

**2019 OPEN
ENROLLMENT**
OCTOBER 18 – 30



Count on us to
help you enroll!





BLUECARPET IS ALWAYS HERE FOR YOU

Not just during Open Enrollment, but all year long.

Here's a quick look at all of the available resources, which you can access whenever you need.

BlueCarpet
1-866-529-1675
bluecarpet@optum.com

Now let's switch gears to Open Enrollment!

1 
HEALTHY REWARDS

2 
DESTINATION : FAMILY

3 
SPINE SOLUTIONS

4 
ADVOCATES

5 
SPECIALIZED NURSES

6 
PERSONAL HEALTH SUPPORT

7 
LIVEHEALTH ONLINE

8 
HEALTH ACCOUNTS MANAGEMENT



NAVIGATOR

Your Crewmember Assistance Program that offers:

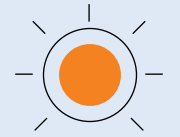

COUNSELING



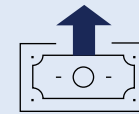
SUBSTANCE USE SUPPORT



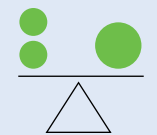
LEGAL



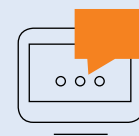
BEHAVIORAL HEALTH SUPPORT



FINANCIAL GUIDANCE



WORK-LIFE BALANCE



VIRTUAL VISITS



5 TIPS

TO HELP YOU THROUGH ENROLLMENT

Enroll October 18 – October 30.

Smooth travels!



1

KNOW WHAT'S NEW

One big change for 2019: Cigna is replacing Delta Dental, so we can now offer you TWO dental options with lower rates (details on page 12).

- New medical rates for 2019 (see pages 6 – 7).
- More money available in Health Accounts (see pages 10 – 11).

2

CHOOSE SMARTLY

Think about who you need to cover and what plans make the most sense for you and your family.

Explore pages 10 – 11 to better understand the Health Accounts: HSA, HRA and Healthy Rewards.

3

RETHINK DISABILITY

Life happens. Take a second look at Voluntary Short Term Disability (VSTD) coverage to be sure your income is protected if you take a disability leave (see page 16).

4

KNOW WHO TO CALL

With questions during Open Enrollment, **BlueBenefits** is your go-to contact: **1-800-466-5062**.

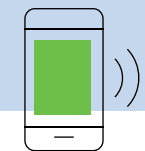
BlueBenefits
1-800-466-5062

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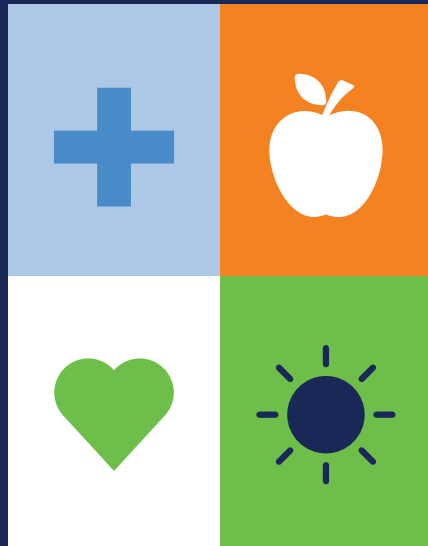
ENROLL ONLINE

Don't miss your chance to enroll **October 18 – October 30**.

Go to <https://bcss.jetblue.com> and follow the newly-improved prompts to review your current elections and make your 2019 changes.



Visit lifeisbetterinblue.com to see up-to-date information on your JetBlue Benefits.



