

YOUR 2017 BENEFITS GUIDE

**What you need to know to enroll ...
so your Benefits can help you SOAR!**



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WHO YOU CAN COVER

| | |
|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| YOU , if you are a ... | <ul style="list-style-type: none"> • Full-Time or Part-Time Crewmember. |
| Your SPOUSE , if you are ... | <ul style="list-style-type: none"> • Legally married. <p style="text-align: right;"><i>Marriage certificate required.</i></p> |
| Your CHILDREN , under the age of age 26, if they are ... | <ul style="list-style-type: none"> • Your biological child, • Your legally adopted child or a child you are in the process of adopting (provided proper documentation is received), • Your stepchild, • A foster child who has been placed with you by an authorized placement agency or an order of a court, or • A child you are legally required to cover under a Qualified Medical Child Support Order. <p style="text-align: right;"><i>Documentation required.</i></p> |
| Your UNMARRIED CHILDREN of any age, if they are ... | <ul style="list-style-type: none"> • Disabled before reaching age 26 and • Dependent on you for support due to a mental or physical disability. <p style="text-align: right;"><i>Documentation required.</i></p> |

When covering dependents, be sure to **ONLY** enroll those who qualify under JetBlue's program.

Grandfathered Domestic Partnerships

Grandfathered Domestic Partners will continue Medical, Dental and Vision coverage for the 2017 plan year. With the advent of nationwide marriage equality, grandfathered Domestic Partners will no longer qualify as eligible dependents under JetBlue's health plans beginning January 2018 — though they can continue coverage under Life Insurance.

Under IRS regulations, the value of domestic partner's coverage may be considered taxable income to you, resulting in additional income tax withholding — called "imputed income." This is shown on your pay stub and reported in the "other compensation" section of your W-2. IRS rules generally require that you pay for domestic partner coverage on an after-tax basis. Coverage for a spouse is paid on a pre-tax basis, and the imputed income rules do not apply.



Documents required to cover dependents.

Once you put your eligible dependents on your JetBlue benefits, here's what we need to see.

| TO COVER THIS PERSON ... | JETBLUE NEEDS TO SEE THIS ... |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| SPOUSE | Marriage certificate and one of the following: <ul style="list-style-type: none"> • Page 1 of your current federal income tax return, which lists your spouse (paper or electronic filing) • 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 |
| CHILDREN | Birth or hospital certificate listing you as a parent |
| STEPCHILDREN | Both of the following documents: <ul style="list-style-type: none"> • Marriage certificate listing your spouse • Birth certificate of the stepchild listing your spouse as a parent |
| ADOPTED CHILDREN | One of the following legal documents: <ul style="list-style-type: none"> • Certificate of adoption • Papers from adoption agency • Birth certificate listing you as an adopted parent |

HOW TO ENROLL

Enrolling in your benefits is fast and easy. Just follow these steps:

| | |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. GO ONLINE.</p> | <p>Log on to BlueCrew Self Service (BCSS) at https://bcss.jetblue.com and click on "My Life and Career," then "Benefits Enrollment" from the menu on the left.</p> |
| <p>2. REVIEW CURRENT ELECTIONS.</p> | <p>Select the "Benefits Participation Overview" link to view current plan elections (if you're not new to JetBlue).</p> |
| <p>3. ENTER OR UPDATE DEPENDENT INFORMATION.</p> | <p>Select "Family Member/Dependents" to add, edit or remove eligible dependents from your coverage. Remember, you may only cover eligible dependents.</p> |
| <p>4. CHOOSE YOUR BENEFITS.</p> | <p>Click "Open Enrollment" under "Enroll in Benefits." You must enroll in, update or waive each plan individually if you are making changes.</p> |
| <p>5. CONFIRM YOUR ELECTIONS.</p> | <p>Select "Review and Save" to view your elections. To make further changes, select "Previous" and click "Edit." To confirm your selections, click "Save." A Benefits Confirmation Statement will automatically be emailed to your JetBlue email address.</p> |

What happens if you don't enroll?

If you don't take action, your current coverage will roll over into 2017, except for Healthcare and Dependent Care Flexible Spending Accounts (FSAs), which require new elections each year. **Blue Plan** participants should also take this opportunity to review their Health Savings Account (HSA) contributions.



Differences between Full-Time and Part-Time Crewmember benefits.
 Part-Time Crewmembers are not eligible for Medical coverage or Long Term Disability options.



MAKING BENEFIT CHANGES

Generally, once you enroll in your benefits, you cannot change your elections until the next Open Enrollment period. But there are some exceptions during the year. You may be able to make changes if you have a **Qualified Life Event**, such as:

- Marriage or divorce
- Birth or adoption of a child
- Ineligibility of a dependent
- Gain or loss of coverage by you or your spouse due to change at his/her job
- Transfer in your employment status between Full-Time and Part-Time
(**NOTE:** You can only enroll in benefits that were unavailable to you under your prior employment status, such as Full-Time Medical coverage or Long Term Disability.)
- Death of a dependent

How to make a change.

If you have a Qualified Life Event and wish to change your benefits, follow these steps within **90 days** of your life event:

- Log on to <https://bcss.jetblue.com> and request a Qualified Life Event form.
- Fax supporting documentation to **1-718-228-8911**.
- Add or remove dependents in BCSS (if applicable).
- Enroll in benefits and add dependents to each plan, as applicable.

After you complete the steps above, here's when new coverage begins.

| FOR CHANGES DUE TO ... | NEW COVERAGE BEGINS ... |
|--------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| Marriage/Divorce Birth/Adoption Gain/Loss of Coverage Death | On the date of the life event. |
| Status or Base Transfer | On the first of the month after the transfer. |
| Other Qualified Life Events | On the first of the month after documentation is received. |

New to JetBlue?

Welcome new Crewmembers! In orientation, you'll learn about your **BlueBenefits**. Then, you have **30 days** from your hire date to enroll for benefits (with coverage beginning the first of the month following 30 days of service); otherwise, you'll have to wait until the next Open Enrollment period, unless you experience a Qualified Life Event or HIPAA Special Enrollment Opportunity. Please contact **BlueBenefits** at **1-800-466-5062** or email BlueBenefits@jetblue.com if you have questions.

WHEN COVERAGE BEGINS/ENDS

| FOR THESE BENEFITS ... | COVERAGE BEGINS ... |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| Basic Life and AD&D Insurance Long Term Disability (Full-Time Crewmembers only) Long Term Disability/Loss of License (Full-Time Pilots only) Aeromedical Examiner and Advisor State Disability (where applicable) Employee Assistance Program (LifeSolutions) | On your date of hire |
| Medical (Full-Time Crewmembers) Health Reimbursement Account Health Savings Account Dental Vision Flexible Spending Accounts Group Legal | On the first of the month after 30 days of service (You elect these benefits within 30 days of hire date or during Open Enrollment) |
| Retirement Plan Crewmember Stock Purchase Plan Supplemental Life Insurance, Dependent Life Insurance, Supplemental AD&D Insurance and Supplemental AD&D Insurance Voluntary Short Term Disability* Voluntary Long Term Disability** (Full-Time Crewmembers only) Voluntary Long Term Disability/Voluntary Loss of License** (Full-Time Pilots only) Voluntary Discount Programs | When you enroll (Life and Disability coverage may be subject to insurance carrier approval) |
| Coverage will end on the last day of the month following your final day of work with JetBlue , or when you end your coverage, either during Open Enrollment or through a Qualified Life Event. | |

* If you elect *Voluntary Short Term Disability*, coverage begins after 90 days and may be subject to pre-existing conditions limits. To enroll, you must elect this coverage within 30 days of your hire date or during Open Enrollment.

