

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

SETH STERN, et al.

Plaintiffs,

v.

JPMORGAN CHASE & CO., et al.

Defendants.

Case No. 1:25-cv-02097

**DECLARATION OF DAVE ROSENBERG IN SUPPORT OF DEFENDANTS’
MOTION TO DISMISS THE CLASS ACTION COMPLAINT**

I, Dave Rosenberg, hereby state and affirm as follows:

1. I am a counsel with the law firm of Goodwin Procter LLP and a member in good standing with the Bar of the Commonwealth of Massachusetts. I am admitted to the United States District Court for the District of Massachusetts.

2. I am an attorney of record for the Defendants in the above-captioned case.

3. I make this declaration in support of Defendants’ Motion to Dismiss the Class Action Complaint. This declaration is based on personal knowledge and my review of documents and files in the possession of Goodwin Procter LLP.

4. Attached hereto as Exhibit A is a true and correct copy of the plan document for the JPMorgan Chase Health Care and Insurance Program for Active Employees (the “Plan”), effective January 1, 2015. On a motion to dismiss, courts may consider governing plan documents, which are integral to Plaintiffs’ ERISA claims. *See Wong v. I.A.T.S.E.*, 2024 WL 898866, at *1 n.1 (S.D.N.Y. Mar. 1, 2024); *DeSilva v. N. Shore-Long Island Jewish Health Sys., Inc.*, 770 F. Supp. 2d 497, 545 n.22 (E.D.N.Y. 2011).

5. Attached hereto as Exhibit B is a true and correct copy of excerpts¹ from the Summary Plan Description for the Plan, entitled “Your JPMC Benefits Guide,” effective January 1, 2025. On a motion to dismiss, courts may consider SPDs, which are integral to Plaintiffs’ ERISA claims. *See Guzman v. Building Service 32BJ Pension Fund*, 2023 WL 2526093, at *7-*8 (Mar. 15, 2023).

6. Attached hereto as Exhibit C is a true and correct copy of excerpts from the 2019 Form 5500 for the Plan, dated October 7, 2020 and filed with the United States Department of Labor (“DOL”). The Plan’s Form 5500 is expressly referenced in Plaintiffs’ Complaint (at ¶¶ 17, 21, 227), and therefore this Court may consider it in resolving Defendants’ Motion to Dismiss. *See Singh v. Deloitte LLP*, 650 F. Supp. 3d 259, 267 (S.D.N.Y. 2023).

7. Attached hereto as Exhibit D is a true and correct copy of excerpts from the 2020 Form 5500 for the Plan, dated September 23, 2021 and filed with the DOL.

8. Attached hereto as Exhibit E is a true and correct copy of excerpts from the 2021 Form 5500 for the Plan, dated August 30, 2022 and filed with the DOL.

9. Attached hereto as Exhibit F is a true and correct copy of excerpts from the 2022 Form 5500 for the Plan, dated September 29, 2023 and filed with the DOL.

10. Attached hereto as Exhibit G is a true and correct copy of excerpts from the 2023 Form 5500 for the Plan, dated September 19, 2024 and filed with the DOL.

11. Attached hereto as Exhibit H is a true and correct copy of the pricing information for a 30-unit supply of Entecavir (1 mg) under the Plan for New York, NY (ZIP Code 10001), last accessed on June 3, 2025. The publicly available drug pricing information for the Plan may

¹ A number of documents attached to this declaration are, where noted, excerpted for the convenience of the Court. Should the Court request complete copies of any or all of these excerpted documents, we are happy to provide them in a format that is useful to the Court.

be accessed by visiting <https://info.caremark.com/oe/jpmc> and clicking 2025 Drug Cost Tool - Option 1. The publicly available drug pricing information for Entecavir may be properly considered on the motion to dismiss because it is judicially noticeable, *Lee v. Springer Nature Am., Inc.*, 2025 WL 692152, at *6 (S.D.N.Y. Mar. 4, 2025), and also because Plaintiffs have “knowledge or possession of the material and relied on it in framing the complaint.” *Lee v. Town of Southampton*, 2020 WL 1237198, at *7 (E.D.N.Y. Feb. 21, 2020), *R&R adopted*, 2020 WL 1234200 (E.D.N.Y. Mar. 13, 2020). The drug price for Entecavir is referenced in the Complaint at ¶119.

Signed on this 3rd day of June, 2025.

/s/ Dave Rosenberg
Dave Rosenberg

EXHIBIT A

JPMorgan Chase Health Care and Insurance Program for Active Employees

Effective January 1, 2015

JPMorgan Chase Health Care and Insurance Program for Active Employees

Effective January 1, 2015

Table of Contents

INTRODUCTION.....	1
ARTICLE I THE PROGRAM.....	1
1.1 Program Documentation	1
1.2 Trust	1
ARTICLE II DEFINITIONS	1
2.1 Bank	1
2.2 Claims Administrator	2
2.3 COBRA.....	2
2.4 Code.....	2
2.5 Committee	2
2.6 Corporation	2
2.7 Dependent	2
2.8 Eligible Employee	2
2.9 Employee	2
2.10 ERISA	2
2.11 HIPAA	2
2.12 HMO.....	2
2.13 Insurer	2
2.14 Participant	2
2.15 Participating Employer	3
2.16 PHI.....	3
2.17 Plan.....	3
2.18 Plan Administration Functions.....	3
2.19 Plan Administrator	3
2.20 Plan Sponsor	3
2.21 Program	3
2.22 Program Administrator.....	3
2.23 Summary Health Information.....	3
2.24 SPD	3
2.25 Trust	3
2.26 Trustee	3
ARTICLE III PARTICIPATION.....	4
3.1 Commencement and Termination of Participation	4
3.2 COBRA Coverage	4

ARTICLE IV FIDUCIARIES4

4.1	Named Fiduciary	4
4.2	Plan Administrator.....	4
4.3	Committee.....	4

ARTICLE V FUNDING POLICY AND BASIS OF PAYMENTS TO AND FROM PROGRAM....4

5.1	Employer Contributions	4
5.2	Participant Contributions	5
5.3	Use of Assets	5
5.4	Changes in Funding Policy	5

ARTICLE VI PRIVACY RULES5

6.1	General	5
6.2	Disclosure of Summary Health Information	5
6.3	Disclosure of PHI.....	6
6.4	Adequate Separation.....	7
6.5	Uses and Disclosures	7
6.6	Business Associates.....	8
6.7	HIPPA Information Security Requirements for Electronic PHI	8

ARTICLE VII AMENDMENT OR TERMINATION.....8

ARTICLE VIII GENERAL PROVISIONS.....8

8.1	Physical Examination and Autopsy	8
8.2	Assignment of Benefits	8
8.3	Facility of Payment	8
8.4	Right of Offset and Recovery	9
8.5	Notice of Address.....	9
8.6	Rules of Construction	9
8.7	State and Federal Mandates	9

EXHIBIT A PLANS COMPRISING THE PROGRAM

JPMorgan Chase Health Care and Insurance Program for Active Employees

Effective January 1, 2015

INTRODUCTION

JPMorgan Chase Bank, N.A. (the “Bank”) hereby establishes the Health Care and Insurance Program for Active Employees (“Program”), which is a restatement of the program previously known as the Health & Income Protection Program for JPMorgan Chase Bank and Certain Affiliated Companies. The Program provides various health care and insurance benefits for Eligible Employees and their Dependents.

The Program is made up of one or more separate benefit plans and programs, each providing a different type of benefit for Eligible Employees and their Dependents who enroll (each, a “Plan”). The Plans comprising this Program are listed in Exhibit A. The Plans may be amended, established, restated or terminated from time to time, and Exhibit A will be deemed to be updated as a result of any such changes.

ARTICLE I THE PROGRAM

1.1 Program Documentation. The Program is described and evidenced by this document, by any amendments to this document, summary plan descriptions (“SPDs”) for the Plans listed on Exhibit A, which are specifically incorporated herein by reference, and by the terms of any insurance policy purchased to provide benefits under any Plan. To the extent that the terms of this document conflict with the terms of an SPD or insurance policy, the terms of the SPD or insurance policy shall apply.

1.2 Trust. The Program is further evidenced by the JPMorgan Chase Bank Voluntary Employee Beneficiary Association Trust for Active Employees (the “Trust”), as may be amended and restated, which has been established as the funding vehicle for receiving certain contributions and disbursing certain benefits, administrative expenses and premiums appropriate for the operation of the Program.

ARTICLE II DEFINITIONS

The following words and phrases shall have the meanings as indicated in this Article II unless a different meaning is plainly required by the context. Whenever required by the context of any Plan provision, the singular includes the plural, and the plural includes the singular. Any headings used herein are included for reference only, and are not to be construed so as to alter any of the terms of the Plan.

2.1 Bank means JPMorgan Chase Bank, N.A.

2.2 Claims Administrator means the agent(s) designated or retained by the Program Administrator to determine the validity of claims and to administer benefit payments under a Plan.

2.3 COBRA means the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended, and regulations thereunder pertaining to continuation coverage required to be offered to a Participant in a Plan providing health care benefits.

2.4 Code means the Internal Revenue Code of 1986, as amended, and regulations thereunder.

2.5 Committee means the JPMorgan Chase Health Care and Insurance Plans Appeals Committee or the JPMorgan Chase Short-Term Disability Plan Appeals Committee.

2.6 Corporation means JPMorgan Chase & Co., and its successors.

2.7 Dependent means an individual other than an Eligible Employee described in each applicable Plan SPD as eligible for coverage and benefits under a particular Plan as a result of his or her relationship to an Eligible Employee, and who is enrolled for coverage and benefits; provided, however, that no person may be covered as both an Eligible Employee and a Dependent, nor may any person be covered as the Dependent of more than one Eligible Employee.

2.8 Eligible Employee means an Employee or former Employee who satisfies the eligibility criteria to participate and receive coverage and benefits under one or more of the Plans, as described in the SPD for each of the applicable Plans. Notwithstanding the foregoing, a former Employee who satisfies the requirements for participation in the JPMorgan Chase Health Care and Insurance Program for Retirees (the "Retiree Plan") shall participate in the Retiree Plan and not hereunder.

2.9 Employee means an individual employed by a Participating Employer as described in the applicable SPDs, and who is not covered by a collective bargaining agreement.

2.10 ERISA means the Employee Retirement Income Security Act of 1974, as amended. Reference to any section of ERISA includes references to any comparable or successor provisions of any legislation that amends, supplements or replaces that section.

2.11 HIPAA means the Health Insurance Portability and Accountability Act of 1996, as amended, and applicable regulations thereunder.

2.12 HMO means a health maintenance organization that is contracted with to provide health care to eligible Participants who elect coverage under the HMO.

2.13 Insurer means an insurance or casualty company that provides benefits to a Participant under the terms of a Plan.

2.14 Participant means an Eligible Employee and/or his or her Dependents who are enrolled for coverage under one or more Plans.

2.15 Participating Employer means the Bank and each affiliate of the Corporation participating in the Program.

2.16 PHI means “Protected Health Information,” as defined by Department of Health and Human Services Regulations Section 164.501.

2.17 Plan means any one of the employee benefit plans listed on Exhibit A, and successor plans, that are maintained for the benefit of Eligible Employees and their Dependents.

2.18 Plan Administration Functions means activities that would meet the definition of Payment or Health Care Operations as defined by Department of Health and Human Services Regulations Section 164.501, but does not include functions to modify, amend or terminate the Program or Plan or solicit bids from prospective issuers. Plan Administration Functions includes quality assurance, claims processing, auditing, monitoring and management of carve-out plans (i.e. vision and dental). Plan Administration Functions does not include any employment-related functions or functions in connection with any other benefits or benefit plans, and the Program and the Plans may not disclose personal health information for such purposes absent an authorization from an individual for whom the information pertains. Enrollment functions performed by a Participating Employer (or a Claims Administrator, on behalf of a Participating Employer) are not considered Plan Administration Functions.

2.19 Plan Administrator means the individual or agent designated in the applicable SPD as the Plan Administrator of the Plan.

2.20 Plan Sponsor means JPMorgan Chase Bank, N.A.

2.21 Program means the JPMorgan Chase Health Care and Insurance Program for Active Employees as set forth herein. Unless the context indicates otherwise, references herein to the Program shall include each individual Plan.

2.22 Program Administrator means the Compensation and Benefits Executive or its delegate.

2.23 Summary Health Information means Summary Health Information as defined by Department of Health and Human Services Regulations Section 164.504.

2.24 SPD means the summary plan description for a Plan.

2.25 Trust means the JPMorgan Chase Bank Voluntary Employee Beneficiary Association Trust for Active Employees.

2.26 Trustee means JPMorgan Chase Bank, N.A..

ARTICLE III PARTICIPATION

3.1 Commencement and Termination of Participation. Participation in the Program shall begin when an Eligible Employee or Dependent becomes enrolled under one or more of the Plans, in accordance with the rules in effect under each applicable Plan. Participation in the Program or a Plan shall terminate if the Program or applicable Plan terminates, or if a Participant disenrolls or no longer meets the requirements for eligibility.

3.2 COBRA Coverage. Plans subject to the requirements of COBRA shall establish procedures for the election of COBRA continuation coverage by eligible Participants. A third party administrator may be designated to administer a Plan's COBRA program. Each Plan offering health care benefits that is subject to COBRA is intended to comply in all respects with COBRA, and should be interpreted in accordance with this intent.

ARTICLE IV FIDUCIARIES

4.1 Named Fiduciary. The Program Administrator shall be the named fiduciary of the Program. In addition, Plan Administrators and Claims Administrators are fiduciaries of their respective Plans.

4.2 Plan Administrator. Benefits under the Plans will be paid only if the Plan Administrator or its delegate decides in its discretion that a Participant is entitled to them. The Plan Administrator may delegate this authority to the Committee or to one or more Claims Administrators. The Plan Administrator or its delegate shall have the authority to perform all duties necessary to effectively administer the Plan, including making rules as may be appropriate for administration of the Plans; construing the Plans; supplying any omissions and reconciling any inconsistencies; making equitable adjustments for any mistake or errors; and deciding, at its sole discretion, all questions arising in the interpretation of the Plan, including questions concerning eligibility and whether to grant or deny benefits, all of such decision to be conclusive and binding on all parties.

4.3 Committee. The Committee may be established to hear benefit claims and appeals, as described in the Plans. The appropriate Plan Administrator may appoint members of the Committee and establish Committee rules.

ARTICLE V FUNDING POLICY AND BASIS OF PAYMENTS TO AND FROM PROGRAM

5.1 Employer Contributions.

(a) The Program Administrator may allocate costs to each Participating Employer in its sole discretion.

(b) Each Plan may provide for the payment of benefits to any Participant through direct payments, payments from the Claims Administrators, the purchase of insurance, or funding through the Trust. In the case of a Plan under which an insurance policy has been purchased to provide benefits, any benefits payable to a Participant or qualified beneficiary shall be paid by the applicable Insurer. If no such insurance is currently in force, then the benefits may be paid through direct payment or with funds in the Trust.

5.2 Participant Contributions.

(a) Each Participant in the Plan shall contribute to the Plan amounts determined in the sole discretion of the Plan Administrator and as set forth in SPDs and related communications; provided, however, that any such rules providing for the payment of different contribution amounts by different Participants are intended to comply with the applicable non-discrimination requirements of HIPAA and should be interpreted in accordance with that intent.

(b) The Plan Administrators have the right to require the payment of different contributions from Participants based on factors determined appropriate by the Plan Administrators. In addition, the Plan Administrators may increase or decrease the amount of Plan contributions in their discretion.

5.3 Use of Assets. All Program assets held by the Trust shall be used exclusively for the following:

- (i) Payment of Plan benefits to Participants;
- (ii) Purchase of insurance to provide benefits under the Plans;
- (iii) Defraying reasonable costs of Program administration; and
- (iv) Payment of any insurance premiums necessary for the Corporation to purchase risk protection on any portion of a Plan's self-funded benefit liability, as determined by the Corporation.

5.4 Changes in Funding Policy. The Program Administrator or its delegate has the sole discretion to make changes in any aspect of the Program's funding policy at any time, including the right to amend or terminate the Trust, subject to any requirements for amendment contained in the Trust document or applicable law.

ARTICLE VI PRIVACY RULES

6.1 General. The Program Administrator or its delegate shall adopt procedures to ensure the privacy of PHI of Participants in any Plan subject to the privacy requirements of HIPAA. The procedures shall comply with the requirements of HIPAA and any other applicable law.

6.2 Disclosure of Summary Health Information. The Program or a Plan, or a health insurance issuer or HMO with respect to a Plan, may disclose Summary Health Information to

the Plan Sponsor if the Plan Sponsor requests the Summary Health Information for the purposes of:

- (i) obtaining premium bids from health plans for providing health insurance coverage under the Plan; or
- (ii) modifying, amending or terminating the Program.

6.3 Disclosure of PHI. The Program or a Plan may release PHI to the Plan Sponsor provided the Plan Sponsor complies with the provisions of this Section 6.3.

(a) The Plan Sponsor shall not use or further disclose the PHI other than as permitted or required by the Program documents or as required by law.

(b) The Plan Sponsor shall ensure that any agents to whom it provides PHI received from the Program agree to the same restrictions and conditions that apply to the Plan Sponsor with respect to such PHI.

(c) The Plan Sponsor shall not use or disclose the PHI for employment-related actions and decisions, or in connection with any other benefit or employee benefit plan of the Plan Sponsor.

(d) The Plan Sponsor shall report to the Program any use or disclosure of the PHI that is inconsistent with the uses or disclosures provided for of which it becomes aware.

(e) The Plan Sponsor shall make available PHI in accordance with Department of Health and Human Services Regulations Section 164.524.

(f) The Plan Sponsor shall make available PHI for amendment and incorporate any amendments to PHI in accordance with Department of Health and Human Services Regulations Section 164.526.

(g) The Plan Sponsor shall make available the information required to provide an accounting of disclosure in accordance with Department of Health and Human Services Regulations Section 164.528.

(h) The Plan Sponsor shall make its internal practices, books and records relating to the use and disclosure of PHI received from the Program available to the Secretary of Health and Human Service or its delegate for purposes of determining the Plan's compliance with Sections 6.3 and 6.4.

