



for you 

2022–2023 Benefits Guide

Welcome to **Raymond James 2022-2023 benefits**. We are proud to offer eligible associates a comprehensive and competitive benefits program designed to help you manage your health and protect your family. This guide covers the major points of your health, wellness, financial and lifestyle benefits. It's important to take time to understand your options so you can make informed decisions for yourself and your dependents. For complete plan details contact the plan administrator.

ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an associate of Raymond James and is meant only to cover the major points of each plan. The details of these plans are contained in the official Summary Plan Description (SPD) documents, including some insurance contracts, as described by the Employee Retirement Income Security Act (ERISA).

While this guide is intended to be helpful, it is a summary overview of the benefit programs available to our associates and is not a contract. For an official description of the individual benefit plans or to find detailed information for each plan including conditions, exclusions and limitations, please contact the benefit provider, visit the benefits page on [RJnet](#), review the plan's summaries, certificates and riders, or contact the Health and Wellness Services department.

Please note the benefits described in this guide may be amended, modified, or terminated at any time and do not represent a contractual obligation on the part of Raymond James. If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the plan documents will govern.

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Benefits overview

Associates scheduled to work at least 25 hours per week are eligible to participate in company-provided benefits (Basic Life, Basic AD&D, and Travel Accident) on their first day of employment. All other group insurance benefits (Medical, Dental, Vision, etc.), including coverage for dependents, begin on the first day of the month following the date of hire. Independent contractors and temporary associates are not eligible for coverage.

COMPANY-PROVIDED BENEFITS (NO COST TO YOU)	BENEFITS YOU MUST ELECT AND SHARE IN THE COST
Basic Life Insurance	Medical Coverage
Basic Accidental Death and Dismemberment (AD&D)	Dental Coverage
Short-Term Disability (STD)	Vision Coverage
Employee Assistance Program (EAP)	Healthcare Flexible Spending Account/Limited FSA
Paid Time Off (PTO)	Dependent Care Flexible Spending Account
Adoption Reimbursement	Parking/Transportation Spending Account
Tuition Assistance	Voluntary Group Term Life Insurance
Business Travel Accident Insurance (BTA)	Voluntary Accidental Death & Dismemberment Insurance (AD&D)
Employee Stock Ownership Plan	Long-Term Disability (LTD)
Profit Sharing Plan	Supplemental Disability
Pinnacle Care	Stock Purchase Plan
Rethink	Critical Illness Plan
Parental Bonding Time	Critical Accident Plan
Health Advocate	Hospital Indemnity Plan
Weight Management and Diabetes Support	Group Legal Assistance
	Pet Insurance

OVERVIEW

Eligible associates have the option to cover the following eligible dependents:

ELIGIBLE DEPENDENTS	REQUIRED DOCUMENTATION
<p>Legal spouse</p> <ul style="list-style-type: none"> • Legal union of opposite gender partners • Legal union of same gender partners (in states where recognized) 	<ul style="list-style-type: none"> • Recorded marriage certificate OR • First page of most recent tax filing that includes spouse’s name (financial data may be blacked out)
<p>Domestic partner</p> <ul style="list-style-type: none"> • Same or opposite gender 	<ul style="list-style-type: none"> • Reside in a state where you can register – must provide state registry certificate or local government domestic partner registry. Raymond James will accept any state registry certificate or local government domestic partner registry regardless of where the associate resides. • Reside in a state without registration and not registered with another state or local government domestic partner registry – must complete Raymond James affidavit and submit required documentation
<p>Children up to age 26</p> <ul style="list-style-type: none"> • Biological, adopted and foster children of both associate and spouse or domestic partner 	<ul style="list-style-type: none"> • Birth certificate or results of paternity test OR • Adoption order OR • Court documents supporting associate’s guardianship • Proof of relationship between the associate and the biological parent
<p>Disabled children over age 26</p> <ul style="list-style-type: none"> • Based on prior approval by the Social Security Administration (SSA) 	<ul style="list-style-type: none"> • Birth certificate AND • Copy of the SSA disability determination letter • First page of most recent tax filing that includes children’s name (financial data may be blacked out)
<p>Qualified Medical Child Support Order (QMCSO)</p>	<ul style="list-style-type: none"> • Copy of the court document requiring associate to provide coverage for dependent

Eligibility and enrollment

ONLINE ENROLLMENT

ENROLLING THROUGH PEOPLEWORKS

Enrollment elections will be made online through [PeopleWorks](#). You will receive an email notification when it's time for you to enroll in Raymond James benefits. Read through this guide and the plan summaries available on RJnet. Explore what benefit options might be best for you and your family. If you have any questions about enrolling or your benefits, you can contact the Health and Wellness Services department.

REMEMBER: It's important to review your elections and read the enrollment agreement carefully before submitting your choices. Upon submission, you're certifying that you have thoroughly reviewed the summary of benefits, including definitions of dependent eligibility, and that you understand your elections are binding for the plan year – April 1 to March 31. Exceptions are made only if you have a qualifying family status change within that period and you submit the required documentation to Health and Wellness Services within 31 calendar days to support your change.

You will receive a confirmation statement via email when you submit your enrollment elections.

QUICK GUIDE TO PEOPLEWORKS

Using the Raymond James VPN, you can access the [PeopleWorks](#) web-based enrollment portal from any computer with an internet connection.

ANYTIME THROUGHOUT THE YEAR, YOU CAN:

- Update your personal and beneficiary information
- Change your direct deposit and tax withholdings
- Review your current benefit enrollment elections

[Click here](#) to access the PeopleWorks Education Library with instructions on how to make updates

[Click here](#) to access the required Benefit Notices on RJnet.

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WHEN COVERAGE BEGINS

Company-provided basic benefits begin the date of hire. All other group insurance benefits begin the first day of the month following the date of hire. If you experience a family status change (e.g., birth, adoption, marriage), coverage will begin the date of the family status change.

PLAN YEAR

April 1 – March 31

MAKING CHANGES DURING THE YEAR

The benefits you choose are effective through the end of the plan year. You cannot make changes to your coverage during the plan year unless you have a qualified family status change, such as:

- Marriage, legal separation, divorce or termination of a domestic partnership
- Birth, legal adoption of a child or placement of a child with you for legal adoption
- Death of your spouse or domestic partner, or dependent child
- Loss or gain of other coverage

If you experience a qualifying family status change, you have **31 calendar days** to complete the [family status change form](#) and return it to the Health and Wellness Services department **with** the required supporting documentation.

Note: You can only make changes to your medical plan coverage level - you cannot switch between the medical plans. Your new elections will become effective as of your qualified event date, provided your request for a change was reported timely. If you do not report your qualified status change to Health and Wellness Services within the 31 calendar days, you will have to wait to make changes to your benefits until the next Open Enrollment period or until you experience another qualified status change. For more information on making changes to your coverage throughout the year, please see [family status changes](#) on RJnet.

SPECIAL ENROLLMENT NOTICE

You or your dependents will have up to 60 days to request enrollment in the group health plan coverage if you:

1. Experience a loss of eligibility for Medicaid or your state Children's Health Insurance Program (CHIP) coverage.
2. Become eligible for premium assistance under an optional state Medicaid or CHIP program that would pay your portion of the health insurance premium.

Eligibility and enrollment

TERMINATION OF BENEFITS

All group insurance benefits end the last day of the pay period (e.g., the 15th or last day of the month) in which employment terminates or the effective date of a status change making you no longer eligible for benefits.

COBRA CONTINUATION

All benefits-eligible associates actively enrolled in either the medical, dental or vision plan at the time of separation, will receive a COBRA Continuation of Coverage packet. You'll have a 60-day period in which to elect COBRA benefits by enrolling through the Taben Group. If you do not elect coverage within the eligibility period, your COBRA rights will be waived.

Please note: COBRA is a continuation of active coverage at the time of separation (same plan and carrier). Once you elect COBRA coverage and pay the premium due, your coverage will be reinstated as of the date your regular coverage ended.

QUALIFIED BENEFICIARIES

An associate covered under an employer's group health plan is a qualified beneficiary only in situations where the qualifying event is a termination (other than for gross misconduct) or a reduction in working hours (below 25). Also, an individual is a qualified beneficiary if, on the day before a qualifying event, that person is covered under the employer's plan and is the eligible spouse or dependent child of the covered associate, or is a spouse or child born, adopted by or placed for adoption with the qualified beneficiary during the period of COBRA coverage.

