100% vested. Company contributions and their earnings are vested as follows:

Length of service (years)	% Vested
Less than 1	0
1	20
2	40
3	60
4	80
5+	100

STOCK PURCHASE PLAN

This plan allows you to buy shares of the company's common stock at 85% of fair market value on a quarterly basis. The plan is open to all full-time associates and part-time associates scheduled more than 20 hours per week who have completed 90 days of service. Certain holding period provisions apply. Contact the Retirement and Equity Plan Services Department at 727.567.4657 or 727.567.5674 for details.

DO YOU HAVE A 401(k) ACCOUNT FROM A PREVIOUS EMPLOYER?

You can roll over account balances from other employer-sponsored qualified 401(k) accounts into your Raymond James account. Please refer to [RJnet](#)

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts
- > Life
- > Disability
- > Retirement

Voluntary Benefits

- Long-Term Care Insurance
- Critical Illness
- Critical Accident
- Group Legal Plan
- Pet Insurance
- Auto/Home/Renters Insurance

- > Work/Life

VOLUNTARY BENEFITS

Several voluntary insurance options are available to extend your financial protection. All benefits-eligible associates can participate.

LONG-TERM CARE INSURANCE

Long-Term Care Insurance provides a monthly benefit when you or a loved one needs assistance with daily living due to an accident, illness or age. Two plan options are available to all associates, spouses, parents, grandparents and in-laws:

- A base plan that provides facility care only
- A total home care plan that provides facility and home care

Participants are required to pay a monthly premium based on age.

CRITICAL ILLNESS PLAN

Critical Illness Insurance can pay money directly to you when you're diagnosed with certain serious illnesses. If you are diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. If you apply during your initial enrollment, you can get coverage without a health exam or medical questions.

CRITICAL ACCIDENT PLAN

Accident Insurance can pay you money for covered accidental injuries and their treatment. If enrolled, you will be paid a set benefit amount based on the type of injury you have and the type of treatment you need. Accident Insurance covers accidents that occur on and off the job. The cost is deducted from your paycheck.

GROUP LEGAL PLAN

With the ARAG Group Legal plan, you get the convenience of having an attorney available to help you with a number of legal matters—all through a simple paycheck deduction. You can receive a consultation with an attorney from ARAG's network of law firms over the phone or in person. Attorneys offer help with legal advice, document review or preparation, estate planning and more. Some services are covered in full, others at a discount.

EVIDENCE OF INSURABILITY

Evidence of Insurability is required when you enroll after your original effective date or if you wish to increase your amount after you enroll.

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts
- > Life
- > Disability
- > Retirement

Voluntary Benefits

- Long-Term Care Insurance
- Critical Illness
- Critical Accident
- Group Legal Plan
- Pet Insurance
- Auto/Home/Renters Insurance
- > Work/Life

PET INSURANCE

Pets are members of the family too! Pet Insurance is available through Nationwide to provide coverage for a variety of accidents, injuries and illnesses. You also have the option to add routine care coverage to any plan and can visit any licensed veterinarian, anywhere in the world.

AUTO/HOME/RENTERS INSURANCE

Raymond James has partnered with Wallace, Welch & Willingham to provide auto, homeowners and renters insurance to associates residing in most states. To receive a quote, call Billie Bowman at 727.522.7777, ext.142 and tell her you're a Raymond James associate.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

> Life

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

Paid Time Off

Leaves of Absence

Adoption Assistance

Raymond James University

Tuition Assistance

Raymond James Bank Discounts

WORK/LIFE BENEFITS

Raymond James knows how important it is to have a healthy work/life balance. This means having time away from work and financial support for things like higher education and adoption.

PAID TIME OFF

Raymond James offers paid time off for benefit eligible associate for holidays, vacation, personal days, sick days, bereavement, jury duty and military reserve duty.