(i) If feasible, the Plan Sponsor shall return or destroy all PHI that the Participating Employer received from the Program that the Plan Sponsor still maintains in any form and retain no copies of such PHI when no longer needed for the purpose for which disclosure was made, except that if such return or destruction is not feasible, the Plan Sponsor shall limit further uses and disclosures to those purposes that make the return or destruction of the PHI infeasible.

6.4 Adequate Separation. In order to release PHI to the Plan Sponsor, the Program must ensure adequate separation between the Program and the Plan Sponsor. The Program documents must:

(a) Describe those employees or classes of employees or other persons under the control of the Plan Sponsor to be given access to the PHI to be disclosed (the "Group"), provided that any employee or person who receives PHI relating to payment under, health care operations of, or other matters pertaining to the Program in the ordinary course of business must be included in the description;

(b) Restrict the access to and use by the Group to Plan Administration Functions that the Plan Sponsor performs for the Program;

(c) Provide an effective mechanism for resolving any issues of noncompliance with the provisions of Sections 6.3 and 6.4 by the Group.

6.5 Uses and Disclosures.

(a) The Program may disclose PHI to the Plan Sponsor only upon receipt of a certification by the Plan Sponsor that the Program or Plan documents incorporate the provisions of Section 6.3 and 6.4, and that the Plan Sponsor agrees to comply with those provisions.

(b) The Program may disclose PHI to the Plan Sponsor in order for the Plan Sponsor to carry out Plan Administration Functions that the Plan Sponsor performs, consistent with the provisions of Section 6.3 and 6.4 above.

(c) The Program, or a health insurance issuer or HMO with respect to the Program, may disclose to the Plan Sponsor information on whether an individual is participating in the Program, or is enrolled in or has disenrolled from a health insurance issuer or HMO offered by the Program.

(d) The Program may permit an Insurer, HMO or Claims Administrator to disclose PHI to the Plan Sponsor provided that the disclosure is made to a person in the Group, and the disclosure is only for the purposes described in this Section 6.5.

(e) The Program may not permit an Insurer or HMO with respect to the Program or Plan to disclose PHI to the Plan Sponsor Employer except as permitted by HIPAA.

(f) The Program may not disclose and may not permit an Insurer or HMO to disclose PHI to the Plan Sponsor as otherwise permitted by HIPAA unless a statement required by Department of Health and Human Services Regulations Section 164.520(b)(1)(iii)(C) is included in the Plan Sponsor's privacy policy notice.

(g) The Program may not disclose PHI to the Plan Sponsor for the purpose of employment-related actions or decisions, or in connection with any other benefit or employee benefit plan of the Plan Sponsor.

6.6 Business Associates. The Program Administrator or its delegate shall enter into a business associate agreement with all “business associates” (as defined under HIPAA) of the Program that will encounter PHI in the course of providing services to the Program.

6.7 HIPAA Information Security Requirement for Electronic PHI. The Program shall comply with all requirements of the information security regulations of HIPAA for electronic forms of PHI, including 45 CFR 164.306 through 164.314, and take all necessary steps to ensure that the Plan’s business associates comply with the requirements.

ARTICLE VII AMENDMENT OR TERMINATION

The Bank reserves the right to amend, curtail benefits or terminate the Program and/or each Plan at any time and from time to time, retroactively or prospectively, for any reason or for no reason; provided, however, that no amendment eliminating a benefit shall be applied to deny benefits for a claim incurred prior to the effective date of the amendment. The Program may be terminated by appropriate action of an authorized Bank officer, including the Compensation and Benefits Executive. Any individual Plan of the Program may be amended by appropriate action of the Benefits Executive or its delegate, and may take the form of a written amendment or revisions to the applicable Plan’s SPD or summary of material modification.

ARTICLE VIII GENERAL PROVISIONS

8.1 Physical Examination and Autopsy. The Plan Administrator or a Claims Administrator shall have the right to have a physical examination performed on a Participant with respect to whom benefits are claimed when and so often as they may reasonably require during pendency of a claim hereunder; and also the right to require an autopsy in case of death where it is not forbidden by law.

8.2 Assignment of Benefits. All benefits payable may be assigned by the Participant only to the hospital, provider or other person or institution rendering services or furnishing supplies for which benefits are payable under the Program. The Program shall not be required to inquire into the validity of any assignment, and any payment made in accordance with any assignment and in good faith by the Program shall discharge the obligation of the Program to the extent of the payment. Participants may not assign their right to file actions under ERISA or any other law regarding the Program.

8.3 Facility of Payment. The Plan Administrator may, in its sole discretion, direct that benefits due to a Participant, be paid to an individual or individuals as have, in the Plan Administrator’s opinion, assumed the care and principal support of a Participant, in the absence of written legal documentation of guardianship. In the event of the death of the Participant prior to the time all benefit payments due have been made, the Plan Administrator may, in its sole discretion, honor benefit assignments. Any payment made by the Plan Administrator in accordance with this provision shall fully discharge the Program to the extent of the payments.

8.4 Right of Offset and Recovery. If any benefit is mistakenly paid under a Plan, either in whole or in part, the Plan Administrator shall have the right to offset amounts to be paid in the future as benefits under the Plan, and to recover mistakenly paid amounts from any person or estate with respect to whom the amounts were paid.

8.5 Notice of Address. Each Participant must file with the Program Administrator, in the prescribed manner, his or her Social Security number or other similar identifier approved by the Program Administrator or its delegate, mailing address, and each change of address. Any communications, statements, bills or notices to a Participant's last address as filed with the Program Administrator will be binding on the Participant for all purposes of the Program. The Program Administrator shall not be obligated to search for or to ascertain the whereabouts of any Participant.

8.6 Rules of Construction. The terms of the Program shall be construed according to the principles and in the priority as follows:

(a) First, in accordance with the meaning under, and what will bring the Program into conformity with, the Code and ERISA; and

(b) Second, in accordance with federal law and the laws of the State of New York.

If any provision of the Program shall be held illegal or invalid, the remaining provisions shall be construed as if the provision had not been included.

8.7 State and Federal Mandates. The Program shall comply with any state or federal mandates applicable to the types of benefits provided hereunder, to the extent not preempted by ERISA.

EXHIBIT A
PLANS COMPRISING THE PROGRAM

1. Accidental Death and Dismemberment Insurance Plan
2. Basic Life Insurance Plan
3. Business Travel Accident Insurance Plan
4. Dental Plan
5. Group Legal Services Plan
6. Health and Wellness Centers Plan
7. Health Care Spending Account
8. Long Term Care Plan (no longer available to new participants)
9. Long-Term Disability Plan
10. Medical Plan
11. Short-Term Disability Plan
12. Supplemental Term Life Insurance Plan
13. Vision Plan

EXHIBIT B



Your JPMC Benefits Guide

Effective 1/1/25

JPMorganChase is committed to providing a comprehensive set of benefits choices to meet different employee needs and lifestyles. In return, we ask our employees to take an active role in designing a personal strategy to help meet their short-term and long-term healthcare and insurance and retirement savings objectives.

This Guide provides a detailed summary of the Healthcare and Insurance Plans for Active Employees of the JPMorgan Chase U.S. Benefits Program. To access the Retirement Savings Plans, you must be on the website at www.jpmbenefitsguide.com and click on the "Retirement Savings" item in the dark gray horizontal menu bar at the top of the web page. For the plans that are subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), this Guide serves as the summary plan description for those plans. For most of these plans, this Guide is also the plan document.

Print and Web Versions

This Guide is available as a website, at www.jpmbenefitsguide.com.

The website includes links to PDF versions of each section, through the "Print a Section" page, in case you want to download a section to read it offline.

How This Guide Is Organized

Most of the sections of this Guide describe the details of each benefit plan. Those sections include:

- *Healthcare Benefits*, which includes the *Medical*, *Dental*, and *Vision* Plans;
- *Spending Accounts*;
- *Life and Accident Insurance*;
- *Disability Coverage*, which includes the *Long-Term Disability* Plan;
- *Other Benefits*, which includes the *Health & Wellness Centers Plan*, the *Group Legal Services Plan*, the *Group Personal Excess Liability Plan*, the *Child Care Plan*, the *Expatriate Medical and Dental Plans* and the *Hawaii Medical Plan*.

Other sections of the Guide cover information that applies to all or most of the benefit plans. These sections are separated from the specific plan details to minimize repetition and to keep related information together. These sections include:

- *What Happens If ...*, which describes how different life events and situations can affect your benefits or provide you with opportunities to adjust your benefits coverage;
- *Plan Administration*, which provides administrative details such as plan numbers and statements of your rights, including your right to appeal, which is required by law; and
- *Contacts*, with a full list of contact details for all of the plans.

The section *About This Guide* provides additional legal information, including information about the role this Guide serves as summary plan descriptions (“SPDs”) of the benefit plans.

Retirement Savings

The 401(k) Savings Plan and the Retirement (Pension) Plan summary plan descriptions are available at www.jpmcbenefitsguide.com, as PDFs. The SPDs for those plans are complete in the PDFs, and do not rely on the any of the other sections of this Guide.

Questions?

If you still have questions after reviewing this Guide, there are a number of resources that can provide answers. As a first stop, consult the *Contacts* section.

The JPMorgan Chase U.S. Benefits Program is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change or terminate its benefits plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorganChase and any individual. JPMorganChase or you may terminate the employment relationship at any time.

Table of Contents	Page
Your JPMC Benefits Guide.....	1
About This Guide	4
What Happens If... ..	7
Healthcare Benefits.....	29
Healthcare Participation.....	31
The JPMorgan Chase U.S. Medical Plan	51
Kaiser HMO.....	122
Centivo Select Plan.....	123
The Dental Plan	125
The Vision Plan	146
The Spending Accounts	157
Disability Coverage.....	197
The Short-Term Disability Plan	198
The Long-Term Disability Plan	199
Life and Accident Insurance	228
Other Benefits	260
The Health & Wellness Centers Plan	261
The Group Legal Services Plan.....	267
The Group Personal Excess Liability Insurance Plan.....	282
Child Care	298
Expatriate Medical and Dental Plans	311
Plan Administration	365
Contacts	394

About This Guide

Effective 1/1/25

This Guide serves as the summary plan description (SPD) for the following plans of the JPMorgan Chase U.S. Benefits Program, effective as of January 1, 2025:

- The JPMorgan Chase U.S. Medical Plan
- The Kaiser HMO Plan
- The Centivo Select Plan
- The JPMorgan Chase Dental Plan
- The JPMorgan Chase Vision Plan
- The JPMorgan Chase Spending Accounts
- The JPMorgan Chase Basic Life Insurance Plan
- The JPMorgan Chase Supplemental Term Life Insurance Plan
- The JPMorgan Chase Accidental Death and Dismemberment (AD&D) Insurance Plan
- The JPMorgan Chase Business Travel Accident Insurance Plan
- The JPMorgan Chase Long-Term Disability Plan
- The JPMorgan Chase Health and Wellness Centers Plan
- The JPMorgan Chase Group Legal Services Plan
- The JPMorgan Chase Group Personal Excess Liability Insurance Plan
- The JPMorgan Chase Child Care Plan
- The JPMorgan Chase Expatriate Medical and Dental Plans
- The JPMorgan Chase U.S. Retiree Benefits Program (this document does not include information related to the JPMorgan Chase U.S. Retiree Benefits Program; see the PDF available at www.jpmcbenefitsguide.com for the entire SPD for the JPMorgan Chase U.S. Retiree Benefits Program)
- The JPMorgan Chase 401(k) Savings Plan (this document does not include information related to the JPMorgan Chase 401(k) Savings Plan; see the PDF available at www.jpmcbenefitsguide.com for the entire SPD for the JPMorgan Chase 401(k) Savings Plan)

About This Summary

This section summarizes certain information for the health care and insurance plans. Please retain this section for your records. Other sections may be needed in addition to this section to provide a complete summary plan description (SPD) and/or plan document for a plan, including the sections that describe the benefits the plan provides.

These summaries/SPDs/plan documents do not include all of the details contained in the applicable insurance contracts, if any. For plans with applicable insurance contracts, if there is a discrepancy between the insurance contract and the summary/SPD/plan document, the insurance contract will control.

An SPD is a legally required document that provides a comprehensive description of benefit plans and their provisions. The SPD includes the following sections:

- *Plan Administration*
- *What Happens If...*
- *Healthcare Participation*

Additional Plan Information

Your primary contact for matters relating to plan benefits is each plan's claims administrator or service provider. Contact 1-844-ASK-JPMC for information about general administration issues such as enrollment and eligibility for the plans.

Your benefits as a participant in the plans are provided under the terms of this document and insurance contracts, if any, issued to JPMorganChase. If there is a discrepancy between the insurance contracts and this document, the insurance contracts will control.

Please Note: No person or group (other than the plan administrator for the JPMorgan Chase U.S. Benefits Program) has any authority to interpret the plans (or official plan documents) or to make any promises to you about them. The plan administrator for the JPMorgan Chase U.S. Benefits Program has complete authority in his or her absolute discretion to construe and interpret the terms of the plans and any underlying insurance policies and/or contracts, including the eligibility to participate in the plans, and to make factual determinations.

All decisions of the plan administrator for the JPMorgan Chase U.S. Benefits Program are final and binding upon all affected parties. The plan administrators delegate their discretion to interpret the plans to the claims administrators, and to decide claims and appeals, including making factual determinations, to:

- The claims administrators; and
- The Health and Income Protection Plans Appeals Committee.

No Assignment of Benefits

The plans are used exclusively to provide benefits to you and, in some cases, your survivors. Neither you nor JPMorganChase can assign, transfer, or attach your benefits, or use them as collateral for a loan. You may not assign your right to file actions under ERISA regarding the plans, or use power of attorney or similar arrangements for that purpose.

Please Note: You may assign certain employee life insurance benefits and may assign to a health care service provider the right to payment. Please contact 1-844-ASK-JPMC for more information.

Right to Amend

JPMorgan Chase & Co. expressly reserves the right to amend, modify (including cost of coverage), reduce or curtail benefits under, or terminate the benefit plans and programs at any time for any reason, by act of the Benefits Executive, other authorized officers, or the Board of Directors. In addition, the plans and benefits described in this Guide do not represent vested benefits.

JPMorganChase also reserves the right to amend any of the plans and policies, to change the method of providing benefits, to curtail or reduce future benefits, or to terminate at any time for any reason, any or all of the plans and policies described in this Guide.

If you have any questions about this plan, please contact 1-844-ASK-JPMC.

Not a Contract of Employment

Neither this Guide nor the benefits described in this Guide create a contract or a guarantee of employment between JPMorganChase and any employee. JPMorganChase or you may terminate the employment relationship at any time.

The JPMorgan Chase U.S. Benefits Program is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents, and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change, or terminate its benefits and plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorganChase and any individual. JPMorganChase or you may terminate the employment relationship at any time.

PAGES INTENTIONALLY OMITTED



Healthcare Benefits

Effective 1/1/25

Your health is important to you and to JPMorganChase. That's why the company provides you and your family with access to high-quality, cost-effective healthcare coverage and to the resources you need to stay healthy.

Our health benefit plans are built on the principle of a shared commitment to health.

- JPMorganChase provides valuable benefits, funding, and a suite of features designed to help you get and pay for the care you need, manage your health care expenses, and, most importantly, take care of yourself and your family.
- Your role is to take responsibility for the controllable aspects of your health and your spending on healthcare. You can do this by staying informed about healthy lifestyle choices, getting preventive care, carefully selecting your doctors and hospitals, and understanding your treatment options and their costs before receiving services.

How This Section Is Organized

This *Healthcare Benefits* section has separate subsections for:

- The U.S. Medical Plan (including prescription drugs, the Medical Reimbursement Account (MRA), and wellness benefits);
 - For eligible employees in the United States, the plan has two options: Plan Option 1 and Plan Option 2.
 - Employees in Hawaii have a different option, described in a document separate from this Guide, accessible through the *Hawaii Medical Plan* page at <http://www.jpmbenefitsguide.com/jpm-0i7-hawaii-med-web-only-web-.html>.
 - Employees in California have an additional option, described in the *Kaiser HMO* section of this Guide and the documents that section references.
 - Employees in the Dallas/Fort Worth area also may have an additional option, the Centivo Select Plan option, described in the *Centivo Select Plan* section of this Guide and the documents that section references.

COBRA Continuation

The health plans described in this section are subject to special rules that can offer you an opportunity to continue coverage under JPMorganChase's plans even when coverage for you or a dependent would otherwise end. See "Continuing Coverage Under COBRA" in the *Healthcare Participation* section for details.

- The Dental Plan; and
- The Vision Plan.

Because these three plans have the same rules about who is eligible, how you enroll, what happens when coverage ends, and COBRA continuation, there is a separate subsection called *Healthcare Participation* that covers those rules.



Healthcare Participation

Effective 1/1/25

This section describes the general guidelines for participating in the JPMorgan Chase Medical, Dental and Vision Plans (the “Plans”). Participating in the Plans and their programs is optional — the choice is yours!

Be Sure to See *What Happens If...*

This section covers information about topics such as who is eligible, how to enroll, when you can change your coverage, when coverage ends, and opportunities to continue your coverage after it ends.

Be sure to also see the *What Happens If...* section, which describes how a wide variety of life events and situations can affect your benefits and/or give you an opportunity to adjust your coverage.

About This Summary

This section summarizes eligibility, enrollment and other participation information for the Medical, Dental and Vision Plans. Please retain this section for your records. Other sections may be needed in addition to this section to provide a complete summary plan description (SPD) and/or plan document for a plan, including the sections that describe the benefits the plan provides and Plan Administration.

These summaries/SPDs/plan documents do not include all of the details contained in the applicable insurance contracts, if any. For plans with applicable insurance contracts, if there is a discrepancy between the insurance contract and the summary/SPD/plan document, the insurance contract will control.

The JPMorgan Chase U.S. Benefits Program is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change or terminate its benefits plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorganChase and any individual. JPMorganChase or you may terminate the employment relationship at any time.

