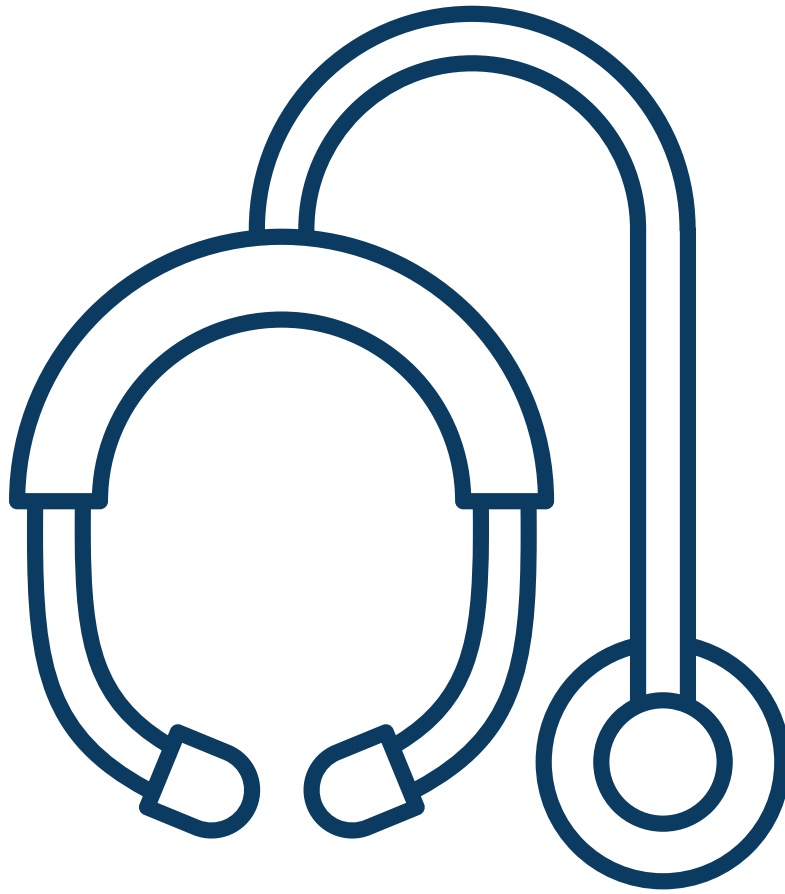
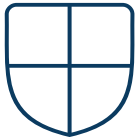




2026-2027 Benefit Guide



Internal Employees

Table of Contents

Page 3	Welcome Eligibility How to Enroll
Pages 4 - 6	Medical Plans Health Savings Account (HSA)
Pages 7 - 8	Independence Blue Cross Value-Added Benefits
Page 9	Dental
Page 10	Vision
Page 11	The Cost of Your Benefits
Page 12	Hospital Indemnity Accident
Page 13	Critical Illness
Page 14	Life Insurance Voluntary Short-Term Disability Voluntary Long-Term Disability
Pages 15-16	401(k)
Page 17	Employee Assistance Program (EAP) MyAdvocate Personal Health Assistant
Back	Benefit Contact Information

Welcome

At The Judge Group, we strive to offer a benefits package that gives you peace of mind in knowing that the most important things in life are protected – your family, your finances, and your future. We recognize the importance of being able to provide you and your families with quality benefits as part of your overall compensation package. This benefit guide highlights the many benefit options available to you.

To elect benefits please enroll in coverage during your new hire election period. Not taking action during this time period will waive your election options. You will not have another opportunity to enroll until OE or during a special election period due to a qualifying event.

The information in this guide is also available at Judge.MyBenefitsLibrary.com.

Eligibility

You are eligible to participate if you are a full time employee, paid based on hours worked and work over 30 hours per week. Dependents are eligible for coverage in most plans you elect; eligible dependents include legal spouse, children, and children for whom you are a legal guardian up to the age of 26, unless otherwise stated.