Holidays

Company holidays are those observed by the New York Stock Exchange, including:

- Christmas Day
- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day

BENEFITS

- > Medical
- > Wellness
- > Dental
- > Vision
- > Flexible Spending Accounts
- > Life
- > Disability
- > Retirement
- > Voluntary Benefits
- > Work/Life**
- Paid Time Off
- Leaves of Absence
- Adoption Assistance
- Raymond James University
- Tuition Assistance
- Raymond James Bank Discounts

Vacation Days

All full-time associates are eligible to accrue paid time off for vacation, in accord with the schedule below.

Length of Service	Number of Weeks	Accrual Hours Per Month for Full-Time Associates
Less than 3 years	2 weeks per year	6.67
3 years but less than 10 years	3 weeks per year	10
10 years but less than 20 years	4 weeks per year	13.34
20+ years	5 weeks per year	16.67

Part-time associates working 25 to 39 hours per week accrue vacation time at a reduced schedule. If you are a commission-based associate, you will accrue vacation days according to the schedule above, however this time will not be paid.

Vacation days can be used anytime. Any increase in your accrual rate will begin the month of your hire date anniversary.

Sick Leave

All associates begin to accrue sick leave on their first day of employment. Accrual depends on employment status:

- Full-time associates: four hours of sick leave per month
- Part-time associates: hours per month proportionate to the number of hours scheduled to work each week
- Commission-based associates: no paid sick leave

Personal Days

Associates who work at least 25 hours per week are eligible to take up to two of their sick days as personal days each year.

VACATION CARRYOVER

You can carry over up to one year's worth of accrued vacation time.

Associates who live in California may carry over 1.5 times the maximum the associate would earn in a year and the accrual is capped at that rate until vacation is taken and the associate drops below the cap.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

> Flexible Spending Accounts

> Life

> Disability

> Retirement

> Voluntary Benefits

> Work/Life

Paid Time Off

Leaves of Absence

Adoption Assistance

Raymond James University

Tuition Assistance

Raymond James Bank Discounts

Bereavement

All associates will receive up to three days of paid leave in the event of a death in the immediate family. This includes death of your: spouse, domestic partner, parents, children, siblings, grandparents, great grandparents, grandchildren, great grandchildren, in-laws, step relatives, relatives by adoption and relatives of domestic partners recognized under Raymond James policy.

Jury Duty

All associates called to jury duty, who work at least 25 hours per week, will receive paid leave as necessary up to 30 days, unless otherwise mandated by state law.

Military Reserve Duty

If you are called to serve military duty, Raymond James will pay the difference between your regular pay and the pay received for military duty. This pay is granted for the two weeks of required annual training and up to one year of active duty.

BENEFITS

> Medical

> Wellness

> Dental

> Vision

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LEAVES OF ABSENCE

Family Medical Leave Act (FMLA)

To qualify for FMLA, you must have worked for Raymond James for at least 12 months and completed 1,250 hours of service over the past year. Eligible associates can apply for FMLA with Unum to receive up to 12 weeks of unpaid, job-protected leave per rolling 12 months for:

- The placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement
- Birth or adoption of a child
- A serious health condition of your spouse, child or parent
- Your serious health condition
- Military exigency leave
- Worker's compensation

Other Leave Options

For those who do not qualify for FMLA, Raymond James offers other paid leave options:

Medical leave provides up to eleven weeks of paid leave to associates who need time away from work due to injury or illness. This leave type is administered by Unum.

Military leave is available in compliance with the Uniformed Services Employment and Reemployment Rights Act (USERRA). A copy of military orders is required.

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Parental Leave Absence

Terms to Know:

- **Primary Caregiver:** The person who will primarily be in charge of the child's well-being. This person will typically spend the most time with the child.
- **Secondary Caregiver:** The secondary caregiver is also responsible for the child's care, but is not the primary caregiver. Typically, this person spends less time caring for the child than the primary caregiver.
- **Birth Parent:** The person who gave birth to the child.
- **Recovery Time:** Time set aside for the birth parent to physically recover from child birth.
- **Bonding Time:** Time set aside for the primary and secondary caregiver to bond with the child.