Table of Contents	Page
Who's Eligible?	33
Who's Not Eligible	33
When You Become Eligible	33
Eligible Dependents	33
Spouse	34
Children	34
Domestic Partners	35
Qualified Medical Child Support Orders	36
Enrolling	36
Coverage Levels	36
<i>Tax Treatment of Domestic Partner Coverage</i>	37
How to Enroll.....	37
<i>Enrolling if You Are an Employee</i>	37
<i>Enrolling if You Are a Newly Hired Employee</i>	38
<i>Enrolling if You Have a Change in Work Status or Qualified Status Change</i>	38
If You Do Not Enroll.....	38
When Coverage Begins	39
When Payroll Contributions Begin	40
Changing Your Coverage Midyear	40
Qualified Events.....	40
Making the Changes.....	41
Allowable Changes	41
HIPAA Special Enrollment Rights	43
When Coverage Ends	43
When Dependent Coverage Ends	44
Continuing Health Coverage Under COBRA	44
What's Included with COBRA Medical Plan Coverage	45
Qualifying Events	45
Continuation Coverage for a Domestic Partner Dependent.....	46
Giving Notice of a COBRA Qualifying Event	46
Choosing COBRA Coverage	47
Premium Due Dates.....	48
Coverage During the Continuation Period.....	48
COBRA Coverage Costs	48
<i>Company-Subsidized COBRA Coverage</i>	48
How Continued Coverage Could End	48
The MRA and COBRA.....	49
Special Rule for Health Care Spending Account Participants.....	49
Additional Questions About COBRA Coverage	50
Defined Terms	50

Who's Eligible?

In general, you are eligible to participate in the Medical, Dental, and Vision Plans if you are:

- Employed by JPMorganChase, or one of its subsidiaries that has adopted the Plan, on a U.S. payroll and you are subject to FICA taxes;
- Paid hourly, salary, draw, commissions, or production overrides; and
- Regularly scheduled to work 20 or more hours per week.

Who's Not Eligible

An individual who does not meet the criteria under "Who's Eligible?" as well as an individual classified or employed in a work status other than as a common law salaried employee by his or her employer is not eligible for the Medical, Dental and Vision Plans, regardless of whether an administrative or judicial proceeding subsequently determines this individual to have instead been a common law salaried employee.

Examples of such individuals include an:

- Independent contractor/agent (or its employee);
- Intern; and/or
- Occasional/seasonal, leased, or temporary employee.

When You Become Eligible

Employees are eligible to participate in the Medical, Dental and Vision Plans as follows:

- If you are a full-time employee (regularly scheduled to work 40 hours per week), you are eligible to join the Plans on your date of hire.
- If you are a part-time employee (regularly scheduled to work at least 20 but less than 40 hours per week), you are eligible to join the Plans on the first of the month after 60 days following your date of hire.

Eligible Dependents

In addition to covering yourself under the Medical, Dental and Vision Plans, you can also cover your eligible dependents, but generally only under the same option you choose for yourself. (Please see "Determining Primary Coverage" and its subsection, "Coordination with Medicare," in the *Plan Administration* section for details on coverage provisions for individuals who are eligible for Medicare.)

Your eligible dependents under the Medical, Dental and Vision Plans — and under certain other plans as referenced in those plan sections of this Guide — include:

- Your spouse or domestic partner (see "Domestic Partners" on page 35 for more information); and
- Your and/or your spouse's/domestic partner's children up to the last day of the month in which they reach age 26*, regardless of student or marital status, financial dependence on parents, residency with parents, or eligibility for coverage under another health plan. To cover your domestic partner's children, you must elect coverage for your domestic partner.

* Newly hired employees wishing to enroll their disabled dependent who is over the age of 26 in the Medical, Dental, Vision or Life & Accident Insurance plan can do so within the 31-day new hire enrollment period by contacting 1-844-ASK-JPMC for assistance in completing the disabled dependent enrollment process.

Please Note: You may continue coverage beyond age 26 for an unmarried child who is enrolled at the time of turning age 26 in that benefit and is deemed unable to support himself or herself because of a mental or physical disability that began before age 26 and who depends on you for financial support. Contact your healthcare company* for more information and specific requirements before your dependent turns 26. To continue coverage for a disabled dependent, that dependent must be enrolled in the Medical, Dental, Vision or Life & Accident Insurance plan prior to turning age 26, unless coverage was elected during your new hire enrollment period for a disabled dependent over the age of 26.

* If you are not enrolled in one of the Medical plans but want to continue coverage for your dependent child over age 26 for the Dental, Vision or Life & Accident Insurance plan please contact Aetna to see if they qualify for continued coverage under these plans.

Important Note on Dependent Eligibility

You are responsible for understanding the dependent eligibility rules applicable to each Plan and abiding by them. Each year during Annual Benefits Enrollment, you must review your covered dependents and confirm that they continue to meet the eligibility requirements. It is important that you review both the dependent eligibility rules and the status of your dependents on file, and make any necessary adjustments during your enrollment period or within 31 days of a Qualified Status Change (QSC), 90 days if the qualifying event is the birth or adoption or placement for adoption of a child.

The benefits you elect will be effective the date of the event. (**Please Note:** You will have 90 days from the QSC date to add any newly eligible dependents to the Medical Plan, including add and then removing that dependent should that dependent pass away within this 90-day period. Please call 1-844-ASK-JPMC if this situation applies to you.) For more information on QSCs, see “Changing Your Coverage Midyear” on page 40. JPMorganChase reserves the right to conduct eligibility verifications on existing dependents at any time. If you fail to provide satisfactory proof (when requested) that your covered dependents meet the current eligibility requirements, you could face penalties ranging from loss of coverage for your dependents to termination of employment.

Within 30 days of adding a new dependent, a mailing will be sent to your home address on file with JPMC requesting materials to verify your dependent's eligibility (that is, birth certificate, marriage license, etc.). You must supply acceptable supporting documents and sign and return the supplied Confirmation of Eligibility within 60 days. If you fail to provide satisfactory proof that your dependent(s) meet the current eligibility requirements, your dependent's coverage will be terminated.

For a listing of acceptable documentation to establish proof of your dependents' eligibility for coverage under the JPMorgan Chase U.S. Benefits Program, please see **Dependent Eligibility Requirements** on **My Health**.

Spouse

The term “spouse” refers to any person to whom you are legally married as recognized by U.S. federal law.

If JPMorganChase employs your spouse, domestic partner, or child, he or she can enroll in coverage as an employee in their own eligible coverage or as your dependent, but not as both*. If you want to cover your eligible child(ren), you or your spouse/domestic partner may provide this coverage. If you are covering a spouse/domestic partner who is also a JPMorganChase employee (i.e., company couple), you should update the “dependent is also an employee” indicator on the Dependent Enrollment page of the Benefit Web Center, available through **My Health**.

* Except for the Supplemental Term Life and Accidental Death and Disability Insurance Plans. If your spouse is also a JPMorganChase employee, he or she can elect Employee Supplemental Term Life and Employee Accidental Death and Disability Insurance coverage as an employee and be also covered as your spouse under these same plans.

Children

“Children” include the following:

- Your natural children;
- Your stepchildren (children of your current spouse);

- Children of your domestic partner (if your domestic partner is also enrolled in the Plan);
 - If you are covering the child of a domestic partner who is not your tax dependent, imputed income for that child will be applied.
- Your legally adopted children;
- Your foster children;
- Children under your legal guardianship (as established by a court order) whom you claim on your income tax return as dependents or for whom you provide more than 50% of their financial support;
- A child under age 18 who lives with you and 1) for whom adoption proceedings have already begun, and 2) whom you have the legal obligation to support (in whole or in part);
- Children who are alternate recipients under a Qualified Medical Child Support Order (QMCSO), as required by law; and
- A disabled child dependent who is over age 26 and meets the following criteria:
 - Is an unmarried, eligible child dependent
 - Is deemed not capable of supporting themselves due to a mental or physical disability that began prior to age 26
 - Is dependent on the employee for financial support
 - Is enrolled in a JPMC Medical, Dental, Vision or Life & Accident Insurance plan prior to turning 26 or is the dependent of a newly hired employee who has enrolled in a Medical, Dental, Vision, or Life & Accident Insurance plan during their new hire enrollment period

Domestic Partners

In addition to the dependents previously listed, you may also cover a “domestic partner” as an eligible dependent under the Medical, Dental, and Vision Plans if you’re not currently covering a spouse. You generally must cover your domestic partner under the same option you select for your own coverage.

For the purposes of the Medical, Dental and Vision Plans, you and your domestic partner must:

- Be age 18 or older; and
- Not be legally married to, or the domestic partner of, anyone else; and
- Have lived together for at least the last twelve (12) months prior to coverage effective date, are currently living together, and are committed to each other to the same extent as married persons are to each other, except for the traditional marital status and solemnities; and
- Be financially interdependent (share responsibility for household expenses); and
- Not be related to each other in a way that would prohibit legal marriage.

OR

- Have registered as domestic partners pursuant to a domestic partnership ordinance or law of a state or local government, or under the laws of a foreign jurisdiction.

You must certify that your domestic partner meets the eligibility rules as defined under the Plan before coverage can begin. You may also be asked to certify that your domestic partner and/or your domestic partner’s children qualify as tax dependent(s) as determined by the Internal Revenue Code (IRC) to avoid any applicable imputed income.

Please Note: If you are covering a domestic partner who is not a tax dependent, imputed income for that domestic partner will be applied. Information about domestic partner coverage and the various tax consequences can be found on **My Health**. If your domestic partner becomes your tax dependent you must call 1-844-ASK-JPMC to update their status and remove imputed income prospectively from the date of call.

Qualified Medical Child Support Orders

If any of the Medical, Dental or Vision Plans receives a judgment, decree, or order known as a Qualified Medical Child Support Order (QMCSO) requiring the Plans to provide medical, dental and vision coverage to your child who is your dependent, the Plans will automatically change your benefits elections to provide coverage for the child. In the case of a child whom you are required to cover pursuant to a QMCSO, coverage will begin and end on the dates the QMCSO order specifies. The Plans will comply with any subsequent QMCSO authorizing changes to coverage or termination of coverage for your child.

Enrolling

Because participating in the Medical, Dental and Vision Plans is optional, you must enroll to have coverage. If you decide to participate, when you enroll you will choose:

1. The option you want for the Medical Plan and the Dental Plan (the Vision Plan has only one option to choose from); and.
2. The coverage level for each Plan. You can choose different coverage levels for each Plan.

If you choose a coverage level other than employee-only coverage, you will also need to select which of your eligible dependents you are enrolling.

Medical and Dental Plan Options

For details on the options available under the Medical Plan and the Dental Plan, see the subsections that describe each Plan:

- *The Medical Plan (Options 1 & 2)*
- *Kaiser HMO*
- *Centivo Select Plan*
- *The Dental Plan*

Coverage Levels

The coverage levels available in the Medical, Dental and Vision Plans are:

- Employee-only;
- Employee + spouse/domestic partner or employee + child(ren); or
- Family (Employee + spouse/domestic partner + child(ren)).

If you are eligible for coverage and do not enroll in a Plan, your eligible dependents cannot be enrolled in that Plan.

You are responsible for understanding the dependent eligibility rules and abiding by them (see “Important Note on Dependent Eligibility” on page 34).

Elections a la Carte!

You don't have to enroll for all the Plans. You can choose only the Plans that you want. For example, you could enroll for the Medical and Dental Plans and waive coverage from the Vision Plan. Or you could enroll for the Dental and Vision Plans and waive coverage from the Medical Plan. It's up to you!

An Important Note on Dependent Coverage

If your spouse or domestic partner is also employed by JPMorganChase, he or she can be covered as an employee **or** as your dependent, but not as both. If you want to cover your eligible children, you **or** your spouse/domestic partner (but not both of you) can choose to provide this coverage.

Tax Treatment of Domestic Partner Coverage

If you're covering a domestic partner as described in "Eligible Dependents" on page 33, there are tax implications of which you should be aware.

JPMorganChase is required to report the entire value of the medical and dental coverage for a "Domestic Partner" as taxable (or "imputed") income to you and to withhold for federal, state and FICA taxes on the imputed income. The imputed income includes the amount that both you and JPMorganChase contribute toward the cost of coverage.

Please Note: If you certify that your domestic partner and/or your domestic partner's children are your tax dependents, you will not be subject to taxation of imputed income on the tax dependents' coverage.

Enrolling a Domestic Partner

Additional information on enrolling and the tax consequences of covering a domestic partner can be found on **My Health**.

How to Enroll

Participation in the Medical, Dental and Vision Plans is optional. You can enroll in all three Plans, or just two of them, or one, or you can waive coverage from all three Plans.

If you want to enroll, the process varies, depending on whether you are a:

- Current, eligible employee, enrolling during Annual Benefits Enrollment;
- Newly hired employee; or
- Current, eligible employee, enrolling or changing your benefits outside of Annual Benefits Enrollment.

No Enrollment Needed for Wellness, EAP or Tobacco Cessation Programs, If Eligible

For benefits-eligible employees, no enrollment is necessary for the Wellness, EAP and Tobacco Cessation programs. These programs are provided to benefits-eligible employees, regardless of whether you enroll in the Medical Plan, and coverage under these programs does not begin or end with participation in the Medical Plan.

Enrolling if You Are an Employee

You have the ability to enroll in the Medical, Dental and Vision Plans once a year, during Annual Benefits Enrollment held in the fall (generally in the October time frame). Elections you make during Annual Benefits Enrollment are effective the following January 1.

At the beginning of each Annual Benefits Enrollment period, you'll receive information about the choices available to you and their costs. You need to review your available choices carefully and enroll in the Plans and options that best meet your needs.

You can view your available choices, their costs and make your elections through the Benefits Web Center on **My Health** or by calling 1-844-ASK-JPMC. Detailed instructions and deadlines will be included in the Annual Benefits Enrollment materials.

Remember, you can't change your choices during the year unless you have a Qualified Status Change. Please see "Changing Your Coverage Midyear" on page 40.

Enrolling if You Are a Newly Hired Employee

If you've just joined JPMorganChase and are enrolling for the first time, you need to make your choices through the Benefits Web Center on **My Health** or by calling 1-844-ASK-JPMC. If you are a full-time employee, you need to make your choices within 31 days of your date of hire. If you are a part-time employee, you need to make your choices within 31 days prior to your coverage effective date.

- **If you are a full-time employee** (regularly scheduled to work 40 hours per week), your coverage will begin — meaning it will be effective — on your date of hire, as long as you enroll within 31 days after your date of hire. For example, if you are hired on June 17, you have between June 17 and July 18 to make your enrollment elections, and these elections will be effective as of your date of hire.
- **If you are a part-time employee** (regularly scheduled to work at least 20 but less than 40 hours per week), your benefits effective date will be the first of the month following your 60-day waiting period, and you will receive your enrollment materials within 31 days before becoming eligible for coverage. You need to enroll within 31 days before your effective date.

You can access your benefits enrollment materials online at **My Health**.

If you are hired after October 1, you will be required to complete your newly eligible benefits enrollment elections for the current calendar year before making your enrollment elections for the subsequent calendar year.

Enrolling if You Have a Change in Work Status or Qualified Status Change

If you're enrolling during the year because you're a newly eligible employee due to a work status change, or if you have a Qualified Status Change (QSC), you'll have 31 days from the date of the change in status to make your new choices, including adding any eligible dependents directly impacted by the QSC. You can submit your choices through the Benefits Web Center on **My Health** or by calling 1-844-ASK-JPMC. Please see "Changing Your Coverage Midyear" on page 40.

Please Note: For a QSC, you have 31 days to add yourself or your dependent from the QSC date, except related to the birth/adoption of a child, in which case you have 90 days to add this eligible dependent (coverage will be retroactive to the date of the QSC). You will also have 90 days to add any newly eligible dependents to the Medical Plan should that dependent pass away within this 90-day period.

Please call 1-844-ASK-JPMC if this situation applies to you.

If You Do Not Enroll

Coverage if You Do Not Enroll and You Are an Employee

If you're already participating in the Medical, Dental and/or Vision Plans and do not change your elections or cancel coverage during Annual Benefits Enrollment, you'll generally keep the same Medical, Dental and Vision Plan coverage for the next plan year (if available). However, you'll be subject to any changes in the Plans and coverage costs.

Re-enrollment May Differ for Other Plans

This *Healthcare Participation* section applies to the JPMorgan Chase Medical, Dental and Vision Plans. Other JPMorganChase benefit plans may have different rules for enrollment.

For example, if you are participating in the Health Care Spending Account and/or the Dependent Day Care Spending Account in one year, you will not automatically continue participating for the next year.

Coverage if You Do Not Enroll and You Are a Newly Hired or Newly Eligible Employee

If you're a new hire or newly eligible employee and do not enroll during the 31-day enrollment period as described under "Enrolling if You Are a Newly Hired Employee" on page 38, you will not have coverage in the Medical, Dental, or Vision Plans.

Coverage if You Do Not Enroll When You Have a Qualified Status Change

Adding Coverage: If you have a Qualified Status Change (QSC) that allows you (and any eligible dependents directly impacted by the QSC) to enroll in the Medical, Dental, Vision, or Life & Accident Insurance plans midyear and you do not enroll within the 31-day period (90-day period in the case of the birth/adoption of a child or death of a newly eligible dependent during the 90 day period) as described under "Enrolling if You Have a Change in Work Status or Qualified Status Change" on page 38, you will not have coverage in those Plans.

Deleting Coverage: If you have a QSC that causes your dependent to no longer be eligible for JPMorgan Chase Medical, Dental, Vision or Life & Accident Insurance* Plans, you should remove coverage for that dependent by submitting the change in the Benefits Web Center or call 1-844-ASK-JPMC within 31 days following the effective date of the change. If you fail to submit this change timely, you may call 1-844-ASK-JPMC to report the change and coverage for the dependent will be canceled effective the date you call 1-844-ASK-JPMC.

* You must contact 1-844-ASK-JPMC to remove your dependent from Life & Accident Insurance. You cannot submit a change on the Benefits Web Center.

Please see "Changing Your Coverage Midyear" on page 40.

When Coverage Begins

If you are an employee, the coverage you elect during Annual Benefits Enrollment takes effect at the beginning of the next plan year (January 1).

For benefits-eligible employees, no enrollment is necessary for Wellness, EAP and Tobacco Cessation programs and participation is not dependent upon enrolling in the Medical Plan. Your coverage begins on your date of hire or when you become benefits eligible.