LIFE CONVERSION RIGHTS

When coverage ends under the plan, you and your dependents have the option to convert your coverages to individual life policies. You and your dependents must apply for individual life insurance under this life conversion privilege and pay the first premium within 31 days after the date:

- your employment terminates; or
- you or your dependents are no longer eligible to participate in the coverage of the plan.

Unum will notify you directly of your conversion rights.



Medical

OVERVIEW

Raymond James offers two High Deductible Health Plan (HDHP) options: a Plus plan and a Base plan. The insurance carrier for both medical plans is UnitedHealthcare (UHC). Both plans are on the UHC “Choice Plus” network.

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RESOURCES

Website: myuhc.com

Phone: 844.639.8596

App: UnitedHealthcare app

[See all resources](#)

BRIEF OVERVIEW OF HOW THE MEDICAL PLANS COMPARE:

BOTH PLANS:	PLUS PLAN:	BASE PLAN:
<ul style="list-style-type: none">• Cover the same types of services• Offer the flexibility of in- and out-of-network care• Provide greater savings with in-network providers• Include prescription drug coverage• Cover in-network preventive care at 100%• Protect you with an out-of-pocket maximum• Require you to meet the deductible before cost-sharing begins• Include a tax-advantaged health savings account or health reimbursement account	<ul style="list-style-type: none">• Higher premiums• Lower deductible• Lower coinsurance• Lower out-of-pocket maximum• Copays for prescription drugs once deductible has been met	<ul style="list-style-type: none">• Lower premiums• Higher deductible• Higher coinsurance• Higher out-of-pocket maximum• No copays for prescription drugs or services

NEED HELP?

The [Decision Support Tool](#) helps to weigh plan options

TERMS TO KNOW

COMPENSATION BASIS: Compensation basis is your earnings paid for salary, commission, bonuses, overtime and additional spot bonuses or rewards greater than \$200 through December 31. It does not include relocation pay, tuition reimbursement and nonproduction-related contest pay or income gross-ups. For non-commissioned associates, compensation basis also depends on date of hire; for commissioned associates, it depends on previous earnings. This is used to calculate your medical plan premium rates as well as your life and disability policy amounts.

DEDUCTIBLE: The deductible is the amount you must pay out of pocket before the Plan begins to pay benefits for medical care.

COINSURANCE: Coinsurance is the percentage of the total cost that you pay for healthcare services after you've met the deductible. In other words, if you have a diagnostic test that costs \$200 and your plan has 10% coinsurance, you'll pay \$20 (assuming the deductible has been met).

COPAY: Copayment refers to a fixed cost that you must pay per occurrence. Copayments are paid directly to the providers (i.e., physician and pharmacy).

OUT-OF-POCKET MAXIMUM: The out-of-pocket maximum is the limit to how much you will pay out of your own pocket for healthcare services throughout the plan year, including prescription drug copays. Generally, once you meet this amount all other covered expenses are paid at 100% of allowable charges.

IN-NETWORK: In-network coverage is provided for covered expenses when you receive treatment or services from a physician or hospital which is a member of UHC's Choice Plus network. In-network coverage is the highest level of coverage provided.

OUT-OF-NETWORK: Out-of-network coverage is provided for covered expenses incurred when you receive treatment or services from a physician or hospital which is not a member of the UHC Choice Plus provider network. The plan considers covered expenses only up to reasonable and customary.

PREVENTIVE SERVICES: All services coded as Preventive must be covered 100% without a deductible, coinsurance or copayments.

COVERED EXPENSES: Covered expenses are expenses that are eligible for reimbursement. All plans generally provide benefits for medically necessary services and supplies ordered by a doctor for the treatment of an accidental injury, sickness or pregnancy. When benefits are paid for out-of-network expenses, UHC will only pay up to reasonable and customary limits.

REASONABLE & CUSTOMARY: The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. Out-of-network costs in excess of the reasonable and customary (R&C) rates, are the patient's responsibility and do not apply to out-of-pocket maximums. UHC monitors the latest medical practices and fees around the country to determine whether charges exceed R&C rates.

PLAN YEAR: April 1 through March 31

TAX YEAR: January 1 through December 31

PLAN COMPARISON

	PLUS PLAN		BASE PLAN	
	IN-NETWORK	OUT-OF-NETWORK*	IN-NETWORK	OUT-OF-NETWORK*
Deductible				
Individual	\$1,400	\$2,800	\$2,100	\$4,200
Family	\$2,800	\$5,600	\$4,200	\$8,400
Coinsurance				
You pay	10%	40%	20%	40%
The plan pays	90%	60%	80%	60%
Out-of-pocket maximum (includes all prescription drug copays)				
Individual	\$2,800	\$5,600	\$4,200	\$8,400
Family	\$5,600	\$11,200	\$7,700	\$16,800
Lifetime maximum				
	Unlimited	Unlimited	Unlimited	Unlimited
Raymond James annual HSA contribution**				
Individual	\$250	\$250	\$250	\$250
Family	\$750	\$750	\$750	\$750

*Out-of-network: The plan will pay the coinsurance amount of the reasonable and customary charge for that provider's geographical area

**Employer contribution amount may vary depending on health screening participation. Employer contribution amount shown is the automatic funding. Associates can participate in a voluntary wellness screening to qualify for additional funding. Associates in compensation Tier 4 will not receive an employer contribution.

	PLUS PLAN		BASE PLAN	
	IN-NETWORK	OUT-OF-NETWORK*	IN-NETWORK	OUT-OF-NETWORK*
Covered Services				
Office visit	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Preventive care	100% covered		100% covered	
Specialist office visit	10% after deductible		20% after deductible	
Urgent care visit	10% after deductible			
Telemedicine services <i>(in network only)</i>	\$50 until deductible is met, then 10%	N/A	\$50 until deductible is met, then 20%	N/A
Emergency Room	10% after deductible	40% after deductible	20% after deductible	40% after deductible
Hospital inpatient				
Outpatient services				
Diagnostic/laboratory and radiology				
Mental health/substance abuse				
Maternity				
Prescription Drugs (31-day supply)*				
Generic	\$10 copay after deductible	\$10 copay after deductible	20% after deductible	40% after deductible
Brand	\$30 copay after deductible	\$30 copay after deductible		
Non-preferred brand	\$50 copay after deductible	\$50 copay after deductible		
Mail order prescription or Walgreens Pharmacy (90-day supply)				
Generic	\$25 copay after deductible	\$25 copay after deductible	20% after deductible	40% after deductible
Brand	\$75 copay after deductible	\$75 copay after deductible		
Non-preferred brand	\$125 copay after deductible	\$125 copay after deductible		

*Out-of-network: The plan will pay the coinsurance amount of the reasonable and customary charge for that provider's geographical area

PRESCRIPTION COVERAGE

Prescription drug coverage is included automatically when you enroll in a Raymond James medical plan. Under the medical plans, prescription drug costs are determined by a three-tier formulary structure:

GENERIC	Generic drugs usually cost less than brand name drugs. These are reviewed by the FDA to ensure that they work the same as the brand name in dosage, safety, quality, performance, strength, and usage.
PREFERRED BRAND NAME	Preferred brand name drugs are on the formulary and are less expensive than using a non-preferred drug.
NON-PREFERRED BRAND NAME	Non-preferred brand name drugs are not on the formulary. These may cost you more, even if they are recommended by your doctor.

If you are enrolled in either plan, you must pay the full cost of the negotiated rate in-network for prescriptions until you meet the medical deductible. Once you have met the deductible, you will pay a copay under the Plus Plan or a coinsurance amount under the Base Plan, for prescriptions. These costs are based on a three-tier formulary.

Specialty medications are filled through BriovaRx within the Optum platform. If you are prescribed a specialty medication, it must be filled using BriovaRx, a mail subscription pharmacy. [See details on RJnet.](#)

MANDATORY GENERICS PROGRAM

If you or your doctor requests a brand name medication when a generic equivalent is available, you'll be responsible for paying:

- The brand name medication copay
- The difference between the cost of the brand name drug and the generic medication

[See RJnet](#) for more information about covered and excluded drugs on the formulary.

SAVE MONEY WITH GENERICS

Note that generics will usually cost less than most other drug options. Generic preventive care and birth control pills are covered 100%.

