

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

- **Salus Clinics:** Starting January 1, 2025, office visits at Salus Clinics will be available at no cost to you.
- **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.



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.
- **New Virtual Dental:** Associates who enroll in one of the dental plans will have access to a new virtual dental assessment tool through **Dental.com** that provides a dental wellness assessment and discounts on recommended products.
- **Life Insurance:** There will be an increase in the 2025 life insurance premiums.









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.



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

Click [on 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](#) > AssociateKiosk@Home > My Benefits > JCPenney Benefits
-  **On the Go:** Alight app > enter "JCPenney" > log in

Explore Your Options

Visit [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.