MEDICAL

2 PLAN OPTIONS & PROVIDERS

First, pick your plan: **Green** or **Blue**

Next, choose your provider:
Anthem BlueCross BlueShield or
UnitedHealthcare

Need help deciding?
 Call **BlueCarpet 1-866-529-1675**

WHAT YOU PAY

		GREEN PLAN with HRA		BLUE PLAN with HSA	
		In-network	Out-of-network	In-network	Out-of-network
Deductible	Individual	\$1,300	\$1,950	\$1,350	\$1,950
	Family	\$2,600	\$3,900	\$2,700¹	\$3,900 ¹
Coinsurance	Eligible preventive care ²	\$0	No coverage	\$0	No coverage
	Most services	20% after deductible	40% after deductible	20% after deductible	40% after deductible
	Emergency room	\$300 copay (waived if admitted)	\$300 copay (waived if admitted)	After deductible, \$300 copay (waived if admitted)	After deductible, \$300 copay (waived if admitted)
Non-notification penalty		N/A	\$500 per procedure	N/A	\$500 per procedure
Lifetime maximum		Unlimited	Unlimited	Unlimited	Unlimited
Out-of-pocket maximum (includes deductible, coinsurance and prescription drug expenses)	Individual	\$4,300	\$6,450	\$4,300	\$6,450
	Family	\$8,600	\$12,900	\$8,600 family (\$7,350 individual in family)	\$12,900
Prescription drugs 30-day ³ (through CVS/caremark network pharmacy)	Generic	50% (up to \$8 per Rx)	N/A	20% after deductible, up to \$200 per Rx ⁴	N/A
	Brand (if no generic available)	50% (up to \$100 per Rx)		20% after deductible, up to \$200 per Rx ⁴	
	Specialty	50% (up to \$200 per Rx)		20% after deductible, up to \$200 per Rx ⁴	
Prescription drugs 90-day ³ (at local CVS/pharmacy or mail order, including maintenance medications with Maintenance Choice)	Generic	50% (up to \$24 per Rx)	N/A	20% after deductible, up to \$600 per Rx ⁴	N/A
	Brand (if no generic available)	50% (up to \$300 per Rx)		20% after deductible, up to \$600 per Rx ⁴	
		Semi-monthly	Weekly	Semi-monthly	Weekly
Rates	Crewmember Only	\$57.50	\$26.54	\$70.50	\$32.54
	Crewmember + Spouse	\$145.00	\$66.92	\$175.00	\$80.77
	Crewmember + Child(ren)	\$98.00	\$45.23	\$119.00	\$54.92
	Crewmember + Family	\$184.50	\$85.15	\$224.50	\$103.62

¹If you cover dependents, the full family deductible (\$2,700) must be met before coinsurance begins.

²Preventive screenings as identified by Health Care Reform.

³In the **Blue Plan**, you must reach your deductible before the plan pays coinsurance on prescription drugs. In both plans, prescription expenses count toward the out-of-pocket maximum.

⁴This plan feature is required by the IRS for HSA plans and prescription costs are based on negotiated rates.

HOW THEY WORK

5 STEPS FOR WHEN YOU NEED CARE

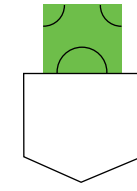
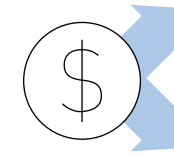
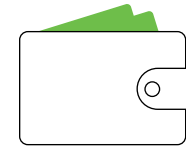
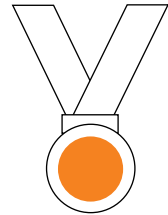
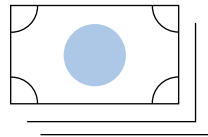


HEALTHY REWARDS

Earn money toward healthcare expenses while having a blast getting healthy.

Visit jetblue.werally.com.

WHEN YOU PAY FOR CARE, USE JETBLUE MONEY FIRST!



GREEN PLAN
with Health Reimbursement Account (HRA)

1

GET JETBLUE MONEY

Each January, JetBlue automatically puts seed dollars into your HRA. You cannot add your own money to an HRA.

2

EARN HEALTHY REWARD MONEY

Earn more JetBlue money in your HRA by completing Healthy Rewards activities. Manage your account at jetblue.werally.com.

3

REACH YOUR DEDUCTIBLE

You can use JetBlue money in your HRA to offset the cost of care and prescriptions until you reach your deductible. You can also save your HRA money for future expenses (the money will roll-over each year).

4

SHARE COSTS

When you reach your deductible, JetBlue pays 80% of costs and you pay 20%.

5

JETBLUE PAYS 100%

If you reach the out-of-pocket maximum, JetBlue pays 100% of costs for the rest of that year.

BLUE PLAN
with Health Savings Account (HSA)

1

JETBLUE + YOUR MONEY

Each January, JetBlue automatically puts seed dollars into your HSA. You can add your own money pre-tax to an HSA.

2

EARN HEALTHY REWARD MONEY

Earn more JetBlue money in your HSA by completing Healthy Rewards activities. Manage your account at jetblue.werally.com.