** If you wish to enroll, you must elect this coverage within 30 days of your hire date or during Open Enrollment.

No printer? No problem!

Once you click **"Save Changes"** in BCSS, a Benefits Confirmation Statement will automatically be emailed to your JetBlue email address. A copy of your 2017 Benefits Statement will also be emailed to you following Open Enrollment.



ABOUT FULL-TIME MEDICAL

JetBlue’s Medical options are administered by Anthem BlueCross BlueShield and UnitedHealthcare, and come with plan accounts. You may also waive coverage entirely — but you may not re-enroll until the next Open Enrollment period, unless you have a Qualified Life Event during the year.

| | |
|------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| GREEN PLAN PPO WITH HEALTH REIMBURSEMENT ACCOUNT (HRA) | BLUE PLAN PPO WITH HEALTH SAVINGS ACCOUNT (HSA) |
| Payroll contributions Lower than Blue Plan | Payroll contributions Higher than Green Plan |
| Deductibles and coinsurance Same | Deductibles and coinsurance Same |
| Plan account HRA (JetBlue funds) Optional Healthcare FSA (you fund) | Plan account HSA (both JetBlue and you fund) |
| JetBlue dollars \$800 (individual) \$1,600 (family) Seed dollars (prorated*) + earned rewards** | JetBlue dollars \$800 (individual) \$1,600 (family) Seed dollars (prorated*) + earned rewards** |

* Seed dollars are prorated based on the start date of your Medical coverage.

** Additional \$250 (\$500 family) by working with a BlueCarpet nurse in a Care Management program.

How the medical plans work.

The medical plans have two parts: **PPO coverage** and a **plan account**.

The PPO coverage under both options pays the same level of benefits for eligible healthcare services after you pay a deductible that JetBlue helps fund. You get both in- and out-of-network coverage; however, when you use in-network providers, the plans pay higher benefits. Plus ...

- **Preventive care** is covered 100% in-network, no deductible.
- You can choose any participating doctor or specialist.
- There are no referrals required.

The plan account is used to help you pay the deductible and eligible healthcare expenses (coinsurance). With the **Green Plan**, JetBlue funds a **Health Reimbursement Account (HRA)**. With the **Blue Plan**, JetBlue and you (if you choose) fund a **Health Savings Account (HSA)**. See the next section for details on the accounts.

To find a network doctor ...

Visit www.myuhc.com and click on “Find Physician, Laboratory or Facility” or visit www.anthem.com and click on “Find A Doctor.”

HEALTH REIMBURSEMENT ACCOUNTS

When you enroll in the Full-Time Medical **Green Plan**, you get a **Health Reimbursement Account (HRA)**, which is funded by JetBlue. You can use the money in this account to help pay eligible healthcare expenses, including your deductible and coinsurance. **Optum** gives you two convenient ways to access your HRA funds: use your Optum Mastercard at the point-of-sale or pay out-of-pocket and submit your claim for reimbursement.

With an HRA, your account balance rolls over year-to-year, as long as you remain enrolled in the **Green Plan**. You cannot add your own money or transfer HRA funds to any other account (such as an HSA or FSA).

How HRAs work.

1. JetBlue contributes money each year — you cannot contribute your own money.

| JETBLUE DOLLARS | FOR AN INDIVIDUAL ... | FOR A FAMILY ... |
|-------------------------------------------------------------------------------------------------------------------|-----------------------|------------------|
| Seed dollars: automatic annual contribution in January (prorated for new hires*) | \$400 | \$800 |
| Healthy Rewards earnings (if you complete certain activities, including the Account Plans Tutorial for new hires) | \$400 | \$800 |
| Total JetBlue dollars** | \$800 | \$1,600 |

* Seed dollars are prorated based on the start date of your Medical coverage.

** Additional \$250 (\$500 family) available for working with a BlueCarpet nurse to manage an ongoing condition.

2. Use JetBlue money in your HRA to pay eligible healthcare expenses, including your deductible. Or, choose to use your own money and save your HRA balance for future expenses — the choice is yours. **Eligible healthcare expenses include:**

- **Fees** such as deductibles, coinsurance, prescriptions and charges that exceed plan limits.
- **Services** such as chiropractic visits, physical therapy and other services.

NOTE: You can use the money in your HRA to pay eligible healthcare expenses for yourself, your spouse and your children (to age 26), as long as they are enrolled in the **Green Plan**. You can also use the money in your HRA to pay eligible healthcare expenses of your tax dependents who are not enrolled in the **Green Plan**. Any balance you have from 2016 can be used to pay 2017 eligible expenses; however, you may not use 2017 money to pay for expenses incurred in 2016.

3. Get reimbursed for expenses.

It's easy to access your HRA funds by using your Optum Mastercard. You may also submit a claim for reimbursement using Optum's Health Advantage website or mobile app by visiting www.optumhealthfinancial.com.

Green Plan participants can also fund a Healthcare FSA!

You can't put your own money into your HRA, but you can contribute up to \$2,600 each year to a Healthcare Flexible Spending Account (FSA) to use tax-free money to pay healthcare expenses. Remember that you can only carry forward up to \$500 of your unused balance into the next year.

HEALTH SAVINGS ACCOUNTS

When you enroll in the Full-Time Medical **Blue Plan**, you get a **Health Savings Account (HSA)**, which is funded by JetBlue and you, if you choose. You can use the money in this account to help pay eligible healthcare expenses, including your deductible and coinsurance. **Optum** gives you two convenient ways to access your HSA funds: use your Optum Mastercard at the point-of-sale or pay out-of-pocket and request a distribution online.

With an HSA, you can contribute tax-free to your account (up to IRS limits, which includes the money JetBlue gives you: seed dollars and Healthy Rewards), then either use or save your money. You get tax-free earnings on invested funds, which can then be used to pay healthcare expenses without getting taxed — that's triple-tax savings! Plus, this account is yours to keep because the balance rolls over year-to-year, even if you leave JetBlue.

How HSAs work.

1. JetBlue contributes money each year.

| JETBLUE DOLLARS | FOR AN INDIVIDUAL ... | FOR A FAMILY ... |
|-------------------------------------------------------------------------------------------------------------------|-----------------------|------------------|
| Seed dollars: automatic annual contribution in January (prorated for new hires*) | \$400 | \$800 |
| Healthy Rewards earnings (if you complete certain activities, including the Account Plans Tutorial for new hires) | \$400 | \$800 |
| Total JetBlue dollars** | \$800 | \$1,600 |

* Seed dollars are prorated based on the start date of your Medical coverage.

** Additional \$250 (\$500 family) available for working with a BlueCarpet nurse to manage an ongoing condition.

2. You can choose to contribute money tax-free into your HSA, up to IRS annual limits (shown below, which include JetBlue seed dollars and Healthy Rewards). And, you can change your contribution at any time during the year by logging on to BCSS.

| WITH INDIVIDUAL COVERAGE ... | WITH FAMILY COVERAGE ... |
|--------------------------------------------|--------------------------------------------|
| You can contribute annually up to \$3,400. | You can contribute annually up to \$6,750. |

NOTE: If you are over age 55, you can contribute an additional \$1,000 annually.

3. Use money from your HSA to pay eligible healthcare expenses, including your deductible. Or, save the money and invest the balance to earn more tax-free dollars to be used toward future qualified healthcare expenses (such as medical coverage when you leave JetBlue) — the choice is yours.