If you are a newly hired or newly eligible employee, the coverage you elect as a new hire takes effect as follows:

- If you are a full-time employee (regularly scheduled to work 40 hours per week), coverage begins on your date of hire. You have 31 days from your date of hire to make your enrollment elections. Coverage is effective retroactive to your date of hire.
- If you are a part-time employee (regularly scheduled to work at least 20 but less than 40 hours per week), coverage begins on the first of the month after 60 days from your date of hire. You have 31 days prior to your effective date to make your enrollment elections. Coverage is effective as of your effective date.

If you have a change in work status or Qualified Status Change, the coverage you elect because of a qualifying event (such as those described under "Changing Your Coverage Midyear" on page 40) will take effect as of the day of the qualifying event, if you enroll within 31 days of the event (90-day period in the case of the birth/adoption or placement for adoption of a child or if your newly eligible dependent passes away during the 90-day period) and you have already met the Plan's eligibility requirements. Please see "Changing Your Coverage Midyear" on page 40.

When Payroll Contributions Begin

Your Medical, Dental and Vision Plan payroll contributions for the cost of coverage start when your coverage begins. Your contributions are automatically deducted from your pay in equal installments 24 times a year. This applies if you are a semimonthly paid employee or a biweekly paid employee. If you are paid biweekly and the month has three pay periods, no contributions will be taken from the third pay period.

If you have coverage but are not actively working because of an unpaid leave of absence, you will be directly billed for any required contributions on an after-tax basis.

Retroactive Contributions as Necessary

Be advised that payroll contributions are owed based upon your coverage effective date. Due to timing of payroll cycles, employees may experience retroactive payroll deductions where prior payroll contributions were due but not deducted due to timing of payroll processing. This can occur for any coverage election or change including new elections or midyear changes due to a qualifying event.

Changing Your Coverage Midyear

The Medical, Dental and Vision Plan elections you make during Annual Benefits Enrollment will stay in effect through the next plan year (or the current plan year if you enroll during the year as a newly eligible employee). However, you may be permitted to change your elections before the next Annual Benefits Enrollment if you have a Qualified Status Change (QSC). A QSC does not permit you to change your healthcare company during the year under the Medical Plan. **Please Note:** Any changes you make during the year must be consistent with your QSC. More information on QSCs is located in the *What Happens If* section.

Qualified Events

Qualified Status Changes (QSCs) include:

- Marriage/Domestic Partnership/Civil Union
 - You get married or establish a domestic partnership or civil union
 - You get legally separated, divorced or end a domestic partnership or civil union
- Children
 - You have a baby, complete an adoption, or assume guardianship
 - Your child no longer qualifies for JPMorganChase benefits
- Family Members
 - You or your family member loses benefits coverage under another employer's plan
 - You or your family member gains benefits coverage under another employer's plan
 - Your child/elder care arrangements change
 - A family member who is covered by JPMorganChase benefits dies
- Moving
 - You move out of your Medical or Dental Plan option's service area (certain changes permitted)

Important Note About Providers Leaving Networks

If your doctor leaves a network, it does not qualify as an event that allows you to change coverage during the year. Each year during the fall Annual Benefits Enrollment, you may want to check with your provider to ensure that he or she plans to continue to participate in the network of your healthcare company.

Making the Changes

You need to enroll and/or add your eligible dependents **within 31 days following the Qualified Status Change (QSC)** (90 days if the qualifying event is the birth or adoption of a child) for benefits to be effective on the date of the event. **Please Note:** See “*If You Do Not Enroll*” on page 38 for details on what happens if you miss the 31-day enrollment period. (You will have 90 days from the QSC to add any newly eligible dependents to the Medical Plan should that dependent pass away within this 90-day period.)

Please call 1-844-ASK-JPMC if this situation applies to you.

You can make these elections through the Benefits Web Center on **My Health** or by calling 1-844-ASK-JPMC.

Please Note: Documentation of dependent eligibility will be required when a dependent is added for coverage and may be requested at any time by JPMorganChase or the claims administrator. JPMorganChase or an administrator appointed by JPMorganChase regularly conducts dependent eligibility verification to ensure that all covered dependents meet the current eligibility requirements of the JPMorgan Chase U.S. Benefits Program. For details, please see “Important Note on Dependent Eligibility” on page 34.

Allowable Changes

The chart below details the allowable changes due to a Qualified Status Change (QSC).

For domestic partnerships, the partnership must have been in effect for at least 12 continuous months, along with other criteria, before it makes the partner eligible to be covered by any JPMorganChase plan or program as a dependent.

QSC	Employee	Spouse/Domestic Partner	Dependent Child or Domestic Partner (“DP”) Child
Marriage	Add	Add	Add
Domestic Partner Commitment	Add	Add	Add
Divorce, Legal Separation, or Termination of DP Commitment	Add (if you have lost other coverage)	Drop	Drop
Death of Spouse/DP	Add*	Drop	Drop
Birth/Adoption/Legal Guardianship	Add	Add	Add
Child Gains Eligibility	Add	Add	Add
DP’s Child Becomes Eligible	Add	Add	Add
Child Gains Eligibility Due to QMCSO	Add	N/A	Add
Child/DP Child No Longer Eligible	N/A	N/A	Drop

QSC	Employee	Spouse/Domestic Partner	Dependent Child or Domestic Partner ("DP") Child
Death of Child/DP Child	N/A	N/A	Drop
You or Covered Dependent Gains Other Coverage	Drop/reduce number of dependents	Drop/reduce number of dependents	Drop/reduce number of dependents
You or Covered Dependent Loses Other Coverage	Add	Add	Add
Change in Dependent Care Provider or Fees	N/A	N/A	N/A
Move Out of Provider Service Area	Change option	Change option	Change option
If you are enrolled in the JPMC Medical Plan Kaiser HMO Option and move out of California (or out of the Kaiser service area)	You will automatically be enrolled in Cigna Option 2. You can contact 1-844-ASK-JPMC within 31 days of your move to change your options (Aetna/Cigna, Option 1 or 2)	You will automatically be enrolled in Cigna Option 2. You can contact 1-844-ASK-JPMC within 31 days of your move to change your options (Aetna/Cigna, Option 1 or 2)	You will automatically be enrolled in Cigna Option 2. You can contact 1-844-ASK-JPMC within 31 days of your move to change your options (Aetna/Cigna, Option 1 or 2)
If you are enrolled in the Centivo Select Plan and move out of the service area	You will automatically be enrolled in Cigna Option 2. You can contact 1-844-ASK-JPMC within 31 days of your move to change your options (Aetna/Cigna, Option 1 or 2)	You will automatically be enrolled in Cigna Option 2. You can contact 1-844-ASK-JPMC within 31 days of your move to change your options (Aetna/Cigna, Option 1 or 2)	You will automatically be enrolled in Cigna Option 2. You can contact 1-844-ASK-JPMC within 31 days of your move to change your options (Aetna/Cigna, Option 1 or 2)

* Call 1-844-ASK-JPMC>

HIPAA Special Enrollment Rights

The Health Insurance Portability and Accountability Act (HIPAA) is a federal law that provides special enrollment rights to employees and eligible dependents who decline coverage under the Medical, Dental and Vision Plans because they have other healthcare coverage. HIPAA's special enrollment rights apply in certain cases in which you and/or your dependents decline Medical, Dental or Vision Plan coverage because you have healthcare coverage through another source — and then lose that coverage. These rights also apply if you acquire an eligible dependent.

If you or your eligible dependent declined coverage under the Medical, Dental, or Vision Plan, you may enroll for healthcare coverage within 31 days of a qualifying event (90 days if the qualifying event is the birth or adoption of a child or if a newly eligible dependent should pass during this 90-day period) for coverage to be effective the date of the event. If you miss the 31-day period, you will not be able to make a change until the following Annual Benefits Enrollment. Qualifying events include:

- You and/or your eligible dependents lose other healthcare coverage because you no longer meet the eligibility requirements (because of legal separation, divorce, death, termination of employment, or reduced work hours);
- If you have a new dependent because of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption (90 days for birth/adoption). If you are eligible for coverage but do not enroll, your dependent cannot enroll;
- Employer contributions for other coverage ends; or
- The other coverage was provided under the Consolidated Omnibus Budget Reconciliation Act (COBRA) and the COBRA coverage period ends.

If you qualify for this HIPAA special enrollment, your coverage under the Medical, Dental and/or Vision Plans will begin on the date of the event provided you enroll within the appropriate time frame and pay the required contributions.

Effective April 1, 2009, if you or your eligible dependent loses Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or become eligible for a premium assistance subsidy under Medicaid or CHIP, you may enroll for JPMorganChase coverage, as long as you make your request within 60 days of the event.

When Coverage Ends

Coverage and participation under the Medical, Dental, and Vision Plans will end on the last day of the month in which:

- Your employment with JPMorganChase is terminated for any reason (and you don't elect COBRA coverage, if available);
- You cancel coverage or participation because of a Qualified Status Change (QSC) (cancellation must be consistent with the QSC);
- You stop making required contributions;
- You no longer meet the eligibility requirements of the Plans;
- You have been on an approved Long-Term Disability (LTD) leave and have been receiving LTD benefits under the LTD Plan for 24 months (see the *Long-Term Disability* section for more details);
- The Plan is discontinued; or
- You pass away.

When Dependent Coverage Ends

Coverage for your dependents ends the earlier of when your coverage ends or when the dependent no longer meets the dependent eligibility requirements. For more details on dependent eligibility, see “Eligible Dependents” on page 33.

- For your spouse, this means the last day of the month in which you pass away (unless you are eligible for retiree medical, dental, or vision coverage) or you divorce.
- For your domestic partner and/or children of your domestic partner, this means the last day of the month in which the domestic partner ceases to meet the eligibility requirements.
- For your child, this means the last day of the month in which he or she turns age 26.
 - **Please Note:** You can continue medical, dental, vision, and life & accident insurance coverage beyond age 26 for an unmarried child who is enrolled in that benefit and is deemed not capable of supporting himself or herself due to a mental or physical disability that began before the age limits described above and who is dependent on you for financial support. To continue coverage for a disabled dependent, that dependent must be enrolled in the Medical, Dental, Vision or Life & Accident Insurance plan at the time they turn age 26, unless coverage was elected during your new hire enrollment period for a disabled dependent over the age of 26. If your dependent loses coverage at 26, you will **not** be able to add them to your coverage at a later date.

Continuing Health Coverage Under COBRA

Healthcare and wellness program benefits for you, and your covered dependents, end as of the last day of the month in which you leave the firm. If you are currently enrolled in the Medical Plan (including the Medical Reimbursement Account [MRA]), Dental Plan, Vision Plan, or Health Care Spending Account, you may elect to continue this coverage for you and your covered dependents for up to 18 months by enrolling in the coverage available through the Consolidated Omnibus Budget Reconciliation Act (COBRA). Also under COBRA, you may elect to continue participating in certain wellness-related programs offered through a single “bundled” election, described under “What’s Included with COBRA Medical Plan Coverage” on page 45.

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you and your covered dependents have the right to continue healthcare coverage at your own expense for a certain period of time if your JPMorganChase-provided healthcare coverage ends because of certain circumstances—called “qualifying events.”

Your covered dependents include your spouse and your eligible dependent children who are covered at the time of a qualifying event (your “qualified beneficiaries,” as defined below). For domestic partners, JPMorganChase may provide COBRA-like health coverage if the domestic partner was covered under the JPMorgan Chase Medical Plan, Dental Plan, Vision Plan, and/or Employee Assistance Program at the time coverage ended.

COBRA coverage applies to the:

- The Medical Plan, including the Prescription Drug Plan, the MRA (see “The MRA and COBRA” on page 49 for more information), Wellness Screenings at your doctor’s office or qualifying labs and Tobacco Cessation program;
- Dental Plan;
- Vision Plan;
- Health Care Spending Account (through the end of the year in which the qualifying event occurs); and
- Onsite Health and Wellness Centers access, wellness screenings, tobacco cessation program and Employee Assistance Program as a bundled election, even if not electing any other benefits under COBRA.

What's Included with COBRA Medical Plan Coverage

If you elect COBRA Medical Plan coverage, the following are included:

- The Medical Plan which you were enrolled in as an active employee, including the Prescription Drug Plan and the MRA (see “The MRA and COBRA” on page 49 for more information);
- Wellness Screenings at your doctor's office or qualifying labs; and
- Tobacco cessation program.

If you do not elect COBRA Medical Plan coverage, we are required to offer you the ability to elect to continue participation in certain wellness-related programs. These programs are offered through a single “bundled” election. However, we strongly encourage you to consider the value in electing such programs:

- Access to the JPMorganChase on-site Health & Wellness Centers;
- Employee Assistance Program (EAP);
- Tobacco cessation program; and
- Wellness Screening at your doctor's office or qualifying labs.

If you elect COBRA coverage for these services, you are eligible to earn Wellness Rewards (a taxable incentive payable through payroll) by completing the Wellness Activity(ies) during the annual designated timeframe. The maximum amount of Wellness Rewards you can earn is determined by your Medical Plan eligibility: JPMC Medical Plan Option 1 and Option 2 \$700, Centivo Select Plan \$200. Additionally, your covered spouse/domestic partner is not eligible to earn any Wellness Rewards.

If you elect COBRA Medical Plan coverage and would like to continue to have access to the Employee Assistance Program and the JPMorganChase onsite Health & Wellness Centers, you should purchase the COBRA “bundled” coverage listed above.

More details about coverage under COBRA are available by calling 1-844-ASK-JPMC.

Qualified Beneficiary

Individuals eligible for COBRA continuation coverage are called “qualified beneficiaries.” A qualified beneficiary includes the covered spouse and eligible dependent children of a covered employee, and, in certain cases, the covered employee.

Under current law, to be considered a qualified beneficiary, an individual must generally be covered under a group health plan on the day before a qualifying event occurs that causes a loss in coverage (such as termination of employment or a divorce from or death of the covered employee). In addition, a newborn child or a child who is placed for adoption with the covered employee during the period of COBRA continuation coverage is also considered a qualified beneficiary.

Qualifying Events

You, your spouse, and your dependent children may elect COBRA coverage for varying lengths of time, depending on the circumstances under which your JPMorganChase healthcare coverage ends:

- **If Your Employment Terminates or Your Work Hours Are Reduced.** If you lose coverage because your employment terminates (for any reason other than gross misconduct) or your work hours are reduced, you and/or your covered dependents may purchase COBRA coverage for up to 18 months. Certain events may extend this 18-month COBRA continuation period:
 - If your covered dependents experience any second qualifying event within the original 18-month period, they (but not you) may extend the COBRA continuation period for up to an additional 18 months (for a total of up to 36 months from the original qualifying event).

- If you become eligible for Medicare while employed (even if this is not a qualifying event for your covered dependents because they do not lose coverage) and then a second qualifying event (such as your termination of employment or reduction in hours of work) happens within 18 months, your covered dependents may elect COBRA continuation for up to 36 months from the date that you become eligible for Medicare.
- **If Your Covered Dependents Lose Coverage.** If your spouse and/or your dependent children lose coverage because of any of the circumstances listed below, they may purchase COBRA coverage for up to 36 months from the date that coverage ends because:
 - You pass away;
 - You divorce your spouse or become legally separated;
 - You become eligible for Medicare; or
 - Your dependent child loses dependent eligibility status under the terms of the plan (for example, the end of the month in which your dependent child reaches age 26).
- **If You or Your Covered Dependents Become Disabled.** If you or one of your covered dependents becomes disabled under the Social Security Administration guidelines within 60 days of a qualifying event, or you are disabled at the time COBRA coverage is initially offered, you and your covered dependents may continue COBRA coverage for an additional 11 months beyond the initial 18 months, to a total of 29 months. You must call 1-844-ASK-JPMC, the COBRA Administrator, within 60 days after Social Security issues a determination of disability status and before the initial 18-month COBRA coverage period ends. You also must notify the COBRA Administrator within 30 days after Social Security determines the end of disability status for you or your covered dependent.

If a second qualifying event occurs at any time during this 29-month disability coverage period, your covered dependents (but not you) may continue COBRA coverage for an additional seven months, to a total of 36 months.

Continuation Coverage for a Domestic Partner Dependent

A domestic partner or the children of a domestic partner who are not your tax dependents are not eligible for COBRA continuation coverage under federal law. However, JPMorganChase provides COBRA-like coverage if your domestic partner (and his or her eligible children) was covered under the JPMorgan Chase Medical Plan, Dental Plan and Vision Plan, at the time coverage ended. Call 1-844-ASK-JPMC for more information.

The Employee Assistance Program is available under COBRA-like continuation coverage for all eligible dependents, although wellness screenings are limited to your domestic partner only (not eligible dependents). Access to on-site Health and Wellness Centers is not available to your domestic partner or any of your eligible dependents.

The rate for domestic partner continuation coverage will be the same as the COBRA rate. Contributions will be made on an after-tax basis and will represent the full value of the coverage plus 2%. If you pass away while continuing your own coverage under COBRA, coverage may be continued by your covered domestic partner for a total of 36 months.

If a second qualifying event occurs anytime within the original 18-month period, COBRA continuation coverage may be extended for an additional 18 months, for a total period of 36 months.

Giving Notice of a COBRA Qualifying Event

If your employment terminates, your work hours are reduced, or you pass away, and this results in a loss of benefits under the Medical, Dental, or Vision Plans, the COBRA Administrator automatically will notify you or your covered eligible dependents about your right to elect continued coverage under COBRA. You will receive the necessary election forms to your home address of record within 14 days from the date that the COBRA Administrator is notified of your eligibility for COBRA coverage.

However, if you divorce or your eligible dependent child loses dependent status under the terms of the plan, you or one of your covered dependents must call 1-844-ASK-JPMC within 60 days of any such event. If notice is not received within that 60-day period, your dependents will not be entitled to elect COBRA continuation coverage. Notice must be provided to the COBRA Administrator and must include the following information: the name of the employee or qualified beneficiaries requesting coverage, the qualifying event and the date of the qualifying event. In addition, you may be asked to provide supporting documentation such as a divorce decree. Otherwise, your covered dependents will not be eligible to elect continued coverage under COBRA.

