

Your 2019
**BENEFITS
GUIDE**



Pack the
essentials and go!



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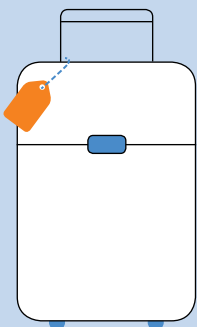
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4 STEPS

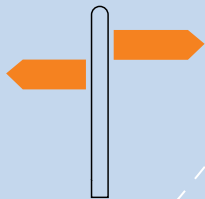
TO A SMOOTH ENROLLMENT

When it comes to your JetBlue benefits, we've packed the essentials for you and your family to ensure you have what you need to live happy and healthy.

This guide gives you an overview of your 2019 Benefits. Review it and then follow these 4 steps:



1



DECIDE who to cover

- You
- Your Spouse
- Your Children

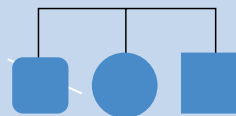
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KNOW when and how to enroll

- Date of Hire
- Qualified Life Event
- Enrollment Steps

3



SELECT the best plans

- **Health:** Medical, Health Accounts, Vision, Dental
- **Protection:** Life, AD&D, Disability, Group Legal
- **BlueRetirement:** 401(k)
- **Extras:** CSPP, Voluntary Benefits

4



COMPLETE your enrollment

Enroll online at <https://bcss.jetblue.com>.

Remember, more details can be found on lifeisbetterinblue.com.

AND YOU HAVE HELP...

Before reading about enrolling, remember that you have BlueCarpet to call for help, answers, guidance to resources and access to other programs. It's FREE! Call 1-866-529-1675 or email BlueCarpet@optum.com.

Here's a quick look! 

BLUECARPET

- 1-866-529-1675
- bluecarpet@optum.com
- lifeisbetterinblue.com/bluecarpet

OPEN TO ALL CREWMEMBERS

HEALTHY REWARDS

Take steps toward being healthier by completing fun activities through Rally and earn money to spend on eligible healthcare expenses.

MANAGE HEALTH ACCOUNTS

Check balances, contributions, claims status and more for your Health Reimbursement Account (HRA), Health Savings Account (HSA) and/or Flexible Spending Accounts (FSAs).

LIVEHEALTH ONLINE

Video chat with a doctor anytime for \$20 at livehealthonline.com or via the Apple or Google Play app (use code: **JETBLUECREW**).

OPEN TO CREWMEMBERS AND FAMILY ENROLLED IN A JETBLUE MEDICAL PLAN

PERSONAL HEALTH SUPPORT

Set up nutrition and exercise plans with nurses for a healthier lifestyle.

SPINE SOLUTIONS

If you have chronic back pain, you can get treatment options, regain your health and connect to top-performing musculoskeletal experts.

SPECIALIZED NURSES

Get individualized help managing cancer, diabetes, cardiac conditions, back pain, or other chronic conditions.

ADVOCATES

Get answers and help with JetBlue Medical Plans, doctor appointments, claims and more.

DESTINATION FAMILY

Reproductive Services

Explore options for expanding your family.

Adoption Assistance

Get financial assistance for the adoption of an eligible child from a qualifying agency or surrogate.

HealthyMoms HappyBabies

Get answers and support from a maternity nurse; earn baby gifts.

BLUECARPET:

NAVIGATOR

POWERED BY BLUECARPET

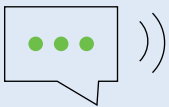
This FREE, confidential program offers you and your family (even your entire household) help with life's challenges, big and small, 24/7.



TO USE NAVIGATOR:

- Call BlueCarpet at **1-866-529-1675** and say "Navigator."
- Visit **liveandworkwell.com** and log on with code: **JetBlue** to search for providers, explore topics and access Navigator services.

NAVIGATOR AT A GLANCE



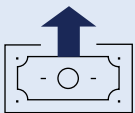
COUNSELING SERVICES

Get six free sessions (per issue per year) in person or through video chat with a licensed counselor for help with anxiety and stress, depression, relationship and family issues, grief, life transitions and more.



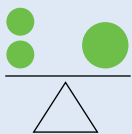
LEGAL ADVICE

Get one free 30-minute phone consultation (per issue per year) with licensed attorneys for real estate transactions, traffic matters, divorce, wills and trusts, identity theft and more, with discounts for ongoing representation.



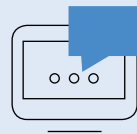
FINANCIAL GUIDANCE

Get two free 30-minute phone consultations (per issue per year) with a financial professional for help with issues including debt, investment plans, tax questions, estate planning and budgeting.



WORK-LIFE BALANCE

It's true, Navigator can even help you tackle daily challenges, adult/elder care issues, child/parenting matters, life transitions and convenience services.



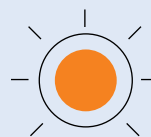
VIRTUAL VISITS

Virtual Visits is a secure video-conferencing service that connects you with clinicians who can evaluate and treat general behavioral health issues. They can also provide therapy and, when appropriate, prescribe medications (per state telehealth rules and regulations). Go to **liveandworkwell.com** (first register to establish your Health Safe ID, then search for counselors). You can also call Navigator for a list of clinicians who offer Virtual Visit appointments. And you can use your six free counseling sessions (per issue per year). You can also have Virtual Visits with behavioral health or substance use providers.



SUBSTANCE USE

If enrolled in a JetBlue Medical Plan, get a referral to a treatment center, outpatient care and support groups for yourself or a family member when and if you need it. Remember, treatment can work, and people recover from addiction every day.



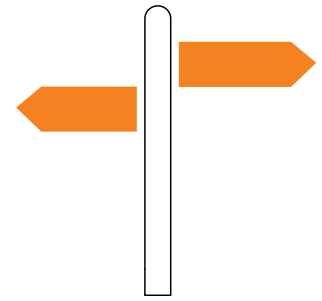
BEHAVIORAL HEALTH SUPPORT

If enrolled in a JetBlue Medical Plan, you also get access to specialists for help with depression, anxiety, eating disorders and more.