ADDITIONAL UHC PROGRAMS

UNITEDHEALTH PREMIUM PROGRAM: Doctors are evaluated using evidence-based medicine and national standardized measures. This program was created to help you make more informed choices about providers – more specifically, doctors whose specialties significantly impact claims costs. To find a UnitedHealth Premium Care Physician, go to myuhc.com and click on "Find a Doctor" then look for the blue hearts. *Premium Care Physician:* The physician meets the UnitedHealth Premium program quality and cost-efficient care criteria. *Quality Care Physician:* The physician meets the UnitedHealth Premium program quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care. *Providers may change their status with an insurance company at any time. Be sure to check with your current physician(s) about their status with UHC before enrolling.*

CONDITION MANAGEMENT SERVICES - You may receive a phone call, letter or email from UnitedHealthcare offering access to additional services or assistance with your care. UHC has information from your confidential claims data that indicates there may be more services available through the plan for you to consider. Please consider participating – these programs are designed to support you as you navigate ongoing or complex medical concerns. The programs are available at no cost to employees and are confidential.

MATERNITY SUPPORT PROGRAM: The UnitedHealthcare medical plan offers a free program that focuses on educating the expectant mother about the importance of regular prenatal care, normal and abnormal signs and symptoms of pregnancy-related conditions, educate about preterm/late preterm labor, warning signs of pregnancy complications and perinatal depression. Participants that complete the program are eligible for a gift card incentive. [See RJnet](#) for details.

MANAGE MY CLAIMS: This program allows you to view the status of medical and prescription claims, access date of completion for each step in the claims process, review the Explanation of Benefits, check off claims as paid or add a private notation for future reference.

TREATMENT COST ESTIMATOR: The information in this tool is customized to calculate medical out-of-pocket expenses based on the medical plan in which you are currently enrolled. This tool is fully integrated with customer service and clinical support, so you have easy access to a wide range of resources. CBIZ is not responsible for your final medical costs in 2022 regardless of the estimates you gather using this or any other estimator tool. To learn more, visit myuhc.com.

TREATMENT DECISION SUPPORT TOOL: This program has specially trained registered nurses who are there to help you work through all the information and make confident decisions regarding your care. Please call 1.888.866.8265 for more information.

QUIT FOR LIFE [Tobacco Cessation Program]: This program consists of a Quit Coach® that will help you become an expert in living without tobacco. The program uses "The 4 Essential Practices to Quit For Life" principles that are based on 25 years of research and experience helping people quit tobacco. [See RJnet](#) for details.

VIRTUAL VISITS [such as TELEHEALTH and TELEDOC]: A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription (in most states), if needed, that you can pick up at your local pharmacy. To learn more, visit myuhc.com.

RATES

Monthly rates for medical plan options depend on employment status and annual compensation basis. **Note: Part-time associates will pay Tier 2 rates.*

PLUS PLAN MONTHLY RATES

Tier 1: Full-Time Associates with Compensation less than \$55,000				Tier 2: Full-Time Associates with Compensation of \$55,000 to \$100,000*			
	What You Pay	What Raymond James Pays	Total Cost		What You Pay	What Raymond James Pays	Total Cost
Associate only	\$106.47	\$583.60	\$690.06	Associate only	\$124.57	\$565.49	\$690.06
Associate + spouse	\$293.50	\$1,080.42	\$1,373.93	Associate + spouse	\$330.87	\$1,043.05	\$1,373.93
Associate + child(ren)	\$276.30	\$1,017.17	\$1,293.47	Associate + child(ren)	\$311.48	\$981.99	\$1,293.47
Family	\$455.45	\$1,676.63	\$2,132.08	Family	\$513.44	\$1,618.64	\$2,132.08
Tier 3: Full-Time Associates with Compensation of \$100,000 to \$300,000				Tier 4: Full-Time Associates with Compensation of \$300,000+			
	What You Pay	What Raymond James Pays	Total Cost		What You Pay	What Raymond James Pays	Total Cost
Associate only	\$157.03	\$533.04	\$690.06	Associate only	\$184.92	\$505.15	\$690.06
Associate + spouse	\$411.89	\$962.03	\$1,373.93	Associate + spouse	\$491.98	\$881.95	\$1,373.93
Associate + child(ren)	\$387.75	\$905.72	\$1,293.47	Associate + child(ren)	\$463.15	\$830.32	\$1,293.47
Family	\$639.18	\$1,492.90	\$2,132.08	Family	\$763.46	\$1,368.62	\$2,132.08

Please note: Your total compensation as of 12/31/2021 is used to determine the medical plan premium for the 2022-2023 plan year.

Tobacco Surcharge: If you indicate that you or your spouse use tobacco during the annual open enrollment period, a surcharge of \$25 will be deducted from your pay starting April 15.

RATES (cont.)

Monthly rates for medical plan options depend on employment status and annual compensation basis. **Note: Part-time associates will pay Tier 2 rates.*

BASE PLAN MONTHLY RATES

Tier 1: Full-Time Associates with Compensation less than \$55,000				Tier 2: Full-Time Associates with Compensation of \$55,000 to \$100,000*			
	What You Pay	What Raymond James Pays	Total Cost		What You Pay	What Raymond James Pays	Total Cost
Associate only	\$47.13	\$580.10	\$627.24	Associate only	\$55.14	\$572.09	\$627.24
Associate + spouse	\$182.41	\$1,066.44	\$1,248.85	Associate + spouse	\$217.60	\$1,031.25	\$1,248.85
Associate + child(ren)	\$171.71	\$1,004.01	\$1,175.72	Associate + child(ren)	\$204.84	\$970.88	\$1,175.72
Family	\$283.04	\$1,654.94	\$1,937.98	Family	\$337.65	\$1,600.33	\$1,937.98
Tier 3: Full-Time Associates with Compensation of \$100,000 to \$300,000				Tier 4: Full-Time Associates with Compensation of \$300,000+			
	What You Pay	What Raymond James Pays	Total Cost		What You Pay	What Raymond James Pays	Total Cost
Associate only	\$75.33	\$551.91	\$627.24	Associate only	\$95.96	\$531.28	\$627.24
Associate + spouse	\$285.06	\$963.79	\$1,248.85	Associate + spouse	\$356.43	\$892.42	\$1,248.85
Associate + child(ren)	\$268.35	\$907.37	\$1,175.72	Associate + child(ren)	\$335.54	\$840.18	\$1,175.72
Family	\$442.34	\$1,495.64	\$1,937.98	Family	\$553.10	\$1,384.88	\$1,937.98

Please note: Your total compensation as of 12/31/2021 is used to determine the medical plan premium for the 2022-2023 plan year.

Tobacco Surcharge: If you indicate that you or your spouse use tobacco during the annual open enrollment period, a surcharge of \$25 will be deducted from your pay starting April 15.

Dental and vision



DENTAL PLAN

Keeping your teeth and gums healthy is an important part of your overall health. Raymond James offers eligible associates a Dental PPO Plan through Delta Dental. You may see any dentist, but you save more when you see an in-network dentist because you pay negotiated rates. In-network preventive care is covered at 100%, and it does not count toward meeting the annual maximum.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Annual maximum	\$1,500	\$1,000
Deductible (waived on preventive care)		
Individual	\$50	\$50
Family	\$150	\$150
Diagnostic and preventive care		
Oral exams	100%	100%
Two cleanings per year		
One fluoride treatment per year (up to age 19)		
Sealants (up to age 14)		
Space maintainers		
Basic services		
General anesthesia	80%	80%
Basic restorative (amalgam, silicate, acrylic)		

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Basic services		
Root canals, periodontics	80%	80%
Oral surgery		
Prosthodontics maintenance		
Major services		
Full dentures	50%	50%
Partial dentures		
Fixed bridgework		
Implants		
Crown		
Orthodontia		
Coverage applies only to dependent children up to age 19	50%	50%
Lifetime maximum	\$1,500	\$1,500

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RESOURCES

Website: deltadentalins.com

Phone: 800.521.2651

App: Delta Dental App

[See all resources](#)

Dental and vision



VISION PLAN

Affordable vision coverage is a key component of comprehensive health coverage. Eligible associates may enroll in the Raymond James Vision Plan, administered by EyeMed Vision Care. This plan allows you to see an in- or out-of-network provider for covered services, with more savings when you go in-network.