(Account balances over \$1,000 can be invested among investment options — easily managed through the Health Advantage Account Suite from Optum.)

Eligible healthcare expenses include:

- **Expenses** such as deductibles, coinsurance, prescriptions and charges that exceed plan limits.
- **Services** such as chiropractic visits, physical therapy, vision, dental and other healthcare services.

NOTE: You can use the money in your HSA to pay eligible healthcare expenses for yourself and your dependents who are tax dependents, regardless of whether they're enrolled in a JetBlue medical plan. Money used for ineligible expenses is subject to a tax penalty of 20% (if you're under age 65) and is taxable as regular income.

4. Get reimbursed for expenses.

It's easy to access your HSA funds by using your Optum Mastercard. You may also submit a distribution request using the Optum Health Advantage website or mobile app by visiting www.optumhealthfinancial.com.

Tax tip! You must file a Form 8889 with your federal income tax return for each year that your HSA is open. This verifies to the IRS that your HSA funds are not taxable.

The details.

A Health Savings Account (HSA) offers many features and advantages, but comes with a number of IRS rules. The full deductible (\$1,300 or \$2,600) must be met before coinsurance kicks in, and all prescription drugs are subject to the deductible and coinsurance. You cannot roll over an HRA into your HSA, nor can you have both an HSA and FSA at the same time. You can, however, adjust your HSA contributions anytime throughout the year via BCSS.



WHAT YOU PAY FOR SERVICES

First, use JetBlue dollars.

Here's how your account gets dollars to use toward expenses.

| | GREEN PLAN PPO W/HRA | BLUE PLAN PPO W/HSA |
|-------------------------------------------------------|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| JETBLUE CONTRIBUTES: | | |
| Seed dollars to start (prorated for new enrollees) | \$400 (individual) \$800 (family) | \$400 (individual) \$800 (family) |
| Healthy Rewards dollars | \$400 (individual) \$800 (family) | \$400 (individual) \$800 (family) |
| Care Management credit (if qualified) | \$250 (individual) \$500 (family) | \$250 (individual) \$500 (family) |
| YOUR PRE-TAX CONTRIBUTIONS (ANNUALLY): | | |
| | You can contribute up to \$2,600 in a Healthcare FSA | You can contribute up to \$3,400 (individual)/ \$6,750 (family) in your HSA |
| ACCOUNT DOLLARS PAY: | | |
| | HRA: eligible healthcare expenses FSA: eligible healthcare expenses | Eligible healthcare expenses now; future retiree healthcare expenses |

Next, do some easy math.

Here's an example that uses the **Green Plan** (PPO w/HRA) for a single Crewmember to show how the deductible you end up paying is reduced by JetBlue dollars.

First, you pay your payroll deduction.

You pay \$53.50/semi-monthly
(non-tobacco rate)

Then, you're responsible for **100% of the deductible**. But, it can be offset by JetBlue money!

Your starting deductible
\$1,300

JetBlue dollars add up to **MOST** of your **\$1,300** "starting deductible," so your actual deductible is much less!

JetBlue gives you ...

- \$400

(maximum seed dollars)

- \$400

(Healthy Rewards you earn)

After JetBlue contributions and rewards are subtracted, this is the typical best-case deductible for a single Crewmember.

= \$500

NOTE: Additional \$250 (\$500 family) available for working with a BlueCarpet nurse to manage an ongoing condition.



Then, pay for healthcare services.

Here are the details on what you pay under each option.

| | GREEN PLAN PPO W/HRA | | BLUE PLAN PPO W/HSA | |
|-------------------------------------------------------------------------------------------------|----------------------------------|-----------------------|----------------------------------------------------|-----------------------|
| | In-network | Out-of-network | In-network | Out-of-network |
| Deductible (paid in part with dollars from your plan account): | | | | |
| <i>Individual</i> | \$1,300 | \$1,950 | \$1,300 | \$1,950 |
| <i>Family</i> | \$2,600 | \$3,900 | \$2,600* | \$3,900* |
| Coinsurance: | | | | |
| <i>Individual and family</i> | 20%, after deductible | 40%, after deductible | 20%, after deductible | 40%, after deductible |
| <i>Non-notification penalty</i> | N/A | \$500 per procedure | N/A | \$500 per procedure |
| <i>Lifetime maximum</i> | Unlimited | | | |
| <i>Eligible preventive care**</i> | \$0 | No coverage | \$0 | No coverage |
| <i>Office visits and urgent care</i> | 20%, after deductible | 40%, after deductible | 20%, after deductible | 40%, after deductible |
| <i>Emergency room</i> | \$300 copay (waived if admitted) | | After deductible, \$300 copay (waived if admitted) | |
| <i>Inpatient hospital and surgery</i> | 20%, after deductible | 40%, after deductible | 20%, after deductible | 40%, after deductible |
| <i>Lab and X-ray services</i> | 20%, after deductible | 40%, after deductible | 20%, after deductible | 40%, after deductible |
| <i>Mental health/substance abuse services (inpatient/outpatient)</i> | 20%, after deductible | 40%, after deductible | 20%, after deductible | 40%, after deductible |
| <i>Home health care, skilled nursing and hospice</i> | 20%, after deductible | 40%, after deductible | 20%, after deductible | 40%, after deductible |
| Out-of-pocket maximum (includes deductible, coinsurance and prescription drug expenses): | | | | |
| <i>Individual</i> | \$4,300 | \$6,450 | \$4,300 | \$6,450 |
| <i>Family</i> | \$8,600 | \$12,900 | \$8,600 family (\$7,150 individual in family) | \$12,900 |

* If you cover dependents under the Blue Plan, the full family deductible (\$2,600) must be met before the coinsurance begins.

** Preventive screenings as identified by Health Care Reform.

IMPORTANT:

- A true emergency is an immediate risk to health, which requires urgent intervention to prevent the worsening of a life threat.
- Pre-authorization is required for services such as bariatric surgery, home health care and certain out-of-network services — be sure to check with your medical plan provider for the complete list.
- Out-of-network medical expenses are paid based on reasonable and customary fees.
- Deductibles and out-of-pocket maximums do not include pre-authorization penalties.

PRESCRIPTION DRUG

Prescription drug coverage is part of your medical coverage. How much you pay for prescription drugs depends on which plan option you're in and the type of drug you purchase. Be sure to use a network pharmacy since out-of-network prescription expenses are not covered.

| RX BENEFITS (IN-NETWORK ONLY) | GREEN PLAN (PPO W/HRA) | BLUE PLAN (PPO W/HSA) |
|----------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fill a 30-day prescription at your local CVS /Caremark network pharmacy and pay: | | |
| Generic | You pay 50% (up to \$8 maximum per Rx) | Per IRS: All prescription expenses apply toward the deductible. After the deductible is met, 20% coinsurance applies (based on negotiated prescription cost), up to a \$200 maximum limit per prescription. |
| Brand (if no generic available) | You pay 50% (up to \$100 maximum per Rx) | |
| Specialty drugs | You pay 50% (up to \$200 max per Rx) | |
| Fill a 90-day prescription* at your local CVS Pharmacy or through Mail Order and pay: | | |
| Generic | You pay 50% (up to \$24 maximum per Rx) | Per IRS: All prescription expenses apply toward the deductible. After the deductible is met, 20% coinsurance applies (based on negotiated prescription cost), up to a \$600 maximum limit per prescription. |
| Brand (if no generic available) | You pay 50% (up to \$300 maximum per Rx) | |

* Maintenance Choice means you can fill your long-term, maintenance medication prescriptions at either your local retail CVS Pharmacy or through the Mail Order service and pay the same price.