3

REACH YOUR DEDUCTIBLE

You can use JetBlue money in your HSA to offset the cost of care and prescriptions until you reach your deductible. You can also save your HSA money and invest the balance tax-free (money rolls over each year and stays with you if you leave JetBlue).

4

SHARE COSTS

When you reach your deductible, JetBlue pays 80% of costs and you pay 20%.

5

JETBLUE PAYS 100%

If you reach the out-of-pocket maximum, JetBlue pays 100% of costs for the rest of that year.

Learn more about your Plan Accounts on pages 10 and 11.

3 HEALTH ACCOUNTS



	HRA* Must be enrolled in the Green Plan.	HSA* Must be enrolled in the Blue Plan.	Healthy Rewards Account If you aren't enrolled in a JetBlue medical plan or are a Part-Time Crewmember.
JetBlue seed dollars (automatic)	NEW YES CMs: \$400 (individual); \$800 (family) Pilots: \$550 (individual); \$1,100 (family)*	NEW YES CMs: \$400 (individual); \$800 (family) Pilots: \$550 (individual); \$1,100 (family)*	NO
Healthy Rewards (earned)	NEW YES CMs: up to \$550 (individual); \$1,100 (family) Pilots: up to \$400 (individual); \$800 (family)*	NEW YES CMs: up to \$550 (individual); \$1,100 (family) Pilots: up to \$400 (individual); \$800 (family)*	YES Earn up to \$250
Total potential dollars from JetBlue	\$950 (individual); \$1,900 (family)	\$950 (individual); \$1,900 (family)	\$250
Money you contribute	NO	NEW YES No minimum required; \$3,500 maximum (individual); ¹ \$7,000 maximum (family) ¹	NO
Tax-advantaged	NO	YES Contributions are taken out of your paycheck tax-free. Earnings from invested funds and funds used for eligible healthcare expenses are also tax-free. Triple-tax savings for you!	NO
Investment options	NO	YES Account balances over \$1,000 can be invested (through Optum's Health Advantage Account Suite) to earn tax-free interest and be used tax-free.	NO
Eligible expenses	Eligible healthcare expenses for you and your enrolled dependents. Visit optumbank.com for a list of eligible expenses.	Eligible healthcare expenses for you and your enrolled dependents now or in the future (retirement). ² Visit optumbank.com for a list of eligible expenses.	Eligible healthcare expenses for you and your dependents. Visit optumbank.com for a list of eligible expenses.
How to use the account	Use your Optum Mastercard or pay out-of-pocket and submit your claim for reimbursement. Visit optumbank.com to manage.	Use your Optum Mastercard or pay out-of-pocket and submit your claim for reimbursement. Visit optumbank.com to manage.	Use the Optum Mastercard or pay out-of-pocket and submit request for reimbursement. Keep all receipts.
Funds roll over year after year	YES As long as you stay enrolled in the Green Plan. ³	YES The money in the account belongs to you, even if you leave JetBlue.	NO

ALL CREWMEMBERS enrolled in a medical plan have an opportunity to receive \$950 or \$1,900 in their health accounts.

MANAGE ACCOUNTS:

Visit optumbank.com to manage your health accounts and to see account details and a list of eligible healthcare expenses.

*** FOR PILOTS:**

Pilots who switch from the **Green Plan** to the **Blue Plan** during the 2019 Open Enrollment period will continue to have access to unused HRA funds through a Limited-Purpose Post-Deductible HRA. The Limited-Purpose Post-Deductible HRA will only be available to Pilots who switch from the **Green Plan** to the **Blue Plan** during the 2019 Open Enrollment period. It **will not** be available to a Pilot who switches from the **Green Plan** to the **Blue Plan** in subsequent years. For example, a Pilot who switches from the **Green Plan** to the **Blue Plan** during the 2020 Open Enrollment Period **will not** have access to a Limited-Purpose Post-Deductible HRA.

¹The HSA maximum is inclusive of both the JetBlue and Healthy Rewards money.
²The money can also be used for ineligible expenses, but if you're under age 65, it's subject to a tax penalty of 20% and is taxable as regular income.
³If you move from the **Green Plan** to the **Blue Plan**, you forfeit the HRA dollars.