BENEFITS	IN-NETWORK COST	OUT-OF-NETWORK REIMBURSEMENT
Exam with dilation as necessary (once per 12 months)	\$10 copay	Up to \$35
Any available frame at a provider location (\$150 allowance per 24 months)	20% discount off any remaining balance over the frame allowance*	Up to \$60
Standard plastic lenses		
Single vision	\$15 copay	Up to \$25
Bifocal	\$15 copay	Up to \$40
Trifocal	\$15 copay	Up to \$55
Contact lenses (\$150 allowance once per 12 months)		
Conventional or disposables	\$0 copay, 15% off balance over \$150	Up to \$96
Retinal imaging	\$39 copay	N/A
Lasik and PRK procedures	15% off real pricing or 5% off promotional pricing	N/A

**Frames, lenses or lens options purchased separately are 20% off retail price*

RESOURCES

Website: eyemedvisioncare.com

Phone: 866.723.0514

[See all resources](#)

RATES

 DENTAL PLAN MONTHLY RATES

All eligible associates			
	What you pay	What Raymond James pays	Total cost
Associate only	\$27.19	\$12.00	\$39.19
Associate + spouse	\$68.90	\$12.00	\$80.90
Associate + child(ren)	\$60.05	\$12.00	\$72.05
Family	\$106.84	\$12.00	\$118.84

 VISION PLAN MONTHLY RATES

All eligible associates			
	What you Pay	What Raymond James pays	Total cost
Associate only	\$6.24	\$0.00	\$6.24
Associate + spouse	\$12.48	\$0.00	\$12.48
Associate + child(ren)	\$12.48	\$0.00	\$12.48
Family	\$21.85	\$0.00	\$21.85

Spending accounts



HEALTH SPENDING ACCOUNT (HSA)

A health savings account (HSA) is a personal savings account which allows you to pay for qualified medical expenses you incur while meeting your Raymond James medical plan deductible. If you wish to make pre-tax contributions, you must enroll through PeopleWorks.

Although there are annual limits on the amount you may contribute to an HSA, you decide when to spend the savings in your account. You may use the money to pay current medical bills or save it and build your balance year over year to use for medical expenses in retirement. Even if you change jobs or decide not to enroll in a RJ medical plan in the future, the balance is yours to keep.

Once your account balance reaches \$1,000 you have the option to grow your funds by investing through WEX. Of course, your funds are always available if you need them for qualified healthcare expenses.

Once enrolled, you may start, stop or change your payroll contributions at any time using *PeopleWorks > Benefits > HSA Contribution Update*. For step-by-step instructions, see [RJnet page here](#).

Using your account is simple. WEX provides a debit card for easy access to your funds at authorized merchants. Always keep receipts when using your account. If audited by the IRS, you will be expected to verify the account has only been used for qualified medical expenses.

Can I use my funds for non-qualified expenses? The amount you spend on non-qualified expenses will be subject to income tax.

What if I don't have enough funds in my HSA to cover my service or prescription? You pay out-of-pocket and reimburse yourself once your funds are available.

What if I leave employment with Raymond James? The account goes with you – including any contributions made by RJ on your behalf.

2022–2023 Benefits Guide

RESOURCES

Website:

benefitslogin.wexhealth.com

Phone: 866.451.3399

[See all resources](#)

CONTRIBUTION LIMITS FOR 2022

- Single: \$3,650
- Family: \$7,300
- If you are age 55, you can contribute an additional \$1,000

Any contribution Raymond James makes, will be counted towards the annual contribution limit.

Spending accounts

**HEALTH SPENDING ACCOUNT (HSA)****HSA AND MEDICARE**

The IRS rules state that you can't contribute to an HSA if you're enrolled or entitled to Medicare. This means that if you have ANY part of Medicare, or are drawing Social Security, you are NOT eligible to contribute to an HSA. You can use funds that were already deposited in the health savings account prior to your Medicare enrollment, but you can't add additional funds once enrolled in Medicare.

If you're eligible for Medicare due to your age but have not filed an application for either Social Security retirement benefits or Medicare, you are still able to contribute to an HSA. You can continue to contribute to your HSA after age 65 and postpone applying for Social Security and delay Medicare enrollment in Part A/B until you stop working. There is no penalty for this delay.

You are NOT eligible to participate in the HSA, if:

- You are claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, Medicaid, Tricare, VA benefits or medical coverage through Indian Health Services (IHS) .
- You are covered by any other medical plan that is not a high-deductible health plan as defined by the IRS.
- You or your spouse are enrolled in a traditional flexible spending account (FSA) or health reimbursement arrangements (HRA).

IMPORTANT: If you determine you are not eligible to participate in an HSA, but are eligible for the RJ employer contribution, the RJ employer contributions will be deposited into a Health Reimbursement Account (HRA).

Spending accounts

SPENDING ACCOUNTS

Flexible spending accounts (FSAs) are accounts that allow you to reduce your salary on a pre-tax basis and use funds to pay for eligible expenses throughout the plan year. Raymond James offers three types of FSAs, all administered by WEX.

Healthcare FSA

- There is a maximum amount you may contribute each year, and what you do not spend (except for \$570 referred to as the Carryover) is forfeited. This is the ‘Use It or Lose It’ rule.
- The Carryover Rule allows a participant to carryover a maximum of \$570 from their account into the following plan year.
- Once you make your annual election, you may not change that election unless you have a qualifying change in family status, so it’s important to think carefully when you enroll.
- You may use this FSA to pay out-of-pocket, qualified expenses for you, your spouse and your eligible children even if they are not enrolled in one of the RJ medical, dental or vision plans.
- This plan is pre-funded. You may file claims for any amount up to your total annual election at any time in the plan year, even if you have not had the total amount withheld from your pay. Your payroll deductions continue for the remainder of the plan year to reimburse the plan.
- Some use of your Prepaid Benefit Card may trigger a request from the Plan Administrator for proof of your expense. Keep all receipts and be sure to respond if prompted for verification.
- You cannot participate in a Healthcare FSA if you or your spouse/domestic partner is enrolled in a qualified high deductible health plan or have an HSA.

Limited Purpose FSA

The rules governing the Limited Flexible Spending Account are similar to the Medical FSA, with a few exceptions. The Limited FSA allows you to save a pre-determined amount each year on a tax-free basis, primarily for expenses relating to your dental and vision services.

Once you have achieved your deductible, you can use the funds for medical expenses as well. The amount you elect to save in your Limited FSA is available to you on a pre-funded basis and just like the Medical FSA, and any unused funds (except for \$570) are forfeited.

Transportation Management Account

A pre-tax employee-funded fringe benefit, available to RJ associates for transit and parking costs associate with travelling to and from the office.

Dependent Care FSA

Dependent Care FSA's are strictly use for daycare expenses for dependents under the age of 13 or over 13 but disabled and dependent on you for care, or elders in your care. These accounts are NOT for payment of dependent healthcare expenses. Eligible expenses for this plan are the cost of care for a dependent so you’re able to work, search for work or attend school full-time.

Although the ‘Use It or Lose It’ rules do apply, there is a major difference in this plan compared to the other FSA's. This plan is not pre-funded, and expenses are only reimbursed up to the amount of savings accumulated in your account. The IRS offers two programs for individuals paying day care expense to help reduce taxes: the Dependent Care Flex Account or the Federal Child Care Tax Credit. You should decide which option provides the most savings for you.

No matter which option you choose, it's a good idea to budget and save for care you may need during the year. Please refer to the chart on the next page to see how each of the accounts compares.