NOTE: In the Blue Plan, prescription drug expenses count toward the medical plan deductible; however, for both plans, expenses count toward the out-of-pocket maximum.

Cost-saving tools at your fingertips.

Manage your prescription drug costs by visiting www.caremark.com. Use the Check Drug Cost & Coverage tool to compare the cost of a medication. Simply...

- Select "**Understand My Plan & Benefits**" on the action bar.
- Click on "**Check Drug Coverage and Cost.**"
- Type in at least the first three letters of the drug name you wish to research and click "**Search.**"
- The next screen will display your 2017 prescription costs depending on how prescriptions are paid under your Full-Time Medical Plan selection.

NOTE: Medication prices may change due to several factors, one of which is manufacturer increases/decreases. The amount provided by the Check Drug Cost & Coverage tool reflects your current deductible, out-of-pocket maximum and/or cap balance. Because your prescription cost on future refills may change, please use this tool to price your refills.

To take advantage of all www.caremark.com has to offer, take a moment to register today. Be sure to have your member ID and a recent prescription number handy.

Two ID cards — medical and prescription.

Medical and prescription drug coverage have their own ID cards. Look for new cards in the mail if you're enrolling for the first time or have made changes that affect the card information.

2017 FULL-TIME MEDICAL RATES

| | Green Plan | | Blue Plan | |
|-------------------------|--------------|---------|--------------|---------|
| | Semi-Monthly | Weekly | Semi-Monthly | Weekly |
| Crewmember Only | \$53.50 | \$24.69 | \$68.00 | \$31.38 |
| Crewmember + Spouse | \$135.00 | \$62.31 | \$169.00 | \$78.00 |
| Crewmember + Child(ren) | \$91.00 | \$42.00 | \$115.00 | \$53.08 |
| Crewmember + Family | \$171.50 | \$79.15 | \$216.50 | \$99.92 |

Don't forget ... JetBlue's Full-Time Medical Plans cover annual physicals, flu shots, routine screenings and other preventive care at 100% with no deductible when you use in-network providers.

Need something?

Log on to your Medical Plan's provider website to learn about healthy programs available, get plan information or even print a temporary ID card. It's all online.

- UnitedHealthcare: www.myuhc.com
- Anthem BlueCross BlueShield: www.anthem.com



FLEXIBLE SPENDING ACCOUNTS

You have two **Flexible Spending Accounts (FSAs)** in which you can participate. You can enroll in one or both accounts each year. Keep in mind, if you elect medical coverage under the **Blue Plan**, you cannot fund a Healthcare FSA since you'll have a Health Savings Account. (It's an IRS rule.)

Both the **Healthcare FSA** and **Dependent Care FSA** let you set aside pre-tax dollars from each paycheck to pay for out-of-pocket healthcare and dependent daycare expenses, respectively. Since you do not pay federal income or Social Security taxes on your FSA contributions, you save money on taxes.

Optum makes it convenient to access your FSA funds. Just pay out of pocket and request a reimbursement online or through the Health Advantage mobile app. With your Healthcare FSA, you can also use your Optum Mastercard at the point-of-sale.

How FSAs work.

1. Contribute to a Healthcare FSA and/or Dependent Care FSA.

| WITH A HEALTHCARE FSA ... | WITH A DEPENDENT CARE FSA ... |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> You can contribute annually up to \$2,600 (min. \$100). | <ul style="list-style-type: none"> You can contribute annually up to \$5,000 (min. \$100) or \$2,500, if married and filing separately. |
| <p>IMPORTANT: You can carry forward up to \$500 in your Healthcare FSA to be used toward 2017 expenses; however, you have until December 31, 2017 to incur expenses in your Dependent Care FSA, or you'll lose any remaining balance. Claims for 2017 expenses for both FSAs can be submitted until March 31, 2018.</p> | |

2. Use your contributions during the year to pay eligible expenses.

| ELIGIBLE EXPENSES FOR A HEALTHCARE FSA INCLUDE ... | ELIGIBLE EXPENSES FOR A DEPENDENT CARE FSA INCLUDE ... |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Fees such as deductibles, copays, coinsurance, prescriptions and charges that exceed plan limits.</p> <p>Services such as chiropractor visits, hearing exams, orthodontia, laser eye surgery and physical therapy.</p> | <p>Daycare expenses for your children and your mentally or physically disabled dependents of any age so you can work or attend school full-time, including:</p> <ul style="list-style-type: none"> Babysitters or companions, including relatives over age 19 whom you do not claim as tax exemptions who care for your dependents. Education expenses, such as nursery school, for children not yet in kindergarten. Day camp expenses for children under age 13. |

NOTE: You can use money from your Healthcare FSA to reimburse expenses for yourself, your spouse and your children (to age 26), regardless of whether they're enrolled in a JetBlue Medical Plan.

3. Get reimbursed for expenses.

| WITH A HEALTHCARE FSA ... | WITH A DEPENDENT CARE FSA ... |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>To be reimbursed for eligible healthcare expenses, you can use the convenient Optum Mastercard (remember to hold all receipts in case you are asked to provide them). You may also submit a request for reimbursement online using the Health Advantage website (optumhealthfinancial.com), through the mobile app for Apple and Android devices or by mailing a paper claim form.</p> | <p>Debit cards are not available for the Dependent Care FSA. To be reimbursed for eligible dependent care expenses, submit an online claim or mail a paper claim, along with an itemized statement that includes the dependent’s age and the daycare provider’s taxpayer identification number. With Dependent Care claims, you must have enough money in your account to pay your claim before you are reimbursed for eligible expenses.</p> |

Get FREE money!

If you're not enrolled in a JetBlue Medical Plan, you can still earn up to **\$250** in Healthy Rewards — that's **FREE** money to use toward healthcare expenses. Check out the details later in this guide.



BLUECARPET

BlueCarpet is a FREE service available to all Crewmembers and their dependents enrolled in a JetBlue Medical Plan. Call today if you're choosing your Medical Plan, and BlueCarpet can help you understand the differences between the Green and Blue options.



BlueCarpet Nurses

No question too big or too small. Call 1-888-529-1675 to speak to an experienced nurse for personalized support with:

- Diabetes
- Multiple Sclerosis
- Back Pain
- Cancer
- Heart Disease
- Transplants
- HIV
- Autism
- And more...

Don't see it listed here? Call BlueCarpet anyway — they're here to help!



BlueCarpet Advocates

If you're a Crewmember or dependent enrolled in a JetBlue Medical Plan, call 1-866-529-1675 to speak with an advocate about claims, covered services, treatment plans, health accounts, Healthy Rewards and more.

Health accounts support.

Health accounts — Health Savings Account (HSA), Health Reimbursement Account (HRA) and Health and Dependent Care Flexible Spending Accounts (FSAs) — are part of BlueCarpet, managed by Optum. Enjoy mobile features, like submitting receipts on the go and accessing your account info, as well as having your account accessible by the BlueCarpet team who will be better connected to help with your health goals and answer your health account and Healthy Reward questions.