DENTAL

GETTING HELP FROM CIGNA:
 Call Cigna 24/7 at **1-877-208-3183** if you have questions about the new options or to get help finding an in-network provider.

SAY “HELLO” TO CIGNA AND 2 PLAN OPTIONS NEW

Starting January 1, **Cigna** will replace Delta Dental to provide you and your family with two plan options. The **Total Cigna DPPPO** is similar to our current plan, and your dentist may already participate in Cigna’s large, nationwide network. The other new plan is **Cigna Dental Care DHMO¹**, or Dental Health Maintenance Organization. The DHMO offers in-network coverage only and has lower paycheck premiums. To help you pick the best option, review key features below.

DPPPO

- Lower rates than what you pay for dental coverage today, but rates are higher than the DHMO.
- Freedom to use any dentist, but you’ll likely spend less if you visit a dentist in-network.
- No referrals needed to visit a specialist.
- You need to reach an annual deductible before your coinsurance kicks in, up to your plan’s calendar year maximum.
- Larger network of providers to choose from as compared to the DHMO.

DHMO¹

- Lower rates than what you pay for dental coverage today, and rates are lower than the DPPPO.
- For each covered member, you must select a primary care dentist.
- Coverage only available for in-network providers. Make sure your provider is in-network or find a new provider using the directions below.
- You will need to receive referrals to specialists from your primary care dentist.
- You have no deductible.
- Your costs for services are based on the Patient Charge Schedule (PCS). See chart to the right.
- Smaller network of providers to choose from as compared to the DPPPO, so check to make sure there is a dentist in your area who is in the DHMO network (see Finding Cigna Dentists below).

NEW If you are currently enrolled in the **Delta Dental PPO** plan and you do not take action to change your coverage, you will automatically be enrolled in the **Total Cigna DPPPO** plan.

FINDING CIGNA DENTISTS:
 To see if your dentist is in Cigna’s network, visit cigna.com, then:

- CLICK** on “Find a Doctor”
- CHOOSE** “For plans offered through work or school” and click “Dentist”
- ENTER** your location and plan, then click “Search”

Don’t see your dentist listed? Call Cigna at **1-877-208-3183** to recommend your dentist to join the Cigna network.

WHAT YOU PAY

	DPPPO	DHMO ¹
	In- and out-of-network coverage (In-network shown below)	In-network coverage only
Primary care dentist	Not required	Required
Deductible	\$50 (individual); \$150 (family)	None
Preventive and diagnostic care	\$0	\$0
Basic restorative care	20% after deductible	The DHMO sets the cost for services based on a Patient Charge Schedule (PCS) . The PCS is a list of fees and frequency limitations for each covered service within the plan. There is no calendar year maximum. Visit lifeisbetterinblue.com to review the PCS.
Major restorative care	50% after deductible	
Orthodontia (varies by plan)	50% after deductible	
Surgical implants	50% after deductible (in- and out-of-network)	
Calendar year maximum	\$1,500 per person	

		Semi-monthly	Weekly	Semi-monthly	Weekly
Rates	CM Only	\$7.00	\$3.23	\$3.00	\$1.38
	CM + Spouse	\$13.25	\$6.12	\$5.75	\$2.65
	CM + Child(ren)	\$20.25	\$9.35	\$8.75	\$4.04
	CM + Family	\$26.25	\$12.12	\$11.25	\$5.19

NOTE: In the DPPPO, orthodontia coverage is available for children up to and including age 18, with a lifetime maximum of \$1,500. In the DHMO, orthodontia coverage is available for adults and children.

¹The Cigna DHMO is NOT currently available in the following states: AK, HI, ID, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV and WY.

VISION

JetBlue offers one vision plan, administered by **EyeMed Vision Care**. You can see any eye doctor you'd like, but you'll save the most money if you go to an **EyeMed Vision Care Access Network** provider.

NEW

INTRODUCING FREEDOM PASS!

With **Freedom Pass**, when you buy your frames from Target Optical or Sears Optical, use code 755288 so that any cost above \$150 is covered by Target or Sears. You also get \$20 off your contacts if you purchase from [contactsdirect.com](https://www.contactsdirect.com).