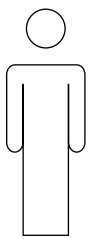
Now, let's get started on enrolling!

DECIDE

WHO TO COVER

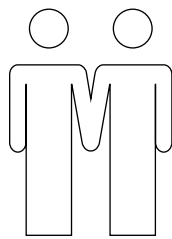


To cover your dependents under JetBlue's benefits, specific eligibility requirements must be met, and some of those requirements vary based on the benefits you choose. Here is a brief overview of the rules. For more information about eligible dependents, visit [lifeisbetterinblue.com](https://www.lifeisbetterinblue.com).



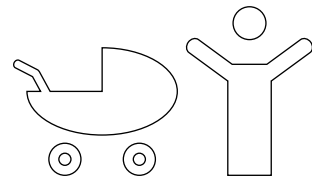
YOU

If you're a Full-Time or Part-Time Crewmember.



YOUR SPOUSE

If you're legally married.



YOUR CHILDREN

- Under age 26 if they are your biological, adopted or placed for adoption, step or foster child, or a child you have due to legal guardianship or a Qualified Medical Child Support Order.
- Unmarried children of any age who are disabled and dependent upon you for support.

REQUIRED DOCUMENTATION:

Marriage certificate + one of the following:

- Page 1 of your current federal income tax return, which lists your spouse
- Current mortgage statement, home equity loan or lease agreement listing both you and your spouse
- Current property tax documents listing both you and your spouse
- Current automobile registration listing both you and your spouse
- Current credit card or bank account statement listing both you and your spouse
- Current utility bill listing your spouse at the same address as you
- Current designation of beneficiary for retirement or life insurance benefits or primary designation under your spouse's will
- Assignment of a durable property or healthcare power of attorney

REQUIRED DOCUMENTATION:

Biological children:

- Birth or hospital certificate listing you as a parent

Stepchildren:

- Marriage certificate listing your spouse
- AND the birth certificate of the stepchild listing your spouse as a parent

Adopted children:

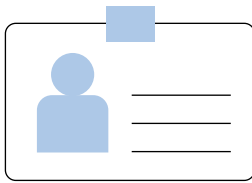
One of the following legal documents:

- Certificate of adoption
- Papers from adoption agency
- Birth certificate listing you as an adopted parent

See page 26 for a **Benefits at a Glance** chart showing who can enroll, when and how.

KNOW

WHEN TO ENROLL



DATE OF HIRE

You must elect your benefits within 30 days of your hire date, or during Open Enrollment in the fall. Your health benefits (including medical, dental, vision, health accounts and flexible spending accounts) kick in on the first of the month following your date of hire or promotion date to a benefits-eligible position. For example, if you are hired on March 10, you have until April 10 to enroll. However, retro-active deductions may apply since coverage and payroll contributions will begin on April 1.



QUALIFIED LIFE EVENT

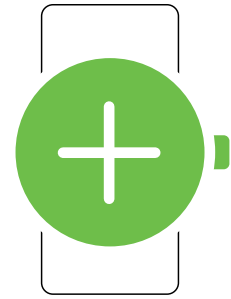
Your benefit elections can only be changed during the year if you submit a request through BCSS within 90 days of having a Qualified Life Event. Your benefit change needs to be consistent with your life event.

A Qualified Life Event is:

- Marriage or divorce
- Birth or adoption of a child
- Ineligibility of a dependent
- Gain or loss of coverage by you or your spouse
- Employment status or base transfer
- Death of a dependent

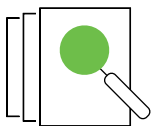
KNOW

HOW TO ENROLL



1 GO ONLINE

Log on to **BlueCrew Self Service (BCSS)** and click on “**My Life and Career**,” select “**Benefits**” then “**Benefits Enrollment**” from the menu on the left.



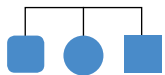
2 REVIEW CURRENT ELECTIONS

Select “**Benefits**” then the “**My Benefits**” link to view current Plan elections (if you’re not new to JetBlue).



3 ENTER OR UPDATE DEPENDENT INFORMATION

Select “**Benefits**” then “**My Dependents**” to add, edit or remove eligible dependents. Remember, you may only cover eligible dependents.



4 CHOOSE YOUR BENEFITS

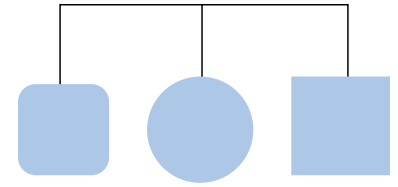
Click on “**Benefits Enrollment**,” and choose your benefits under “**Adjustment Reasons**.” During the year, you can make changes if you have a Qualified Life Event — see the **Making benefit changes** page on lifeisbetterinblue.com for more information.



5 CONFIRM YOUR ELECTIONS

To edit your elections, select **the plans you want to edit** and make your changes. Then select **the plans you want to enroll in** and click “**Add to Cart**.” To confirm your selections, click “**Proceed to Checkout and Submit Cart**.” A Benefits Confirmation Statement will automatically be emailed to your JetBlue email address.

SELECT THE BEST PLANS



During your enrollment window, you have **7** main benefits to choose from:



1 MEDICAL/RX

JetBlue offers two medical plans — the **Green Plan** and the **Blue Plan** — both available through two providers — Anthem BlueCross BlueShield and UnitedHealthcare. Mental Health and Substance Use coverage comes with medical and is offered through Optum. Prescription coverage also comes with medical and is offered through CVS/caremark. Be sure to check out the providers' websites to find doctors, use tools and get the latest information. Look for medical and prescription drug ID cards in the mail shortly after you enroll if you're new to the Plan. See pages 10-11.



2 HEALTH ACCOUNTS

When you choose a medical plan, you will automatically get either a **Health Reimbursement Account (HRA)** or **Health Savings Account (HSA)** to help you pay out-of-pocket healthcare expenses. If you enroll in the **Green Plan**, you can choose to contribute to a **Healthcare Flexible Spending Account (FSA)**, which lets you set aside your own money (pre-tax) to pay for care. Anyone can enroll in a **Dependent Care FSA**, which lets you set aside your own money (pre-tax) to pay for daycare expenses for children or disabled dependents. See pages 13-14.



