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Your 2020 Benefits Guide

Jacobs

Jacobs – U.S. Expatriates

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Benefits Available to Expatriate Employees

Congratulations on your international assignment. Your well-being and productivity are critical to Jacobs and to the success we build together.

As an expatriate (expat), you are eligible for the following benefit programs designed specifically for employees living abroad. To make sure you and your family are aware of the resources and services available to you and know where to go if you have a question or need information, we have prepared this **2020 Benefits Guide for U.S. Expatriates** that addresses the following benefits:

- Global Health Plan (medical, dental and vision coverage)
- Global Employee Assistance Program
- Tax Savings Options
- Global Assistance & Response Program
- Global Business Travel Accident Insurance
- Paid Time Off & Leave Benefits



What You Need To Do Now

Complete the following actions before your assignment start date, but no later than 30 days after your assignment start date and/or during the U.S. Annual Enrollment.

1 Jacobs Global Health Plan: Enroll online using [Employee Self-Service](#) at <http://selfservice.jacobs.com> 24/7 from any smartphone or computer with Internet access, to add, drop or change coverages for the following benefits:

- Medical (includes vision benefits) — mandatory for you and your eligible accompanying dependents but optional for any unaccompanied dependents
- Dental benefits — optional

If you have issues enrolling online, complete the Jacobs Benefits Enrollment/Change form posted at <http://benefits.jacobs.com>.

Adding a Dependent?

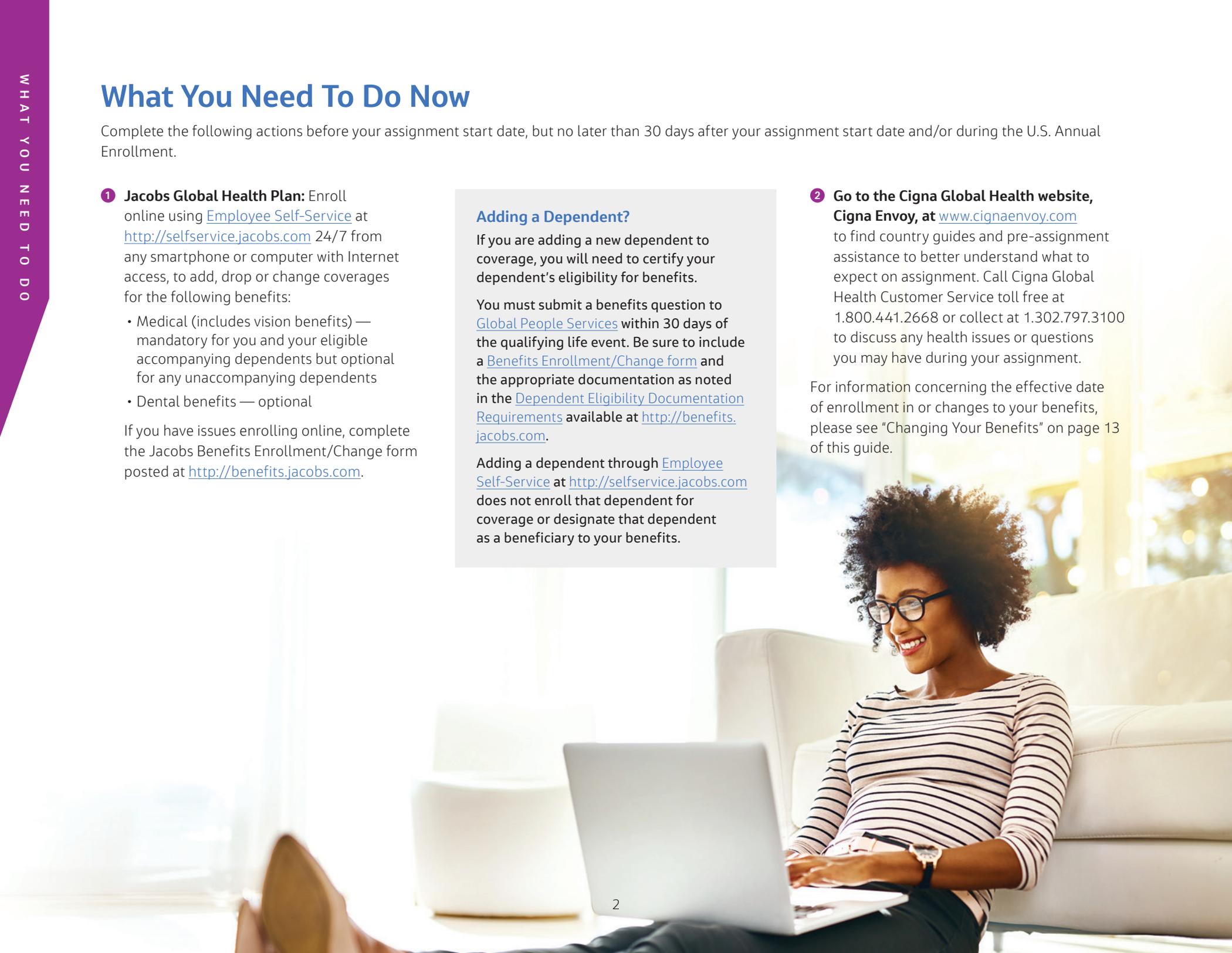
If you are adding a new dependent to coverage, you will need to certify your dependent's eligibility for benefits.