How to Enroll in Your Benefits

Schedule Your Appointment with a Benefit Counselor

Professional benefit counselors will be available by phone for confidential one-on-one sessions to review and explain benefit options, assist with selecting the best plans for your needs, and guide you through enrollment.

In preparation for your meeting, please be ready to provide the following information:

- Date of birth
- Social Security Number (if applicable, last 4 digits required to confirm identity)
- Address and phone number
- Beneficiary and dependent information:
 - Name, phone number, DOB, address, and SSN (if applicable)

You can pre-schedule your appointment with a benefit counselor online or over the phone. Log on to judggroup.mybenefitsappointment.com or call **866-738-0386**, Monday through Friday, 8 AM – 8 PM ET.

Enroll Online

You can easily enroll via Workday anytime of day from your desktop or mobile device. To self-enroll, please visit <https://wd117.myworkday.com/judge/d/home.html> using single sign-on (SSO) then go to benefits, then manage my benefits and click on your open enrollment window. If you need assistance accessing Workday, please email help@judge.com for instructions.

Login Information

- **Judge employees:** Log into [Workday](#) using Single Sign-On (SSO).
- **Copley employees:** Log into [Workday](#) using Single Sign-On (SSO).

Medical Plans

Independence Blue Cross is our medical provider for 2026–2027, offering two plan options. With both plans, you have the flexibility to see the provider of your choice; however, you will pay significantly less money if you choose an in-network provider or facility. To compare plans and costs, use the free comparison calculator at health-plan-compare.com by entering your plan details.

Preferred Provider Organization (PPO)

You have a great deal of flexibility and choice with a PPO and can manage your out-of-pocket costs by remaining in-network. For most doctor visits and specialist visits, you simply pay a copayment at the time of service. Preventive care services are generally covered at 100%, with no cost share to you. The annual deductible is defined by the plan year July 1, 2026 - June 30, 2027.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

Preventive care services are covered 100% as long as your physician bills your visit as preventive. For other services, including routine office visits, procedures, lab work, prescription drugs, etc., no benefits will be paid until you have met your annual deductible. The annual deductible is defined by the plan year July 1, 2026 - June 30, 2027.

Understanding the Difference Between Embedded and Non-Embedded Deductibles When Electing Plans other than Single Coverage

Should you elect a plan with an embedded deductible, each family member's claims contribute to meet the full family deductible amount. If a single family member meets the plan's individual deductible amount, then that family member's claims are covered according to that plan's coinsurance; the other family members' claims will continue to be applied to the family deductible amount. On a plan with a non-embedded deductible, all family members' claims together must reach the family deductible amount before the plan's coinsurance will start. For example, we will use employee Mike, his wife Mary, and their daughter Maggie. Mike has a lot of claims this year and Mary and Maggie have had very few.

Embedded Deductibles

The **PPO** plan has embedded deductibles and out-of-pocket maximums. This means if Mike meets his \$1,000 individual deductible, his services begin to pay at coinsurance, even if the total family deductible of \$3,000 hasn't been reached. Likewise, each family member has an individual out-of-pocket maximum within the \$8,000 family limit.

Non-Embedded Deductibles (Aggregate)

With a non-embedded deductible, the full family deductible must be met before the plan begins paying coinsurance for any individual. This means all claims across the family combine to meet the deductible—but no one receives cost-sharing benefits until the full amount is satisfied.

The **HDHP** plan has a non-embedded (aggregate) deductible. The entire \$4,000 family deductible must be met before coinsurance applies for any family member. So if Mike alone meets the full \$4,000, or if Mike, Mary, and Maggie combine to meet it, the plan will begin paying 80% coinsurance. Once the \$8,000 family out-of-pocket maximum is reached, all covered services for the family are paid in full.

Health Savings Account (HSA)

A Health Savings Account (HSA) is a personal bank account that works with your High Deductible Health Plan (HDHP). If you're enrolled in the HDHP Medical Plan, you can contribute pre-tax money to your HSA to help pay for medical costs like doctor visits, prescriptions, dental, and vision care—now or in the future.

The money in your HSA is yours to keep, even if you change jobs or retire. It rolls over each year and isn't taxed when used for qualified medical expenses.