If a qualified beneficiary experiences a second qualifying event that would entitle him or her to additional months of continuation coverage, he or she must notify the COBRA Administrator. This notice must include the:

- Name of the employee;
- Name of the qualified beneficiary receiving COBRA coverage; and
- Type and date of the second qualifying event.

This notice must be provided within 60 days from the date of the second qualifying event (or, if later, the date coverage would normally be lost because of the second qualifying event). In addition, the qualified beneficiary may be asked to provide a copy of a death certificate or divorce decree.

When the plan is notified that one of these events has happened, the qualified beneficiary will automatically be entitled to the extended period of COBRA continuation coverage. If a qualified beneficiary fails to provide the appropriate notice and requested supporting documentation during this 60-day notice period, the qualified beneficiary will not be entitled to extended continuation coverage.

If you are a former employee and you have a newborn or adopt a child while you are on COBRA continuation coverage and you enroll the new child for coverage, the new child will be considered a qualified beneficiary rather than an after-acquired dependent. This gives the child additional rights, such as the right to continue COBRA benefits even if you pass away during the COBRA period, and the right to an additional 18 months of coverage if a second qualifying event occurs during the initial 18-month COBRA period after your termination or retirement.

Updating Your Personal Contact Information

To ensure that you receive information to enroll in COBRA, please contact 1-844-ASK-JPMC to update your personal contact information as well as your dependent's contact information.

Choosing COBRA Coverage

You and/or your covered dependents must choose to continue coverage within 60 days after the later of the:

- Date you and/or your covered eligible dependents would lose coverage because of the qualifying event; or
- Date you are notified of your and/or your covered eligible dependents' right to continue coverage because of the qualifying event (that is, the date of your COBRA Enrollment Notice).

If you make no election during the 60-day period, you waive your right to continue coverage. Each qualifying beneficiary has an independent right to elect COBRA coverage. Covered employees may elect coverage on behalf of their spouses, and parents may elect coverage on behalf of their children.

You will receive COBRA materials approximately two weeks after the date they are notified of the qualifying event. These materials will describe the enrollment instructions and time frames for making your elections. You will have a period of 60 days from the date of your qualifying event to elect COBRA coverage. **Important Notes:** You must make an election at the time COBRA coverage is offered—it is not automatically provided. Also, if you elect COBRA your coverage will stay with the carrier and current option you were with when you were active (Aetna or Cigna, Option 1 or Option 2); this also applies to Dental coverage. If you are still enrolled in COBRA during Annual Enrollment you will be able to change carriers then.

Premium Due Dates

If you elect to continue coverage under COBRA, you must pay the first premium(s) (including all premiums due but not paid) within 45 days after your election. Thereafter, COBRA premiums are due on the first calendar day of the month for that month's coverage, and must be paid within 30 days of each due date. If you elect to continue your coverage under COBRA but do not make timely payments in full (even if you do not receive a bill), your coverage will be terminated retroactively to the time frame applicable to your last full payment and will not be reinstated.

Coverage During the Continuation Period

With respect to Medical Plan, Dental Plan and Vision Plan coverage, you and your covered dependents may choose to continue the coverage option that you had as an active employee. You and your covered dependents may subsequently change coverage during the next Annual Benefits Enrollment, if a qualified change in status occurs, or at other times, to the same extent that active employees may do so.

COBRA Coverage Costs

If you choose to continue coverage under COBRA, you will generally pay the full cost* for yourself and/or your qualified beneficiaries, plus a 2% administrative fee. If COBRA coverage is extended because of a disability, the rates for coverage during the additional 11 months are 150% of the full cost.

If a second qualifying event occurs during the initial 18-month period of COBRA coverage, the 102% rate applies to you and your qualified beneficiaries for the full 36 months of COBRA coverage, even if you or one of your covered dependents becomes disabled. However, if a second qualifying event occurs during an extended disability coverage period, then the rates of coverage will continue at the higher disability coverage rates explained above.

* The cost of COBRA is based on your plan elections and your Total Annual Cash Compensation (TACC), as defined by the Plan. Your TACC is frozen as of the last day of active employment with JPMorganChase.

Company-Subsidized COBRA Coverage

If you are eligible for benefits under the U.S. Severance Pay Plan, you will receive a COBRA subsidy and will pay the active employee rate for medical coverage under COBRA for the lesser of 1) six months; or 2) the number of months of severance benefits you receive. For calculation purposes, four weeks of severance pay equal one month, and fractional months are rounded up to the next higher whole number of months (for example, 11 weeks would be rounded up to three months). This subsidy will apply to medical and dental coverage only (the Vision Plan, Health Care Spending Account Plan, and the Wellness Program are not subsidized by JPMorganChase, including under COBRA for individuals receiving severance benefits). Your eligibility for company-subsidized COBRA coverage is conditioned upon JPMorganChase's receipt of the executed Release. Regardless of whether you were ever informed that you are eligible for benefits under the U.S. Severance Pay Plan, JPMorganChase's discretionary determination that you engaged in misconduct or violated the company's Code of Conduct before or during the COBRA subsidy period or that you could have been terminated for cause will render you ineligible for a COBRA subsidy and premiums due will be recalculated retrospectively. Unsubsidized COBRA coverage (102% of the total cost of coverage) will be available after the end of the subsidized portion of the COBRA period for the remainder of the 18-month COBRA continuation period.

Company-subsidized COBRA coverage is also available for your eligible, covered survivors, if you pass away as an active employee. Continuing coverage is available at the active employee costs for up to 36 months.

How Continued Coverage Could End

Under COBRA rules, coverage will end for you and/or your covered dependents when the first of the following occurs:

- Your COBRA coverage period ends;

- You do not make the required premium payments for coverage on a timely basis;
- You obtain coverage under another group plan that does not exclude or limit coverage for pre-existing conditions. However, if the new plan does have pre-existing conditions or limits, you can continue your COBRA coverage for that specific condition up to the end of your original maximum COBRA period (18 or 36 months, depending on your situation);
- You and/or your covered dependents become eligible for Medicare. However, if you become eligible for Medicare before your covered dependents, your covered dependents may be eligible to continue coverage through COBRA for up to 36 months from the date of the original qualifying event;
- In the case of an extended disability coverage period, you or your covered dependent is no longer considered disabled under Social Security guidelines;
- For newborns and children adopted by or placed for adoption with you during your COBRA continuation period, the date your COBRA coverage period ends, unless a second qualifying event occurs; or
- JPMorganChase terminates the plan.

The MRA and COBRA

If you had an MRA as an active employee, you can use any remaining balance in your MRA to pay for eligible out-of-pocket medical and prescription drug expenses through the end of the month in which you terminate or while enrolled in COBRA medical coverage.

If you enroll in COBRA medical coverage, you can continue to earn Wellness Funds to increase the value of your MRA, up to the full annual MRA earnings amount (see “What Happens to Your MRA If Your Employment with JPMorganChase Ends” in the *Medical Plan* section). While enrolled in COBRA medical coverage:

- Your MRA balances will roll over from one calendar year to the next; and
- You can use any remaining balance in your MRA for reimbursement of eligible expenses;
 - JPMC Medical Plan up to \$700, Centivo Select Plan up to \$200

If you do not enroll in COBRA medical coverage, you cannot earn additional Wellness Rewards beyond your termination of employment. You can use your existing MRA funds to pay for out-of-pocket costs incurred prior to the end of the month of your termination date. For example, if you terminate as of January 5, 2025, any out-of-pocket medical and prescription drug expenses incurred through January 31, 2025, are eligible, but you must submit an MRA Claim Form by December 31, 2026, to receive a reimbursement. Any remaining MRA balance will be forfeited (unless you are retirement eligible in which case the balance remains intact and can be used to offset medical and prescription drug expenses until the account is depleted; administrative fees may be incurred).

If you elect COBRA medical coverage, no administrative fees are deducted from your MRA.

Special Rule for Health Care Spending Account Participants

Former employees may be eligible to continue participation in the Health Care Spending Account under COBRA, if you have not used your entire account balance prior to the date your participation would end. To continue participating under COBRA, you must make after-tax contributions equal to 102% of the total monthly contribution you were making to the Health Care Spending Account before your participation ended. Coverage may not be continued into the next plan year.

Please Note: You may want to elect to continue your participation in the Health Care Spending Account under COBRA if you have not used your entire account balance before your termination date and you anticipate that you will incur expenses after that date. Otherwise, only those expenses incurred through the end of the month in which your employee coverage ends will be eligible for reimbursement.

Additional Questions About COBRA Coverage

If you have additional questions about your COBRA coverage, please contact 1-844-ASK-JPMC (or (212) 552-5100, if calling from outside the United States). Service Representatives are available Monday – Friday, from 8 a.m. to 7 p.m. Eastern time, except certain U.S. holidays.

Defined Terms

As you read this section, you'll come across some important terms related to the accounts. To help you better understand the accounts, many of those important terms are defined here.

Before-Tax Contributions

Before-tax contributions are contributions that are taken from your pay before federal (and, in most cases, state and local) taxes are withheld. Before-tax dollars are also generally taken from your pay before Social Security taxes are withheld. This lowers your taxable income and your income tax liability. Your Medical, Dental, Vision and Spending Accounts Plans payroll contributions are generally taken on a before-tax basis.

Claims Administrator

The claims administrator is the company that provides certain claims administration services for the Medical, Dental and Vision Plans.

JPMorganChase is not involved in deciding appeals for any benefit claim denied under the Medical, Dental and Vision Plans. All fiduciary responsibility and decisions regarding a claim for a denied benefit under the Plan rest solely with the claims administrator. **Please Note:** Claims and appeals relating to eligibility to participate in the Medical, Dental and Vision Plans are decided by the plan administrator. Consult the *Plan Administration* section for details.

COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) is a federal law that allows you and/or your covered dependents to continue Medical Plan coverage on an after-tax basis (under certain circumstances) when coverage would otherwise end. This *Healthcare Participation* section provides details on COBRA coverage.

Publications 502, 503 and 15B are Internal Revenue Service (IRS) publications that can be used as a guide to determine eligible and ineligible expenses under the Health Care Spending Account, Dependent Care Spending Account and Transportation Spending Accounts. You can request a copy by calling the Internal Revenue Service (IRS) at (800) 829-FORM ((800) 829-3676), or you can view these publications by logging on to www.irs.gov.

Medical Reimbursement Account

A Medical Reimbursement Account ("MRA," also known as a Health Reimbursement Account" or "HRA") is a tax-free account established on your behalf at your healthcare company when you enroll in the Medical Plan. You can earn Wellness Rewards for your MRA by completing Wellness Incentive Activities. This account is JPMC-funded only; you cannot contribute to your MRA. You can use the funds in your MRA to pay for eligible out-of-pocket medical and prescription drug expenses (deductibles, coinsurance, and copayments).

Medicare

Medicare is Health Insurance for the Aged and Disabled provisions of Title XVIII of the Social Security Act of the United States, as enacted or later amended. Coverage is available to most U.S. residents age 65 and older, those with a disability for at least 29 months, and those with end-stage renal disease (ESRD). Generally, Medicare is the primary coverage for individuals who are age 65 and older, unless those individuals are actively working.

Qualified Status Change

The JPMorganChase benefits you elect during each Annual Benefits Enrollment will generally stay in effect throughout the plan year, unless you elect otherwise, because of a Qualified Status Change (QSC). If you have a QSC, you have 31 days from the qualifying event to make benefits changes; 90 days from the qualifying event if the event is the birth or adoption of a child. The benefits you elect will be effective the date of the event if you make the elections timely. **(Please Note:** You will have 90 days from the QSC date to add any newly eligible dependents to the Medical Plan, should that dependent pass away within this 90-day period.)

Please Note: Regardless of whether you experience a qualified change in status, you cannot change your healthcare company during the year.



The JPMorgan Chase U.S. Medical Plan

Effective 1/1/25

The JPMC U.S. Medical Plan (the Medical Plan or the Plan) provides comprehensive coverage for a broad range of healthcare services and prescription drugs. For many in-network routine services, including primary care and specialist office visits, basic lab services, urgent care, and emergency room visits there is no in-network deductible or coinsurance. Instead, there are fixed dollar copayments (“copays”) for these covered services. Less routine services, such as inpatient hospital, outpatient surgery, radiology, etc., are subject to an annual deductible and coinsurance. And, if your deductible, coinsurance and copays add up to the out-of-pocket maximum in a plan year, the Plan pays 100% of your eligible in-network costs for the remainder of that year.

In addition to providing coverage in the event of illness, the Medical Plan offers coverage for eligible preventive care and eligible preventive prescription drugs (generic and brand) at 100% (\$0 cost share), an integrated Wellness Program to help you and your family stay healthy and a Medical Reimbursement Account (MRA) to help you pay for eligible out-of-pocket medical and prescription drug costs. You can earn funds for your MRA when you participate in certain wellness incentive activities.

This section of the Guide will provide you with a better understanding of how your Medical Plan coverage works, including how and when benefits are paid.

Be sure to see important additional information about the Plan, in the sections titled About This Guide, What Happens If... and Plan Administration.

About this Summary Plan Description

This section is the summary plan description (SPD) and the plan document for the Medical Plan. Please retain this section for your records. Other sections and subsections of *Your JPMC Benefits Guide* may also constitute the complete SPD/plan document, including the *Healthcare Participation* and *Plan Administration* sections.

This summary does not include all of the details contained in the applicable insurance contracts, if any. For plans that are funded through insurance, if there is a discrepancy between the insurance contract and the SPD/plan document, the insurance contract will control.

For U.S. Benefits-Eligible Employees Living in California

If you are an eligible U.S. employee living in California, your JPMorganChase medical coverage may include the Kaiser HMO option, described in the *Kaiser HMO* section.

For U.S. Benefits-Eligible Employees Living in the Dallas-Fort Worth, Texas area

If you are an eligible U.S. employee living in the Dallas-Fort Worth, Texas area, your JPMorganChase medical coverage may include the Centivo Select Plan option, described in the *Centivo Select Plan* section.

Two Options

The Medical Plan offers two options: Plan Option 1 and Plan Option 2. Both options cover the same medically necessary services and supplies, including prescription drugs. In addition to choosing between the two options, you also choose whether your coverage is provided through Aetna or Cigna, both of which have broad networks of doctors and hospitals. The key differences between the two options is the level of payroll contributions, deductibles, copays and out-of-pocket maximums.

- Plan Option 1 has higher payroll contributions but lower annual deductibles, annual out-of-pocket maximums and generally lower copays.
- Plan Option 2 has lower payroll contributions but higher annual deductibles, annual out-of-pocket maximums and generally higher copays.

Both Aetna and Cigna have networks of selected healthcare providers and you are strongly encouraged to use in-network providers as this saves both you and JPMorganChase money. However, you have the option to use out-of-network providers if you choose. The Prescription Drug Plan is part of the Medical Plan and is administered by CVS Caremark — regardless of which option or healthcare company you choose.

For employees living in Florida, Louisiana, Oklahoma, and Georgia

Effective August 1, 2024, expanded services are available through Included Health for employees and their covered dependents enrolled in the JPMorganChase U.S. Medical Plan who live in Florida, Georgia, Louisiana and Oklahoma.

Included Health's Care Coordinators will help you and your covered dependents understand your healthcare benefits and support your healthcare needs. Included Health's care coordinators can help you:

- Understand your Aetna or Cigna health insurance coverage and cost
- Find solutions to healthcare insurance problems such as coordinating authorization for services, understanding medical bills and resolving billing errors
- Manage your health through care and disease management services for new and ongoing chronic conditions
- Find quality, in-network Aetna and Cigna providers, get treatment decision support and second medical opinions
- Get virtual primary care and urgent care services (subject to cost share based on the JPMorganChase Medical Plan)

Included Health's expanded services work in coordination with your JPMorganChase Medical Plan so you can get the most out of your healthcare. You'll still have the same access to your Aetna or Cigna network of providers, covered services and spending accounts. Your Medical ID card (from Aetna or Cigna) will have Included Health's contact information as their services replace Aetna and Cigna's call centers. Your healthcare company (Aetna or Cigna) is still responsible for authorizing services.

Our Healthcare Companies

JPMorganChase has selected Aetna and Cigna to administer our Medical Plan. Both are large, established companies that offer broad nationwide provider networks.

They also offer strong, well-established clinical programs and provide tools and resources to help you research and understand your health treatment alternatives. You can choose to have either of these healthcare companies administer your Medical Plan, regardless of whether you choose Plan Option 1 or Plan Option 2.

Provider Directories

You can easily check which healthcare providers participate in the various Medical Plan options by accessing your healthcare company's website at **My Health**, available at hr.jpmorganchase.com/hr on the JPMorganChase intranet or at myhealth.jpmorganchase.com if not on the JPMorganChase intranet.

Please Note: You should always check with your healthcare provider to ensure they plan to continue participating in the network of the Medical Plan option you choose. **If your healthcare provider decides to leave the network, it does not qualify as an event that allows you to change your healthcare company during the year.**

The Medical Reimbursement Account

When you enroll in Plan Option 1 or Plan Option 2 through Aetna or Cigna, you will automatically be set up with a Medical Reimbursement Account (MRA). The MRA is a company-funded account that you can use to help pay for covered out-of-pocket medical and prescription drug expenses. You can earn Wellness funds for your MRA when you participate in certain wellness incentive activities.

Questions?

For questions or concerns regarding the Medical Plan, please contact your healthcare company (Aetna or Cigna) or the Prescription Drug Plan administrator, CVS Caremark. For employees living in Florida, Georgia, Louisiana and Oklahoma, please contact Included Health for questions or concerns regarding the Medical Plan.

Aetna
(800) 468-1266
8 a.m. to 8 p.m., all times zones

Cigna
(800) 790-3086
24/7

Included Health (for employees living in Florida, Georgia, Louisiana and Oklahoma)
(833) 938-9874
24/7

CVS Caremark
(866) 209-6093
24/7

For additional specialty resources, consult the *Contacts* section.

The JPMorgan Chase U.S. Benefits Program is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change or terminate its benefits plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorganChase and any individual. JPMorganChase or you may terminate the employment relationship at any time.