You must submit a benefits question to [Global People Services](#) within 30 days of the qualifying life event. Be sure to include a [Benefits Enrollment/Change form](#) and the appropriate documentation as noted in the [Dependent Eligibility Documentation Requirements](#) available at <http://benefits.jacobs.com>.

Adding a dependent through [Employee Self-Service](#) at <http://selfservice.jacobs.com> does not enroll that dependent for coverage or designate that dependent as a beneficiary to your benefits.

2 Go to the Cigna Global Health website, Cigna Envoy, at www.cignaenvoy.com to find country guides and pre-assignment assistance to better understand what to expect on assignment. Call Cigna Global Health Customer Service toll free at 1.800.441.2668 or collect at 1.302.797.3100 to discuss any health issues or questions you may have during your assignment.

For information concerning the effective date of enrollment in or changes to your benefits, please see "Changing Your Benefits" on page 13 of this guide.



Global Health Plan

To protect the health of our assignees and their eligible dependent(s), Jacobs requires such individuals to be covered under the Global Health Plan for the duration of an assignment. Expats and their families can get quality care from providers within the U.S. or from a provider globally. The Global Health Plan provides the following advantages over U.S. health plans:

- A broad global network of quality providers;
- Direct settlement arrangements with contracted network providers or negotiated on a one-time basis to help prevent you from having to pay the providers and claiming reimbursement from the plan;
- Compliance with country laws for securing work visas and providing in-country health benefits; and
- Coordination with other Jacobs emergency travel assistance programs.

For health care services rendered in the U.S., the Global Health Plan provides the same level of benefits and many of the same providers as the UnitedHealthcare (UHC) and the Delta Dental plans. For health care services rendered outside the U.S., the Global Health Plan has no annual deductible and covers 100% of most eligible expenses. See pages 5 – 6 of this guide to view benefits for the Global Health Plan.

WHEN TO ENROLL OR MAKE CHANGES

Your enrollment options depend on the nature of your "event," as described below:

- **Start of an assignment:** You and your accompanying eligible family members must enroll in the Global Health Plan for medical and vision benefits (enrollment in the Global Health Plan for dental benefits is optional). You may also enroll any eligible unaccompanying dependents in this plan. Coverage for the Global Health Plan is effective as of your assignment start date.

- **Benefits Open Enrollment:** During Benefits Open Enrollment, you may add or drop coverage (e.g., for dependents that no longer accompany you on the assignment and/or unaccompanying dependents), with such changes effective on Jan. 1 of the following year.
- **Qualified life events (QLEs):** You may add or drop coverage for your dependents during the year due to certain QLEs (e.g., birth, adoption; marriage, legal separation or divorce; death of a dependent; move; etc.). For further information on QLEs, including the effective date of such changes, see page 13 of this guide.

Your Cigna Global Health Member ID Card will be mailed to the address on record within four to five weeks. You can also print a Member ID Card by going to Cigna Envoy at www.cignaenvoy.com, selecting "I have not registered yet" under "I am a Customer" and using your member ID number to register.