HOW THE PLAN WORKS

	IN-NETWORK	OUT-OF-NETWORK	
	YOU PAY	PLAN REIMBURSES	
Eye exam (once every 12 months)	starting at \$10 copay	Up to \$35	
Frames ¹ (once every 12 months); any available frame at provider location	\$0 copay; \$150 allowance; 20% off balance over \$150	Up to \$60	
Standard plastic lenses	starting at \$25 copay	Up to \$55	
Lens add-ons (UV treatment, coatings, etc.)	starting at \$12	Up to \$4	
Contact lenses ¹ (materials only)	NEW \$0 copay; \$150 allowance; 15% off over \$150 ²	Up to \$200	
Laser vision correction	15% off retail price or 5% off promotional price	N/A	
	Semi-monthly	Weekly	
Rates	CM Only	\$3.25	\$1.50
	CM + Spouse	\$6.14	\$2.83
	CM + Child(ren)	\$6.45	\$2.98
	CM + Family	\$9.67	\$4.46

¹ Frames and contact lens allowance is combined, so you can use either the frames or the contact lens allowance each year.

² Medically necessary contact lenses are \$0; paid in full.

FSA

Flexible Spending Accounts (FSAs) give you a way to set aside pre-tax dollars for qualified expenses and reduce your taxable income. There are two kinds of accounts: Healthcare FSA and Dependent Care FSA.

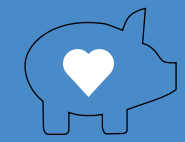
Open Enrollment is the time to decide if an FSA is right for you since **you must re-enroll each year**—your current account election will not carry over into 2019.

DID YOU KNOW?

You can use the Healthcare FSA to pay for a variety of healthcare services, such as chiropractor visits, hearing exams, orthodontia, physical therapy and even laser eye surgery. Make sure you consider this option if you typically need these types of services.



HEALTHCARE FSA

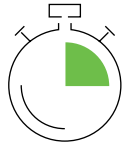


DEPENDENT CARE FSA

Who can fund	Crewmembers enrolled in the Green Plan or not enrolled in JetBlue medical.	Anyone with eligible tax dependents can fund.
Contributing	Contribute annually up to \$2,650 .	Contribute annually up to \$5,000 (or \$2,500 if married, filing taxes separately)
	Can carry forward up to \$500 of your 2019 Healthcare FSA to be used toward 2020 expenses; you forfeit unused dollars over \$500.	Cannot carry forward any remaining balance; you forfeit unused dollars.
	Claims for 2019 expenses can be submitted until March 31, 2020.	Claims for 2019 expenses can be submitted until March 31, 2020.
Using the accounts	Use account to pay fees (like deductibles, copays, coinsurance, prescriptions and other plan charges) and services for you and your eligible tax dependents. Funds are available to use starting January 1.	Use account to pay daycare expenses (for children under age 13 and for your mentally or physically disabled dependents of any age), including babysitters or companions, education expenses, day camp expenses so you can work or attend school full-time.
Getting reimbursed	Use the Optum Mastercard or pay out-of-pocket and submit a claim (save receipts).	Pay out-of-pocket and submit a claim (save receipts, along with itemized statements with dependent ages and taxpayer ID information).

Visit lifeisbetterinblue.com for details and manage your FSA on optumbank.com.

4 WAYS TO PROTECT



VOLUNTARY SHORT TERM DISABILITY (VSTD)¹

VSTD pays a portion of your salary if you have an illness or injury that keeps you from doing your job. This coverage is not automatic; you must enroll in one of the three plans below.

Did you know that your income stops while you're on disability leave?

Disability coverage allows you to get paid when you get sick or injured—or have a baby—without using up your PTO bank.

LOW PLAN	CORE PLAN	HIGH PLAN
Pays 40% of your weekly regular wages, up to \$1,500 .	Pays 60% of your weekly regular wages, up to \$1,500 .	Pays 60% of your weekly regular wages, up to \$3,000 .
For all plans, benefits begin on the 8th day of missing work due to a qualified illness or injury and continue paying for up to 26 WEEKS . ²		



LONG TERM DISABILITY¹

JetBlue provides basic Long Term Disability (LTD) automatically to Full-Time Crewmembers at no cost. Pilots receive Long Term Disability/Loss of License (LTD/LOL) plan at no cost. Benefits begin after 182 days of missed work due to a disability.

NEW

The Basic LTD and LTD/LOL plan maximums will change to **\$13,500** a month. Crewmembers can buy additional coverage to be combined with LTD. Pilots can buy extra coverage in the form of VLTD/LOL coverage.