Table of Contents	Page
Medical Plan Coverage Highlights	56
Medical Plan Options	59
Cost of Coverage.....	59
<i>Tax Treatment of Domestic Partner Coverage/Gross-Up Policy</i>	<i>60</i>
<i>Total Annual Cash Compensation.....</i>	<i>60</i>
<i>Tobacco User Status</i>	<i>61</i>
<i>Regional Cost Categories</i>	<i>61</i>
How Your Medical Plan Works	62
In-Network Medical Costs, Deductibles, and Out-of-Pocket Maximums	63
Out-of-Network Medical Costs, Deductibles, and Out-of-Pocket Maximums.....	64
Highlights	65
The Annual Deductible.....	67
<i>Per Person Rule for Deductibles</i>	<i>67</i>
The Annual Out-of-Pocket Maximum.....	67
<i>Per Person Rule for Out-of-Pocket Maximums</i>	<i>68</i>
Maximum Lifetime Benefits	68
Choosing Between In- and Out-of-Network Care	68
Out-of-Area Network Participants	69
<i>Covered Service Categories</i>	<i>70</i>
Additional Plan Provisions	74
<i>Prior Authorization</i>	<i>74</i>
<i>Hospital Notification.....</i>	<i>74</i>
<i>Mental Health Benefits</i>	<i>75</i>
<i>If You Need Emergency Care</i>	<i>75</i>
<i>Centers of Excellence (COEs) for Organ Transplants and Bariatric Surgery</i>	<i>75</i>
<i>Nurse Line</i>	<i>76</i>
<i>Virtual Doctor Visits</i>	<i>76</i>
<i>Maternity Benefits.....</i>	<i>76</i>
<i>Family Building Benefit.....</i>	<i>76</i>
Copayment or Coinsurance Paid for Covered Benefits	77
<i>Covered Benefits: Eligible Preventive Care</i>	<i>77</i>
The Prescription Drug Plan	79
How the Prescription Drug Plan Works.....	79
<i>Categories of Prescription Drugs</i>	<i>80</i>
<i>Prescription Drug Copays and Out-of-Pocket Maximums.....</i>	<i>81</i>
<i>Details About Maintenance Choice®</i>	<i>82</i>
Filing a Paper Prescription Drug Claim.....	83
What's Covered and Not Covered.....	84
<i>Prescription Drugs Covered</i>	<i>84</i>
<i>Prescription Drugs Not Covered by the Prescription Drug Plan</i>	<i>85</i>
<i>Coverage for Proton Pump Inhibitors</i>	<i>86</i>
<i>Additional Plan Provisions.....</i>	<i>86</i>
The Wellness Incentive Program and Medical Reimbursement Account (MRA)	88
Wellness Screening and Wellness Assessment	88
The Medical Reimbursement Account (MRA).....	90
<i>MRA Payment Elections.....</i>	<i>91</i>

<i>What Happens to Your MRA If Your Employment with JPMorganChase Ends</i>	92
Covered MRA Expenses	93
Other Available Wellness Programs	93
Other Wellness Programs	95
<i>Employee Assistance Program (EAP)</i>	95
<i>Tobacco Cessation Program</i>	95
<i>Onsite Health & Wellness Centers</i>	96
Using Your MRA and HCSA to Pay for Services	96
If You See an In-Network Provider	96
<i>If Your In-Network Provider Asks You to Pay at the Point of Service</i>	97
If You See an Out-of-Network Provider	97
The MRA/HCSA and Your Prescription Drug Expenses	98
Filing a Claim for Benefits	98
If You Saw an In-Network Provider and Paid Out-of-Pocket	99
If You Saw an Out-of-Network Provider and Paid Out-of-Pocket	99
If You Paid Out-of-Pocket for a Prescription Drug	99
If You Paid Out-of-Pocket Because Your MRA/HCSA Was Depleted (But You Have Since Earned MRA Funding)	99
How to Submit a Claim	100
<i>Medical Claim Forms</i>	100
<i>MRA and/or HCSA Claim Forms</i>	100
<i>CVS Caremark Claim Forms</i>	101
If You Change Healthcare Companies During Annual Benefits Enrollment	101
If You Have Questions About a Claim	101
Appealing a Claim	101
What Is Covered	102
Quality Providers	102
Preventive Care Services	102
Outpatient Services	103
Inpatient Hospital and Related Services	105
Other Covered Services	107
Family Building Benefits	111
Planning Treatments That May Cause Infertility	111
Infertility Diagnostic Services	112
Hospice Care	112
Coverage Limitations	112
What Is Not Covered	113
Defined Terms	115

Medical Plan Coverage Highlights

My Health

My Health is your central internal online resource for our healthcare plans. From **My Health**, you can easily connect to the Medical Plan claims administrators' websites to find in-network provider directories, access treatment cost estimators, check claims status, view Explanations of Benefits (EOBs), track your Medical Reimbursement Account balance, access your electronic ID card and much more. **My Health** also has benefits materials, tip sheets and other information on health and wellness.

Your Medical Plan Options

Plan Option 1 and Plan Option 2 of the Medical Plan, each offered through Aetna and Cigna. The way you pay for covered services works the same way under both Plan Option 1 and Plan Option 2. For most in-network routine services, you will pay a copayment with no deductible. Less routine in-network services are subject to an annual deductible and coinsurance after you meet the deductible. Once you meet the Medical Plan's annual out-of-pocket maximum (with a combination of your deductible, coinsurance and copayments), the Plan covers eligible services at 100% for the remainder of the year. There are separate deductibles, out-of-pocket maximums, and coinsurance amounts for in-network and out-of-network services.

Both options cover the same medically necessary services and supplies, including prescription drugs and pre-existing conditions. However, Plan Option 1 has higher payroll contributions but generally lower deductibles, copays and out-of-pocket maximums, while Plan Option 2 has lower payroll contributions but generally higher deductible, copays and annual out-of-pocket maximums.

Plan Option 1 and Plan Option 2 benefits are offered through a network of participating healthcare providers (for example, doctors, hospitals, labs, and outpatient facilities that belong to Aetna and Cigna's networks).

You can visit any provider each time you need care, even if the provider is not in the network. But even though there is an out-of-network benefit available, you are strongly encouraged to stay in-network. Selecting out-of-network providers and services cost more for all employees and JPMorganChase. Selecting in-network providers and services will reduce your out-of-pocket costs.

For In-Network Care

- For most routine services, such as primary care and specialist office visits, basic lab services, urgent care, and emergency room care, you pay only the copayment — a fixed out-of-pocket amount — associated with each covered service.
- Less routine services, such as inpatient hospitalization or outpatient surgery, are subject to the annual deductible, then coinsurance once the deductible is met.
- You are not required to select or assign a Primary Care Physician.
- You do not need referrals to see a specialist.
- **Important:** Eligible in-network preventive care, including physical exams and recommended preventive screenings, is covered at 100% with no copays; and in-network primary care and mental healthcare office visits (psychologists, therapists, psychiatrists etc.) are covered after a \$15 copayment. Primary Care Physicians include doctors who practice family medicine, internal medicine (and are contracted with Aetna or Cigna as Primary Care Physicians), obstetricians/gynecologists, and pediatricians. Visits to convenience care clinics, such as CVS Minute Clinic®, are also considered primary care visits.

The Out-of-Pocket Maximum

The plan's out-of-pocket maximum — your financial "safety net" — limits the total amount you are required to pay out-of-pocket each year, including deductible, coinsurance and copayments. The out-of-pocket maximum includes medical services only; there is a separate out-of-pocket maximum for prescription drugs. Note that there are separate out-of-pocket maximums for in-network and out-of-network medical charges. The "per person" rule allows an employee or any covered dependent(s) to reach an individual out-of-pocket maximum, after which it is satisfied for the year for that person. See "Per Person Rule for Out-of-Pocket Maximums" on page 68 for more information on the "per person" rule.

For Out-of-Network Care

- You generally must meet an annual deductible before the coinsurance applies for covered services.
- Benefits for out-of-network care generally have a higher cost share (e.g., coinsurance) than for in-network care. Note, however, that benefits for emergency room and ambulance services are subject to the same copayments with in-network and out-of-network providers.
- There is a separate, higher out-of-pocket maximum for out-of-network charges.
- Benefits for out-of-network care are limited to reasonable and customary (R&C) charges after you meet the out-of-network deductible. These R&C charges are based on average claims data in your area and are determined by your healthcare company to be appropriate fees for medical services. You are responsible for any amount above the R&C charges.
- It's important to understand that if you are using out-of-network providers (doctors, facilities or other service providers), it is your responsibility to check with your healthcare company to see if there is a prior authorization or medical necessity requirement that you need to meet before receiving any out-of-network treatment, service or procedure. Otherwise, the treatment, service or procedure may not be covered by the Plan and you will be responsible for the full cost.

Prescription Drug Coverage

Prescription drug benefits are part of your coverage. The Prescription Drug Plan has a different plan design than other Medical Plan features, with copays based on the drug category and where you fill your prescription. Covered preventive generic and brand drugs are covered at 100% (\$0 cost share), with no copay. There is no deductible for prescription drug coverage and a separate annual out-of-pocket maximum.

Medical Reimbursement Account (MRA)

When you enroll in Plan Option 1 or Plan Option 2, you are eligible to receive funding in a tax-free account, the Medical Reimbursement Account (MRA), that you can use to pay for eligible medical and prescription drug out-of-pocket expenses. Your MRA is funded by JPMorganChase when you complete certain wellness incentive activities. You cannot contribute your own dollars. Your MRA account balance rolls over year to year.

Your Coverage Level

You can choose to cover:

- Yourself only;
- Yourself and your spouse/domestic partner; or Yourself and your child(ren); or
- Your family (yourself, your spouse/domestic partner, and your children).

Contribution Rates

Payroll contribution rates vary by the number and types of dependents whom you choose to cover — for example, a spouse/domestic partner vs. a child. You will be charged for up to a maximum of three children, regardless of how many additional children you choose to cover (you can cover all of your children, as long as they meet eligibility requirements). Contributions will also vary based on your Total Annual Cash Compensation, geographical location, Medical Plan option you select, you and your covered spouse's/domestic partner's tobacco user status, and you and your covered spouse's/domestic partner's completion of the wellness screening and assessment. The amount you pay does not differ depending on whether you choose Aetna or Cigna as your healthcare company.

Covered Services

Covered services will generally include:

- Hospitalization;
- Surgical procedures;
- Physician's office visits;
- Lab services/X-rays;
- Emergency room services;
- Maternity care;
- Mental health and substance abuse care; and
- Prescription drugs.

The Medical Plan also covers various preventive care services. Services and procedures must be considered medically necessary to be covered.

Resources

Resources are available to help you make healthcare decisions, including:

- Nurse Line;
- Expert Medical Advice;
- Health Advocate;
- Condition Management;
- Treatment Decision Support; and
- Maternity Support Program.

More information is available on **My Health**.

Medical Plan Options

The Medical Plan offers two options, Plan Option 1 and Plan Option 2. Both options cover the same medically necessary services and supplies, including prescription drugs. In addition to choosing between the two options, you also choose whether your coverage is provided through Aetna or Cigna, both of which have broad networks of doctors and hospitals. The key differences between the two options is the level of payroll contributions, deductibles, copays and out-of-pocket maximums.

Here's how the two Medical Plan options compare:

- Plan Option 1 has higher payroll contributions but a lower annual deductible, annual out-of-pocket maximum and generally lower copays.
- Plan Option 2 has lower payroll contributions but a higher annual deductible, annual out-of-pocket maximum and generally higher copays.

Cost of Coverage

You and JPMorganChase share the cost of coverage under each of the Medical Plan options. You pay for coverage through payroll contributions with before-tax dollars.

JPMorganChase uses a "flat-dollar subsidy" approach, which means that JPMorganChase will generally contribute the same dollar amount (or "subsidy") to the cost of your coverage regardless of which Medical Plan option you choose.

The amount you pay via payroll contributions depends on several factors:

- The Medical Plan option you choose (described under "Medical Plan Options" on page 59);
- The number and type of eligible dependents you cover (described under "Eligible Dependents" in the *Healthcare Participation* section);
- The level of your Total Annual Cash Compensation (see "Total Annual Cash Compensation" on page 60);
- You and your covered spouse's/domestic partner's wellness screening and wellness assessment completion status;
- Your and/or your covered spouse's/domestic partner's tobacco user status (see "Tobacco User Status" on page 61); and
- Where you live.

If you cover your children, you will be charged per child for up to a maximum of three children, regardless of how many additional children you choose to cover (you can cover all of your children, as long as they meet eligibility requirements).

The amount you pay does not differ depending on whether you choose Aetna or Cigna as your healthcare company.

You will have a higher cost for coverage if your Total Annual Cash Compensation (TACC) is higher, you elect Plan Option 1, you cover more dependents, you and/or your covered spouse/domestic partner are a tobacco user, you and/or your covered spouse/domestic partner do not complete the wellness screening and wellness assessment and/or costs in your geographic area are higher than they are elsewhere.

Tax Treatment of Domestic Partner Coverage/Gross-Up Policy

If you're covering a domestic partner as described in "Eligible Dependents" in the *Healthcare Participation* section, there are tax implications of which you should be aware.

JPMorganChase is required to report the entire value of the medical coverage for a "Domestic Partner" as taxable (or "imputed") income to you and to withhold for federal, state and FICA taxes on the imputed income. The imputed income includes the amount that both you and JPMorganChase contribute toward the cost of coverage.

Enrolling a Domestic Partner

Additional information on enrolling and the tax consequences of covering a domestic partner can be found on **My Health**.

Please Note: If you certify that your domestic partner and/or your domestic partner's children are your tax dependents by calling 1-844-ASK-JPMC, you will not be subject to taxation of imputed income on the tax dependent's coverage.

Total Annual Cash Compensation

Under the Medical Plan, Total Annual Cash Compensation (TACC) is used to determine your Medical Plan contribution pay tier, the annual deductible, copayments and the annual out-of-pocket maximum.

Your TACC is:

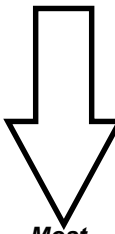
- Your annual rate of base salary plus applicable job differential pay (for example, shift pay) as of each August 1, plus
- Any cash earnings from any incentive plans (for example, annual incentive compensation, commissions, draws, overrides, and special recognition payments or incentives) that are paid to or deferred by you for the previous 12-month period ending each July 31.
- Overtime is not included.

For purposes of determining the Medical Plan contribution pay tier and plan design that applies to you, your TACC is recalculated as of each August 1 to take effect the next January 1 and will remain unchanged throughout the year. For most employees hired on or after August 1, TACC will be equal to base salary plus job differentials.

Separate definitions may apply to employees in certain positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified by your Line of Business.

Your TACC in effect for the plan year is available on the Benefits Web Center via **My Health**.

Please Note: Your TACC is measured as of August 1 and remains unchanged for purposes of determining Medical Plan contributions and the deductible, copayments and the annual out-of-pocket maximum for the next calendar year. If you change pay tiers due to an increase in TACC, you may experience a larger than average increase in medical payroll contributions the next year.

Tier	Total Annual Cash Compensation	Employee Pays
1	< \$59,999	 Least Most
2	\$60,000–\$79,999	
3	\$80,000–\$99,999	
4	\$100,000–\$149,999	
5	\$150,000–\$249,999	
6	\$250,000–\$349,999	
7	\$350,000 and above	

Tobacco User Status

Employees and their covered spouses/domestic partners who do not use tobacco products pay less for medical coverage. Each year, employees must verify their status as a non-tobacco user or tobacco user, as well as the status of their covered spouse/domestic partner. To be considered a non-tobacco user and pay lower, non-tobacco user rates under the Medical Plan for a plan year, you and/or your covered spouse/domestic partner must either:

- Be tobacco-free for at least 12 months as of January 1 of that plan year; or
- Complete an approved tobacco cessation program.

If you continue to use tobacco, you will need to complete the Quit for Life tobacco cessation program offered free of charge by JPMorganChase annually to continue to qualify for the lower, non-tobacco user rates. If you and/or your covered spouse/domestic partner meet the definition of a tobacco user but fail to declare your tobacco user status, you may be subject to disciplinary action.

Please Note: In your first calendar year of employment, you will be assigned non-tobacco user rates for you and your covered spouse's/domestic partner's coverage for the current plan year. This assignment applies even if you declare yourself and/or your covered spouse/domestic partner as tobacco users, because you may not have had an opportunity to complete a tobacco cessation program to qualify for the lower non-tobacco user rates. In subsequent plan years, however, you will be eligible for non-tobacco user rates only if you have been tobacco-free for 12 months (as of January 1) or if you complete the Quit for Life tobacco cessation program, as described in the preceding paragraph.

If you were hired after September 1, for the current plan year and in the next plan year, you will be assigned non-tobacco user rates for you and your covered spouse's/domestic partner's coverage even if you declare yourself and/or your covered spouse/domestic partner as a tobacco user. This assignment applies because you may not have had an opportunity to complete a tobacco cessation program to qualify for the lower non-tobacco user rates.

You'll receive more information about the opportunity to update your tobacco user status during each Annual Benefits Enrollment.

For more information on the Tobacco Cessation Program, type go/Wellness on the JPMC's intranet browser.

How Tobacco User Is Defined

Under the JPMorgan Chase Medical Plan, a "tobacco user" (for a plan year) is any person who has used any type of tobacco products (for example, cigarettes, cigars, chewing tobacco, snuff, or a pipe), regardless of the frequency or location (this includes daily, occasionally, socially, at-home only, etc.) in the 12 months preceding January 1 of the plan year.

Regional Cost Categories

Costs for medical care differ across the United States. JPMorganChase applies the concept of geographic cost differences to the Medical Plan. Under the Plan, each state or region is assigned to a "Regional Cost Category" based on the cost of healthcare for that region in relation to the national average.

The Regional Cost Category for your home state or region will be a factor in determining your medical payroll contributions, along with the other factors described in "Cost of Coverage" on page 59.

The following chart shows the different Regional Cost Categories for Medical Plan coverage (categories are the same for Plan Option 1 and Plan Option 2). The chart below includes all states.