Birth Parent Salary Continuation

Raymond James grants paid parental leave for primary and secondary caregivers. This leave is determined by the associate's years of service, whether they are a primary or secondary caregiver and if they are a birth parent. To qualify as a primary caregiver, the associate must attest to being the primary caregiver. The birth parent will receive paid recovery time to physically recover from the birth of the child, and will continue to be compensated during the "bonding time" through the maximum benefit eligibility period.

- Payroll will automatically use sick and vacation balances to cover pay until your leave is approved.
- Available sick and vacation time will automatically be used for unpaid days; when leave is approved, payroll will return any sick/vacation time used back to the effective date of benefits.
- If an associate does not have sick or vacation time available, time off will be unpaid until the approval of your benefits is submitted by Unum to begin payments. Payment will be retroactive back to the first day of approved leave.
- Associates are not required to exhaust all of their sick/vacation time before applying for short term disability. However, if both sick/vacation time have already been exhausted, any part of the leave not covered by salary continuation will be unpaid.

Non-Birth Parental Paid Bonding Time

Raymond James grants parental leaves of absence for caregivers to bond with their new children. Associates who are non-birth parents taking leave as a primary or secondary caregiver are eligible to take the leave within six months of birth, foster care placement or the adoption process (including travel, pre-adoption bonding, etc.).

Adoption leave is a paid bonding benefit with salary continuation based on length of service and caregiver status. Associates who are taking adoption leave are eligible to take the leave within six months immediately following the adoption or foster care placement of a child. Bonding time for the adoption process may include travel and pre-adoption bonding but must be taken consecutively.

Important Note: If both parents work at Raymond James, each parent must attest to being either a primary or secondary caregiver and then can take the appropriate allocated time. The time does not need to be split between primary and secondary caregivers; each parent will qualify for their own benefits and use them separately.

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Applying for a Parental Leave of Absence

To begin the process, associates must contact Unum at 1.866.306.8356. [Click here](#) to access the FAQ for reporting absences and [click here](#) for FAQ regarding filing parental benefits.

The eligibility of the claim for this benefit will be validated through the use of a medical statement. A second opinion may also be required.

Parental Leave Benefit Schedule:

Primary Caregiver

	Years of Service	Recovery Time	Bonding Time	Total Paid Time
Birth Parent	Less than 1 year	60% for 6 weeks	60% for 10 weeks	16 weeks at 60% paid
	Over 1 year	100% for 6 weeks	100% for 10 weeks	16 weeks at 100% paid
Non-Birth Parent	Less than 1 year	N/A	60% for 10 weeks	60% for 10 weeks
	Over 1 year	N/A	100% for 10 weeks	100% for 10 weeks

Secondary Caregiver

	Years of Service	Recovery Time	Bonding Time	Total Paid Time
Birth Parent	Less than 1 year	60% for 6 weeks	60% for 4 weeks	10 weeks at 60% paid
	Over 1 year	100% for 6 weeks	100% for 4 weeks	10 weeks at 100% paid
Non-Birth Parent	Less than 1 year	N/A	60% for 4 weeks	60% for 4 weeks
	Over 1 year	N/A	100% for 4 weeks	100% for 4 weeks

Associates must use accrued sick and vacation time to supplement any leave during which they receive less than 100% of their salary, including elimination periods.

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ADOPTION ASSISTANCE

The firm will reimburse eligible adoption-related expenses up to \$4,000 in a 12-month period, whether it is a single adoption, multiple adoptions within one 12-month period or a simultaneous adoption of two or more eligible children.

You must complete and submit an adoption assistance request form to Human Resources within 90 days of placement of the child. You'll also need to submit a copy of the record of placement or final court order and itemized receipts to reflect the expenses that associate incurred in the process of adoption.

This program is administered by Human Resources. For more information, call ext. 75515, option 6 or refer to the Associate Handbook on the Employee Services & Benefits section of [RJnet](#).

RAYMOND JAMES UNIVERSITY | MY LEARNING

Raymond James University (RJU) | My Learning provides you with a wide variety of learning opportunities and training designed to assist in achieving your professional goals. Available learning is delivered by diverse methods, including online course content and instructor-led events, as well as one-on-one education. Subjects covered include the industry, business skills, customer service and operations, leadership development and technology/software applications. Targeted training is provided to new associates and new leaders via a specialized series of programs, including New Hire Orientation, Online New Hire Orientation, Foundations of Leadership and the Senior Leadership Development Program.