3 VISION

Vision coverage is provided through EyeMed Vision Care. See page 15.



4 DENTAL

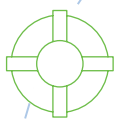
You can choose between two dental plans, both provided through Cigna (see pages 16-17):

- Total Cigna DPPPO
- Cigna Dental Care DHMO



5 LIFE AND AD&D INSURANCE

You get 100% company-paid **Basic Life** and **AD&D** for you. **Supplemental Life** and **AD&D** are available for purchase for you and your dependents through The Hartford. See page 18.



6 DISABILITY

You can enroll in **Voluntary Short Term Disability** and get 100% company-paid basic **Long Term Disability (LTD)** if you're a Full-Time Crewmember or basic **Long Term Disability/Loss of License (LTD/LOL)** if you're a Pilot. **Voluntary Long Term Disability Buy Up** is also available. LTD for all Crewmembers as well as STD for Pilots are provided through MetLife; STD for all other Crewmembers is provided through Sedgwick. See page 21.



7 GROUP LEGAL

Attorney and legal services are offered through Hyatt Legal Plans, Inc. See page 23.

SELECT:

MEDICAL

2 PLAN OPTIONS & PROVIDERS

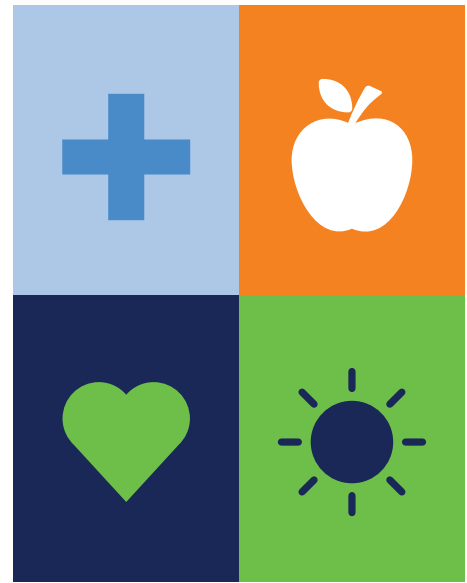
First, pick your plan: **Green** or **Blue**

Next, choose your provider:

Anthem BlueCross BlueShield or **UnitedHealthcare**

Need help deciding?

Call **BlueCarpet** at **1-866-529-1675**



	GREEN PLAN	BLUE PLAN
DEDUCTIBLE	Slightly lower \$1,300 individual \$2,600 family	Slightly higher \$1,350 individual \$2,700 family
COST FOR CARE	Same coinsurance	Same coinsurance
HEALTH ACCOUNT	Health Reimbursement Account (HRA) - JetBlue seed dollars (automatic) - Healthy Rewards (earned)	Health Savings Account (HSA) - JetBlue seed dollars (automatic) - Healthy Rewards (earned) - Your pre-tax contributions (optional)
PRESCRIPTION DRUGS	You pay coinsurance with no deductible	You must meet the deductible, then pay coinsurance
RATES	Slightly lower	Slightly higher
	Semi-monthly Weekly	Semi-monthly Weekly
CM Only	\$57.50 \$26.54	\$70.50 \$32.54
CM + Spouse	\$145.00 \$66.92	\$175.00 \$80.77
CM + Child(ren)	\$98.00 \$45.23	\$119.00 \$54.92
CM + Family	\$184.50 \$85.15	\$224.50 \$103.62

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	\$2,700 ¹	\$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	

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

²Preventive screenings as identified by health care reform.

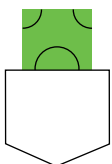
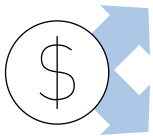
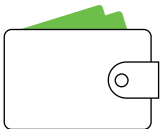
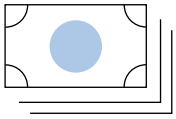
³In the Blue Plan, you must reach your deductible before the plan pays coinsurance on prescription drugs. In both plans, prescription expenses count toward the out-of-pocket maximum.

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

HOW THE PLANS WORK

WHEN YOU NEED CARE

5
Follow these 5 steps for the plan you choose.



GREEN PLAN with Health Reimbursement Account (HRA)

- 1 GET JETBLUE MONEY**
Each January, JetBlue automatically puts seed dollars into your HRA (dollars prorated based on start date). You cannot add your own money to an HRA.
- 2 EARN HEALTHY REWARDS**
Earn more JetBlue money in your HRA by completing Healthy Rewards activities. See your Healthy Reward activities 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 as long as you stay enrolled in the Green Plan).
- 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 (dollars prorated based on start date). You can add your own money pre-tax to an HSA.
- 2 EARN HEALTHY REWARDS**
Earn more JetBlue money in your HSA by completing Healthy Rewards activities. See your Healthy Reward activities 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 use the account as a retirement savings vehicle, investing the balance tax-free. Money rolls over each year and stays with you if you switch Medical Plans or 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.

SELECT:

HEALTH ACCOUNTS

ALL CREWMEMBERS enrolled in a medical plan have an opportunity to receive \$950 or \$1,900 in their health accounts (dollars prorated based on start date).

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

	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 CM.
JetBlue seed dollars (automatic; prorated based on start date)	YES CMs: \$400 (individual); \$800 (family) Pilots: \$550 (individual); \$1,100 (family)	YES CMs: \$400 (individual); \$800 (family) Pilots: \$550 (individual); \$1,100 (family)	NO
Healthy Rewards (earned)	YES CMs: Up to \$550 (individual); \$1,100 (family) Pilots: Up to \$400 (individual); \$800 (family)	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	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 at optumbank.com 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. 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

¹The HSA maximum is inclusive of both the JetBlue and Healthy Rewards money.


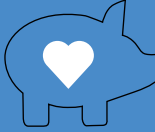
²The money can also be used for ineligible expenses, but if you're under age 65, it's subject to a tax penalty of 20% and is taxable as regular income.