Judge will open your HSA at Health Equity if you choose to fund it. Please note: if you contribute your full annual amount early in the year but don't stay employed with Judge all year, you may face tax penalties. Talk to a tax advisor if you have questions.

Total contributions to the plan cannot exceed the IRS maximum for 2026 of \$4,400 for employee-only coverage and \$8,750 for family coverage. Employees age 55 or older may contribute an additional \$1,000. To be eligible for this account, you must not have coverage under another non-qualified medical plan.

HSA Plan Highlights

- The HSA is your individually-owned tax-advantaged account
- You cannot be covered under other health insurance
- You cannot be claimed as a dependent on someone else's tax return
- You may withdraw from your HSA (tax-free) to pay for qualified medical expenses

Important Note: The HSA is only available to those who participate in the HDHP Medical Plan. Judge will open the account at Health Equity on your behalf should you choose to fund your HSA.

Prescription Drug Benefits

All medical plans include comprehensive prescription drug coverage, offering access to affordable medications through a nationwide network of over 68,000 pharmacies. You'll pay the least for generic medications, with cost-sharing increasing across five tiers up to self-administered specialty drugs.

Members can manage prescriptions online at ibx.com, where they can view formularies, check drug prices, locate in-network pharmacies, and request mail order delivery. Most plans offer 90-day supplies at reduced costs through mail order or in-network retail pharmacies.

Specialty drug support is available for complex conditions like cancer, rheumatoid arthritis, and HIV/AIDS, including free counseling from pharmacists and nurses. Lower-cost brand and generic alternatives may be recommended to help reduce your out-of-pocket expenses.

GLP-1 Important information: GLP-1 drugs require prior authorization and are only covered to help manage type 2 diabetes. Examples of these drugs are Ozempic, Mounjaro, Trulicity & Victoza. For more information see ibx.com.

Prescription Home Delivery

Skip the trip to the pharmacy and have your medications delivered right to your door. Through Optum Home Delivery, you can get up to a 90-day supply of maintenance prescriptions sent to your home, office, or any preferred location — with free standard shipping.

This service is ideal for medications you take regularly, like those for high blood pressure, diabetes, or asthma. It can save you both time and money, and managing refills is easy through ibx.com or by calling the number on your member ID card. Pharmacists are also available to answer questions and provide support.

To get started, ask your doctor for a 90-day prescription and set up delivery online or by mail.

Medical Plans Cont'd

Medical Plan Features				
Plan Options	PPO		HDHP	
Network	PPO		PPO	
Plan Year Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Type	Embedded	Embedded	Non-embedded	Non-embedded
Individual	\$1,000	\$3,000	\$2,000	\$10,000
Family	\$3,000	\$9,000	\$4,000	\$20,000
Out-of-Pocket Plan Year Maximum	In-Network	Out-of-Network	In-Network	Out-of-Network
Out-of-Pocket Type	Embedded	Embedded	Embedded	Non-embedded
Individual	\$4,000	\$16,000	\$4,000	\$20,000
Family	\$8,000	\$32,000	\$8,000	\$40,000
Lifetime Benefit Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Covered Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Physician Office Visit	\$20 copay	50%*	20%*	50%*
Telehealth <i>do not need to satisfy ded. prior to services</i>	\$20 copay	50%*	20%	Not covered
Specialist	\$40 copay	50%*	20%*	50%*
Preventive	No charge	50%, no deductible	No charge	50%, no deductible
Routine X-Ray, Advanced Imaging & Outpatient Labs at Freestanding Provider	\$0	50%*	\$0*	50%*
Urgent Care	\$60 copay	50%*	20%*	50%*
Emergency Care	\$250*	\$250*	20%*	50%*
Inpatient Hospital	10%*	50%*	20%*	50%*
Retail Prescription Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Rx Deductible	\$0	Not covered	Medical deductible applies	Not covered
Tier 1 Generic Drugs	\$10 copay	Not covered	\$10 copay*	Not covered
Tier 2 Preferred Brand Drugs	\$50 copay	Not covered	\$50 copay*	Not covered
Tier 3 Non-Preferred Drugs	\$100 copay	Not covered	\$100 copay*	Not covered
Tier 4 Self-Administered Specialty Drugs	10% up to \$250	Not covered	20%*	Not covered

Important Note: The figures in the chart illustrate the amount you pay. Furthermore, * denotes that this amount is what you pay after you have met your deductible.