For more information on these learning opportunities and programs, visit Raymond James University | My Learning on the Education and Development section of [RJnet](#) or contact Talent Development and Learning at ext. 76278.

TUITION ASSISTANCE

Non-commissioned associates who have completed their 90-day orientation period are eligible to receive tuition assistance for degree-seeking programs up to a maximum of \$5,250 per calendar year at a regionally accredited college or university. Part-time associates who work more than 25 hours per week are eligible for reimbursement of \$1,000 per calendar year. Only tuition is reimbursable. Books and fees are not covered. This program is administered through Accounts Payable. For more information, refer to the Associate Handbook on the Employee Services & Benefits section of [RJnet](#) or contact your relationship manager.

Commissioned and non-commissioned associates may also seek reimbursement for approved certifications. Tuition will be paid at 100%, including books and miscellaneous lab or activity fees, upon receipt of fee statements and successful completion.

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RAYMOND JAMES BANK

With direct deposit of payroll, associates may receive a checking account at Raymond James Bank with no minimum balance requirement, no monthly service charge, and free online banking. Bill Pay is free for the first three months, after which the fee is \$5.95 for unlimited Bill Pay. Access via Debit or ATM card is also available.

Certain restrictions apply for checking and/or loan discounts. Please call the Raymond James Bank Carillon branch at 800.718.2265 (ext. 78000) for more information.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, a federally chartered savings bank. Unless otherwise specified, products purchased from or held at Raymond James & Associates or Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank and are subject to investment risks, including possible loss of the principal invested.

Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance required if property is located in a designated flood zone of "A" or "V."

DISCOUNTS

All associates can receive discounts from several local amusement parks and hotel chains. To learn more, go to the Employee Services & Benefits section of [RJnet](#).

RATES

> Pre-tax vs. Post-tax

> Medical

> Dental

> Vision

> Dependent Life

> Accidental Death and Dismemberment

> Disability

> Voluntary Benefits

RATES

PRE-TAX VS. POST-TAX

For group insurance benefits, deductions are taken from each paycheck for your coverage. The amount of these rates (also called “premiums”) depends on the coverage level you selected. For other benefits, such as Flexible Spending Accounts (FSA), you choose the amount you want to contribute each paycheck when you enroll.

Some rates and contributions are made before taxes, while others are made after taxes, as shown below:

Pre-tax Rates	Post-tax Rates
<ul style="list-style-type: none"> • Medical • Dental • Vision • Flexible Spending Account (FSA) • Parking/Transportation Spending Account • Health Savings Account 	<ul style="list-style-type: none"> • Long-Term Disability • Supplemental Long-Term Disability • Long-Term Care • Supplemental Life Insurance • Spouse Life Insurance • Dependent Life Insurance • Supplemental Accidental Death and Dismemberment • Group Legal • Pet Insurance • Critical Illness • Critical Accident

Medical, dental and vision rates will be automatically deducted on a pre-tax basis. If you would like to have these benefits deducted on an after-tax basis, please contact the Health and Wellness Services department.

RATES

> Pre-tax vs. Post-tax

Medical

HSA Plus Plan

HSA Base Plan

> Dental

> Vision

> Life

> Accidental Death and Dismemberment

> Disability

> Voluntary Benefits

MEDICAL

Monthly rates for medical plan options depend on employment status and annual compensation basis.

HSA PLUS PLAN MONTHLY RATES

Tier 1: Full-Time Associates with Compensation less than \$55,000			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$79.99	\$521.97	\$601.96
Associate + spouse	\$276.58	\$921.92	\$1,198.50
Associate + child(ren)	\$260.37	\$867.95	\$1,128.32
Family	\$429.19	\$1,430.67	\$1,859.86

Tier 2: Full-Time Associates with Compensation of \$55,000 to \$100,000*			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$93.59	\$508.37	\$601.96
Associate + spouse	\$305.80	\$892.70	\$1,198.50
Associate + child(ren)	\$287.88	\$840.44	\$1,128.32
Family	\$474.53	\$1,385.33	\$1,859.86

*Note: Part-time associates will pay Tier 2 rates.