DESTINATION : FAMILY

At JetBlue, we love families in all shapes and sizes. That's why BlueCarpet includes the programs and services you need for guidance and support now and in the future.

| REPRODUCTIVE SERVICES | ADOPTION ASSISTANCE | HEALTHYMOMS HAPPYBABIES |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Open to Crewmembers and family enrolled in a JetBlue Medical Plan. | <ul style="list-style-type: none"> • Open to all Crewmembers who have been employed by JetBlue for at least two consecutive years. | <ul style="list-style-type: none"> • Our maternity rewards program — available to all female Crewmembers (even if you're not enrolled in a JetBlue Medical Plan) and family members enrolled in the Green or Blue Plan. |
| <ul style="list-style-type: none"> • Connect with highly qualified, experienced infertility nurses specializing in reproductive health to help maximize your chances for a successful pregnancy with minimum risks. | <ul style="list-style-type: none"> • Adoption Assistance helps Crewmembers expand their families by providing financial assistance for adoption of an eligible child (under age 18) from a qualifying adoption agency or surrogacy. | <ul style="list-style-type: none"> • Enroll and get answers and support from a maternity nurse who works with you throughout your entire pregnancy (and up to six weeks after delivery). |
| <ul style="list-style-type: none"> • Access Centers of Excellence to ensure you receive care that is based on proven techniques provided by high-quality clinics. | <ul style="list-style-type: none"> • Get financial support for covered services up to \$10,000 (lifetime maximum). If a Crewmember is requesting reimbursement for both adoption and surrogacy, the reimbursement may not exceed \$10,000 total. | <ul style="list-style-type: none"> • Earn points along the way to redeem in our online store for awesome gifts, like strollers, activity centers, baby monitors, gift cards and more. |
| <ul style="list-style-type: none"> • Get financial support for covered services with a lifetime maximum of up to \$25,000 for medical expenses, and up to \$10,000 for pharmacy expenses. | <ul style="list-style-type: none"> • Go to lifeisbetterinblue.com/bluecarpet to access and fax/email/mail the reimbursement form. | <ul style="list-style-type: none"> • Earn \$50 in Healthy Rewards dollars for participating if you're enrolled in the Green or Blue Plan, and another \$200 once you complete the program. |

HEALTH ACCOUNTS

optumhealthfinancial.com

BLUECARPET

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

HEALTHY REWARDS

jetblue.werally.com

BLUECARPET

Healthy Rewards.

Earn cash from JetBlue toward healthcare expenses with Healthy Rewards. It's easy and fun through Rally. Available on a computer, smartphone or tablet, you can access the interactive website anytime to view available Healthy Rewards activities and track your progress. You'll also get personalized wellness recommendations from Rally to motivate you to move more, eat better and feel happier — and have a chance to win great prizes. JetBlue deposits Healthy Reward dollars into your Health Reimbursement Account (HRA), Health Savings Account (HSA) or Healthy Rewards account. Here's how much you can earn:

Earn up to **\$400**

(Crewmembers enrolled in Full-Time Medical)

Or

Earn up to **\$800**

(Crewmembers and dependents enrolled in Full-Time Medical)

Or

Earn up to **\$250**

(Part-Time Crewmembers and those who waived Full-Time Medical)

Earning rewards.

Activities you complete through December 31, 2016, earn you rewards in your 2016 Healthy Rewards account. After that, rewards are counted toward 2017.

Visit www.lifeisbetterinblue.com for the full list of activities and Rally at <https://jetblue.werally.com> to manage your Healthy Rewards account.

More programs.

SMOKING CESSATION

Available to Crewmembers and family members who participate in JetBlue's Full-Time 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 member to quit smoking. Benefits will be paid according to your plan's prescription drug copay/coinsurance levels, subject to the maximum limit per prescription. Plus, you earn Healthy Rewards.

NURSELINES AND TELEMEDICINE

Get access to a nurse or trained counselor anytime, day or night, with your Medical Plan. Call **1-866-529-1675** to speak to a BlueCarpet nurse, or video chat with a doctor on your computer or mobile device through LiveHealth. For the special Crewmember rate of \$20 per session, use coupon code **JETBLUECREW**. Visit www.livehealthonline.com or download the app on your phone or tablet.

MEDICAL PROGRAM DISCOUNTS

Both Medical Plans also offer other health and well-being discounts and services — log on and check out what UnitedHealthcare and Anthem BCBS offer.

MEDAIRE

With MedAire, you're covered no matter where you fly for work to our international cities. It offers medical and emergency assistance through a database of more than 58,000 providers and local employees in over 70 countries. If you have an emergency while traveling abroad on business, call MedAire at **1-602-282-6618** and they will handle all the details — hassle free!

DENTAL

JetBlue offers one dental plan — the Delta Dental PPO plus Premier — with two network choices that have different levels of savings:

- Delta Dental Premier® which is larger and offers a general level of fee reductions
- Delta Dental PPOSM which is more select and offers deeper fee reductions

With Delta Dental, you can use any licensed dentist, but you'll usually save money by going to a participating dentist in one of the networks (Premier or PPO) because you'll get the reduced rate. Dentists who do not participate with Delta Dental can bill you for amounts over the plan's "Allowed Amount."

2017 dental rates.

| | SEMI-MONTHLY | WEEKLY |
|-------------------------|--------------|---------|
| Crewmember Only | \$9.75 | \$4.50 |
| Crewmember + Spouse | \$18.75 | \$8.65 |
| Crewmember + Child(ren) | \$28.50 | \$13.15 |
| Crewmember + Family | \$36.75 | \$16.96 |

What you pay for services.

| | YOU PAY |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Preventive care <ul style="list-style-type: none"> • Exams, cleanings, fluoride treatment (under the age of 19), sealants (under the age of 14) and space maintainers (under the age of 14) — twice per calendar year • Full mouth X-rays — once in any five-year period • Bitewing X-rays — once per calendar year | \$0, no deductible |
| Deductible <ul style="list-style-type: none"> • Applies for basic and major services only | \$50 per person \$150 per family |
| Basic services <ul style="list-style-type: none"> • Fillings, amalgam (silver) and composite (white), including posterior composites, endodontics (other than molar therapy), treatment of gum disorders | 20% after deductible |
| Major services <ul style="list-style-type: none"> • Crowns, inlays, onlays, dentures and bridgework, dental implants, extractions and molar root canal therapy | 50% after deductible |
| Orthodontia <ul style="list-style-type: none"> • Dependent children under the age of 19 | 50%, no deductible |
| Treatment of Temporomandibular Joint Dysfunction (TMJ) | 50% after deductible |
| Annual benefit maximum <ul style="list-style-type: none"> • Applies for basic and major services only | \$1,500 per person |
| Lifetime orthodontia maximum | \$1,500 per child under the age of 19 |

What is the Allowed Amount?

Delta Dental bases payment of benefits on either its Maximum Plan Allowance or the dentist's actual fee, whichever is less — called the "Allowed Amount." By agreement, participating dentists accept Delta Dental's Maximum Plan Allowance, or their actual fee if it's less, as payment in full for covered services. Participating dentists are paid directly by Delta Dental and agree not to bill you more than the applicable coinsurance or deductible for the service.

If you use a non-participating dentist, Delta Dental sends the benefit payment directly to you. You are responsible for paying the non-participating dentist's total fee, which may include amounts in addition to your coinsurance and deductibles, plus services not covered by the Group Dental Service Contract.

Looking for a network dentist?

Log on to www.deltadentalins.com or call 1-800-932-0783.



VISION

JetBlue offers one vision plan, administered by **EyeMed Vision Care**. The plan covers routine exams, lenses, frames and contacts. And, you can see any doctor you'd like, but you'll save the most money if you go to an **EyeMed Vision Care Access Network** provider.