Note: *Employees on assignment to certain countries (e.g., Saudi Arabia, UAE and Australia) are also enrolled in a local health plan as required by the health insurance regulations of these countries. If this applies to you, you will be issued a separate Member ID Card for the local health plan which you must use while in that country. Your Cigna Global Health Member ID Card is valid everywhere else.*

HOW TO FIND A PROVIDER

Knowing where to go for quality health care service is difficult in a foreign location and sometimes at home. Cigna Global Health can help.

- Call **Cigna Global Health Customer Service** for a referral to a primary care doctor, dentist or hospital 24 hours a day, 7 days a week, 365 days a year toll free at 1.800.441.2668 or collect at 1.302.797.3100.
- The Cigna Global Health Website, **Cigna Envoy**, www.cignaenvoy.com, gives you access to the International Provider Directory as well as Cigna's Provider Directory for the U.S.
- Call the **Global Assistance & Response Hotline** at 1.443.221.6281 to direct you to a local provider for treatment and even help arrange an appointment at the nearest approved medical center. For more information, visit JacobsConnect.
- Talk to **local HR representatives or co-workers** for information about quality providers in the area.

While expats can go to any provider anywhere in the world, knowing which provider Cigna Global Health has a direct settlement arrangement and which U.S. provider is in Cigna's network can save money and worries. For more information, see "Paying a Provider" below.

(continued)

USING SERVICES

Using services and filing claims

You and your covered dependents may obtain services from any hospital, clinic, doctor, or dentist worldwide with the International Medical/Dental plan. However, you will receive a higher level of benefits when you visit a Cigna network provider. Simply present your Cigna Global Health (or CignaLinks) ID card when you receive services from a provider. If you are required to provide payment up-front, you must pay the provider and submit a claim with Cigna Global Health for reimbursement.

PAYING A PROVIDER

Expats may be required to first pay for services and then submit a reimbursement claim to Cigna Global Health. However, please check with Cigna Global Health before going to a provider to determine whether they have or can negotiate a direct settlement arrangement with the provider. For all hospital charges and for physician related services exceeding \$500 USD, you may be able to reduce your upfront payments as follows:

- **Existing direct settlement arrangement:** In such cases, Cigna Global Health pays the provider directly for the Plan's share of the provider's bill leaving you with the responsibility to pay your share of the provider's billed costs. You can access Cigna Global Health's provider directory on Cigna Envoy at www.cignaenvoy.com.

- **Coordination with the Global Assistance and Response Program:** If the total costs will exceed \$500 USD, either Cigna Global Health or you can call the Global Assistance and Response Hotline to have Jacobs guarantee/front the payments. Jacobs will then seek reimbursement of the plan costs from Cigna Global Health. As always, you are responsible to pay your share of the provider's billed costs.

FILING A CLAIM

If you are receiving services outside of the U.S., you may be required to provide payment upfront. Your provider may file a claim directly with Cigna Global Health and charge you for your portion or you may be required to pay for services up front, then submit a claim with Cigna Global Health for reimbursement using a Medical/Dental Claim form.

You may mail, fax, or email the form to Customer Service using the contact information at the top of the form or submit online at www.cignaenvoy.com. Claims must be submitted within 365 days from your date of service and are usually processed within 10 business days after Cigna Customer Service receives the completed form. Reimbursements for claims submitted may be made directly to you or your provider in U.S. dollars or many local currencies.

OBTAINING PRESCRIPTION DRUGS

You can fill prescriptions at any pharmacy or use one of Cigna's 62,000 in-network retail pharmacies within the U.S. to take advantage of discounts on brand-name and generic medications. Cigna Global Health's pharmacy options are available 24 hours a day, 7 days a week.

When you are in the U.S., you can access a mail-order prescription drug program available through Cigna Home Delivery. Obtain a three-month supply of medication at one time and have it delivered to a U.S. address at no additional cost. In addition, you can fill up to 12 months of a prescription prior to leaving the U.S. or while visiting the U.S. If you receive a prescription from a local doctor while you are on assignment, you may be able to fill it locally.