³If you move from the **Green Plan** to the **Blue Plan**, you forfeit the HRA dollars.

SELECT:

FSAS

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**.

	 HEALTHCARE FSA	 DEPENDENT CARE FSA
Who can fund	Crewmembers enrolled in the Green Plan or not enrolled in a JetBlue Medical Plan.	Anyone with eligible tax dependents.
Contributing	Contribute annually up to \$2,700 .	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 or 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 at optumbank.com (save receipts).	Pay out-of-pocket and submit a claim at optumbank.com (save receipts, along with itemized statements with dependent ages and taxpayer ID information).

DID YOU KNOW?

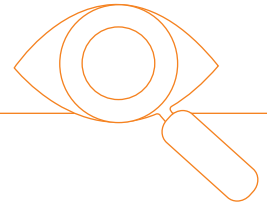
You can use the Healthcare FSA to pay for a variety of healthcare services, such as chiropractor visits, hearing exams, orthodontia, physical therapy and even laser eye surgery. Consider this option if you typically need these types of services.

Visit [lifeisbetterinblue.com](https://www.lifeisbetterinblue.com) for details. Manage your FSA(s) and see a list of qualified expenses on [optumbank.com](https://www.optumbank.com).

SELECT:

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.



USE THE FREEDOM PASS!

Buy your frames from Target Optical or Sears Optical using code **755288** (remember to bring the discount code with you) and any cost above \$150 is covered by Target or Sears. You also get \$20 off your contacts if you purchase from **ContactsDirect.com**.

HOW THE PLAN PAYS

	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)	\$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

LOOKING FOR A NETWORK VISION PROVIDER?

Log on to eyemed.com or call **1-866-723-0513**.

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

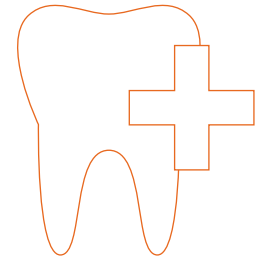
²Medically necessary contact lenses are 100% covered.

SELECT:

DENTAL

2 PLAN OPTIONS

You can choose from two dental plan options administered by Cigna. The **Total Cigna DPPO** provides both in- and out-of-network coverage, and you can use any dentist for care. The **Cigna Dental Care DHMO** offers in-network coverage only and has slightly lower paycheck premiums. To help you pick the best option, review key features below.



DPPO

- Rates are higher than the DHMO.
- Freedom to use any dentist, but you'll likely spend less if you visit an in-network dentist.
- 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

- Rates are lower than the DPPO.
- For each covered member, you must select a primary care dentist.
- Coverage is 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).
- Smaller network of providers to choose from as compared to the DPPO, so check to make sure there is a dentist in your area who is in the DHMO network (see Finding Cigna Dentists below).

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

FINDING CIGNA DENTISTS:

To find a dentist in Cigna's network, visit **cigna.com**, then:

- **CLICK** on "Find a Doctor, Dentist, or Facility"
- **CHOOSE** "Plans through your employer 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
	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 the 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

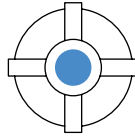
NOTE: In the DPPPO, orthodontia coverage is available for children up to and including age 18, with a lifetime maximum of \$1,500. In the DHMO, orthodontia coverage is available for adults and children.

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

SELECT:

LIFE + AD&D

To protect you and your family, JetBlue offers the following benefits:



BASIC COVERAGE (you get automatically)

FOR...	BASIC LIFE	BASIC AD&D
Pilots	\$150,000	\$150,000
Technicians, Inspectors, Dispatchers	\$100,000	\$100,000
All other Crewmembers	1X annual salary ¹	1X annual salary ¹

SUPPLEMENTAL COVERAGE (you can buy if you want)

FOR...	SUPPLEMENTAL LIFE	SUPPLEMENTAL AD&D
You	1X to 6X annual salary ²	1X to 6X annual salary ³

FOR...	DEPENDENT LIFE
Dependent Spouse or Domestic Partner	\$25,000 to \$250,000
Dependent Child(ren)	\$10,000 each child

HOW AD&D BENEFITS ARE PAID

AD&D benefits are either paid to you or your beneficiary for loss that happens within 90 days of an accident. Here's how AD&D benefits are paid:

FOR...	BASIC AD&D
Life	Full benefit amount
Both hands, both feet, sight in both eyes or any combination	Full benefit amount
One hand, one foot or sight in one eye	1/2 the benefit amount

¹Rounded to next higher multiple of \$1,000, based on your salary as of January 1, 2019, or your hire date, whichever is most recent.

²The combined amount of your Basic and Supplemental Life Insurance cannot exceed \$1,500,000 (excluding the amount of your Dependent Life Insurance).

³The combined amount of your Basic and Supplemental AD&D Insurance cannot exceed \$1,500,000.

WHAT YOU PAY

SUPPLEMENTAL LIFE (Cost = age-based rate for each \$1,000 of coverage)		
Age	Semi-monthly	Weekly
Under 25	\$0.0200	\$0.0092
25-29	\$0.0240	\$0.0111
30-34	\$0.0320	\$0.0148
35-39	\$0.0360	\$0.0166
40-44	\$0.0400	\$0.0185
45-49	\$0.0600	\$0.0277
50-54	\$0.0920	\$0.0425
55-59	\$0.1720	\$0.0794
60-64	\$0.2640	\$0.1218
65-69	\$0.5080	\$0.2345
70-74	\$0.8360	\$0.3858
75+	\$1.6120	\$0.7440

SUPPLEMENTAL AD&D	
Semi-monthly	Weekly
\$0.0130 for each \$1,000 of coverage	\$0.0060 for each \$1,000 of coverage

DEPENDENT LIFE — SPOUSE (Cost = age-based rate for each \$1,000 of coverage)		
Age	Semi-monthly	Weekly
Under 25	\$0.0350	\$0.0162
25-29	\$0.0400	\$0.0185
30-34	\$0.0500	\$0.0231
35-39	\$0.0600	\$0.0277
40-44	\$0.0700	\$0.0323
45-49	\$0.1000	\$0.0462
50-54	\$0.1550	\$0.0715
55-59	\$0.3000	\$0.1385
60-64	\$0.4550	\$0.2100
65-69	\$0.8250	\$0.3808
70-74	\$1.4300	\$0.6600
75+	\$2.7400	\$1.2646

DEPENDENT LIFE — CHILD(REN) (Cost is the same regardless of the number of dependents insured)	
Semi-monthly	Weekly
\$0.50	\$0.231

NOTE: Your rates are based on your salary as of January 1, 2019, or your hire date, whichever is most recent. However, any benefits paid will be determined at time of payment.