Find a Provider - National BlueCross PPO Network

Finding in-network care is quick and easy with the Find a Doctor tool at ibx.com. Whether you're searching for a primary care provider, a specialist, or a hospital, the tool helps you compare options based on experience, credentials, location, languages spoken, and more.

Each provider profile includes helpful details like office hours, hospital affiliations, and patient reviews. You can even compare up to three doctors side by side to make confident, informed decisions about your care.

Beginning July 1, just log in to your member account to get started — your dashboard will guide you to the right care with just a few clicks.

Independence Blue Cross Value-Added Benefits

IBX Member Portal

The IBX member portal at ibx.com is your personalized hub for managing your health care and benefits. Whether you want to check coverage, view your claims, or find a doctor, the portal puts everything you need in one secure, easy-to-use place — available anytime, anywhere.

With your IBX member account, you can:

- View your benefits, claims, and out-of-pocket totals
- Estimate costs for upcoming care
- Access, print, or order your member ID card
- Track progress toward deductibles and wellness goals
- Manage prescription home delivery (if included in your plan)

Logging in takes just a moment, and once you're in, you'll have full access to tools and resources designed to support your care every step of the way.

Blue InsiderSM for Tickets, Travel & Shopping

Get access to a members-only discount program, powered by Working Advantage, and save up to 60% on tickets, travel, and shopping. Insiders can also earn rewards for shopping and registering to receive email updates. Find great deals for a wide range of national, regional, and local businesses, attractions, and events, including:

- Tickets for amusement parks, Broadway shows, and movies
- Sporting events
- Recreational activities
- Hotels
- Zoos and aquariums
- Museums
- Merchant gift certificates
- Online shopping and service discounts

Visit ibx.com/discounts to get started!

HUSK Marketplace

The HUSK Marketplace provides membership discounts to 8,000 gyms, fitness centers, and studios nationwide. You can also take advantage of discounts on virtual fitness classes, home exercise equipment, and healthy eating programs. Plus, you and your family get free access to a library of fitness and nutrition resources, training spotlight videos, and HUSK's health and wellness blog. Visit marketplace.huskwellness.com/ibxmembers.

Wellness Reimbursement

To help you prioritize your health, you can get reimbursed up to \$450 towards the cost of when you enroll in fitness memberships (like gyms or yoga classes, in person and virtual), weight management programs (like Weight Watchers®), and tobacco cessation programs.

Visit IBX.com/discounts to access.

Independence Blue Cross Value-Added Benefits

The College Tuition Benefit®

Help lower the cost of college for the students in your life with the College Tuition Benefit® — available to you at no cost. Each year you remain eligible, you earn Tuition Rewards® Points that can be used toward tuition discounts at over 450 participating private colleges and universities nationwide. You can sponsor children, grandchildren, nieces, nephews, and more, making it a meaningful way to support your family's education goals. Visit ibx.collegetuitionbenefit.com.

Blue365® Wellness Discounts

Stay healthy and save money with exclusive weekly discounts on wellness products and services through Blue365®. From gym memberships and fitness trackers to hearing aids and LASIK, you'll find a variety of health-related deals designed to support your lifestyle. Visit Blue365Deals.com/register.

**Wellness and discount offerings may vary by state.*

IBX Mobile App

It's easy to get the information you need on your mobile device. Log in to your secure member account using the free IBX mobile app for iPhone or Android so you can easily access health plan information, find resources, and get support when you need it.