ACCOUNT COMPARISON CHART

	HSA	HRA	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA	Transportation Management
Who’s eligible	RJ medical plan participants; not enrolled in an HRA/FSA	RJ medical plan participants not eligible to contribute to the HSA	Non-Raymond James medical plan participates or those not eligible to contribute to an HSA	All benefit eligible associates	All benefit eligible associates	All benefit eligible associates
Tax-free annual contribution limit	\$3,650 for individual coverage* \$7,300 for family coverage*	Employer Contributions Only	\$2,850	\$2,850	\$5,000	Transportation \$280/month Parking \$280 /month
Tax-free withdrawals for eligible expenses	Yes	Yes	Yes	Yes	Yes	Yes
Medical	Yes	Yes	Yes	After deductible is met	No	No
Dental	Yes	Yes	Yes	Yes	No	No
Vision	Yes	Yes	Yes	Yes	No	No
Dependent care	No	No	No	No	Yes	No
Transit/Parking	No	No	No	No	No	Yes
Employer contributions*	\$250 for individual coverage \$750 for family coverage	\$250 for individual coverage \$750 for family coverage	No	No	No	No
Wellness screening incentive	\$250	\$250	No	No	No	No
Claims Filing Deadline	None	June 30	June 30	June 30	June 30	No
Unused funds rollover from year-to-year	Yes, unlimited	Yes, unlimited	Yes, up to \$570	Yes, up to \$570	No	Yes; monthly benefit
Portable (accounts/funds go with you if you leave RJ)	Yes	No	No	No	No	No
Withdrawal for non-qualified expenses	Yes, penalty for using funds for non-qualified expenses is 20%	No	No	No	No	No
Recordkeeping	Keep receipts for your records in the event of audit	May need to submit receipts for reimbursement/approval	May need to submit receipts for reimbursement/approval	May need to submit receipts for reimbursement/approval	Will need to submit receipts for reimbursement	Keep receipts for your records in the event of audit

*The health savings account allows for an annual catch-up contribution of \$1,000 for associates, 55+ years of age, in the current calendar year. Employer Contribution amount is based on medical plan enrollment and compensation tier.

Important note: associates must re-enroll each year in the HRA, Healthcare FSA and Limited Purpose FSA for balances to roll-over.



Wellness

At Raymond James, wellness is more than just your healthcare plans – your benefits include wellness programs and resources to help you take control of your health, well-being and make improvements in your life.

What resources are available:

- Assistance with finding care, making appointments, and making decisions regarding next steps
- Review of healthcare bills to ensure you are being billed properly by the provider
- Digital counseling and guidance for a variety of personal issues
- Assistance for families caring for special needs children
- Weight management and diabetes support programs
- Access to fitness centers across the country

Additional programs are available through the UnitedHealthcare medical plan, click [here](#) for more details.

GET A PERSONAL HEALTH ADVOCATE

Health Advocate can assign a registered nurse to your case to help manage and resolve your personal healthcare questions, needs and concerns. And remember, all assistance and information shared with your personal health advocate is completely confidential.

See [page 25](#) for details.

Wellness

HEALTH ADVOCACY

PINNACLECARE

PinnacleCare offers personalized healthcare support 24 hours a day, 365 days a year. When faced with a major medical issue, PinnacleCare's support team will step in to help reduce potential delays and costs from inappropriate care and unnecessary procedures that could delay progress. Associates do not need to be enrolled in a Raymond James medical plan to use this free service.

- **HELP** better understand diagnosis and treatment options
- **COLLECT**, organize and review medical records
- **IDENTIFY** the right medical team to confirm the details of the diagnosis and review appropriate treatment options
- **FACILITATE** and schedule appointments in an expedited manner
- **COORDINATE** transfer of medical records for review prior to scheduled appointments
- **FOLLOW-UP** and check in on your progress to ensure that you are comfortable with the care and treatment

HEALTH ADVOCATE

Health Advocate is a free, confidential service available to all associates and their family members. Health Advocate can help you:

- Understand which health plan is right for your/your family
- Find the right healthcare providers; including, scheduling appointments and arranging treatments
- Coordinate with insurance companies regarding claims, billing, payment and approvals
- Find cost estimates for medical services in your area
- Transfer medical records
- Answering questions about your test results, treatments and medication prescribed by your physician
- Medicare information

2022–2023 Benefits Guide

RESOURCES

Website: pinnaclecare.com

Phone: 888.442.7380

Email: pinnaclecare.com/support

App: Pinnacle Care App

Representatives available Monday through Friday 8 a.m. – 6 p.m. ET

RESOURCES

Website: healthadvocate.com

Phone: 866.695.8622

[See all resources](#)

MENTAL HEALTH

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is available through ComPsych Guidance Resources to all regular full-time and part-time associates, and their dependents, scheduled to work at least 25 hours per week. The EAP is a great resource if you are struggling with any personal issues such as grief, job pressure, relationship conflicts, stress and depression. You can even get help with financial and legal matters, such as estate planning, debt management, credit card problems and retirement and college savings.

Services include:

- Up to eight free counseling services per plan year
- Coordination of the transition from EAP services to medical plan providers
- 24/7 telephone counseling and referrals
- Online education resources
- Childcare and adult care support services

SANVELLO

The Sanvello app provides immediate access to clinical techniques used to reduce the symptoms of stress, anxiety and depression. The app is free to download for everyone regardless of RJ medical plan enrollment, however, premium access is available for free to associates enrolled in Raymond James medical plans.

TALKSPACE DIGITAL THERAPY

With the Talkspace app, get immediate support from a licensed, master-level behavioral health clinician 24/7 via phone or desktop with no appointment needed. Specialized clinicians are available via text, voice, and video for a variety of conditions including anxiety, depression, and PTSD. This platform is available through the Raymond James UHC plan and members are responsible for the associated copay for their visit. The resource is available to enrolled associates and dependents.

RESOURCES

Website: guidanceresources.com

Phone: 877.616.0511

[See all resources](#)

SPECIAL NEEDS ASSISTANCE

RETHINK

Rethink provides parent support for child behavior, learning and development.

Through Rethink, you gain 24/7 access to consultations with a dedicated behavior expert and unlimited use of the website filled with step-by-step videos, resources, and exclusive content developed to help families raising children with learning, social or behavioral challenges, or developmental disabilities. The program is available at no cost, has no age restriction, requires no diagnosis, and is completely confidential.

RESOURCES

Website: rethinkbenefits.com/eb

Phone: 800.714.9285

App: Rethink App

Enrollment code: RJrethink

[See all resources](#)

WELLNESS PROGRAMS

WEIGHT MANAGEMENT AND DIABETES SUPPORT

Associates and dependents between the ages of 18 and 69 who are enrolled in a Raymond James medical plan are eligible to participate in programs to help associates in their health journey to combat diabetes. There are two solutions, Virta and Omada, available to associates and their eligible dependents free of charge.

- **Virta:** Participants who are diagnosed with Type II Diabetes wanting to make significant lifestyle changes to reduce their medication and reverse their diagnosis.
- **Omada:** Participants who would like to prevent diabetes, maintain a healthy weight, or manage their diagnosis with additional support.

For more details, please see [RJnet page](#).

GLOBAL FIT NETWORK

All Raymond James associates can get discounts on gym memberships from major chains and community gyms through Global Fit. To find a gym near you, go to globalfit.com/raymondjames and enter your ZIP/postal code.

RESOURCES

Website:

virtahealth.com/raymondjames

Website:

omadahealth.com/raymondjames

[See all resources](#)



Financial security

OVERVIEW

Life insurance is an important step in safeguarding your family’s overall financial security. You’ll automatically receive company-paid Basic Life and Accidental Death & Dismemberment (AD&D) insurance through Unum. You also have several options for supplemental coverage.

Provided automatically by Raymond James, at no cost to you:	Supplemental coverage options you elect and pay for yourself:
<ul style="list-style-type: none">• Basic Life Insurance• Basic Accidental Death & Dismemberment (AD&D)• Travel Accident Insurance• Workers' Compensation	<ul style="list-style-type: none">• Supplemental Life Insurance• Spouse Life Insurance• Dependent Child Life Insurance• Supplemental Accidental Death & Dismemberment• Critical Illness Insurance• Critical Accident Insurance• Hospital Indemnity Insurance• Long-Term Care Plans

RESOURCES

Website: unum.com

Phone: 800.445.0402

App: Unum App

[See all resources](#)

Financial security

LIFE INSURANCE

BASIC LIFE

Raymond James provides basic life insurance coverage to both regular full-time and part-time associates working 25-39 hours per week.

- **Full time** associates receive 100% of their compensation basis as of December 31, rounded to the next higher multiple of \$1,000, to a maximum of \$150,000
- **Part-time** associates receive \$5,000 in coverage

SUPPLEMENTAL LIFE COVERAGE

Raymond James also offers you the option to purchase additional Supplemental Life insurance for you and your dependents.