MORE DETAILS

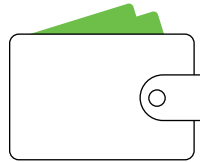


EVIDENCE OF INSURABILITY

Evidence of Insurability (EOI) is a fancy way of saying that you need to verify your good health for coverage to begin. You must provide EOI when:

- You increase your existing Supplemental Life coverage.
- You choose not to buy Supplemental Life or Dependent Life as a new hire, then decide to add coverage later (such as during Open Enrollment).
- Your Basic Life coverage equals more than \$500,000 as a new hire.

When you're first hired, you may buy Supplemental Life Insurance of 1, 2 or 3 times your annual salary (up to \$250,000) without providing EOI. If you want to buy more than 3 times your annual salary (or greater than \$250,000), EOI will be required and must be approved by the insurance carrier. If you are age 60 or older, the maximum coverage amount that you may elect as a new or current Crewmember without EOI will be reduced — you will be notified if EOI is required.

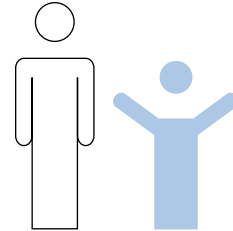


ADDITIONAL INFORMATION

Waiver of Premium — Premiums are waived if you become totally disabled before age 60.

Accelerated Benefit — Up to 100% of your Life Insurance amount (to a maximum of \$500,000) may be paid in the event of terminal illness with a life expectancy of 12 months or less.

Reduction Schedule — Life Insurance amounts are reduced to 65% when you reach age 65 and to 50% when you reach age 70. AD&D coverage amounts are reduced to 65% when you reach age 65 and ends at age 70.



BENEFICIARIES

Don't forget to put your loved ones first — add your beneficiary. Your beneficiary can be one or several people and the same or different designation for all your Life and AD&D benefits.

To add or change your beneficiary, visit The Hartford at enroll.thehartfordatwork.com/enroll/login and follow these steps to login:

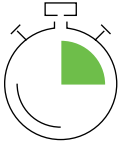
- Your User ID is either your initials followed by the last four digits of your SSN or your full Crewmember ID.
- If this is your first time logging in, use your default password: your initials (lowercase) followed by your date of birth (MMDDYYYY).
- If you have previously logged in please select "Reset Password".

If you need help, you can also call The Hartford at **1-855-396-7655**.

SELECT:

DISABILITY

Disability benefits replace a portion of your pay if a non-work-related illness or injury prevents you from doing your job for a long period of time. JetBlue offers you the following benefits:



VOLUNTARY SHORT TERM DISABILITY (VSTD)

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.

VSTD pays you a portion of your salary if you have an illness or injury that keeps you from doing your job. This coverage is not automatic. To continue your pay, you must choose from the three plans below.

LOW PLAN	CORE PLAN	HIGH PLAN
Pays 40% of your basic earnings ¹ , up to \$1,500 ²	Pays 60% of your basic earnings ¹ , up to \$1,500 ²	Pays 60% of your basic earnings ¹ , up to \$3,000 ²

For all plans, benefits begin on the 8th day of missing work due to an illness or injury and continue paying for up to **26 WEEKS**.³

New Full-Time Crewmembers (except those based in California, New Jersey or Puerto Rico) are automatically enrolled in the Low Plan at their own cost and can then change levels or opt out when enrolling in JetBlue coverage for the first time.

Newly hired Pilots are automatically enrolled in the Core Plan at their own cost and can then change levels or opt out when enrolling in JetBlue coverage for the first time.

Limits on pre-existing conditions.

When you first elect VSTD, the plan does not cover disability from pre-existing conditions for 12 months. These are conditions you already had or have been treating during the three months before you enrolled for coverage — including pregnancy.

¹ Basic earnings include regular salary or wages, shift differential, premium and overtime pay and do not include commissions, bonuses, incentive pay, PTO Sell Back, per diem or other additional compensation.

² The earnings are annualized to determine the higher weekly benefit payment.

³ Remember, if you elect VSTD for the first time, your coverage will begin 90 days after enrollment. For example, your VSTD will start on April 1 if you enroll as of Jan. 1.



LONG TERM DISABILITY

Basic Coverage

JetBlue provides basic Long Term Disability (LTD) automatically to Full-Time Crewmembers at no cost. Pilots get a combined Long Term Disability and Loss of License (LTD/LOL) Plan at no cost.¹ LTD benefits begin after 180 days of missed work due to a disability.²

Voluntary Coverage (VLTD)

Crewmembers can buy extra coverage to be combined with LTD.

BASIC LTD	VLTD
Company-paid	You pay with post-tax dollars
Benefit equals 60% of gross compensation ³	Adds 6.67% to basic LTD benefit
\$13,500 monthly maximum benefit	6.67% portion of benefit is paid tax-free

Voluntary Coverage for Pilots

Pilots can buy extra coverage in the form of VLTD/LOL coverage.

BASIC LTD/LOL	VLTD/LOL
Company-paid	You pay with post-tax dollars
Benefit equals 55% of gross compensation ⁴	Adds 5% to basic LTD/LOL benefit
\$13,500 monthly maximum benefit	5% portion of benefit is paid tax-free

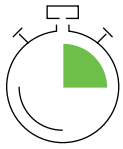
¹ Any benefit paid for the Basic LTD/LOL benefit will be made on a tax-free basis. Since the benefits paid to you will be tax-free, the premium that JetBlue pays for this coverage will be treated as income (also referred to as imputed income) at the time the premium payment is made.