You can use the app to:

- **Access Health Journeys** for a quick view of everything related to your care, including your personal health record, condition-specific information, and well-being resources available to you
- **Create a custom directory** of your care team for quick access to your favorite providers
- **Get alerts and reminders** for screenings, prescription refills, and other gaps in care (for example, a missed health screening)
- **Reach a Registered Nurse Health Coach** when you have health-related questions
- **Estimate out-of-pocket costs** based on your specific health plan
- **View, print, or share** your member ID card
- **Access your coverage, benefits, and claims** anytime



Dental

To help take care of your smile, The Judge Group offers dental coverage through Metlife. This coverage is effective July 1, 2026 through June 30, 2027. The plan uses a PPO network, so you can visit any dentist—but you'll save money by staying in-network. A negotiated fee extends to all in-network services, even to non-covered services like cosmetics and child orthodontia and to services provided after the annual benefit maximum has been exceeded. Out-of-network fees are based on the 90th percentile of Reasonable and Customary charges. [The annual plan maximum and deductible are defined by the calendar year.](#)

Connect with a benefit counselor if you have questions about dental coverage.



Dental Plan Features	
Network	PPO
Deductible	
Individual / Family	\$50 / \$150
Copays	
Office Visit	None
Maximums	
Annual Plan Maximum	\$1,000
Orthodontia Lifetime Maximum	\$1,000
Coinsurance	
Preventive	100%
Basic	80%
Major	50%
Orthodontia	50%

Choose from thousands of general dentists and specialists nationwide to meet your needs. Find a participating dentist at www.metlife.com/dental or call 1-800-GET-MET8 (1800-438-6388) to have a list faxed or mailed to you.

Please note: You will not receive a dental ID card by mail. Most dental providers can verify your coverage using your name and date of birth.





Vision

We are proud to offer vision benefits through Davis Vision. Your coverage is effective July 1, 2026 through June 30, 2027. The plan provides reimbursement for vision-related services such as eye exams, glasses, contact lenses, and more. Although you have the option to see any provider you wish, you will receive the best benefits at lower out-of-pocket costs when you choose an in-network doctor.

Connect with a benefit counselor if you have questions about vision coverage

Vision Plan Features			
Covered Services	Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 months	\$10 copay	\$40 max allowance
Materials	Every 12 months	\$25 copay	Allowance varies
Frames	Every 24 months	\$130 allowance	\$50 max allowance
Elective Contacts	Every 12 months*	\$130 allowance	\$105 max allowance

**Contact lens benefit is available every 12 months; however, you may not utilize the contact lens benefit in addition to lenses for frames within the same 12 months.*

Please ensure when purchasing contacts, that they are part of the approved Davis Vision Collection. (these include, but are not limited to: Acuvue Oasys, Biofinity, Avairia, Dailies Focus)

To locate a provider in your area:

1. Visit davisvision.com and log in to your member account
2. Click “Find an eye care Professional” from the menu within your member account
3. Enter your ZIP code and radius (miles) or choose state, county, and city; you can also search by provider or business name
4. Click “Search Now” to proceed
5. Scroll to see results in a list or on a map; results can also be downloaded as a PDF file for offline viewing

Once you’ve selected an in-network provider, call them to verify provider network participation, services, and acceptance of your vision plan.

For more information on in-network providers or your benefits, call Davis Vision customer service at 1-(800) 999-5431.

Please enter a ZIP code and radius (defaults to 20 miles) or select a state with a city or county to search for vision providers.
[Need help? Click here for a step-by-step walkthrough](#)

Required

ZIP code:

Radius (Miles):

- OR -

State:

Please choose a state

County:

Please choose a County

City:

Please choose a City

Benefit Rates

The benefits that The Judge Group offers are a valuable part of your overall compensation package. The tables below show the bi-weekly employee cost for medical, dental, and vision insurance.