Tier 3: Full-Time Associates with Compensation of \$100,000 to \$300,000			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$107.94	\$494.02	\$601.96
Associate + spouse	\$363.10	\$835.40	\$1,198.50
Associate + child(ren)	\$341.82	\$786.50	\$1,128.32
Family	\$563.46	\$1,296.40	\$1,859.86

Tier 4: Full-Time Associates with Compensation of \$300,000+			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$116.74	\$485.22	\$601.96
Associate + spouse	\$405.82	\$792.68	\$1,198.50
Associate + child(ren)	\$382.04	\$746.28	\$1,128.32
Family	\$629.76	\$1,230.10	\$1,859.86

Please note: Your total compensation as of 12/31/18 is used to determine the medical plan premium for the 2019 - 2020 plan year.

2019 BENEFITS GUIDE

RATES

> Pre-tax vs. Post-tax

Medical

HSA Plus Plan

HSA Base Plan

> Dental

> Vision

> Life

> Accidental Death and Dismemberment

> Disability

> Voluntary Benefits

HSA BASE PLAN MONTHLY RATES

Tier 1: Full-Time Associates with Compensation less than \$55,000			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$35.41	\$511.74	\$547.15
Associate + spouse	\$171.89	\$917.51	\$1,089.40
Associate + child(ren)	\$161.81	\$863.50	\$1,025.61
Family	\$266.72	\$1,423.82	\$1,690.54

Tier 2: Full-Time Associates with Compensation of \$55,000 to \$100,000*			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$41.43	\$505.72	\$547.15
Associate + spouse	\$201.11	\$888.29	\$1,089.40
Associate + child(ren)	\$189.32	\$836.29	\$1,025.61
Family	\$312.06	\$1,378.48	\$1,690.54

*Note: Part-time associates will pay Tier 2 rates.

Tier 3: Full-Time Associates with Compensation of \$100,000 to \$300,000			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$51.78	\$495.37	\$547.15
Associate + spouse	\$251.29	\$838.11	\$1,089.40
Associate + child(ren)	\$236.56	\$789.05	\$1,025.61
Family	\$389.94	\$1,300.60	\$1,690.54

Tier 4: Full-Time Associates with Compensation of \$300,000+			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$60.58	\$486.57	\$547.15
Associate + spouse	\$294.01	\$795.39	\$1,089.40
Associate + child(ren)	\$276.78	\$748.83	\$1,025.61
Family	\$456.24	\$1,234.30	\$1,690.54

Please note: Your total compensation as of 12/31/18 is used to determine the medical plan premium for the 2019 - 2020 plan year.

RATES

> Pre-tax vs. Post-tax

> Medical

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> Accidental Death and Dismemberment

> Disability

> Voluntary Benefits

DENTAL

DENTAL PLAN MONTHLY RATES

All Eligible Associates			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$26.18	\$12.00	\$38.18
Associate + spouse	\$66.82	\$12.00	\$78.82
Associate + child(ren)	\$58.20	\$12.00	\$70.20
Family	\$103.78	\$12.00	\$115.78

VISION

VISION PLAN MONTHLY RATES

All Eligible Associates			
	WHAT YOU PAY	WHAT RAYMOND JAMES PAYS	TOTAL COST
Associate only	\$6.24	\$0.00	\$6.24
Associate + spouse	\$12.48	\$0.00	\$12.48
Associate + child(ren)	\$12.48	\$0.00	\$12.48
Family	\$21.85	\$0.00	\$21.85

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LIFE

SPOUSE LIFE

Spouse	\$0.15 per \$1,000 of coverage
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DEPENDENT LIFE

All dependent	\$0.05 per \$1,000 of coverage
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SUPPLEMENTAL LIFE