Be aware that medications prescribed locally can only be filled locally in the country where the prescription is written.

If you have any questions or concerns about travel restrictions or the availability of your medications, call Cigna Global Health toll free at 1.800.441.2668 or collect at 1.302.797.3100.

WHO TO CONTACT FOR ASSISTANCE

Questions about the plan, plan benefits and/or claims should be directed to the Cigna Global Health Customer Service 24 hours a day, 7 days a week, 365 days a year toll free at 1.800.441.2668 or collect at 1.302.797.3100. Requests for emergency medical assistance should be directed to the Global Assistance and Response Hotline at 1.443.221.6281.

Medical Plan

Medical Benefits			
Plan Feature	Global Health Plan PPO (Medical)		
	U.S. In-network	U.S. Out-of-network*	Outside the U.S.
Annual Deductible	\$600 per person; \$1,200 per family	\$1,200 per person; \$2,400 per family	None
Out-of-Pocket Limit	\$3,500 per person; \$7,000 per family	\$3,500 per person; \$7,000 per family	None
Office Visits:			
• Primary Care	20% after deductible	40% after deductible	0%
• Specialist	20% after deductible	40% after deductible	0%
Preventive Care	No charge	No charge	No charge
Hospital Services:			
• Inpatient	20% after deductible	40% after deductible	0%
• Outpatient	20% after deductible	40% after deductible	0%
Urgent Care	80% after deductible	40% after deductible	0%
Emergency Care:			
• Valid Emergency	\$150 copay, then 20% after deductible	\$150 copay, then 20% after deductible	0%
• Not an Emergency	20% after deductible	40% after deductible	0%
Diagnostic X-ray and Labs	20% after deductible	40% after deductible	0%
Physical/Speech/ Occupational Therapy	20% after deductible	40% after deductible	0%
Mental Health and Substance Abuse:			
• Inpatient	20% after deductible	40% after deductible	0%
• Outpatient	20% after deductible	40% after deductible	0%
Prescription Drugs:			
• Retail Pharmacy	30%, up to \$150 maximum per 30-day supply	Must use In-network pharmacies	0%
• Mail Order	30%, up to \$150 maximum per 30-day supply		0%

VISION BENEFITS

The Global Health Plan includes the following vision benefits along with your medical benefits:

- **Routine eye exam:** You are entitled to one routine exam per person every 24 months if you go to an Cigna Global Health in-network U.S. provider or any outside the U.S. provider. If you go to an in-network U.S. provider, you pay 20% after the medical deductible. If you go to an out-of-network U.S. provider, you will pay 40% after the medical deductible. If you receive services outside of the U.S., you pay nothing.
- **Vision care supplies:** You are entitled to eyeglasses, frames, contact lenses and/or other vision care supplies at no cost to you up to \$250 per person every 24 months.

View plan details at <http://benefits.jacobs.com>.

* The Global Health Plan pays based on what the plan calls the recognized Maximum Reimbursable Charge (MRC) which is the maximum reimbursement paid for U.S. out-of-network (OON) or "non-participating" health care professional for a covered service rendered in the U.S.

Dental Plan Options

Dental Benefits Comparison Chart			
Plan Feature	Global Health Plan PPO (Dental)		
	Outside the U.S.	U.S. In-network	U.S. Out-of-network
Annual Deductible	None		
Annual Maximum Benefit	\$1,500 per person		
Lifetime Orthodontia Amount	\$1,500 per person		
Diagnostic and Preventive	0%	0%	0%
Basic Restorative	20% after deductible	20% after deductible	20% after deductible
Major Restorative	50% after deductible	50% after deductible	50% after deductible
Orthodontic Treatment	50% after deductible	50% after deductible	50% after deductible

IMPORTANT INFORMATION ABOUT MEDICAL AND DENTAL

- Columns for the medical and dental plans indicate what you pay unless otherwise noted.
- Both in-network and out-of-network eligible expenses apply to your annual deductibles and out-of-pocket limits.
- All out-of-network coverages are subject to usual, customary and reasonable charges.
- The plans pay eligible expenses after you satisfy the deductible per person, not to exceed the family deductible for all covered family members.
- The plans pay 100% of eligible medical and/or prescription drug expenses for the remainder of the calendar year after you satisfy the annual out-of-pocket limit per person, not to exceed the family out-of-pocket limit for all covered family members.