² You may use any available PTO during the waiting period and/or apply for Short Term Disability where available. [NOTE: The LTD or LTD/LOL benefit will be reduced by the gross monthly benefit you receive from Social Security, Workers' Compensation and other earned income.] The LTD and LTD/LOL plans do not cover a disability from a pre-existing condition during the first 12 months of coverage.

³ Includes your average gross pay over the prior 12 months, or up to 18 months if you were on an approved Leave of Absence and had months of \$0 earnings in the prior 12 months.

⁴ Includes your average gross pay over the prior 12 months, or up to 18 months if you had months of \$0 earnings in the prior 12 months.

WHAT YOU PAY



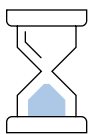
2019 VOLUNTARY SHORT TERM DISABILITY RATES

Since you pay the full cost of VSTD coverage with post-tax dollars, any benefits you receive will be tax-free. Use the formula and rate tables below to calculate your VSTD rate per paycheck.

VSTD Low Plan	Use the lesser of \$195,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52. $\text{Annual pay} \div 52 = \text{weekly pay} \times 0.40 = \text{your weekly benefit} \div 10 = \text{_____} \times \text{rate table below} = \text{YOUR MONTHLY PREMIUM}$ $\text{Your monthly premium} \times 12 = \text{annual cost} \div \text{number of paychecks (24 or 52)} = \text{COST PER PAYCHECK}$
VSTD Core Plan	Use the lesser of \$130,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52. $\text{Annual pay} \div 52 = \text{weekly pay} \times 0.60 = \text{your weekly benefit} \div 10 = \text{_____} \times \text{rate table below} = \text{YOUR MONTHLY PREMIUM}$ $\text{Your monthly premium} \times 12 = \text{annual cost} \div \text{number of paychecks (24 or 52)} = \text{COST PER PAYCHECK}$
VSTD High Plan	Use the lesser of \$260,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52. $\text{Annual pay} \div 52 = \text{weekly pay} \times 0.60 = \text{your weekly benefit} \div 10 = \text{_____} \times \text{rate table below} = \text{YOUR MONTHLY PREMIUM}$ $\text{Your monthly premium} \times 12 = \text{annual cost} \div \text{number of paychecks (24 or 52)} = \text{COST PER PAYCHECK}$

If you work in California, New Jersey, New York or Rhode Island, your rates will be slightly lower because your state already provides disability coverage that is mandatory and paid through your state taxes.

	California	New Jersey	New York	Rhode Island	All Others
High Plan	1.124	1.342	1.527	1.273	1.605
Core Plan	0.624	0.746	0.850	0.708	0.892
Low Plan	0.606	0.724	0.825	0.687	0.866



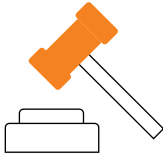
2019 VOLUNTARY LONG TERM DISABILITY RATES

	SEMI-MONTHLY
VLTD (Full-Time Crewmembers)	Use the lesser of \$22,500 or your current "gross earnings" averaged over the prior 12 months in the calculations. $\text{Covered monthly earnings} \times \$0.009 = \text{YOUR MONTHLY PREMIUM}$ $\text{Your monthly premium} \times 12 = \text{annual cost} \div \text{number of paychecks (24 or 52)} = \text{COST PER PAYCHECK}$
VLTD/LOL (Full-Time Pilots only)	Use the lesser of \$22,500 or your current "gross earnings" averaged over the prior 12 months in the calculations. $\text{Covered monthly earnings} \times \$0.0102 = \text{YOUR MONTHLY PREMIUM}$ $\text{Your monthly premium} \times 12 = \text{annual cost} \div \text{number of paychecks (24 or 52)} = \text{COST PER PAYCHECK}$

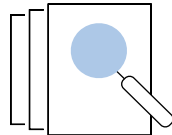
SELECT:

GROUP LEGAL

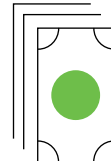
JetBlue's Group Legal Plan is provided through Hyatt Legal Plans, Inc. It gives you access to a network of experienced attorneys and legal advice at no additional cost. **You must enroll in coverage during your enrollment window** and remain in the Plan for the entire year. Legal services include:



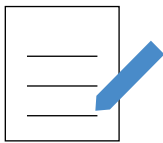
ELIGIBLE COURT APPEARANCES
(non-criminal)



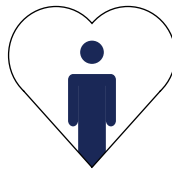
DOCUMENT REVIEW AND PREPARATION



DEBT COLLECTION DEFENSE



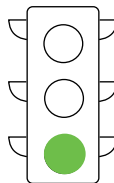
WILLS



FAMILY MATTERS



REAL ESTATE MATTERS



TRAFFIC TICKET DEFENSE
(non-DUI)

GROUP LEGAL 2019 RATES

Semi-monthly	Weekly
\$7.88	\$3.63

SELECT:

BLUERETIREMENT

BlueRetirement — offered by Empower — is your guide along the way to retirement, helping you to cut through the maze of financial lingo so you can get down to managing your 401(k) savings and go after your long-term goals. Use BlueRetirement to make contributions to your 401(k), set up a Schwab Personal Choice Account (PCRA) or designate your beneficiaries. You're immediately eligible to participate in the 401(k) when you are hired, but it's up to you to elect how much to contribute.



REGISTER ON BLUERETIREMENT.COM TO:

- Update your account information, verify your beneficiaries, check your balance and make transactions.
- Use tools to view your projected monthly retirement income, model scenarios and apply changes to your account.
- Use features such as bulletins to stay informed and *Me & My Money* to access educational resources, calculators and other tools.

Visit lifeisbetterinblue.com/blueretirement for instructions on setting up your account. And if you need help or have questions, call **1-844-728-3258** or chat online at blueretirement.com (8 a.m. – 10 p.m. ET, Monday–Friday).



OPTIMIZE WITH YOUR TOTAL REWARDS STATEMENT¹

Your online 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 and other programs. You can also learn how to OPTIMIZE the full value of your 401(k) Plan and Healthy Rewards 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.