Regional Cost Category*	Locations
Category 1 (lowest cost category)	California; Colorado; Evansville and Jeffersonville, Indiana; Kansas; Nebraska; New York (excluding Metro New York); Utah; Washington
Category 2	Arizona; Arkansas; Delaware; Georgia; Illinois (excluding Chicago); Iowa; Kentucky; Maryland; Missouri; Nevada; North Carolina; Oklahoma; Oregon; Pennsylvania; South Carolina; Austin and San Antonio, Texas; Virginia; Washington, D.C.
Category 3	Alabama; Alaska; Florida; Hawaii; Idaho; Chicago, Illinois; Gary, Indiana; Maine; Massachusetts; Michigan; Minnesota; Mississippi; Montana; New Hampshire; New Mexico; North Dakota; Ohio; Rhode Island; South Dakota; Tennessee; Houston, Texas; Vermont; Wyoming
Category 4	Connecticut; Indiana (excluding Evansville, Gary and Jeffersonville); New Jersey; Metro New York; Dallas, Texas
Category 5 (highest cost category)	Louisiana; West Virginia; Wisconsin

* Category numbers range from 1-5 (with 1 being the lowest cost; and 5 being the highest cost)

How Your Medical Plan Works

The Medical Plan provides comprehensive coverage for a broad range of healthcare services and prescription drugs.

Plan Option 1 and Plan Option 2 cover the same services and prescription drugs. What differs between the two options are:

- the payroll contributions required for each option;
- the annual deductibles;
- the cost share you pay for certain services, as explained in the following sections; and
- the annual out-of-pocket maximums.

Whether you choose Plan Option 1 or Plan Option 2, Aetna or Cigna, your JPMC Medical Plan includes prescription drug coverage administered by CVS Caremark. For a description of coverage for prescription drugs, please see “The Prescription Drug Plan” on page 79.

In-Network Medical Costs, Deductibles, and Out-of-Pocket Maximums

The Copays Shown Are Your Maximum Cost

Important! These in-network copay amounts are maximum amounts — if the service costs less than the copay, then you pay the lesser amount.

See “Covered Service Categories” on page 70 for a detailed description of the types of services that fall into each category below. This table highlights costs for in-network services. Out-of-network coverage is available for Options 1 and 2.

	Plan Option 1		Plan Option 2	
	TACC¹: <\$100K	TACC: \$100K+	TACC: <\$100K	TACC: \$100K+
General Plan Information				
Network	Aetna or Cigna		Aetna or Cigna	
Out-Of-Network Coverage	Yes		Yes	
Primary Care Provider Selection Required	No		No	
Specialist Referral Required	No		No	
(a) Routine, Urgent, and Emergent Care				
Preventive Care	\$0			
Primary Care Office Visit (PCP, Pediatrician, OB/GYN)	\$15			
Telehealth				
Behavioral/Mental Health Office or Virtual Visits² with psychologist/therapist or Psychiatrist				
Specialist Office Visit	\$50	\$75	\$75	\$100
Physical , Speech , Occupational Therapy³	\$25	\$25	\$35	\$35
Chiropractic Visit	\$50	\$50	\$50	\$50
Basic Labs	\$20	\$20	\$35	\$35
Urgent Care	\$50	\$75	\$75	\$100
Ambulance	\$250	\$250	\$250	\$250
Emergency Room	\$300	\$500	\$600	\$800
(b) Medical Deductible for Other Medical Care Services Below				
Employee Only Coverage⁴	\$250	\$750	\$850	\$1,750
Employee + Spouse/Domestic Partner or EE + Child(ren)	\$400	\$1,400	\$1,600	\$2,800
Employee + Family (EE + Spouse/DP + Child(ren))	\$700	\$1,800	\$2,300	\$4,000

Plan Option 1		Plan Option 2		
	TACC¹: ≤\$100K	TACC: \$100K+	TACC: ≤\$100K	TACC: \$100K+
(c) Other Medical Care				
Inpatient Hospital Admission	If medical deductible (b) is not met, member pays 100% of costs. If medical deductible (b) is met, member pays 20% of costs.			
Outpatient Procedure / Surgery				
Advanced Imaging (CT/MRI)				
Standard Radiology				
Durable Medical Equipment				
(d) Out of Pocket Maximum (your “safety net,” the most you will pay in a year medical services; includes what you spend in a + b + c)				
Employee Only Coverage⁴	\$1,250	\$2,000	\$2,800	\$4,000
Employee + Spouse/Domestic Partner or EE + Child(ren)	\$2,500	\$3,400	\$4,700	\$5,900
Employee + Family (EE + Spouse/DP + Child(ren))	\$3,500	\$5,100	\$6,600	\$8,400

¹ Total Annual Cash Compensation (see “Total Annual Cash Compensation” on page 60).

² Certain mental health / substance use services, including but not limited to Inpatient partial hospitalization, transcranial magnetic stimulation (TMS), electroconvulsive therapy, and Intensive-out-patient (IOP) will be subject to 20% coinsurance, please contact your healthcare company to determine whether a deductible will apply.

³ See “Covered Service Categories” on page 70 for limits. For those individuals with a mental health diagnosis, the cost share for these services will be subject to 20% coinsurance (no deductible) rather than the copayment amounts noted in this chart.

⁴ Also serves as the per person amount for other coverage levels.

Out-of-Network Medical Costs, Deductibles, and Out-of-Pocket Maximums

		Plan Option 1		Plan Option 2	
		TACC: ≤\$100k	TACC: \$100k+	TACC: ≤\$100k	TACC: \$100k+
Medical Deductible					
Employee-Only Coverage ¹		\$2,750		\$4,750	
Employee + Spouse/Domestic Partner or Employee + Child(ren)		\$4,125		\$7,125	
Employee + Family (Employee + Spouse/Domestic Partner + Child(ren))		\$5,500		\$9,500	

	Plan Option 1		Plan Option 2	
	TACC: <\$100k	TACC: \$100k+	TACC: <\$100k	TACC: \$100k+
Cost Share				
Preventive Care	50% after deductible		50% after deductible	
Primary Care Office Visit (PCP, Pediatrician, OB/GYN)	50% after deductible		50% after deductible	
Telehealth	Not covered		Not covered	
Mental Health Office Visits	50% after deductible		50% after deductible	
Specialist Office Visit	50% after deductible		50% after deductible	
Physical/Occupational/Speech Therapy	50% after deductible		50% after deductible	
Chiropractic Visit	50% after deductible		50% after deductible	
Basic Labs	50% after deductible		50% after deductible	
Urgent Care	50% after deductible		50% after deductible	
Inpatient Hospital Admission	50% after deductible		50% after deductible	
Outpatient Procedure/Surgery	50% after deductible		50% after deductible	
Standard Radiology	50% after deductible		50% after deductible	
Advanced Imaging (MRI, CT)	50% after deductible		50% after deductible	
Durable Medical Equipment (DME)/Prosthetics/Appliances	50% after deductible		50% after deductible	
Ambulance	\$250 copay (no deductible)		\$250 copay (no deductible)	
Emergency Room	\$300 copay (no deductible)	\$500 copay (no deductible)	\$600 copay (no deductible)	\$800 copay (no deductible)
Medical Out-of-Pocket Maximum				
Employee-Only Coverage¹	\$8,750		\$10,750	
Employee + Spouse/Domestic Partner or Employee + Child(ren)	\$12,125		\$15,125	
Employee + Family (Employee + Spouse/Domestic Partner + Child(ren))	\$17,500		\$21,500	

¹ Also serves as the per person amount for other coverage levels

Highlights

- Plan benefits are offered through a network of participating healthcare providers (for example, doctors, hospitals, labs, and outpatient facilities).
 - Even though there is an out-of-network benefit available, JPMorganChase strongly encourages you to stay in-network. Selecting out-of-network providers and services cost more for all employees and JPMorganChase. Selecting in-network providers and services will reduce your out-of-pocket costs.
- For in-network care:**
 - For most routine services, such as primary care and specialist office visits, basic labs, urgent care, emergency room care, etc., you pay only the copay — a fixed dollar amount — associated with each covered service.
 - Less routine services, such as inpatient hospitalization or outpatient surgery, are subject to the annual deductible, then coinsurance.

- You are not required to select or assign a Primary Care Physician.
- You do not need referrals to see a specialist.

- **Important:** In-network preventive care, including physical exams and recommended preventive screenings, is covered at 100% with no copays; and in-network primary care and mental healthcare office visits are covered after a \$15 copayment.
 - Primary care providers include family practitioners, internists, pediatricians, OB/GYNs, nurse practitioners and Convenience Care Clinics. Internists must be contracted with Aetna or Cigna as a Primary Care Physician (PCP).
 - Mental healthcare providers include psychologists, therapists, psychiatrists, and social workers.
 - Go to **My Health** > My Medical Plan Website to search for in-network providers.

For employees living in Florida, Georgia, Louisiana and Oklahoma, go to **My Health** > Access Aetna/Cigna Medical Benefits through Included Health to search for in-network providers.

- The plan's out-of-pocket maximum — your financial "safety net" — limits the total amount you are required to pay out-of-pocket each year. Note that there are separate out-of-pocket maximums for in-network and out-of-network charges. In addition, there is a separate out-of-pocket maximum for prescription drugs.
- **Out-of-network information:**
 - Benefits for out-of-network care are subject to a separate, higher deductible and coinsurance.
 - You must meet an annual deductible before the coinsurance applies for most covered services.
 - There is a separate, higher out-of-pocket maximum for eligible out-of-network charges.
 - Benefits for out-of-network care are limited to reasonable and customary (R&C) charges after you meet the out-of-network deductible. These R&C charges are based on average claims data in your area and are determined by your healthcare company to be appropriate fees for medical services. You are responsible for any amount above the R&C charges. This can result in significant out-of-pocket expenses for you.
 - It's important to understand that if you are using out-of-network providers (doctors, facilities or other service providers), it is your responsibility to check with your healthcare company to see if there is a prior authorization or medical necessity requirement that you need to meet before receiving any out-of-network treatment, service or procedure. Otherwise, the treatment, service or procedure may not be covered by the Plan and you will be responsible for the full cost.
- Prescription drug copays are based on the drug category and where you fill your prescription. Covered preventive generic and brand drugs are covered at 100% with no copay.
- Plan Option 1 and Plan Option 2 are paired with a Medical Reimbursement Account (MRA) you can use to help pay for covered out-of-pocket medical and prescription drug expenses. The MRA is funded by JPMorganChase when you take action and complete designated wellness activities. Employees cannot contribute funds to an MRA.

The Annual Deductible

Certain expenses are subject to an annual deductible. The annual deductible is the amount you must pay “up front” each calendar year before the Plan begins to pay benefits for certain covered expenses.

Under Plan Option 1 and Plan Option 2, there are certain services that are provided **before** the deductible (meaning the Plan begins paying immediately):

- Eligible preventive care that is received from in-network providers is covered in full at no cost to you without having to satisfy the deductible;
- For most routine services, such as primary care and specialist office visits, telehealth visits, basic laboratory services, urgent care, emergency room visits, ambulance, etc., you pay only the copayment — a fixed dollar amount — associated with each covered service.
- For more information on what is considered “eligible preventive care” and “primary care,” please see the chart “Copayment or Coinsurance Paid for Covered Benefits” beginning on page 77.

Out-of-network care has a higher deductible that is separate from the in-network deductible. Amounts in excess of reasonable and customary (R&C) charges do not count toward the out-of-network deductible. As a reminder, the Prescription Drug Plan has a separate plan design from the Medical Plan designs listed in the following table.

In addition to separate deductibles for in-network and out-of-network medical care, the annual deductible you are subject to also varies by (1) your Total Annual Cash Compensation (TACC), and (2) your coverage level.

Per Person Rule for Deductibles

If you elect coverage for yourself, you must pay up front for certain less routine services (such as inpatient hospitalization or outpatient surgery) until you meet the per-person deductible. After you meet the annual per-person deductible, the Plan will begin to pay its portion of covered expenses — known as the coinsurance rate (20% for in-network services) — for these certain services.

If you cover dependents, all eligible expenses paid by you and/or your covered dependents combine to meet the deductible amount for the coverage level.

However, no individual must satisfy more than the per-person deductible amount. This means that once an individual's expenses meet the per-person deductible, the Plan will begin to pay benefits for that person, even if the family has not yet met the full deductible for the coverage level.

The Annual Out-of-Pocket Maximum

Under Plan Option 1 and Plan Option 2, the annual out-of-pocket maximum is the maximum amount you must pay in annual deductibles, coinsurance, and copays during a plan year toward eligible expenses. There is a separate out-of-pocket maximum for prescription drug expenses.

There are separate out-of-pocket maximums for in-network and out-of-network charges.

The out-of-pocket maximum varies based on coverage level and TACC, which provides greater financial protection for lower-paid employees, as shown in the following table.

The out-of-pocket maximum functions as your “financial safety net.” It prevents you from having to pay very high healthcare expenses in the event of a serious medical situation. Once the in-network out-of-pocket maximum is reached, you pay no deductible, coinsurance, or copays for covered in-network care for the rest of the year. Once the out-network out-of-pocket maximum is reached, you pay no deductible, coinsurance, or copays for covered out of-network care for the rest of the year.

Amounts that you pay toward costs above the reasonable and customary charges for out-of-network care do not count toward your out-of-pocket maximum.

Per Person Rule for Out-of-Pocket Maximums

For the out-of-pocket maximums, the “per person” rule allows the employee or any covered dependent(s) (e.g., spouse/domestic partner or child) to reach an individual out-of-pocket maximum, after which the out-of-pocket maximum is satisfied for the year for that person. Covered individuals who have not met the out-of-pocket maximum may combine to meet the remainder of the out-of-pocket maximum for that particular coverage level. If no one person has met the individual out-of-pocket maximum, the expenses of all covered individuals can combine to meet the out-of-pocket maximum for that coverage level.

Note: There are separate safety nets for in-network and out-of-network services. The out-of-network, out-of-pocket maximum calculation does not include amounts above reasonable and customary (R&C) charges if you use out-of-network providers. An R&C limit is based on data in your area and determined to be an appropriate fee for a specific medical service.

Example: John is enrolled in Plan Option 1, has TACC less than \$100,000 and is covering his spouse and two children. John’s spouse, Mary, has a complicated surgery and is in an in-network hospital, with total charges of \$50,000. The out-of-pocket expenses related to Mary will be \$1,250 — the individual out-of-pocket maximum — since her total deductible and coinsurance payments for her services exceed the individual out-of-pocket maximum. Now that Mary has paid \$1,250 and met the individual out-of-pocket maximum, all other eligible in-network expenses for Mary for the rest of the year will be covered at 100% by the plan. John and his children will continue to pay copays for in-network services they use during the year until:

- any one of them reaches \$1,250 out-of-pocket and that individual will then have met their maximum (similar to Mary), or
- all three of them combined spend \$2,250 (\$3,500 family out-of-pocket maximum less \$1,250 spent by Mary).

Note: If your coverage level changes during a calendar year as a result of Qualified Status Change (QSC), your annual deductible and/or annual out-of-pocket maximum increases or decreases accordingly. For example, your deductible will go back to the individual amount if you move from Employee + spouse/domestic partner or Employee + child(ren) to Employee-only during the year as a result of a QSC; please note that when this happens, your Employee only deductible will automatically be credited for any expenses incurred for you as an employee that accumulated towards your deductible.

Maximum Lifetime Benefits

Generally, there is no dollar limit on the amount payable for covered benefits while you and your covered dependents are enrolled in the Medical Plan; However, there are lifetime maximums for Family Building Services and skilled nursing facility services. Skilled nursing facility coverage provides for up to 365 days per lifetime (combined in-network and out-of-network). For more details on Family Building lifetime maximums, please see “Family Building Benefit” on page 76.

Choosing Between In- and Out-of-Network Care

Under the Medical Plan, you can choose to see any provider, but the Plan is intended to encourage the use of in-network care. You’ll pay less when you receive your care through your healthcare company’s network of physicians and facilities because network providers have agreed to charge negotiated discounted fees for their services. In addition, you only pay up to the copay amount for most routine in-network care. For services that apply to the deductible and coinsurance, in-network providers will not charge over the pre-negotiated rate for services. So, your share of charges, if any, is less for in-network care.

When you receive **in-network** care:

- You usually don’t have to file any claim forms.

Forgot Your ID Card?

Not to worry. You can access an electronic version of your medical coverage ID card online at your healthcare company’s website or on their apps.

- Your out-of-pocket expenses will be lower compared to your expenses for the same type of care on an out-of-network basis. In-network doctors have agreed with Aetna and Cigna to charge pre-negotiated rates that are on average lower than the fee charged by doctors outside the network. You cannot be billed for any amounts above those charges.

When you receive out-of-network care:

- You may need to file a claim form to receive out-of-network benefits. Please see “Filing a Claim for Benefits” on page 98 for more information.
- Your out-of-pocket costs for medically necessary covered services generally will be higher than if you received in-network care. Benefits for out-of-network care are limited to reasonable and customary (R&C) charges after you meet the out-of-network deductible. You are responsible for any amount above the R&C charges, which can result in large out of pocket expenses for you.

In most cases, covered services performed by providers not participating in the network will be reimbursed at the out-of-network level of benefits, subject to reasonable and customary (R&C) charges. These charges are based on average claims data in your area and are determined by your healthcare company to be appropriate fees for medical services. Out-of-network charges are typically higher than the pre-negotiated fees that are covered for in-network care. **Please Note:** You will be responsible for paying any charges above the R&C amount. Charges in excess of reasonable and customary levels are not considered a covered expense under the Plan, and they therefore do not count toward the out-of-network deductible or out-of-pocket maximum.

The Shared Savings Program is a program in which Aetna and Cigna may obtain a discount to a non-network provider's billed charges. This discount is obtained by the non-network provider agreeing to a reduced charge either directly with Aetna or Cigna or with a third party on behalf of Aetna or Cigna. When this happens, you may share in the savings because your out-of-pocket costs are determined using the reduced charge. In addition, the non-network provider should not bill you for any amount above the agreed upon reduced charge. If this happens, however, you should call the number on your ID Card. In some instances, Aetna or Cigna may not obtain a discount. In this case the non-network provider may bill you not only for the deductible and coinsurance applicable to the allowed amount determined by Aetna or Cigna under the terms of the Plan, but for all charges above that allowed amount. Non-network providers that agree to reduced charges are not credentialed by Aetna or Cigna and are not network Providers.