A statement of health will be required to determine eligibility for enrollment.



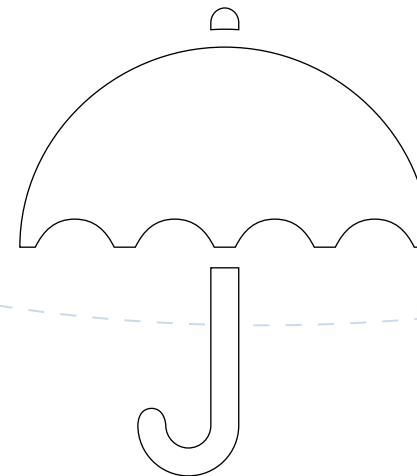
LIFE AND AD&D

You get Basic Life and AD&D coverage for yourself (automatically) and Supplemental coverage that you can purchase. You can also buy Dependent coverage for your spouse and children at group rates.



GROUP LEGAL

JetBlue's Group Legal Plan is provided through Hyatt Legal. It gives you access to a network of experienced attorneys and legal services, like will preparation, real estate matters and more, at no additional cost. You must enroll in coverage during Open Enrollment and remain in the plan for the entire year.



¹ The plan does not cover disability from a pre-existing condition during the first 12 months of coverage.

² Remember, if you elect VSTD for the first time, your coverage will begin 90 days after enrollment (so VSTD will start on April 1).

To see all the 2019 rates, visit lifeisbetterinblue.com.

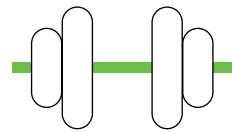
OTHER PROGRAMS



OPTIMIZE WITH YOUR TOTAL REWARDS STATEMENT

Your Total Rewards Statement is your personalized tool that helps you maximize your health and wealth. Access customized, in-depth information about your JetBlue rewards. And by rewards we mean your pay, health and retirement benefits, work-life perks, travel, rewards and other programs. You can also learn how to OPTIMIZE the full value of your retirement benefits with just a click of the button.

Visit <https://jetblue.ehr.com> at any time to access your statement and see up-to-date information on your JetBlue Benefits. You will need your JetBlue username and password to access outside of JetBlue's network. Remember to log out completely from any shared computer when you're finished.



FOR YOUR FITNESS... ACTIVE&FIT DIRECT

Break a sweat without breaking the bank. **Active&Fit Direct** is a program that makes it possible to join one of over 9,000 fitness centers nationwide for **just \$25 a month** (plus a one-time \$25 enrollment fee). To learn more, visit <https://jetblue.perkspot.com/login> and get moving!

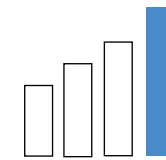


FOR YOUR PASSION... BLUERETIREMENT

Now that you've chosen your JetBlue health and welfare Benefits for 2019, you can focus on your financial future with BlueRetirement.

Visit lifeisbetterinblue.com to review all the ways BlueRetirement can help you carry your passion into retirement. Then, jump over to blueretirement.com to manage your financial future with support and tools that make it easy and convenient.

And don't forget to put your loved ones first—add your beneficiary today. You owe it to yourself and your loved ones to ensure that your hard-earned savings will go to whom you choose. Plus, you'll have peace of mind knowing that they are taken care of.



ENROLL IN CSPP, TOO!

You can enroll in the Crewmember Stock Purchase Plan (CSPP) year round, with the exception of select blackout dates (April 22 – May 4 and October 22 – November 5). This program **allows you to buy shares of JetBlue** stock through post-tax payroll deductions with a **15% discount**. Make sure you enroll by either October 21 or April 21 so that you don't miss out on this deal!

If you've previously purchased stock through the CSPP, log in to Fidelity's website at netbenefits.com to manage your account.

NOTE: The Total Rewards Statement is available to most domestic Crewmembers. It's currently not available to Pilots, College Crew, Interns, Seasonal, Retirees, Business Partners, Consultants, Tech Ventures and Internationally-based Crewmembers.



BlueBenefits
1-800-466-5062
BlueBenefits@jetblue.com

Enroll on BCSS
<https://bcss.jetblue.com>

The JetBlue Benefits outlined in this brochure are only highlights. If there is any difference between what's printed in this brochure and the actual plan documents, the plan documents will govern.