Employee Contributions per Paycheck: Medical		
Total Compensation (less bonuses)	Under \$80,000	Over \$80,000
PPO Plan		
Employee only	\$99.62	\$116.22
Employee & spouse	\$398.47	\$448.27
Employee & child(ren)	\$199.23	\$298.85
Family	\$398.47	\$498.08
HDHP Plan		
Employee only	\$56.98	\$70.27
Employee & spouse	\$341.88	\$384.62
Employee & child(ren)	\$170.94	\$256.41
Family	\$341.88	\$427.36

Employee Contributions per Paycheck: Dental and Vision		
	Dental	Vision
Employee only	\$17.47	\$1.05
Employee & spouse	\$40.30	\$3.91
Employee & child(ren)	\$36.63	\$2.78
Family	\$59.47	\$5.31

Contact a benefit counselor for your customized quote for our other benefit programs.



Additional benefit programs available to the employees of The Judge Group

The individual voluntary plans are neither sponsored by nor endorsed by The Judge Group.

In addition to medical, dental, and vision benefits, you have access to a variety of supplemental plans designed to help you customize your coverage. These plans offer additional protection and flexibility for you and your family. Please note that these options are not sponsored or endorsed by The Judge Group. To learn more or get rates, you can speak with a benefit counselor.

Hospital Indemnity Insurance

These benefits, through New York Life, are designed to provide financial protection by paying you a benefit for hospital admission and daily benefits for inpatient stays and days in the intensive care unit (ICU). You can use this benefit to pay for out-of-pocket expenses and extra bills that can occur relating to your hospitalization.

Plus, the plan includes an annual \$50 wellness benefit once each 12-month period for each covered person when a qualifying wellness test or procedure is completed. Eligible wellness tests include annual physical exams, eye examinations, immunizations, mammograms, blood screenings, and more. **Enroll without answering medical questions.**

Hospital Benefits

Event	Benefit
Hospital Admission	\$1,000, maximum one stay per plan year
Hospital Confinement	\$100 per day, up to 365 days per plan year
Hospital Intensive Care	\$200 per day, up to 365 days per plan year
Rehabilitation Unit	\$50 per day, up to 365 days per plan year

Accident Insurance

Accidents can happen any time, 24 hours a day, 7 days a week, it's important to be prepared. This policy from New York Life can help cover the out-of-pocket costs associated with an accident by paying you a benefit depending on the injuries you suffer and the treatment you receive.

This policy pays an additional 25% on each benefit for injuries sustained by a child under age 18 in a school-sanctioned sport or a competitive sport requiring registration. Max benefit up to \$1,000.

The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the plan includes an annual \$50 wellness benefit once each 12-month period for each covered person when a qualifying wellness test or procedure is completed. Eligible wellness tests include annual physical exams, eye examinations, immunizations, mammograms, blood screenings, and more. **Enroll without answering medical questions.**

Benefit	Amount
Ambulance	\$400
Emergency Room Treatment	\$300
Urgent Care	\$200
Concussion	\$200
Coma	\$10,000
Wellness	\$50

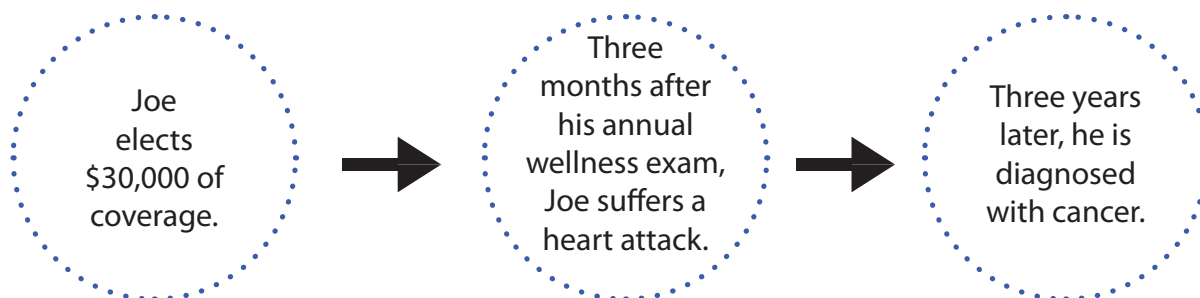
Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. Contact a benefit counselor for your customized quote for any additional benefit programs.

Critical Illness Insurance

This policy, through New York Life, provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important – getting better.