- You are responsible for all dental expenses over the plans' maximum benefit allowances.
- Orthodontic coverage is for both children and adults for all dental plans.

For further details, please review the appropriate benefit summaries available at <http://benefits.jacobs.com> or www.cignaenvoy.com.

Coordination of Benefits

To the extent that you have other health plan coverage in addition to the Global Health Plan, we will coordinate benefit payments from both plans to ensure that no more than 100% of your health care costs are paid in total by all plans. If your other health plan does not provide for this coordination of benefits, the benefits under the Global Health Plan will be reduced as if such coordination existed. For further information on Coordination of Benefits, please refer to the Cigna Global Health Plan Certificate.



Global Employee Assistance Program (EAP)

No matter where you are, Global Employee Assistance Program (EAP) is there to help. The challenges of managing daily life can affect your work, your family life and your health — especially while on an international assignment. The Global EAP includes up to five free, confidential counseling sessions for you and your eligible dependents/household members (even if they are back in the U.S.). The Global EAP has professional counselors to provide guidance on a wide range of issues, including the following:

- Stress or anxiety
- Substance abuse
- Conflicts at work
- Depression
- Marital problems
- Financial concerns
- Legal issues

The Global EAP is available 24 hours a day every day year round. To learn more about the Global EAP, go to www.livewell.optum.com (access code: jacobs) for the EAP call numbers and resources.



Wellness Benefits

Jacobs is committed to the health and well-being of you and your family. That's why we've invested in an array of Cigna programs designed to keep you feeling good and help you take an active role in your health.

CIGNA GLOBAL CONTACT CENTER

Questions don't always come up during office hours. That's why Cigna Global's contact centers are available 24 hours a day, 7 days a week so you can get answers day or night.

With one simple call, you can:

- **Help** you find a provider in your work country or home country.
- **Check** on the status of a claim for you or a family member.
- **Ask** questions about a medical procedure or condition.
- **Obtain** a Guarantee of Payment (GOP) outside the US.

Call 1.800.441.2668 to speak to one of our representatives — 24 hours a day, 365 days a year.

CIGNA GLOBAL CASE MANAGEMENT PROGRAM

Complex conditions need assistance that goes further than the reimbursements of medical costs.

If you qualify for the Clinical case management program, a case manager will contact you to ask if you would like our support.

Through engagement with Case Managers members can:

- Manage risk factors.
- Adherence to medication plans.
- Maintaining up-to-date screenings.
- Make healthier lifestyle choices.
- Finding appropriate care whether home or abroad.

Members are paired with a Nurse Case Manager through a variety of ways including through outreach to Cigna Global to pre-authorize medical services, take the Pre-Departure Medical Case Management Assessment and calling Cigna Global to inquire about a condition or planned future medical service or procedure.

Learn more about the program by calling Cigna Global Service Center toll free at 1.800.441.2668 or collect at 1.302.797.3100.

CIGNA WELLBEING APP

With the Cigna Wellbeing app, taking care of yourself can be easier. You'll have the services to support every facet of your health. Get trusted, quality care from a doctor through our global telehealth services, read simple lifestyle tips and find ways to:

- **Schedule** a consultation with a doctor for non-emergency health issues, by phone or video.
- **Measure** and monitor your health with Cigna Health Assessments.
- **Manage** chronic conditions like diabetes and cardiovascular disease.
- **Assess** your lifestyle in areas such as sleep, stress, nutrition and physical activity.

After your Cigna Global Health Benefits plan becomes effective, download the Cigna Wellbeing App on either the Apple App Store or Google play.

OTHER ONLINE RESOURCES

At www.cignaenvoy.com, members have access to online global health and travel information, including:

- **Cigna Envoy mobile app:** Use the app to locate nearby health providers, submit claims from anywhere, and manage and track pending claims.
- **Cigna Wellbeing app:** Use the app for personal health assessments of your sleep habits, nutritional intake, stress levels and physical activity. The Cigna Wellbeing App will then provide valuable information, support and resources just for you. For more details, see page 8.