	Rates per \$1,000 of coverage	
	Non-Tobacco	Tobacco
<25	\$0.028	\$0.05
25-29	\$0.038	\$0.06
30-34	\$0.042	\$0.08
35-39	\$0.057	\$0.09
40-44	\$0.084	\$0.10
45-49	\$0.139	\$0.16
50-54	\$0.211	\$0.26
55-59	\$0.398	\$0.485
60-64	\$0.468	\$0.66
65-69	\$0.794	\$1.27
70+	\$1.655	\$2.06

ACCIDENTAL DEATH AND DISMEMBERMENT

SUPPLEMENTAL ACCIDENTAL DEATH AND DISMEMBERMENT

Associate Only	\$0.18 per \$10,000 of coverage
Associate + Family	\$0.28 per \$10,000 of coverage

RATES

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- > Medical
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- > Voluntary Benefits

DISABILITY

LONG-TERM DISABILITY

Rates per \$100 of basic monthly earnings	
<25	\$0.10
25 – 29	\$0.14
30 – 34	\$0.23
35 – 39	\$0.29
40 – 44	\$0.36
45 – 49	\$0.45
50 – 54	\$0.51
55 – 59	\$0.55
60 – 64	\$0.55
65 – 69	\$0.53
70+	\$0.52

SUPPLEMENTAL LONG-TERM DISABILITY

Quoted by Unum based on coverage

CRITICAL ACCIDENT INSURANCE

Tier	Monthly Premium	
	Low Plan	High Plan
Associate Only	\$5.72	\$8.53
Associate + Spouse	\$9.48	\$14.85
Associate + Child(ren)	\$11.42	\$17.56
Family	\$15.18	\$23.88

CRITICAL ILLNESS INSURANCE

Issue Age	\$10,000 ¹	\$20,000 ¹	\$10,000 ²	\$20,000 ²
	Employee, Employee + child(ren)	Employee, Employee + child(ren)	Employee + spouse, Family	Employee + spouse, Family
< 25	\$6.62	\$8.42	\$12.34	\$15.04
25–29	\$7.42	\$10.02	\$13.54	\$17.44
30–34	\$8.62	\$12.42	\$15.34	\$21.04
35–39	\$10.22	\$15.62	\$17.74	\$25.84
40–44	\$12.72	\$20.62	\$21.49	\$33.34
45–49	\$16.42	\$28.02	\$27.04	\$44.44
50–54	\$21.92	\$39.02	\$35.29	\$60.94
55–59	\$29.12	\$53.42	\$46.09	\$82.54
60–64	\$40.22	\$75.62	\$62.74	\$115.84
65–69	\$57.62	\$110.42	\$88.84	\$168.04
70+	\$137.82	\$270.82	\$209.14	\$408.64

¹Unum monthly rates are quoted per \$1,000 plus \$4.82 for wellness for employee.

²Unum monthly rates are quoted per \$1,000 plus \$4.82 for wellness for employee and spouse.

RATES

> **Pre-tax vs. Post-tax**

> **Medical**

> **Dental**

> **Vision**

> **Life**

> **Accidental Death and
Dismemberment**

> **Disability**

Voluntary Benefits

VOLUNTARY BENEFITS

GROUP LEGAL

\$16.30 per month

LONG-TERM CARE

Premium Amounts are based on age and coverage level elected. Please refer to [RJnet](#) for details

PET INSURANCE

Quoted by Nationwide

ENROLLING

> Enrolling through PeopleWorks

> Quick Guide to PeopleWorks

ENROLLING THROUGH PEOPLEWORKS

Enrollment elections will be made online through PeopleWorks. You will receive a notification via email when it is time for you to enroll in Raymond James benefits. Read through this guide and the plan summaries available on [RJnet](#). Explore what benefit options might be best for you and your family. If you have any questions about enrolling or your benefits, you can contact the Health and Wellness Services department.

REMEMBER: It's important to review your elections and read the enrollment agreement carefully before submitting your choices. Upon submission, you're certifying that you have thoroughly reviewed the summary of benefits, including definitions of dependent eligibility, and that you understand your elections are binding for the plan year – April 1, 2019, to March 31, 2020. Exceptions are made only if you have a qualifying family status change within that period and you submit the required documentation to Health and Wellness Services within 31 days to support your change.