2017 vision rates.

| | SEMI-MONTHLY | WEEKLY |
|-------------------------|--------------|--------|
| Crewmember Only | \$3.25 | \$1.50 |
| Crewmember + Spouse | \$6.14 | \$2.83 |
| Crewmember + Child(ren) | \$6.45 | \$2.98 |
| Crewmember + Family | \$9.67 | \$4.46 |

What you pay for services.

| | IN-NETWORK | OUT-OF-NETWORK |
|---------------------------------------------|------------------------------------------------------------------------------------|----------------------|
| | YOU PAY | REIMBURSEMENT AMOUNT |
| Exam options (once every 12 months): | | |
| Eye exam | \$10 copay | Up to \$35 |
| Standard contact lens fitting | Up to \$55 | N/A |
| Premium contact lens fitting | 10% off retail | N/A |
| Retinal imaging benefit | Up to \$39 | N/A |
| Frames (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: | | |
| Single vision | \$25 copay | Up to \$25 |
| Bifocal | \$25 copay | Up to \$40 |
| Trifocal or lenticular | \$25 copay | Up to \$55 |
| Standard progressive lens | \$70 copay | Up to \$40 |
| Premium progressive lens | \$70 copay; 80% of charge, less \$120 allowance | Up to \$40 |

Looking for a network vision provider?

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

What you pay for services. (con't.)

| | IN-NETWORK | OUT-OF-NETWORK |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------|
| Lens options: | | |
| UV treatment or tint (solid and gradient) | \$12 | Up to \$3 |
| Standard plastic scratch coating | \$15 | N/A |
| Standard polycarbonate — adults and children under age 19 | \$35 | Up to \$4 |
| Standard anti-reflective coating | \$45 | N/A |
| Polarized and other add-ons | 20% off retail | N/A |
| Contact lenses (materials only): | | |
| Conventional | \$0 copay; \$130 allowance; 15% off balance over \$130 | Up to \$110 |
| Disposable | \$0 copay; \$130 allowance, plus balance over \$130 | Up to \$110 |
| Medically necessary | \$0 copay; paid in full | Up to \$200 |
| Laser vision correction: | | |
| LASIK or PRK from U.S. Laser Network | 15% off retail price or 5% off promotional price | N/A |
| Additional pairs benefit: | | |
| Additional pairs benefit | 40% discount off complete pair eyeglasses and 15% discount off conventional contact lenses once the funded benefit has been used | N/A |

Purchasing both eyeglasses and contacts.

If you use the plan's benefits to purchase eyeglasses, then you must pay for contacts on your own. If you purchase contacts using the plan's benefit, then you will be eligible for a discount on your eyeglasses. Additional discounts — not mentioned in the chart — are also available through EyeMed. And, EyeMed gives you the option of buying contact lenses through your eye doctor or online at ContactsDirect at the in-network price. Ordering contacts online doesn't get any easier!

Additional discounts.

- 15% off retail price or 5% off a promotional price for LASIK or PRK from the **U.S. Laser Network**, owned and operated by **LCA Vision**.
- 20% discount on items not covered by the plan at network providers — cannot be combined with any other discounts or promotional offers; discount does not apply to EyeMed provider's professional services or contact lenses.
- After initial purchase of contacts, you can order replacement contacts at a discount online. Details are available at www.eyemed.com. (Contact lens benefit allowance is not applicable to this service.)
- Additional discounts on brand name vision materials may be available.

LIFE AND AD&D INSURANCE

JetBlue automatically provides you with Basic Life and Accidental Death and Dismemberment (AD&D) Insurance coverage at no cost to you. You can also buy Supplemental Life and AD&D coverage for yourself, and Dependent Life for your spouse and children.

Basic coverage you get — automatically.

| FOR ... | BASIC LIFE | BASIC AD&D |
|--------------------------------------|-------------------|-------------------|
| Pilots | \$100,000 | \$100,000 |
| Technicians, Inspectors, Dispatchers | \$100,000 | \$100,000 |
| All other Crewmembers | 1x annual salary* | 1x annual salary* |

* Rounded to next higher multiple of \$1,000, based on your salary as of January 1, 2017.

Optional coverage you buy — if you want.

| FOR ... | SUPPLEMENTAL LIFE | SUPPLEMENTAL AD&D |
|---------|------------------------|-------------------------|
| You | 1 to 6x annual salary* | 1 to 6x annual salary** |

| FOR ... | DEPENDENT LIFE |
|--------------------------------------|-----------------------|
| Dependent Spouse or Domestic Partner | \$25,000 to \$250,000 |
| Dependent Child | \$10,000 |

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

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

How AD&D Benefits are paid.

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

| FOR LOSS OF ... | BENEFIT PAID IS ... |
|--------------------------------------------------------------|-----------------------------|
| 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 | One-half the benefit amount |

Getting coverage.

To enroll in or change your Supplemental Life, Supplemental AD&D and Dependent Life Insurance, visit <https://enroll.thehartfordatwork.com/Enroll/Login.aspx> or call The Hartford at 1-855-396-7655.

2017 Supplemental Life rates.

| | AGE | SEMI-MONTHLY | WEEKLY |
|----------------------------------------------------------------------------------|----------|---------------------------------------|---------------------------------------|
| Supplemental Life (Cost = age-based rate for each \$1,000 of coverage) | Under 25 | \$0.0250 | \$0.0115 |
| | 25-29 | \$0.0300 | \$0.0138 |
| | 30-34 | \$0.0400 | \$0.0185 |
| | 35-39 | \$0.0450 | \$0.0208 |
| | 40-44 | \$0.0500 | \$0.0231 |
| | 45-49 | \$0.0750 | \$0.0346 |
| | 50-54 | \$0.1150 | \$0.0531 |
| | 55-59 | \$0.2150 | \$0.0992 |
| | 60-64 | \$0.3300 | \$0.1523 |
| | 65-69 | \$0.6350 | \$0.2931 |
| | 70-74 | \$1.0450 | \$0.4823 |
| | 75+ | \$2.0150 | \$0.9300 |
| | | SEMI-MONTHLY | WEEKLY |
| Supplemental AD&D | | \$0.0130 for each \$1,000 of coverage | \$0.0060 for each \$1,000 of coverage |

NOTE: Your rates are based on your salary as of January 1, 2017, or your hire date, whichever is most recent; however, any benefits paid will be determined at the time of payment.

2017 Dependent Life rates.

| | AGE | SEMI-MONTHLY | WEEKLY |
|---------------------------------------------------------------------------------------------------------|----------|--------------|----------|
| Dependent Life — Spouse (Cost = age-based rate for each \$1,000 of coverage) | 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 | |
| | | SEMI-MONTHLY | WEEKLY |
| Dependent Life — Child(ren) (Cost is the same regardless of the number of dependents insured) | | \$0.50 | \$0.231 |

Evidence of Insurability (EOI).

It's a fancy way of saying you need to prove you're in good health before the insurance company grants you coverage. 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, but if you want to buy more than 3 times your annual salary (or greater than \$250,000), EOI will be required. 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 insurance 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 \$1,000,000) 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 ends at age 70.

About beneficiaries.

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

<https://enroll.thehartfordatwork.com/Enroll/Login.aspx>. If you don't have this information or need help, call The Hartford at **1-855-396-7655**.



DISABILITY

Disability benefits replace a portion of your pay if you get sick or injured outside of the scope of your job and cannot work for an extended period of time. JetBlue offers:

- **Voluntary Short Term Disability (VSTD)** available for purchase.
- **Long Term Disability (LTD)* & Long Term Disability (LTD)/Loss of License (LOL)** paid by JetBlue.
- **Voluntary Long Term Disability (VLTD)*** available for purchase — one option for Crewmembers and a separate option for Pilots that includes Loss of License (LOL) coverage.