Tax Savings Options

Jacobs offers options for setting aside money tax-free to pay for eligible health care and dependent care expenses. While an expat, you may participate in the following Flexible Spending Accounts (FSAs), depending on your needs.

HEALTH CARE FSA

You may contribute up to \$2,700 in 2020 for eligible medical, dental, vision and prescription drug expenses (including copay, deductibles and coinsurance payments).

DEPENDENT CARE FSA

You may contribute up to \$5,000 in 2020 for eligible dependent care expenses (child care and/or elder care). **Note:** The Dependent Care FSA is NOT valid for health-related expenses.

Please note that FSA contributions are subject to the Internal Revenue Service (IRS) "use it or lose it" rules. With the exception of an unused balance of up to \$500 in a Health Care FSA, funds remaining in this account as of the end of the calendar year are forfeited to the company. For more information about Jacobs tax savings options, please review the *Benefits Guide* posted on our external U.S. benefits site, <http://benefits.jacobs.com>.

WHEN TO ENROLL OR MAKE CHANGES

Your options depend on the nature of your "event," as described below:

- **Start of an assignment:** You may enroll in or change your tax savings elections in connection with your assignment. Please note that you cannot reduce your FSA contribution election below the amount of expenses already reimbursed for the current calendar year.
- **Benefits Open Enrollment:** During Benefits Open Enrollment, you must submit a new FSA election for the next year as your current year elections will not automatically carry forward.
- **Qualified life events (QLEs):** You may increase or decrease your FSA contributions during the year due to certain QLEs (e.g., birth, adoption; marriage, legal separation or divorce; death of a dependent; move; etc.) (for further discussion of QLEs, see page 13 of this guide). As with the start of your assignment, you cannot reduce your FSA contribution election below the amount of expenses already reimbursed for the current calendar year.

For any events, you must complete and submit the Jacobs *Benefits Open Enrollment Change Form* posted on our external U.S. benefits site, <http://benefits.jacobs.com>, to your local HR.

Note

Pursuant to IRS regulations, you may not contribute to a Health Savings Account or a Limited Purpose FSA while on your international assignment. Any HSA contributions you made up to the start of your assignment are valid. However, we will cancel any future HSA contribution payroll deductions.

Global Assistance and Response Program

The Global Assistance and Response Program is particularly relevant to travelers, expats and their accompanying family members. Learn about the program and its capabilities. It could come in handy at a crucial moment!

The Global Assistance and Response Program (administered by WorldCue) provides you with enhanced assistance, support, and response services in the event of a crisis or emergency — emergency medical or security issues and support as well as wide-scale emergencies or crises such as tsunamis, earthquakes, terrorist attacks or disease outbreaks.

This program goes beyond travel to align with BeyondZero® and our Culture of Caring; it supports and encourages the safety, security and wellbeing of all our people with the following capabilities:

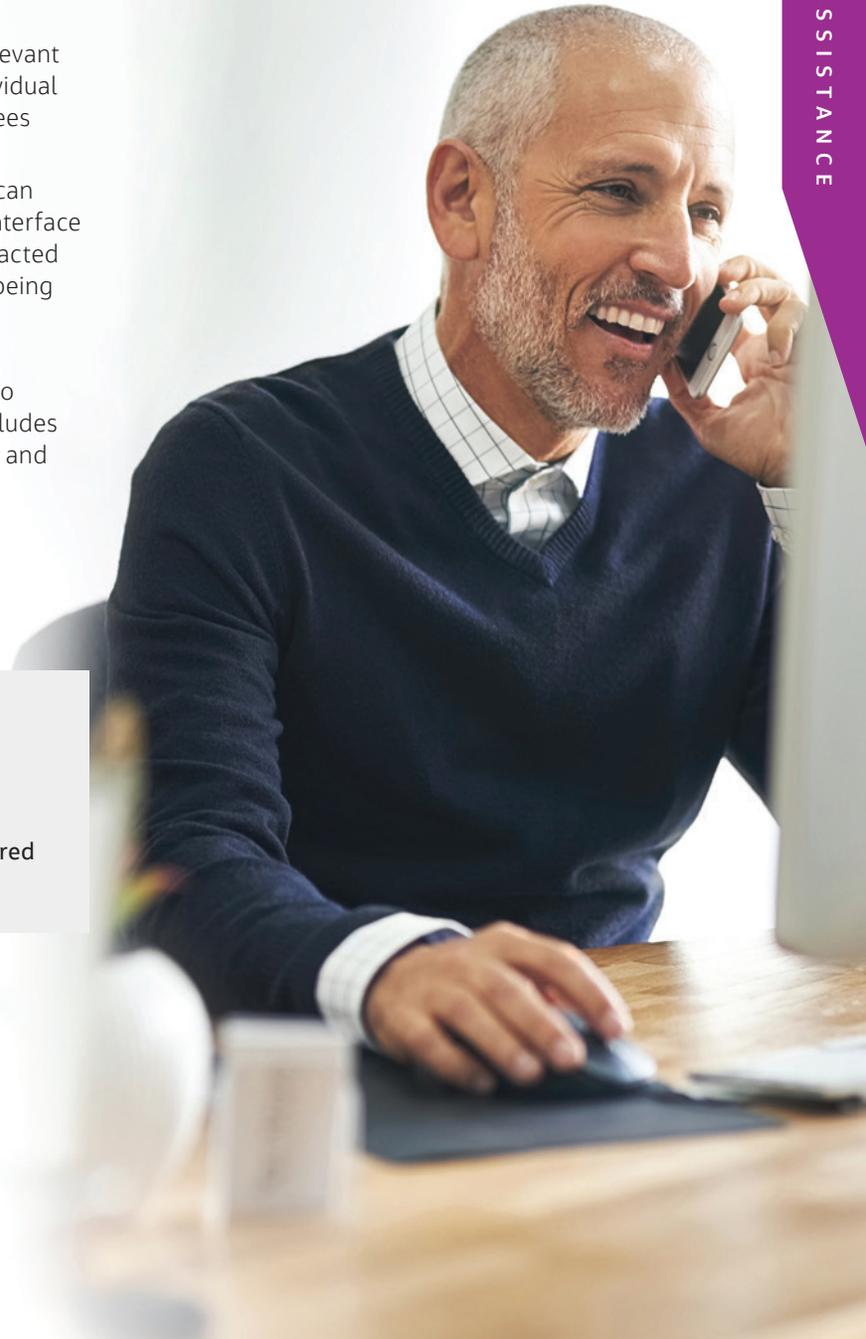
- **Mobile app:** A mobile device application in addition to the web interface for on-the-go access, which can be used to request emergency response and is monitored 24 hours a day year round;
- **Intelligence support:** Location advice, information, and additional planning and services for high or very high risk locations (pre-travel and in real time), plus deployment requirements;
- **24/7 support:** A dedicated hotline (**1.443.221.6281**) that all Jacobs employees can call for general assistance or emergency medical or security support and response at anytime from anywhere;

- **Situational awareness:** Focused and relevant incident alerts and notifications for individual travelers, expats, and any other employees involved in a crisis situation.
- **Two-way communications:** Employees can access the hotline, mobile app, or web interface at any time, just as travelers can be contacted on multiple mediums for updates, well-being checks, or instructions in the event of an emergency.
- **Customization:** A user profile has links to travel profiles and itinerary data and includes the ability to customize travel itineraries and contact information.

Learn more details about the program on the Global Assistance and Response at [JacobsConnect](#).

Evacuation Assistance

The Global Assistance and Response Program will coordinate any medical evacuation requirements for you and accompanying dependents. Costs incurred are covered by the Global Health Plan.



Global Business Travel Accident Insurance

You are automatically enrolled in Global Business Travel Accident (BTA) insurance coverage at no cost to you. You are covered while traveling on company business — to or from your assigned country and/or your regular place of work in your assigned country.

Should you get injured or die while traveling for Jacobs, the BTA policy will pay five times your base pay up to a maximum of \$2 million USD per person. For more information, see [JacobsConnect](#).