You will receive a confirmation statement via email when you submit your enrollment elections.

ENROLLING

> Enrolling through PeopleWorks

> Quick Guide to PeopleWorks

QUICK GUIDE TO PEOPLEWORKS

Using the Raymond James VPN, you can access the PeopleWorks web-based enrollment portal from any computer with an internet connection.

AT ANY TIME YOU CAN:

- Update your personal and beneficiary information
- Change your direct deposit and tax withholdings
- Review your current benefit choices

DURING THE ENROLLMENT WINDOW YOU CAN:

- Enroll or change coverage for all of the benefit choices outlined in this guide

IF YOU EXPERIENCE A QUALIFIED STATUS CHANGE YOU CAN:

- Adjust your benefit elections by completing the [Family Status Change](#) form that can be found on RJnet and submitting it to Health and Wellness Services with the appropriate supporting documentation no later than 31 days after the qualified event date.

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MOBILE RESOURCES

Check out these mobile resources on RJnet and how they can help make using your benefits even easier:

UnitedHealthcare Health4Me Mobile App <ul style="list-style-type: none"> • Search for physicians or facilities by location or specialty • View claims • Check status of deductible and out-of-pocket spending • Locate Urgent Care facilities and ERs • View and share health plan ID card information 	Guidance Resources Mobile Site <ul style="list-style-type: none"> • Browse HelpSheets, Q&As, and podcasts on a variety of topics • Find the nearest legal, child care and elder care providers • Call an EAP consultant for help
Delta Dental Mobile App <ul style="list-style-type: none"> • Search for dentists in your area • Access past claims • See your coverage options • Pull up your ID card • Use the toothbrush timer 	EyeMed Mobile Site <ul style="list-style-type: none"> • View benefits, including copays and allowances • Search for providers in your area and get directions • Pull up your ID card • FAQs • Contact information
HealthEquity Mobile App <ul style="list-style-type: none"> • Upload receipts • Check balances in HSA, FSA, etc. • Request reimbursement • Access message alerts to stay up-to-date on account activity • Manage contributions 	

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CONTACTS

Benefit	Administrator	Website	Phone
Medical/Prescription Drug	UnitedHealthcare	Myuhc.com	844.639.8596
Dental	Delta Dental	Deltadentalins.com	800.521.2651
Vision	EyeMed Vision Care	Eyemedvisioncare.com	866.723.0514
Life & Basic AD&D Insurance	Unum	Unum.com	800.445.0402
Evidence of Insurability (EOI) Application Status	Unum	Unum.com	866.306.8356
Request a leave of absence	Unum	Unum.com	866.306.8356
Supplemental AD&D	Zurich	Zurichna.com	866.841.4771
Long-Term Disability	Unum	Unum.com	866.306.8356
FMLA/Short-Term Disability	Unum	Unum.com	866.306.8356
Long-Term Care	Unum	Unum.com	800.227.4165
Employee Assistance Program	ComPsych	Guidanceresources.com	877.616.0511
Health Savings Account	HealthEquity	HealthEquity.com/RaymondJames	844.312.2740
Flexible Spending Account	HealthEquity	HealthEquity.com/RaymondJames	844.312.2740
401(k)	Principal	Principal.com	800.547.7754
Gym discounts	Global Fit Network	Globalfit.com/raymondjames	800.294.1500
Pet Insurance	Nationwide	PetsNationwide.com	877.738.7874
Group Legal	ARAG	Araglegalcenter.com	800.247.4184
Health Advocate		Healthadvocate.com	866.695.8622
COBRA	Taben	Taben.com	800.675.7341
Virtual Visits	UnitedHealthcare	Myuhc.com	844.639.8596
PinnacleCare		Pinnaclecare.com	888.442.7380
Critical Accident	Unum	Unum.com	866.306.8356
Critical Illness	Unum	Unum.com	866.306.8356

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Click here to access the [Required Benefit Notices](#). You can also find them by going to [RJnet](#).