COVERAGE OPTION	BENEFIT AMOUNT	MAXIMUM
Supplemental associate life insurance	Up to eight times your compensation basis, rounded to the next higher multiple of \$1,000	Eight times your compensation basis, or maximum of \$2.85 million (whichever is less)
Spouse life insurance	\$10,000, \$20,000 or \$30,000	\$30,000
Dependent child life insurance*	\$5,000, \$10,000 or \$15,000	\$15,000

*Applies to all dependent children.

During your initial eligibility period, Evidence of Insurability (EOI) will be required if you choose a coverage level option with an issue amount over \$800,000. After your initial eligibility period, EOI will be required if any of the following apply:

- you newly enroll in any level of coverage
- you choose to increase your coverage level by more than 1x your compensation
- you choose a coverage level which will increase issue amount by \$100,000 or more over previous issue level
- you choose a coverage level with an issue amount over \$800,000

EOI requires that you provide medical information (which may include medical records and a physical exam). It will be reviewed and approved by Unum before coverage becomes effective.

AGE REDUCTIONS

Coverage amounts for basic and supplemental life insurance reduce at certain ages:

- **Age 70:** benefit reduced to 65% of the initial benefit amount.
- **Age 75:** benefit reduced to 50% of the initial benefit amount.

IMPORTANT: Once you reach age 70, you are unable to increase benefit amounts.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT

Raymond James provides basic Accidental Death & Dismemberment (AD&D) insurance to protect you and your family should you suffer an accidental injury that causes you to lose your life, hands, feet, sight or certain combinations of injury. Coverage is provided automatically to all full-time associates at 100% of your compensation basis as of December 31, rounded to the next higher multiple of \$1,000, up to a maximum of \$150,000. Part-time associates receive \$5,000 in coverage.

SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Supplemental Accidental Death & Dismemberment (AD&D) insurance options administered by Unum:

COVERAGE OPTION	BENEFIT AMOUNT	MAXIMUM
Supplemental associate AD&D insurance	Up to \$750,000 in \$25,000 increments	\$750,000 Coverage cannot exceed 10 times your compensation basis
Supplemental family AD&D insurance		

AGE REDUCTIONS

Coverage amounts for basic and supplemental life insurance reduce at certain ages:

- **Age 70:** benefit reduced to 65% of the initial benefit amount.
- **Age 75:** benefit reduced to 50% of the initial benefit amount.

IMPORTANT: Once you reach age 70, you are unable to increase benefit amounts.

RESOURCES

Website: unum.com

Phone: 800.445.0402

App: Unum App

[See all resources](#)

RATES

LIFE INSURANCE MONTHLY RATES

Spouse Life		Dependent Life	
Spouse	\$0.15 per \$1,000 of coverage	All dependent	\$0.05 per \$1,000 of coverage

Supplemental Life		
	Rates per \$1,000 of coverage	
	Non-Tobacco	Tobacco
<25	\$0.025	\$0.05
25-29	\$0.034	\$0.06
30-34	\$0.037	\$0.08
35-39	\$0.051	\$0.09
40-44	\$0.075	\$0.10
45-49	\$0.124	\$0.16
50-54	\$0.188	\$0.26
55-59	\$0.354	\$0.485
60-64	\$0.417	\$0.66
65-69	\$0.707	\$1.27
70+	\$1.473	\$2.06

ACCIDENTAL DEATH & DISMEMBERMENT MONTHLY RATES

Supplemental Accidental Death & Dismemberment	
Associate Only	\$0.18 per \$10,000 of coverage
Associate + Family	\$0.28 per \$10,000 of coverage

Financial security

BUSINESS TRAVEL ACCIDENT INSURANCE

Raymond James provides Business Travel Accident (BTA) insurance automatically to all associates. BTA insurance provides financial protection to your beneficiaries if you experience accidental death while traveling on company business. Full-time associates will receive five times their compensation basis up to a maximum of \$1,000,000. Part-time associates working 25-39 hours per week receive a flat \$25,000 in coverage.

WORKERS' COMPENSATION

Raymond James offers insurance to all associates to cover accidents, injuries and occupational diseases (including pandemic), arising from and during the course of employment, at Raymond James. If you sustain such an injury, no matter how minor, please report to Health and Wellness at 727.567.5515 after emergency services have been contacted and the immediate danger has passed.

Financial security

CRITICAL ILLNESS PLAN

Critical Illness Insurance can pay money directly to you when you're diagnosed with certain serious illnesses. If you are diagnosed with an illness that is covered by this plan, you can receive a lump sum benefit payment. If you apply during your initial enrollment, you can get coverage without a health exam or medical questions.

CRITICAL ACCIDENT PLAN

Accident Insurance can pay you money for covered accidental injuries and their treatment. If enrolled, you will be paid a set benefit amount based on the type of injury you have and the type of treatment you need. Accident Insurance covers accidents that occur on and off the job. The cost is deducted from your paycheck.

HOSPITAL INDEMNITY PLAN

Hospital Insurance helps covered employees and their families cope with the financial impacts of hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth. The plan will pay a cash benefit to covered members for eligible incidents.

LONG-TERM CARE INSURANCE

Long-Term Care Insurance provides a monthly benefit when you or a loved one needs assistance with daily living due to an accident, illness or age. Two plan options are available to all associates, spouses, parents, grandparents and in-laws:

- A base plan that provides facility care only
- A total home care plan that provides facility and home care

Participants are required to pay a monthly premium based on age and quoted directly through Unum.

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RESOURCES

[Critical Accident/Illness/Hospital](#)

Website: unum.com

Phone: 800.635.5597

App: Unum App

[See all resources](#)

RESOURCES

[Long Term Care](#)

Website: unum.com

Phone: 800.227.4165

App: Unum App

[See all resources](#)

RATES

CRITICAL ILLNESS INSURANCE MONTHLY RATES

Issue age	\$10,000	\$20,000	\$10,000	\$20,000
	Employee, employee + child(ren)	Employee, employee + child(ren)	Employee + spouse, family	Employee + spouse, family
<25	\$6.62	\$8.42	\$12.34	\$15.04
25-29	\$7.42	\$10.02	\$13.54	\$17.44
30-34	\$8.62	\$12.42	\$15.34	\$21.04
35-39	\$10.22	\$15.62	\$17.74	\$25.84
40-44	\$12.72	\$20.62	\$21.49	\$33.34
45-49	\$16.42	\$28.62	\$27.04	\$44.44
50-54	\$21.92	\$39.02	\$35.29	\$60.94
55-59	\$29.12	\$53.42	\$46.09	\$82.54
60-64	\$40.22	\$75.62	\$62.74	\$115.84
65-69	\$57.62	\$110.42	\$88.84	\$168.04
70+	\$137.82	\$270.82	\$209.14	\$408.64

LONG-TERM CARE

Quoted by Unum based on coverage. Specific eligibility rules apply.

CRITICAL ACCIDENT INSURANCE

Tier	Monthly premium	
	Low plan	High plan
Associate only	\$5.72	\$8.53
Associate + spouse	\$9.48	\$14.85
Associate + child(ren)	\$11.42	\$17.56
Family	\$15.18	\$23.88

HOSPITAL INDEMNITY INSURANCE

Tier	Monthly premium	
	Low plan	High plan
Associate only	\$15.12	\$35.86
Associate + spouse	\$30.68	\$73.06
Associate + child(ren)	\$21.76	\$50.02
Family	\$37.32	\$87.22

Disability and leaves of absence

LEAVES OF ABSENCE

FAMILY AND MEDICAL LEAVE ACT (FMLA)

To qualify for FMLA, you must have worked for Raymond James for at least 12 months and completed 1,250 hours of service over the past year. Eligible associates can apply for FMLA with Unum to receive up to 12 weeks of unpaid, job-protected leave per rolling 12 months for:

- The placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement
- Birth or adoption of a child
- A serious health condition of your spouse, child or parent
- Your serious health condition
- Military exigency leave
- Worker's compensation

**Associates out on FMLA approved claims only will be paid with available sick and vacation balance automatically.*

OTHER LEAVE OPTIONS

For those who do not qualify for FMLA, Raymond James offers other paid leave options:

- **Personal Leave:** provides up to 30 days unpaid leave. Must be approved by Manager and HR.
- **Medical leave** provides up to 13 weeks of paid leave to associates who need time away from work due to injury or illness and is administered by Unum.
- **Military leave** is available in compliance with the Uniformed Services Employment and Reemployment Rights Act (USERRA). A copy of military orders is required.