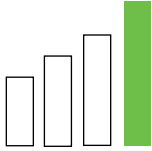
Just for visiting your Total Rewards Statement, you earn **\$50** in Healthy Rewards. Check it out today!

¹The 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.

SELECT:

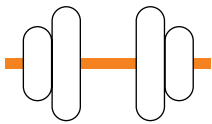
EXTRAS

We give you a wide variety of extras to help you customize your benefits.



CREWMEMBER STOCK PURCHASE PLAN (CSPP)

You can enroll in the CSPP year-round on BCSS, 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 you don't miss out on this deal! Once you purchase stock through the CSPP, log in to Fidelity's website at **netbenefits.com** to manage your account.



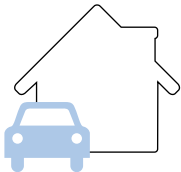
ACTIVE&FIT DIRECT

You and your family (over age 18) can enroll in this program to join 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!



SMOKING CESSATION

This program is available to Crewmembers and family members who participate in JetBlue's Medical Plans. The mail order/home delivery prescription drug plan offers a **90-day supply of smoking cessation drugs**, such as Zyban (or its generic equivalent) or Chantix, for you and/or your family members to quit smoking. Benefits will be paid according to your Plan's prescription drug coverage, subject to the maximum limit per prescription. Plus, you earn Healthy Rewards.



GROUP AUTO AND HOME INSURANCE

JetBlue provides you with special group rates through MetLife. To enroll at anytime, call MetLife at **1-800-438-6388** or go to **metlife.com/mybenefits**.



PET INSURANCE

JetBlue provides veterinary pet insurance through MetLife. The Plan helps pay for office visits, prescriptions, X-rays, lab fees, surgeries and hospitalization for covered medical problems. To enroll at anytime, call MetLife at **1-800-438-6388** or go to **metlife.com/mybenefits**.

COMPLETE YOUR ENROLLMENT:

BENEFITS AT A GLANCE

Benefit	Provided by	Available to	When to enroll	Where to enroll
Medical <ul style="list-style-type: none"> • Green Plan (with HRA) • Blue Plan (with HSA) 	<ul style="list-style-type: none"> • UnitedHealthcare or Anthem BlueCross BlueShield • Optum Bank manages Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs) 	<ul style="list-style-type: none"> • Full-Time Crewmembers • ACA-eligible Part-Time Crewmembers • Qualified dependents 	During Open Enrollment or New Hire Enrollment window	BCSS
Prescription Drugs	CVS/caremark	Crewmembers and dependents enrolled in a JetBlue Medical Plan	Automatically included in Medical Plan	
Dental	Cigna	<ul style="list-style-type: none"> • All Crewmembers • Qualified Dependents 	During Open Enrollment or New Hire Enrollment window	BCSS
Vision	EyeMed	<ul style="list-style-type: none"> • All Crewmembers • Qualified Dependents 	During Open Enrollment or New Hire Enrollment window	BCSS
Flexible Spending Accounts (FSAs)	Optum	All Crewmembers <i>(excludes Crewmembers in Blue Plan)</i>	During Open Enrollment or New Hire Enrollment window	BCSS
Life & AD&D Insurance	The Hartford	<ul style="list-style-type: none"> • All Crewmembers • Qualified Dependents 	<ul style="list-style-type: none"> • Automatically get Basic Life and AD&D • Elect Supplemental Life, AD&D and Dependent Life anytime 	enroll.thehartfordatwork.com 855-396-7655
Voluntary Short Term Disability	<ul style="list-style-type: none"> • Sedgwick <i>(Crewmembers)</i> • MetLife <i>(Pilots)</i> 	All Crewmembers	During Open Enrollment or New Hire Enrollment window	BCSS
Long Term Disability (Basic And Voluntary)	MetLife	Full-Time Crewmembers	<ul style="list-style-type: none"> • Automatically get LTD and LTD/LOL • Elect VLTD during Open Enrollment or New Hire window 	BCSS
Group Legal	Hyatt Legal Plans, Inc.	All Crewmembers	During Open Enrollment or New Hire Enrollment window	BCSS
BlueRetirement	Empower	All Crewmembers	Anytime	blueretirement.com 844-728-3258
Crewmember Stock Purchase Plan (CSPP)	Fidelity	All Crewmembers	Anytime (except during two blackout periods)	BCSS
Voluntary Benefits	MetLife	All Crewmembers	Anytime	metlife.com/mybenefits 1-800-438-6388

HELPFUL CONTACTS



About	Contact	Call	Visit
Your Benefits	BlueCarpet	1-866-529-1675	optumbank.com Email: bluecarpet@optum.com
Crewmember Assistance Program	Navigator <i>powered by BlueCarpet</i>	1-866-529-1675 <i>call BlueCarpet and say "Navigator"</i>	liveandworkwell.com <i>log in with code: JetBlue (not case-sensitive)</i>
Behavioral Health and Substance Use	Navigator <i>powered by BlueCarpet</i>	1-866-529-1675 <i>call BlueCarpet and say "Navigator"</i>	liveandworkwell.com <i>log in with code: JetBlue (not case-sensitive)</i>
Plan Accounts (HRA, HSA, FSAs)	BlueCarpet	1-866-529-1675	optumbank.com
Healthy Rewards	BlueCarpet	1-866-529-1675	https://jetblue.werally.com
Video chats with doctors	LiveHealth Online		livehealthonline.com <i>Or download the app from the Apple App Store or Google Play Store. For \$20 a session, use coupon code: JETBLUECREW</i>
Medical	UnitedHealthcare <i>Nurseline</i>	1-866-540-5929 1-866-529-1675	myuhc.com <i>group #215438 P.O. Box 740800, Atlanta, GA 30374-0800</i>
	Anthem BlueCross BlueShield <i>Nurseline</i>	1-866-627-0709 1-866-529-1675	anthem.com <i>group #003330042 P.O. Box 105187, Atlanta, GA 30348-5187</i>
Prescription Drugs	CVS/caremark	1-866-210-0910	caremark.com <i>group ID: 1056</i>
Dental	Cigna	1-877-208-3183	cigna.com <i>group ID: 3341916 P.O. Box 188037, Chattanooga, TN 37422-8037</i>
Vision	EyeMed Vision Care	1-866-723-0513	eyemed.com <i>group #9925298 4000 Luxottica Place, Mason, OH 45040</i>
Life Insurance	The Hartford	1-855-396-7655	enroll.thehartfordatwork.com <i>group #402734</i>

