



Annual Enrollment

October 9–29

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

At JCPenney, we continue to 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

- **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.
- **2025 FSA 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
Healthcare Flexible Spending Account (HCFSA)	\$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?

Did you know that you can save for the cost of a dental, vision, or doctor visit using a Healthcare Flexible Spending Account (FSA) even if you’re not enrolled in a JCPenney medical plan? Don’t let those expenses break your budget; set up contributions to an FSA during enrollment. Small regular contributions will build a nice savings you can use to pay for care when those unexpected illnesses occur. For 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.

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




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.






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 a Healthcare or Dependent Care FSA contribution amount for 2025

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

Questions?

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