* Long Term Disability coverage is not available for Part-Time Crewmembers.

Voluntary Short Term Disability.

JetBlue offers Full- and Part-Time Crewmembers the opportunity to enroll in **Voluntary Short Term Disability (VSTD)** during the first 30 days of employment. After you enroll, you must wait 90 days before your coverage takes effect. VSTD benefits begin on the 8th day of you missing work due to an illness or injury and continue paying for up to 26 weeks. There are three options, and here's how they compare:

| HIGH PLAN PAYS ... | CORE PLAN* PAYS ... | LOW PLAN PAYS ... |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • 60% of your basic earnings** from pay periods ending either the two or six full calendar months prior to the leave start date, whichever is higher. • Weekly benefit paid cannot be more than \$3,000. | <ul style="list-style-type: none"> • 60% of your basic earnings** from pay periods ending either the two or six full calendar months prior to the leave start date, whichever is higher. • Weekly benefit paid cannot be more than \$1,500. | <ul style="list-style-type: none"> • 40% of your basic earnings** from pay periods ending either the two or six full calendar months prior to the leave start date, whichever is higher. • Weekly benefit paid cannot be more than \$1,500. |

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

** Basic earnings include regular salary or wages, shift differential, premium and overtime pay and do not include commissions, bonuses, incentive pay or other additional compensation.

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.

IMPORTANT: If you work in California, New Jersey, New York or Rhode Island.

If you work in a state that offers government-mandated coverage, you may purchase VSTD to supplement your state coverage. You may also be able to add or drop, as applicable, VSTD coverage (within 90 days of your transfer date) if you transfer into or out of one of these areas. Check the level of benefits provided by your state before you elect VSTD with JetBlue because government benefits will be subtracted from any benefits you are eligible to receive under JetBlue's VSTD plan.

JetBlue's VSTD rates are offset for states that offer statutory disability coverage: California, New York, New Jersey and Rhode Island — which will lower rates for these states. For example, if you are based in California, your VSTD premiums will be less because your state already provides disability coverage that is mandatory and is paid through your taxes. Crewmembers based in other states will have slightly higher rates.

2017 Voluntary Short Term Disability rates.

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

FORMULA TABLE

| | |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| VSTD High Plan | <p>To calculate the rates per paycheck, complete the calculations below. Use the lesser of \$260,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52.</p> <p>Annual pay ÷ 52 = weekly pay x 0.60 = your weekly benefit ÷ 10 = _____ x rate table below = your monthly premium.</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = cost per paycheck.</p> |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| | |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| VSTD Core Plan | <p>To calculate the rates per paycheck, complete the calculations below. Use the lesser of \$130,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52.</p> <p>Annual pay ÷ 52 = weekly pay x 0.60 = your weekly benefit ÷ 10 = _____ x rate table below = your monthly premium.</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = cost per paycheck.</p> |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| | |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| VSTD Low Plan | <p>To calculate the rates per paycheck, complete the calculations below. Use the lesser of \$195,000 or your current annual pay in the calculations. The number of paychecks is either 24 or 52.</p> <p>Annual pay ÷ 52 = weekly pay x 0.40 = your weekly benefit ÷ 10 = _____ x rate table below = your monthly premium.</p> <p>Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = cost per paycheck.</p> |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

RATE TABLE

| Plan Option | 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 |

Long Term Disability — Full-Time Crewmembers.

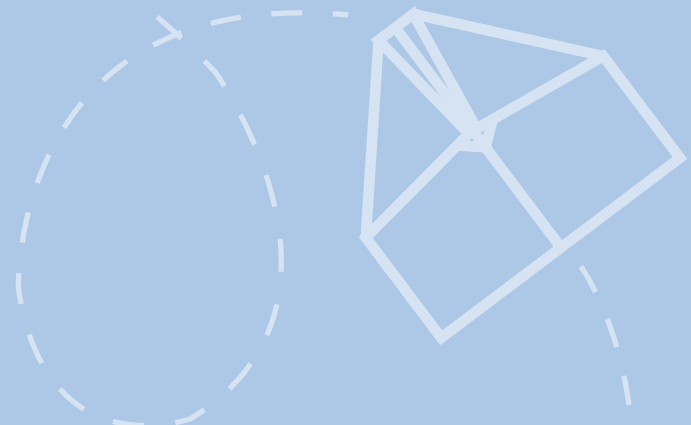
JetBlue provides **Long Term Disability (LTD)** insurance to all Full-Time Crewmembers at no cost. You may also buy **Voluntary Long Term Disability (VLTD)** to increase your company-provided benefit. Benefits begin after you've missed work due to an illness or injury for 180 days.

| | |
|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Long Term Disability (LTD) | <ul style="list-style-type: none"> • Full-Time Crewmembers only • Company paid • Benefit equals 60% of gross compensation* • \$15,000 monthly maximum benefit (subject to taxes) • Waiting period: 180 days of continuous disability** |
| Voluntary Long Term Disability (VLTD) | <ul style="list-style-type: none"> • Full-Time Crewmembers only • You pay with post-tax dollars • Benefit equals 6-2/3% (added to your basic LTD) • 6-2/3% portion you purchase would be tax-free if you received LTD benefits • Proof of good health may be required by MetLife if you don't enroll when first eligible |

* 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.

** You may use any available PTO during the waiting period and/or apply for Short Term Disability where available.

(NOTE: The LTD benefit will be reduced by the gross monthly benefit you receive from Social Security, Workers' Compensation and other earned income.) The LTD plan does not cover a disability from a pre-existing condition during the first 12 months of coverage.



Long Term Disability/Loss of License — Pilots.

JetBlue offers Full-Time Pilots a combined Long Term Disability (LTD) and Loss of License (LOL) benefit at no cost. You also have the option to purchase Voluntary LTD/LOL coverage. Benefits are paid to Pilots who experience a qualifying event* that results in the inability to perform the essential duties of their position or that could potentially affect the status of their FAA medical certification. JetBlue automatically enrolls Full-Time Pilots in Loss of License Insurance. This coverage allows for a source of income in the event that they do not qualify for LTD benefits, but are still unable to fly due to FAA regulations.

* A qualifying event is your continuous inability to perform the material and substantial duties of your regular occupation due to your sickness or injury, or you are deemed by the FAA to be mentally or physically unfit to fly as a commercial pilot.

| | |
|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Long Term Disability (LTD)/ Loss of License (LOL) | <ul style="list-style-type: none"> • Full-Time Pilots only • Company paid • Benefit equals 55% of gross compensation*, includes average gross pay • \$15,000 monthly maximum benefit (tax-free) • Benefits begin after a 180-day** waiting period • Benefits paid up to mandatory retirement age |
| Voluntary Long Term Disability/ Loss of License (VLTD/LOL) | <ul style="list-style-type: none"> • Full-Time Pilots only • You pay with after-tax dollars • Benefit equals 5% (added to your Basic LTD/LOL) • 5% portion you purchase is also tax-free if you received LTD/LOL benefits • Proof of good health maybe required by MetLife if you don't enroll when first eligible |

* 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.

** You may use any available PTO during the waiting period and/or apply for Short Term Disability where available.

(NOTE: The LTD/LOL benefit will be reduced by the gross monthly benefit you receive from Social Security, Workers Compensation and other earned income.) The LTD/LOL plan does not cover a disability from a pre-existing condition during the first 12 months of coverage.

For Pilots.