You can pick the level of coverage that provides the right protection for your family. If you elect coverage for yourself, your dependent children (under the age of 26) will be covered at 50% of your benefit amount at no additional charge. The policy also includes an annual \$50 wellness benefit when a covered health screening test is completed. **All eligible employees can enroll without answering medical questions, and all amounts are guaranteed.**

Below is an example of how benefits might be paid.*



Joe's Critical Illness policy provided the following benefits:

Wellness Benefit:	\$ 50
Heart Attack Benefit:	\$30,000
Cancer Benefit:	\$30,000
Total Benefits:	\$60,050

**This example is for illustrative purposes only; your actual benefits may differ.*



Life Insurance

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance in the amount of \$20,000 is available at no cost to you and is paid for by The Judge Group. Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. AD&D provides an additional benefit if you die or become dismembered due to a specifically covered accident.

Supplemental Term Life Insurance is offered through New York Life and is available in addition to your employer-provided basic life. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself.

Employee	Maximum policy amount is \$1,000,000, not to exceed five times salary, in \$10,000 increments. Minimum of \$10,000. Guaranteed issue up to \$150,000.
Spouse	Maximum policy amount is \$250,000, not to exceed 50% of employee amount, in \$5,000 increments. Guaranteed issue up to \$25,000.
Children	Maximum policy amount is \$10,000, for birth to age 26. You may elect in \$1,000 increments up to \$10,000. Guaranteed issue is \$10,000.

Voluntary Long Term Disability Insurance

Long-Term Disability (LTD) Insurance from New York Life is available for internal employees. The plan provides income replacement for up to 60% of your monthly pre-disability earnings, not to exceed \$7,500 per month. Pre-existing condition limitations may apply. Benefits begin after waiting periods have been met.

Short Term Disability Insurance

Short Term Disability (STD) Insurance from New York Life is provided to active, full-time internal employees at no cost after one year of service. The plan provides income replacement for up to 60% of your weekly pre-disability earnings for up to 13 weeks, not to exceed \$2,000 per week. Pre-existing condition limitations may apply. Benefits begin the first of the month after waiting periods have been met.

Voluntary Short Term Disability Insurance

Voluntary Short Term Disability (STD) Insurance from New York Life can protect a portion of your income if you become disabled due to an injury or illness and are unable to work.

Weekly Benefit	Minimum Benefit	Maximum Benefit	Elimination Period	Max Benefit Duration
60% of income	\$25 per week	\$2,000 per week	14 days for accident and sickness	13 weeks

Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. Contact a benefit counselor for your customized quote for any additional benefit programs.

Payments not to exceed 100% of pre-disability earning

Explore Your New York Life Benefits

Looking for more details on your Judge Group New York Life benefits? The New York Life microsite has you covered! You'll find plan information, steps for updating your beneficiary, and how to file a claim—all in one convenient spot.

Scan the QR code to the right to check it out anytime.



The Judge Group Retirement Plan

Call World Investment Advisors- Rick Craft - 800-332-5465 or
richard.craft@worldadvisors.com for questions & SmartMap



Benefit from our Financial Wellness program:
SmartMap: click on the QR code to access the resources
Manage your JP Morgan 401(k) account Online



STEP 1

Visit retirementlink.jpmorgan.com

- Go to "Register"
- Select "I don't have my PIN"
Then enter:
 - Social Security number
 - ZIP Code
 - Last name
 - Date of birth
 - Numeric portion of street address or P.O. box



STEP 2

- Provide contact information, including personal email address and phone number
- Select a unique username
- Choose a new password
- Follow the prompts online. You may be asked additional security questions to register your account
- For any questions, call 855-576-7526



STEP 3

- Select your paycheck contribution amount
- Direct how you want your paycheck contributions to be invested
- Select a beneficiary, if applicable



The Judge Group will match your contribution to the Plan:

20% Match on the first 10% of pay you contribute

The Annual Match is capped at \$500

Your Match is subjected to a Vesting Schedule

VESTING SCHEDULE:

Based on Years of Service

Year 1- 0%

Year 2- 20%

Year 3- 40%

Year 4- 60%

Year 5- 80%

Year 6- 100%

You are eligible to receive the match if you work 1,000 hours and are employed on the last day of the calendar year.