Disability and leaves of absence

SHORT-TERM DISABILITY (STD)

Raymond James provides Short-Term Disability (STD) (salary continuation benefits) to associates working at least 25 hours per week. This coverage is a program (not an insurance plan) that's provided at no cost to you. STD is to be used for an associate's own health condition.

SALARY CONTINUATION RATES

STD benefits pay 100% salary continuation for a maximum of 13 weeks.

SUBMITTING CLAIMS

To learn how to file and report absences for short-term disability benefits through Unum, visit the [Unum website](#).

WAITING PERIOD

- Disability benefits are paid starting on the first day of disability with no waiting period. Payroll will automatically use sick and vacation balances to cover any absences that are not approved by Unum.
 - If an associate does not have sick or vacation time available, time off will be unpaid.
- Associates are not required to exhaust their sick/vacation time before applying for STD. However, if both sick/vacation time have been exhausted, any part of the leave not covered by salary continuation will be unpaid.
- Associates with less than one year of service or who have a percentage of the leave without 100% salary continuation will also be required to use accrued sick/vacation time to supplement the difference up to 100% of their salary.

RESOURCES

Website: unum.com

Phone: 866.306.8356

App: Unum App

[See all resources](#)

Disability and leaves of absence

LONG-TERM DISABILITY (LTD)

All eligible associates have the choice to enroll in the voluntary Long-Term Disability (LTD) plan upon new hire, effective the first of the month following the date of hire. This benefit offers financial protection in case your disability prevents you from working for longer than 90 continuous days. If your claim is approved, the LTD benefit will pay 60% of monthly earnings up to a maximum benefit amount of \$15,000.

SUPPLEMENTAL LONG-TERM DISABILITY INSURANCE

Administered by Unum, this benefit provides supplemental income replacement for those who earn over \$300,000 per year, are enrolled in the voluntary Long-Term Disability plan, and are unable to work for an extended period of time. This plan is individually owned and is portable, which means you can take it with you if you ever leave Raymond James. Participants pay a premium based on age and coverage amount.

SUPPLEMENTAL LONG-TERM DISABILITY RATES

Quoted by Unum based on coverage. Specific eligibility rules apply.

LONG-TERM DISABILITY RATES

Rates per \$100 of basic monthly earnings			
<25	\$0.074	50-54	\$0.375
25-29	\$0.103	55-59	\$0.405
30-34	\$0.169	60-64	\$0.405
35-39	\$0.213	65-69	\$0.390
40-44	\$0.265	70+	\$0.382
45-49	\$0.331		

EVIDENCE OF INSURABILITY

Evidence of Insurability (EOI) is required when you enroll in LTD any time after you first become eligible.

LEAVES OF ABSENCE

PARENTAL LEAVE BENEFITS

Birth parent salary continuation

Raymond James grants paid parental leave for primary and secondary caregivers. To qualify as a primary caregiver, the associate must attest to being the primary caregiver. The birth parent will receive paid recovery time to physically recover from the birth of the child and will continue to be compensated during "bonding time" through the maximum benefit eligibility period.

Paid parental bonding time

Raymond James grants paid parental leaves of absence for caregivers to bond with their new children. Associates who are non-birth parents taking leave as a Primary or Secondary Caregiver are eligible to take the leave within six months of birth, foster care placement or the adoption process (including travel, pre-adoption bonding, etc.).

Adoption leave is a paid bonding benefit with salary continuation at 100% based on caregiver status. Associates who are taking adoption leave are eligible to take the leave within six months immediately following the adoption or foster care placement of a child. Bonding time for the adoption process may include travel and pre-adoption bonding but must be taken consecutively.

PRIMARY CAREGIVER: The person who will primarily be in charge of the child’s wellbeing. This person will typically spend the most time with the child. In order to qualify as a Primary Caregiver, you must attest to being the person primarily responsible for the child’s care.

SECONDARY CAREGIVER: The Secondary Caregiver is also responsible for the child’s care, but is not the Primary Caregiver. Typically, this person spends less time caring for the child than the Primary Caregiver.

PARENTAL LEAVE BENEFIT SCHEDULE

	Birth Parent		Non-Birth Parent	
	Primary	Secondary	Primary	Secondary
Recovery Time	6 weeks		N/A	
Bonding Time	10 weeks	4 weeks	10 weeks	4 weeks
Total Time	16 weeks	10 weeks	10 weeks	4 weeks

APPLYING FOR A PARENTAL LEAVE OF ABSENCE

To begin the process, associates must contact Unum at 1.866.306.8356. [Click here](#) to access the FAQ for reporting absences and [click here](#) for FAQ regarding filing parental benefits.



Retirement and equity plans

AUTOMATIC ENROLLMENT



PROFIT SHARING PLAN

This plan offers immediate entry upon an associate's first day of employment. The plan is designed to offer associates a means of sharing in the firm's success on a long-term basis. Each year, Raymond James contributes a portion of its profits, if approved by the Board of Directors, to each participant's account based on the individual's qualified fiscal year compensation and length of service. Length of service with the company determines the vested (your portion) amount of the active Profit-Sharing account, as shown in the table below.

Effective October 1, 2018, all associates will be subject to the following vesting schedule:

Length of service (years)	Percent vested
Less than 1 year	0%
1	20%
2	40%
3	60%
4	80%
5+	100%



EMPLOYEE STOCK OWNERSHIP PLAN

Assets of this plan are invested in common stock of Raymond James Financial. The eligibility and vesting provisions of this plan mirror those for the Profit-Sharing plan. The firm's contribution to your account, if any, is allocated solely on your fiscal year compensation basis. If you're age 55 or older and have participated in the plan for 10 years, you'll be allowed to diversify a percentage of your account by transferring it to the 401(k) plan.

VOLUNTARY PARTICIPATION



This retirement plan offers you the opportunity to contribute 1% to 75% of your gross earnings (up to the legal maximum) on a pre-tax basis and/or Roth after-tax basis into a variety of investment alternatives. For the 2022-2023 plan year, you may be able to contribute up to \$15,000 as voluntary after-tax contributions.* This does not count toward the IRS annual deferral limit. While you may make pre-tax, Roth, and after-tax contributions simultaneously, consider maximizing your pre-tax or Roth contributions first. You may also choose to convert your after-tax contributions and earnings to Roth via an In-Plan Roth Conversion once per plan year. If you choose this option, you'll owe taxes on any investment earnings received up to the time of conversion. The income taxes are not withheld at the time of conversion and the value will be reported to you on a Form 1099-R in the year of the conversion.

The plan features payroll deduction and a company match of 75% for the first \$1,000 you contribute and 25% match for the second \$1,000 you contribute. Generally, an associate must be employed on the last day of the calendar year to receive a matching employer contribution for that year.

All associates are immediately eligible to join and are automatically enrolled on the first of the month following 30 days of employment at 3% pre-tax. Associates can change their deferral rates at any time.

Length of service (years)	Percent vested
Less than 1 year	0%
1	20%
2	40%
3	60%
4	80%
5+	100%

DO YOU HAVE A 401(k) ACCOUNT FROM A PREVIOUS EMPLOYER?

You can roll over account balances from other employer-sponsored qualified 401(k) accounts into your Raymond James account. Please refer to [principal.com](https://www.principal.com).

*This amount is determined annually by Raymond James. To ensure the 401(k) plan continues to meet IRS rules, participants who contribute after-tax contributions may receive a refund if the plan does not meet its testing requirements.

Retirement and equity plans

VOLUNTARY PARTICIPATION



STOCK PURCHASE PLAN

This plan allows you to buy shares of the company’s common stock at a 15% discount on a quarterly basis. The plan is open to all regular full-time and part-time associates scheduled more than 20 hours per week who have completed 90 days of service. Certain holding period provisions apply. Contact the Retirement and Equity Plan Services Department at 727.567.9846 or see [RJnet](#).

RETIREMENT SUPPORT GROUP

Retirement is a big step and is the beginning of big change in one's life. Our Retirement Support Group is here to guide you through all the resources available to you as you begin this new journey. For confidential and individualized support, contact retirementsupportgroup@raymondjames.com to be assigned a dedicated Retirement Support specialist.

For additional resources or more information, visit the [Retirement Support Group RJnet page](#).

Additional benefits

VOLUNTARY BENEFITS

In addition to health insurance benefits, several voluntary insurance options are available for associates to participate in.