All Pilots are enrolled in a post-tax disability plan that provides a greater take-home benefit if disabled. Since the benefits are tax-free, the premium that JetBlue pays for this coverage will be treated as taxable income (also referred to as imputed income).

Aeromedical Advisor — for Pilots.

Pilots have access to a free program of medical counseling to help them avoid a potential situation that affects the status of their medical certification and the potential loss of their medical certificate. To access this service, call [1-734-718-7607](tel:1-734-718-7607).

2017 Voluntary Long Term Disability rates.

To determine your deduction per paycheck, complete the calculations below:

| | SEMI-MONTHLY |
|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Voluntary Long Term Disability (Full-Time Crewmembers) | Use the lesser of \$22,500 or your current "gross earnings" averaged over the prior 12 months in the calculations. Covered monthly earnings x \$.0010 = your monthly premium. Your monthly premium x 12 = annual cost ÷ number of paychecks (24 or 52) = cost per paycheck |
| Voluntary Long Term Disability/ Loss of License (Full-Time Pilots Only) | Use the lesser of \$22,500 or your current "gross earnings" averaged over the prior 12 months in the calculations. Covered monthly earnings x \$.0100 = your monthly premium. Your monthly premium x 12 = annual cost ÷ number of paychecks (24) = cost per paycheck |

NOTE: Your rates are based on your salary as of January 1, 2017, or your hire date, whichever is most recent; however, any benefits paid will be determined at time of payment.

GROUP LEGAL PLAN

To access a nationwide network of experienced attorneys, you can enroll in JetBlue's **Group Legal Plan** provided through **Hyatt Legal**. Legal services include:

- Court appearances (non-criminal)
- Document review and preparation
- Debt collection defense
- Wills
- Family matters
- Real estate matters

Covered legal services within Hyatt's network are provided with no additional attorney fees; however, you will pay for third-party expenses, such as filing fees and court costs. You can also choose to use a non-plan attorney and get reimbursed for covered services according to a set fee schedule.

You may elect participation in the Group Legal Plan each year during Open Enrollment when you choose your other benefits for the year (new hires have 30 days from hire date). Once elected, you must remain in the plan for the entire year. You pay for coverage with post-tax dollars.

2017 Group Legal rates.

| SEMI-MONTHLY | WEEKLY |
|--------------|--------|
| \$7.88 | \$3.63 |

MORE BENEFITS

Details and contact information on all these great programs can be found on www.lifeisbetterinblue.com.

| PROGRAM | DETAILS |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LifeSolutions | JetBlue's Employee Assistance Program (EAP) and Work-Life Program offers you and your family free and confidential access 24/7, 365 days a year to online resources, telephone consultations, referrals to licensed behavioral health professionals and more. |
| Crewmember Stock Purchase Plan (CSPP) | Buy shares of JetBlue stock through post-tax payroll deductions with a 15% discount. Enrollment takes place twice a year, during the months of April and October. Purchases are made on the last business days of April and October. |
| Retirement Plan | <ul style="list-style-type: none"> • 401(k) — Save pre-tax dollars to your Retirement Plan. • Roth 401(k) — Make post-tax contributions to your Retirement Plan. • 401(k) Match — Whether pre- or post-tax, you receive dollar-for-dollar matching contributions on the first 5% you save. • Retirement Plus — Once each quarter, an amount equal to 5% of your eligible earnings will be deposited into your retirement account. • TradeLink Self-Directed Accounts (SDA) — For more experienced investors, TradeLink allows you to buy and sell stocks, bonds and mutual funds that are not part of the core investment options in the Retirement Plan. |
| Voluntary Programs | <ul style="list-style-type: none"> • Group Auto and Home Insurance — Buy at special group rates through MetLife. • Pet Insurance — Helps pay the cost of office visits, prescriptions, hospitalization and more. |



Amendment and Administration of Benefits.

JetBlue reserves the right to amend or terminate any benefit described in this 2017 Benefits Guide at any time at our sole discretion, subject to applicable laws.

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 2017 Benefits Guide.

This 2017 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 2017 Benefits Guide.

This 2017 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 2017 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. Under the law, COBRA must be offered to eligible individuals at group rates. These rates are subject to change annually, based on plan experience.

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 Child Health Insurance Plan (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**.

YOUR RESOURCES

| FOR INFORMATION ABOUT | CONTACT | PHONE | WEB |
|--------------------------------------|------------------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical | UnitedHealthcare Nurseline | 1-866-540-5929 1-866-529-1675 | www.myuhc.com medical group #215438 mailing address: P.O. Box 740800 Atlanta, GA 30374-0800 |
| | Anthem BlueCross BlueShield Nurseline | 1-866-627-0709 1-866-529-1675 | www.anthem.com medical group #003330042 mailing address: P.O. Box 105187, Atlanta, GA 30348-5187 |
| | UHC Behavioral Health Anthem BCBS Behavioral Health | 1-866-540-5929 1-866-627-0709 | |
| | BlueCarpet | 1-866-529-1675 | www.lifeisbetterinblue.com/ bluecarpet |
| Prescription drugs | CVS/Caremark | 1-866-210-0910 | www.caremark.com group ID: 1056 |
| Dental | Delta Dental | 1-800-932-0783 | www.deltadentalins.com dental group #1815 mailing address: P.O. Box 2105 Mechanicsburg, PA 17055-2105 |
| Vision | EyeMed Vision Care | 1-866-723-0513 | www.eyemed.com vision group #9730516 mailing address: 4000 Luxottica Place Mason, OH 45040 |
| Plan accounts (HRA, HSA and FSAs) | BlueCarpet | 1-866-529-1675 | www.optumhealthfinancial.com |
| Healthy Rewards | BlueCarpet | 1-866-529-1675 | https://jetblue.werally.com |

| FOR INFORMATION ABOUT | CONTACT | PHONE | WEB |
|-----------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Life insurance | The Hartford | 1-855-396-7655 | https://enroll.thehartfordatwork.com/Enroll/Login.aspx group #402734 |
| Disability insurance | Sedgwick (Disability [Pilots excluded] Leave Management of FML, Personal, Parental and Military Leaves) | 1-844-341-8632 | https://claimlookup.com/JetBlue |
| | MetLife (Pilots: Short/Long Term Disability. All other Crewmembers: Long Term Disability) | 1-888-343-6889 Fax: 844-282-7036 | https://mybenefits.metlife.com Customer #117421 Pilot VSTD Group #305104 LTD Group #147558 |
| | Aeromedical Advisor for Pilots | 1-734-718-7607 (1-734-455-3530 to speak with Dr. Gordon) | www.pilotdr.com Dr. Robert J. Gordon email: drgordon@pilotdr.com |
| Retirement | T. Rowe Price | 1-800-922-9945 | rps.troweprice.com/jetblue |
| Voluntary benefits | MetLife Discount Programs (MetLife Auto & Home, Veterinary Pet Insurance) | 1-800-438-6388 | www.metlife.com/mybenefits |
| Other benefits | Fidelity (CSPP) | 1-800-544-9354 | NetBenefits.com |
| | LifeSolutions Employee Assistance and Work-Life Program (EAP) | 1-866-370-CARE (1-866-370-2273) | http://lifesolutions.jetblue.com username: BLUE |
| | Hyatt Legal Plans, Inc. | 1-800-821-6400 | www.legalplans.com password: 1500179 mailing address: 1111 Superior Avenue Cleveland, OH 44114 |

Got questions? We have Benefit Experts!

For answers, call BlueBenefits at 1-800-466-5062 or email us at BlueBenefits@jetblue.com.

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.