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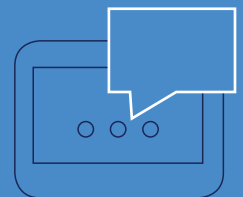
HELPFUL CONTACTS

About	Contact	Call	Visit
Disability Insurance	Sedgwick <i>(Disability (Pilots excluded), Leave Management, FML, Personal, Parental and Military Leaves)</i>	1-844-341-8632	claimlookup.com/jetblue
	MetLife <i>(Pilots: Short/Long Term Disability.) (All other Crewmembers: Long Term Disability)</i>	1-888-343-6889 1-844-282-7036 (Fax)	mybenefits.metlife.com Customer #117421 Pilot VSTD Group #305104 LTD Group #147558
	Aeromedical Advisor <i>(for Pilots)</i>	1-734-718-7607 <i>(Dr. Gordon's cell)</i>	drrobertgordon.com Email Dr. Gordon: drgordonpilotdr@gmail.com
	PayFlex <i>(to pay required Benefit contributions through Direct Bill)</i>	1-866-777-6875	bluebenefits.payflex.com
Retirement	Empower	1-844-728-3258	blueretirement.com
Other Benefits	Fidelity (CSPP)	1-800-544-9354	NetBenefits.com
	Hyatt Legal Plans, Inc.	1-800-821-6400	legalplans.com password: 1500179 1111 Superior Avenue, Cleveland, OH 44114
Voluntary Benefits	MetLife Discount Programs <i>(MetLife Auto and Home, Pet Insurance)</i>	1-800-438-6388	metlife.com/mybenefits
Other JetBlue Programs	Corporate Social Responsibility		https://archive.hellojetblue.com/ communityrel/index.html Email Corporate Social Responsibility: CSR@jetblue.com
	JetBlue Crewmember Crisis Fund	1-718-709-3280	hellojetblue.com/jccf
COBRA	PayFlex	1-866-777-6875	

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Visit lifeisbetterinblue.com for details on your JetBlue Benefits.

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. This Benefits Guide also serves as a Summary of Material Modifications to the Summary Plan Description for your welfare benefits. Keep this Benefits Guide with your Summary Plan Description. JetBlue reserves the right to amend or discontinue any benefit plan at any time and for any reason as it relates to any current or former participant or beneficiary.



THE FINE PRINT

AMENDMENT AND ADMINISTRATION OF BENEFITS

JetBlue reserves the right to amend or terminate any benefit described in this 2019 Benefits Guide at any time at our sole discretion.

The appropriate plan fiduciaries or other administrative body has the sole power to interpret and apply the provisions of the relevant benefit plan or arrangement and to make all determinations relating to the benefit. Such decisions will be final and binding. In any case in which a plan provision is inconsistent with any law, regulation or ruling, the benefit may be administered, at the sole and absolute discretion of the administrative entity, in accordance with the law, regulation or ruling, regardless of the terms and conditions of the plan or this 2019 Benefits Guide.

This 2019 Benefits Guide is not meant to interpret, extend or change the provisions of the relevant benefit plan or arrangement in any way. The actual plan documents take precedence if there should be any conflict between the plan documents and this 2019 Benefits Guide.

This 2019 Benefits Guide does not give you any right with respect to continuation of your employment by us, nor will it interfere in any way with our right to terminate your employment at any time for any reason, and such right is expressly reserved.

This 2019 Benefits Guide is not intended to be the official Summary Plan Description for any benefit plan.

WOMEN'S HEALTH AND CANCER RIGHTS ACT

Your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call BlueBenefits at **1-800-466-5062** for more information.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Group health plans and health insurance issuers offering group insurance coverage generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth, for the mother or newborn child, to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a Cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).

In any case, plans and issuers may not, under federal law, require that a provider obtain pre-authorization from the plan or the insurance carrier for prescribing a length of stay not in excess of the above periods.

HIPAA PRIVACY NOTICE

A federal law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires health plans (medical, dental and vision) to protect the confidentiality of your private health information. More detailed information is given in the health plan's notice of HIPAA privacy rights. You may request a copy of the notice by contacting BlueBenefits at **1-800-466-5062**.

COBRA

Under certain circumstances, you and your enrolled dependents have the right to continue coverage under the medical, dental and vision plans, and the healthcare flexible spending account beyond the time coverage would have ordinarily ended. You may elect continuation of coverage for yourself and your dependents if you lose coverage under the plan due to one of the following qualifying events:

- Termination (for reasons other than gross misconduct)
- Reduction in employment hours (Full-Time to Part-Time)
- Retirement
- Leave of absence
- You become entitled to Medicare

In addition, continuation of coverage may be available to your eligible dependents if:

- You pass away
- You and your spouse divorce or separate
- A covered child ceases to be an eligible dependent
- You become entitled to Medicare

When a COBRA event occurs, our Business Partner, PayFlex, will mail a COBRA packet to the Crewmember's home address. To apply for COBRA coverage, you or a dependent must contact PayFlex within 60 days of a qualifying event. You and/or your dependents must pay the full cost of COBRA coverage. To find out more about COBRA, contact PayFlex at **1-866-777-6875**.

HIPAA SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 90 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 90 days after the marriage, birth, adoption or placement for adoption.

If coverage is lost under your state Medicaid or Children's Health Insurance Program (CHIP) or you become eligible for premium assistance under your state Medicaid or CHIP plan, you will be able to enroll yourself and your eligible dependents in the JetBlue plan. You must request enrollment within 60 days of the date of the event.

For more information, please contact BlueBenefits at **1-800-466-5062**.