GROUP LEGAL PLAN

With the ARAG Group Legal plan, you get the convenience of having an attorney available to help you with a number of legal matters – all through a simple paycheck deduction. You can receive a consultation with an attorney from ARAG’s network of law firms over the phone or in person. Attorneys offer help with legal advice, document review or preparation, estate planning and more. Some services are covered in full, others at a discount.

PET INSURANCE

Pets are members of the family too! Pet Insurance is available through Nationwide to provide coverage for a variety of accidents, injuries and illnesses. You also have the option to add routine care coverage to any plan and can visit any licensed veterinarian, anywhere in the world.

AUTO/HOME/RENTERS INSURANCE

Raymond James has partnered with Wallace, Welch & Willingham to provide auto, homeowners and renters insurance to associates residing in most states. To receive a quote, call Billie Bowman at 727.522.7777, ext. 142, and tell her you’re a Raymond James associate.

RAYMOND JAMES BANK

With direct deposit of payroll, associates may receive a checking account at Raymond James Bank with no minimum balance requirement, no monthly service charge, and free online banking. Bill Pay is free for the first three months, after which the fee is \$5.95 for unlimited Bill Pay. Access via Debit or ATM card is also available. Certain restrictions apply for checking and/or loan discounts. Please call the Raymond James Bank Carillon branch at 800.718.2265 (ext. 78000) for more information.

Raymond James & Associates, Inc., and Raymond James Financial Services, Inc., are affiliated with Raymond James Bank, a federally chartered savings bank. Unless otherwise specified, products purchased from or held at Raymond James & Associates or Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank and are subject to investment risks, including possible loss of the principal invested. Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance required if property is located in a designated flood zone of “A” or “V.”

DISCOUNTS

All associates can receive discounts from several local amusement parks and hotel chains. To learn more, go to the Employee Services & Benefits section of [RJnet](#).

WORK LIFE BENEFITS

WORK LIFE BENEFITS

Raymond James knows how important it is to have a healthy work/life balance. This means having time away from work and financial support for things like higher education and adoption.

TUITION ASSISTANCE

Non-commissioned associates who have completed their 90-day orientation period are eligible to receive tuition assistance for degree-seeking programs up to a maximum of \$5,250 per calendar year at a regionally accredited college or university. Part-time associates who work more than 25 hours per week are eligible for reimbursement of \$1,000 per calendar year. Only tuition is reimbursable. Books and fees are not covered. This program is administered through Accounts Payable. For more information, refer to the Associate Handbook on the Employee Services & Benefits section of RJnet or contact your relationship manager.

Commissioned and non-commissioned associates may also seek reimbursement for approved certifications. Tuition will be paid at 100%, including books and miscellaneous lab or activity fees, upon receipt of fee statements and successful completion.

ADOPTION ASSISTANCE

The firm will reimburse eligible adoption-related expenses up to \$4,000 in a 12-month period, whether it is a single adoption, multiple adoptions within one 12-month period or a simultaneous adoption of two or more eligible children. You must complete and submit an adoption assistance request form to Human Resources within 90 days of placement of the child. You'll also need to submit a copy of the record of placement or final court order and itemized receipts to reflect the expenses that associate incurred in the process of adoption. This program is administered by Human Resources. For more information, call ext. 75515, option 6 or refer to the Associate Handbook on the Employee Services & Benefits section of [RJnet](#).

Additional benefits

WORK LIFE BENEFITS

PAID TIME OFF

Raymond James offers paid time off for benefit eligible associate for holidays, vacation, personal days, sick days, bereavement, jury duty and military reserve duty.

Company holidays are those observed by the New York Stock Exchange, including:

- New Year’s Day
- Martin Luther King Jr. Day
- Presidents Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Vacation Days

All full-time associates are eligible to accrue paid time off for vacation, in alignment with the schedule below. Part-time associates working 25 to 39 hours per week accrue vacation time at a reduced schedule. If you are a commission-based associate, you will accrue vacation days according to the schedule below, however this time will not be paid. Vacation days can be used anytime. Any increase in your accrual rate will begin the month of your hire date anniversary.

Length of service (years)	Number of weeks	Accrual hours per month for full-time associates
Less than 3 years	2 weeks per year	6.667
3 years but less than 10 years	3 weeks per year	10
10 years but less than 20 years	4 weeks per year	13.334
20 years+	5 weeks per year	16.667

Sick Leave

All associates begin to accrue sick leave on their first day of employment. Accrual depends on employment status:

Full-time associates: four hours of sick leave per month. Part-time associates: hours per month proportionate to the number of hours scheduled to work each week. Commission-based associates: no paid sick leave

Personal Days

Associates who work at least 25 hours per week are eligible to take up to two of their sick days as personal days each year.

Bereavement

All associates will receive up to three days of paid leave in the event of a death in the immediate family. See [the associate handbook](#) for additional information.

Jury Duty

All associates called to jury duty, who work at least 25 hours per week, will receive paid leave as necessary up to 30 days, unless otherwise mandated by state law. See [the associate handbook](#) for additional information.

Resources

MOBILE RESOURCES

Check out these mobile resources on RJnet and how they can help make using your benefits even easier:

UNITEDHEALTHCARE MOBILE APP

- Search for physicians or facilities by location or specialty
- View claims
- Check status of deductible and out-of-pocket spending
- Locate Urgent Care facilities and ERs
- View and share health plan ID card information

GUIDANCE RESOURCES EAP MOBILE SITE

- Browse Help Sheets, Q&As and podcasts on a variety of topics
- Find the nearest legal, childcare and elder care providers
- Call an EAP consultant for help

DELTA DENTAL MOBILE APP

- Search for dentists in your area
- Access past claims
- See your coverage options
- Pull up your ID card
- Use the toothbrush timer

EYEMED MOBILE SITE

- View benefits, including copays and allowances
- Search for providers in your area and get directions
- View your ID card
- FAQs
- Contact information

WEX MOBILE SITE

- Upload receipts
- Check balances in HSA, FSA, etc.
- Request reimbursement
- Access message alerts to stay up-to-date on account activity
- Manage contributions

RETHINK APP

- Schedule a virtual assistant
- Message a learning and behavior expert
- View your lesson library videos
- Receive in-app reminders for consults and webinars

PINNACLECARE APP

- Connect with your PinnacleCare Advisor via secure message, or by scheduling a call.

UNUM APP

- Easy convenient access
- Manage of file claim
- Sign and submit authorization form
- Upload documents

CONTACTS

Benefit	Administrator	Website	Phone
Medical/Prescription Drug	UnitedHealthcare	myuhc.com	844.639.8596
Virtual visits	UnitedHealthcare	myuhc.com	844.639.8596
Dental	Delta Dental	deltadentalins.com	800.521.2651
Vision	EyeMed Vision Care	eyemedvisioncare.com	866.723.0514
Health Savings Account Flexible Spending Accounts Commuter Benefits	WEX	benefitslogin.wexhealth.com	866.451.3399
Expert medical opinion	Health Advocate	healthadvocate.com	866.695.8622
Expert medical opinion	PinnacleCare	pinnaclecare.com	888.442.7380
Employee Assistance Program	ComPsych	guidanceresources.com	877.616.0511
Support for behavioral challenged children	Rethink	rethinkbenefits.com	800.714.9285
Weight management & diabetes support	Omada	omadahealth.com/raymondjames	<i>Intentionally blank</i>
Weight management & diabetes support	Virta	virtahealth.com/raymondjames	<i>Intentionally blank</i>

CONTACTS *(cont.)*

Benefit	Administrator	Website	Phone
Gym discounts	Global Fit Network	globalfit.com/raymondjames	800.294.1500
Life and AD&D Insurance	Unum	unum.com	800.445.0402
Evidence of Insurability (EOI) Application Status	Unum	unum.com	866.306.8356
Leave of Absence FMLA/ Short-Term Disability / Long-Term Disability	Unum	unum.com	866.306.8356
Critical accident Critical illness Hospital indemnity	Unum	unum.com	800.635.5597
Long-Term Care	Unum	unum.com	800.227.4165
401(k)	Principal	principal.com	800.547.7754
Pet Insurance	Nationwide	petsnationwide.com	877.738.7874
Group legal	ARAG	araglegalcenter.com	800.247.4184
COBRA	Taben	taben.com	800.675.7341