

# Annual Enrollment

## October 9–29

Review what's new for 2025 and enroll by October 29.

At JCPenney, we continually look for ways to improve the benefits we offer to our associates and their families. We have some exciting changes ahead for 2025.

## Making Benefits Simpler for You and Your Family



U.S. Full-Time

- **Medical and Prescriptions:** For 2025, we are moving all four medical plans and prescription services to Aetna. You can continue to use CVS for your pharmacy needs, and you will have one Aetna ID card for your medical, prescription, and dental plans. All associates enrolled in a medical plan will receive new ID cards in 2025.
- **Medical Plan Premium Increase:** Due to the rising cost of healthcare, we will have a slight increase in medical plan premiums in 2025. Most associates will see less than a \$10 impact to their paychecks.

- **New Medical Plan Names:** We will continue to offer the same four plans.

Current Name	New Name
PPO 1000	PPO
HSA 1600	HSA Plus
HSA 2500	HSA Basic
Value Medical	Value Medical

### Free In-Network Preventive Care

All medical plans include no cost preventive care, so don't put off getting your age-appropriate exams and tests.

- **New EAP Services:** We are moving the Employee Assistance Program (EAP) to Aetna's Resources for Living, and this comes with new mental health and well-being services, such as six counseling sessions (in-person or virtual) per issue per year, 24/7 in-the-moment support, self-paced online well-being tools, and more. See the **Benefits Guide** for details.
- **HSA Plus IRS Update:** Per IRS regulations, to keep the HSA Plus an HSA-compatible medical plan, the deductibles will increase to \$1,650 for You Only coverage and to \$3,300 for all other coverage levels.
- **Enhanced Virtual Care:** CVS Virtual Care will replace MDLIVE as the telehealth provider for our medical plans. It provides comprehensive virtual care solutions, including on-demand, primary, and mental health care. Also, **Dental.com**, a virtual dental assessment tool, will be added to the dental plans.
- **Life Insurance:** There will be an increase in the 2025 life insurance premiums.
- **2025 FSA and HSA Limits:**



### Financial Resources

The JCPenney Benefits Center offers free financial education tools and resources to all associates. Professional assistance is also available through Alight Financial Advisors. Check out your Financial Education tools by going to Associate Kiosk > My Benefits > JCPenney Benefits > Savings & Retirement.







	2025 Contribution Limit
Health Savings Account (HSA)*	\$4,300 individual \$8,550 family
Healthcare Flexible Spending Account (HCFSAs)	\$3,200
Dependent Care Flexible Spending Account (DCFSA)	\$5,000 (\$2,000 if married and filing taxes separately)

## Can You Cover the Cost of Care?

Are you ready to cover the cost of a doctor or urgent care visit? Set up contributions to your HSA or FSA during enrollment. Small regular contributions will build a nice savings you can use to pay for care when those unexpected illnesses occur. For more tips, check out the FSA/HSA article in the new **Learning Library**.




## What's Not Changing

PPO and HSA Basic plan deductibles, out-of-pocket maximums, copays, coinsurance will remain the same for 2025.




-  Dental and Vision
-  Accidental Death and Dismemberment (AD&D) Insurance
-  Disability
-  Accident, Critical Illness, and Hospital Insurances
-  Legal Service
-  401(k) Safe Harbor Plan

## Enroll

Most of your current benefit elections will carry forward to 2025. If you want to do any of the following, you need to actively enroll by October 29:

-  Enroll for the first time
-  Make changes to your current benefit plans and/or add dependents
-  Elect an HSA, Healthcare FSA, or Dependent Care FSA contribution amount for 2025

Click on [yourjcpbenefits.com](https://yourjcpbenefits.com) or use one of these convenient ways to enroll in your 2024 benefits by October 29:

-  **At Work:** Associate Kiosk > My Benefits > JCPenney Benefits
-  **At Home:** [jcpassociates.com](https://jcpassociates.com) > AssociateKiosk@Home > My Benefits > JCPenney Benefits
-  **On the Go:** Alight app > enter "JCPenney" > log in

## Explore Your Options

Visit [yourjcpbenefits.com](https://yourjcpbenefits.com) to learn about your benefit options. Review the Benefits Guide and check out the tools and resources to help you compare the plans and make the most of your benefits.



## Questions?

Call the JCPenney Benefits Center at 1-888-890-8900, Monday–Friday, 8 a.m.–8 p.m. Central Time.