Travel Notification Requirements: *If you are traveling to Iraq, please contact your local HR Business Partner. Coverage for travel to Iraq is available only with prior notice and approval. Any additional premiums to secure such coverage will be cross-charged to your respective business unit.*



Changing Your Benefits

If you choose to enroll in one or more of the benefit options, you pay your premiums through automatic deductions from your paycheck. The deductions are taken on a pre-tax or after-tax basis, depending on the benefit. In many cases, you cannot make changes to pre-tax benefit selections outside of Benefits Open Enrollment.

QUALIFIED LIFE EVENTS (QLEs)

The coverage you select during Benefits Open Enrollment stays in place until December 31 of the following year. You can make changes to coverage outside of Benefits Open Enrollment only when you experience a qualified life event, and the requested change is consistent with that life event.

- Your legal marital status changes due to marriage, death, divorce, legal separation or annulment with a spouse or qualified domestic partner.
- You add or lose a dependent due to a birth, adoption or placement for adoption, gain or loss of legal custody, or death.
- There is a change of employment status for you, your spouse or domestic partner, or a dependent that affects eligibility for benefit coverage.
 - A change from part-time to full-time or vice versa;
 - Beginning or returning from an unpaid leave of absence; or
 - Terminating or gaining employment.
- Your child's eligibility for benefits changes upon reaching the maximum age of 26 for coverage.
- You, your spouse or domestic partner, or your dependent moves out of the coverage area.
- You, your spouse or domestic partner, or your dependent becomes eligible for Medicare or Medicaid.

Your spouse's Benefits Open Enrollment through his or her employer does not qualify as a QLE under the Jacobs' plans. However, if there is a substantial change in plan provisions or cost of benefits, it may be a qualified life event.

It is your responsibility to complete the Jacobs *Benefits Open Enrollment/Change Form* posted on our external U.S. benefits site, <http://benefits.jacobs.com>, and submit it (by mail, fax or e-mail) to your local HR so that it is **received** on or before 30 calendar days from the date of the QLE. Depending on the nature of the change being requested, other documents may be required such as proof of eligibility and evidence of insurability.

WHEN YOUR NEW COVERAGE BECOMES EFFECTIVE

Coverage for you and your accompanying eligible dependents in Global Health Plan is effective as of your assignment start date. All other requested changes are effective as follows:

- **Hire or rehire:** All benefits are effective as of the first of the month coincident with or following the hire or rehire date with the exception of Basic Life insurance, the Global BTA insurance and the Global EAP, which are effective on your hire or rehire date.
- **Benefits Open Enrollment:** All benefits are effective as of Jan. 1st of the next calendar year.

- **Qualified life events (QLEs):** All benefits are effective as of the first of the month coincident with or following the receipt of the benefit election change (as long as the election is made within 30 days of the QLE) with the exception of the following:

- Births, adoptions, placements for adoption, legal custodianship or death of a dependent (for which the benefits changes would be effective on the date of the QLE, even if retroactive)
- When coverage under a non-Jacobs plan begins after the first of the month following the QLE

For more details on benefit changes and QLEs, please see "Changing Your Benefits" on pages 22 to 23 of the U.S. *Benefits Guide* posted on our external U.S. benefits site, <http://benefits.jacobs.com>.

All other U.S. benefit plans and policies remain as is unless otherwise addressed in your Assignment Letter terms and conditions.

Plan Contact Information

Benefit Plan	Carrier	Group Number	Website	Phone
Global Health Plan	Cigna Global Health	07965	www.cignaenvoy.com	1.800.441.2668 toll free or collect at 1.302.797.3100
Employee Assistance Program (EAP)	Optum	1750	www.liveandworkwell.com Access code: jacobs	1.866.319.4473 (U.S.) Please refer to www.liveandworkwell.com for country-specific phone numbers. Access code: Jacobs
Global Assistance and Response Program	iJET	N/A	Worldcue website	1.443.221.6281

Have questions? Visit our external U.S. benefits site, <http://benefits.jacobs.com>.

This summary is a general explanation of benefits and does not modify or supersede any of the policies, plans or insurance contracts that govern all participants' rights in all respects.

In the event of any conflict between this guide and the plan documents, policies or contracts, the plan documents, policies, or contracts will govern. Jacobs reserves the right to modify, amend or terminate any benefit or plan at any time and for any reason.

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