See your Summary Plan Description for more details.

Participants' 401K will be effective automatically on the first of the month following six months for eligible employees.

Continued on back >

Phone



STEP 1

Call **855-576-7526** to access your account.

- Enter your Social Security number and PIN
- If you don't have your PIN, follow the prompts to generate a temporary PIN to be delivered to a cell phone, primary email address or address on file
- If we do not have any delivery options on file for you, you will be prompted to answer enhanced security questions before proceeding



STEP 2

- Once you receive the temporary PIN, call our Voice Response Unit (VRU) at 855-576-7526 and listen for the prompts to establish a permanent PIN to access your account by phone
- Once your PIN has been successfully changed, you will be routed to the automated system with full access to your account



STEP 3

- Obtain your account balance
- Select a beneficiary, if applicable
- Obtain investment allocations and past transactions
- Transfer investments or change future investments

Mobile

Download the **J.P. Morgan Retirement LinkSM app** and access your retirement account in 3 easy steps:

1. **Go to** either your App Store or Google Play
2. **Search** J.P. Morgan Retirement Link
3. **Select** GET/INSTALL to add the J.P. Morgan Retirement Link icon to your device



Scan the below QR code for easy access to the mobile app.



If you're not sure what option fits your needs, you can also always say "Speak with a representative" or press "0."

If you have questions, please call **855-576-7526**. The TTY is 800-766-4952. Representatives are available to assist you weekdays from 8:00 a.m. to 10:00 p.m., and Saturdays, 9:00 a.m. to 5:30 p.m., EST.¹

¹Excluding Saturdays that tie into holiday weekends and business continuity exercises.

Access to the phone and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or voice response system received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

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J.P.Morgan
ASSET MANAGEMENT

Employee Assistance Program (EAP)

The **AllOne Health Employee Assistance Program (EAP)** is available at no cost to you and your eligible family members. This confidential program provides holistic support to help you navigate life's challenges and prioritize your wellbeing.

Emotional Wellbeing & Behavioral Change

Connect with coaches, join virtual support groups, and access digital tools to help with goal setting, mindfulness, stress management, and more.

Work-Life Services

Get expert assistance with childcare, eldercare, financial coaching, legal services, relocation support, and other everyday needs.

Mental Health Counseling

Reach out to licensed counselors for immediate crisis support—available 24/7/365. You have access to three confidential sessions to address anxiety, depression, grief, stress, and more. You can self-schedule virtual counseling appointments.

How to Get Started

Register at allonehealth.com/portal using access code: EDYFS.

Explore resources, take assessments, watch videos, and discover personalized tools to support your wellbeing.

MyAdvocate Personal Health Assistant

Need help navigating your health benefits? MyAdvocate provides free, confidential support to help you manage even the most complicated healthcare-related questions. Whether you need assistance understanding claims, resolving billing errors, comparing plans, estimating procedure costs, or coordinating care like referrals and medical supply orders, MyAdvocate is here to help. You'll be assigned a dedicated advocate who will work with you until your issue is fully resolved. To get started, call 855-507-0301 or visit MyAdvocateServices.com.



Benefit Contact Information

Plan	Plan Provider	Phone Number	Website
Medical	Independence Blue Cross	1-800-ASK-BLUE	IBX.com
Health Savings Account (HSA)	Health Equity	866-346-5800	healthequity.com
Dental	MetLife	800-438-6388	metlife.com/dental
Vision	Davis Vision	800-999-5431	davisvision.com
Accident Critical Illness Hospital Indemnity Term Life Long Term Disability Voluntary Short Term Disability	New York Life	800-362-4462	newyorklife.com/group-benefit-solutions/forms
401(k)	JP Morgan	855-576-7526	retirementlink.jpmorgan.com
Employee Assistance Program (EAP)	AllOne Health	800-451-1834	allonehealth.com/portal



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