Out-of-Area Network Participants

The JPMorganChase Medical Plan vendors, Aetna and Cigna, offer broad national networks. However, in certain extremely limited situations, participants may be in an area without access to the expected level of Aetna's or Cigna's network coverage. In those rare circumstances, and effective as of each Annual Benefits Enrollment period, participants impacted by this are offered coverage during Annual Benefits Enrollment through Cigna's "Out-of-Area" program and are offered participation in Plan Option 1. Out-of-Area participants can use any provider and the services are covered as in-network. Typically, eligibility for Out-of-Area participation is based on the number of Aetna and Cigna network primary care physicians and hospitals within a certain mileage radius of your home zip code. Out-of-Area eligibility can change, as more physicians or hospitals are added in your area.

Covered Service Categories

The following chart is intended to describe the types of services that are covered within each Medical Service category defined in the preceding copay/coinsurance chart. This list is not exhaustive. For more detailed questions on how certain services will align or adjudicate, please contact your healthcare company, Aetna or Cigna, or Included Health if you live in Florida, Louisiana, Georgia, and Oklahoma.

Medical Service	Description of Services
Advanced imaging (CT/MRI) — per service	Advanced imaging includes CAT Scan, MRI, and PET scans. Advanced imaging is subject to the annual deductible and coinsurance; including the costs associated with the image itself as well as cost associated with the radiologist's reading of the image. Advanced imaging performed in a PCP, Specialist and/or Inpatient hospital/Outpatient facility settings is subject to the annual deductible and coinsurance.
Ambulance	Local emergency ambulance service or air ambulance to the nearest hospital if medically necessary and confirmed by a licensed provider. Non-emergency transportation is covered if it is provided by a licensed professional ambulance (either ground or air ambulance as determined appropriate) when the transport is from an out-of-network hospital to an in-network hospital; to a hospital that provides a higher level of care that was not available at the original hospital; to a more cost-effective acute care facility; or from an acute facility to a sub-acute setting. Please note that Cigna administers the ambulance benefit on a per day basis, not per ride.
Basic Lab	Lab work includes tests such as complete blood count (CBC), basal metabolism, lipid panel, liver panel, hemoglobin A1C, etc. Generally, you will be assessed a single copay per blood draw even if multiple tests are performed on that single blood draw. Labs also includes the following: hearing test, heart monitor, pre-admission testing and genetic testing (when approved as medically necessary).
Chiropractic visit	Chiropractic care when medically necessary as determined by Aetna/Cigna to diagnose or treat illness, injury, or disease. Coverage is limited to 20 visits per year (including initial consultation) and ends once maximum medical recovery has been achieved and treatment is primarily for maintenance and/or managing pain.
Durable medical equipment (DME)	Durable medical equipment (DME) and supplies ordered or provided by a Physician. DME equipment/supplies or other items that are subject to the annual deductible and coinsurance include: crutches; wheelchair; walker; cane; insulin pump; surgical dressings; casts; splints; trusses; orthopedic braces; hearing aids⁶; custom-molded shoe inserts prescribed to treat a condition, disease or illness affecting the function of the foot; hospital bed; ventilator; iron lung; artificial limbs (excluding replacements); artificial eyes and larynx (including fitting); heart pacemaker; ostomy supplies, including pouches, face plates and belts, irrigation sleeves, bags and ostomy irrigation catheters, and skin barriers and bags; manual pump-operated enema systems and other items necessary to the treatment of an illness or injury that are not excluded under the plans. For more details on covered DME, please contact Aetna or Cigna. Prior authorization or pre-certification may be required for coverage of some medical equipment and supplies. Aetna and Cigna may authorize purchase of an item if more cost-effective than rental.

Medical Service	Description of Services
Emergency room (ER) visit	All services performed during your emergency room (ER) visit will be covered by the single ER copay. This includes fees related to professional services (e.g., seeing a doctor), facility charges (e.g., cost of the ER itself), lab work, standard radiology, advanced imaging, any medications given in the ER⁷, etc. Emergency room visits will be covered as in-network and subject to the applicable in-network copay. If you go to the emergency room and are subsequently admitted to the hospital, the ER copay will be waived and the inpatient hospital admission will be subject to the annual deductible and coinsurance.
Inpatient hospital admission	All services performed during your inpatient hospital stay will be subject to the annual deductible and coinsurance. Generally, a patient is considered inpatient if formally admitted to the hospital. This includes fees related to: • Professional services (costs related to the surgeon, assistant surgeon, anesthesiologist, radiologist, etc.), • Facility charges (e.g. cost of the hospital room itself), • Lab work, standard radiology, advanced imaging, and • Any medications provided while in the hospital⁷ If you're provided with a durable medical equipment upon discharge (e.g., crutches or wheelchair), that will be subject to the annual deductible and coinsurance.
Outpatient procedure/surgery	This category includes procedures or surgeries performed in an outpatient facility, without an overnight stay, such as at an ambulatory surgical center. The types of procedures performed at an outpatient facility include endoscopies (includes colonoscopies), cardiac catheterization, upper gastrointestinal, diagnostic colonoscopy, ovary removal, hernia repair, tonsil removal, cataract, kidney stone removal, etc. Please note: this is not meant to be an exhaustive list of services performed outpatient. Outpatient Procedure/Surgery fees related to professional services (e.g., doctor or surgeon costs) and the facility charges (e.g., cost of the center itself) are subject to the annual deductible and coinsurance Lab work, standard radiology (e.g., X-rays) and advanced imaging (e.g., CAT scans) performed at an outpatient facility will be assessed a separate cost share. Dialysis or an infusion performed during an outpatient facility visit⁵ is subject to the annual deductible and coinsurance; this is inclusive of the costs of the associated infused drugs.
Outpatient therapy for mental health, chemical, alcohol dependence	Outpatient mental health/substance use therapy includes office visits with: Psychologists, Psychiatrists, Clinical Social Workers, Drug and Alcohol Counselors, Licensed Professional Counselors, Marriage/Family Therapists, Behavioral Health Nurse Practitioners, and Psychiatric Nurses. Lab work, standard radiology (e.g., X-rays) and advanced imaging (e.g., CAT scans) performed during a mental health, chemical, alcohol dependence outpatient therapy visit will be assessed a separate cost share.

Medical Service	Description of Services
Physical therapy (PT), speech therapy (ST), occupational therapy (OT) cognitive rehabilitation therapy services	Physical, speech, occupational, and cognitive rehabilitation therapy rendered by a licensed therapist, up to a combined total of 60 in- and out-of-network visits per calendar year per therapy type, when the underlying condition/diagnosis is medical in nature. For instance, the plan provides 60 PT visits in total (in- and out-of-network visits combined), 60 ST visits in total (in- and out-of-network visits combined), etc. For those individuals with a mental health diagnosis¹, associated medical treatments for physical, occupational, speech therapy and cognitive rehabilitation therapy will not be subject to an annual visit limitation. Further, the cost share for these services will be subject to 20% coinsurance (no deductible) rather than the copayment amounts noted in “In-Network Medical Costs, Deductibles, and Out-of-Pocket Maximums” starting on page 63.
Preventive care	Preventive care services are covered at 100% in-network by the Medical Plan and include routine care such as: • Routine annual physical exams • Well-child/adult care office visits • Immunizations • Mammograms, breast ultrasounds, and PAP tests • Prostate exams and colonoscopy exams Detailed preventive care flyers from Aetna and Cigna, which will include the types of preventive care and any associated frequency, are available on aetna.com and mycigna.com. Preventive care services are determined by your healthcare company based on guidelines and clinical recommendations developed for the general population by the U.S. Preventive Services Task Force, the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, and other nationally recognized sources. JPMorganChase does not make this determination. Age and frequency limits may apply.
Primary care office visit (PCP, Pediatrician, OB/GYN)	Primary care office visits are non-preventive care visits with the following types of clinicians: Primary Care physician (PCP), OB/GYNs, GYNs, Pediatricians, Family Practitioners, General Practitioners, Internal Medicine (contracted as PCPs with Aetna/Cigna), Certified Nurse Midwife, Nurse Practitioner, and Physician Assistants (within a PCP's office). Convenience care clinics (e.g., CVS Minute Clinic) are treated as a primary care office visit. “Incidental” labs, such as a swab for strep throat, urine analysis for a urinary tract infection (UTI), etc., are included in the PCP copay (not a separate copay when performed as part of the office visit). Other lab work (e.g., blood draw), and all standard radiology (e.g., X-rays) and advanced imaging (e.g., CAT scans) performed during a PCP visit will be assessed a separate cost share based on the type of service

Medical Service	Description of Services
Specialist office visit²	Office visit with a specialist, such as: ABA/BCBA therapist, acupuncturist, allergist³, cardiologist, dermatologist, endocrinologist, oncologist, otorhinolaryngologist/otolaryngologist (ENT specialist), rheumatologist, reproductive endocrinologist, etc. Please note: this is not intended to be an exhaustive list of all specialists. Please note: ABA therapy will be subject to 20% coinsurance (no deductible)¹, rather than the copayment amounts noted in “In-Network Medical Costs, Deductibles, and Out-of-Pocket Maximums” starting on page 63. Dialysis or an infusion performed during a specialist office visit⁴ will be assessed the Specialist Office visit copay; the cost of the associated infused drugs will be subject to a separate cost share. Minor surgery performed at your specialist’s office will be assessed the Specialist Office visit copay. Examples of minor surgery that could be performed at a specialist’s office include: mole removal, ingrown toenail correction, breast biopsy, and vasectomy. Minor in-office procedures performed during your specialist office visit will be included in the Specialist Office visit copay. Examples include withdrawing excess fluid from a joint. Lab work, standard radiology (e.g., X-rays) and advanced imaging (e.g., CAT scans) performed at a specialist office visit will be assessed a separate cost share.
Standard radiology	Standard radiology includes radioisotopes, scans, sonograms, pre-admission X-ray, ultrasound, and X-rays and includes the costs associated with the image itself as well as cost associated with the provider’s reading of the image. Standard radiology will follow Aetna and Cigna’s individual definition of standard radiology; therefore please contact your healthcare company for a complete list. Standard radiology performed in a PCP, Specialist and/or Inpatient hospital/Outpatient facility settings are subject to the annual deductible and coinsurance.
Urgent care visit	Visits to an urgent care facility. Please contact your healthcare company for information on in-network urgent care centers.
Virtual doctor visits (also known as telemedicine), including Medical and Behavioral/Mental Health	Connect to a doctor in minutes — anytime, anywhere — using a smartphone, phone, tablet or computer. Doctors can make diagnoses, provide advice and call in prescriptions to your local pharmacy. Medical and Behavioral/Mental Health Virtual doctor visits are delivered through Aetna (via Teladoc) and Cigna (via MDLive). Go to My Health > Medical Specialty Services for details on how to access virtual doctor visits.

¹ Mental health care or benefits, in accordance with the Mental Health Parity and Addiction Equity Act, are items or services for mental health or substance use disorder conditions, as determined solely within the discretion of the plan administrator, consistent with generally recognized independent standards of current medical practice. Conditions affecting physical health that are related to a mental health condition or substance use disorder are medical/surgical benefits rather than mental health care benefits under the Medical Plan and may therefore be subject to a different cost share. However, for those individuals with a mental health diagnosis, associated medical treatments subject to visit limits (such as physical, occupational and speech therapy) will not be subject to an annual visit limitation

² Certain mental health / substance use services, including Inpatient partial hospitalization, transcranial magnetic stimulation (TMS), electroconvulsive therapy, and Intensive-out-patient (IOP) will be subject to 20% coinsurance, please contact your healthcare company to determine whether a deductible will apply. Also, home healthcare visits and private duty nursing visits (when medically necessary and approved by your healthcare company) are assigned the specialist copay; 200 visit limit per year continues to apply.

³ An office visit with your allergist is assigned the Specialist Office Visit copay. Any allergy shots or serums delivered during that office visit will be covered by the Specialist Office Visit copay (there will not be a separate copay assigned for this). If you are

visiting your allergist's office simply to receive an injection and do not have a corresponding visit with the allergist, the administration of the injection will be assigned a \$15 copay.

- ⁴ The specialist office copay will apply for dialysis/infusions that occur in the specialist's office, when the provider is billing that visit as having occurred in the specialist's office; the cost of any drug infused (and associated administration cost) during an office visit is subject to the applicable specialty prescription drug copay. Some specialists may be associated with an outpatient facility and bill these services as an outpatient facility visit. If that is the case, you will be subject to the Outpatient Procedure/Surgery cost share (deductible then coinsurance). If you are uncertain as to how your provider bills, you can look at a prior Explanation of Benefits (EOB) and then discuss this with your healthcare company (Aetna or Cigna).
- ⁵ Deductible and coinsurance will apply for dialysis/infusions that occurs in the outpatient facility, including if your specialist bills the infusion/dialysis visit you had with him/her under an outpatient facility code rather than a specialist office visit code. If you are uncertain as to how your provider bills, you can look at a prior Explanation of Benefits (EOB) and then discuss this with your healthcare company (Aetna or Cigna).
- ⁶ Hearing aids are limited to \$3,000 every 36 months.
- ⁷ Prescriptions given to you in the Emergency Room or hospital that you fill at a pharmacy are subject to the applicable prescription drug copays.

Additional Plan Provisions

Prior Authorization

Prior authorization is required for many services and procedures, including but not limited to hospital stays, some surgical procedures, and radiology (imaging).

In general, in-network providers are responsible for obtaining prior authorization before providing these services to you. Before receiving these services, you may want to contact your healthcare company to verify that the hospital, physician and other providers are in-network providers and that they have obtained the required prior authorization. In-network facilities and providers cannot bill you for services if they fail to obtain prior authorization as required.

If you are using an out-of-network provider, you are responsible for obtaining prior authorization before you receive these services. **Note:** If your out-of-network provider intends to admit you to an in-network facility or refers you to other in-network providers, you must still obtain a prior authorization for these services.

To obtain prior authorization, call the number on the back of your ID card. This call starts the utilization review process. Once you have obtained the authorization, please review it carefully so that you understand what services have been authorized and what providers are authorized to deliver the services that are subject to the authorization.

The utilization review process is a set of formal techniques designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, healthcare services, procedures or settings. Such techniques may include ambulatory review, prospective review, second opinion, certification, concurrent review, case management, discharge planning, retrospective review, or similar programs.

Hospital Notification

You should contact your healthcare company at least 48 hours before all scheduled hospital admissions. You should also contact your healthcare company if a maternity stay will exceed 48 hours for the mother and/or newborn child following a vaginal delivery, or 96 hours for the mother and/or newborn child following a cesarean section delivery.

To provide notification, please contact your healthcare company at the number on the back of your ID card. You will not be penalized under the Plan if you do not notify the healthcare company.

Mental Health Benefits

Mental health care or benefits, in accordance with the Mental Health Parity and Addiction Equity Act, are items or services for mental health or substance use disorder conditions, as determined solely within the discretion of the plan administrator, consistent with generally recognized independent standards of current medical practice. Conditions affecting physical health that are related to a mental health condition or substance use disorder are medical/surgical benefits rather than mental health care benefits under the Medical Plan and may therefore be subject to a different cost share. However, for those individuals with a mental health diagnosis, associated medical treatments subject to visit limits (such as physical, occupational and speech therapy) will not be subject to an annual visit limitation.

If You Need Emergency Care

If you have a medical emergency that's sudden, urgent and serious or life-threatening, you should go to the nearest physician, hospital emergency room, or other urgent care facility.

Care will be approved for local emergency ambulance service or air ambulance to the nearest hospital qualified to treat the condition if medically necessary and confirmed by a licensed provider. It is best for you or your doctor to call your claims administrator to arrange Air Ambulance transport as they can help identify best resources most easily.

If you go to the emergency room and are subsequently admitted to the hospital, the emergency room copay will be waived and instead you will be subject to the annual deductible and coinsurance for inpatient hospital charges.

Emergency Services from an Out-of-Network Provider

Your coverage for emergency services will continue until your condition is stabilized and:

- Your attending physician determines that you are medically able to travel or be transported, by medical or non-emergency medical transportation, to another provider if you need more care;
- You are in a condition to be able to receive notice from and consent to the out-of-network provider delivering services for the services to be rendered; and
- In the case of a surprise bill from an out-of-network provider where you had no control of their participation in your covered services, you will pay the same cost share you would have if the covered services were received from a network provider. Contact your claims administrator immediately if you receive such a bill.

The out-of-network plan rate does not apply to involuntary services. Involuntary services are services or supplies that are performed at a network facility by certain out-of-network providers, that are not available from a network provider, or which are emergency services (e.g., pathology). Your cost share for involuntary services will be calculated in the same way as if you received the services from a network provider. If you received a surprise bill, your cost share will be calculated differently. Contact your healthcare company immediately if you receive such a bill.

Centers of Excellence (COEs) for Organ Transplants and Bariatric Surgery

Organ transplants and bariatric surgery are complex procedures and services that require highly specialized or quality care. As a result, the Medical Plan has in-network hospitals that have been designated as Centers of Excellence because of the high-quality care they consistently provide for these procedures and services.

You must contact your healthcare company in advance of an organ transplant or bariatric surgery to receive instruction on any required precertification. This applies whether or not you choose a Center of Excellence.

To locate a Center of Excellence, visit your healthcare company's website at **My Health** or call your healthcare company.

Nurse Line

You can call Aetna and Cigna and speak to a registered nurse at any time. You can get help with health advice 24 hours a day, seven days a week — even on weekends and holidays. There are no limitations on how many times you might use the Nurse Line. Examples include:

- Recognize urgent and emergency symptoms;
- Understand medication interactions;
- Locate in-network doctors and hospitals; and
- Research treatment costs.

Contact your healthcare company to learn more:

- **Aetna:** Call (800) 468-1266 and select the prompt for “24-hour NurseLine.”
- **Cigna:** Call (800) 790-3086 and select the prompt, “24-Hour Health Information Line.”

Virtual Doctor Visits

Virtual doctor visits through Teladoc (an Aetna partner) and MDLive (a Cigna partner) allow you to connect to a doctor in minutes — anytime, anywhere — using a smartphone, tablet, or computer. Doctors can make diagnoses, provide advice and call in prescriptions to your local pharmacy. Register before you need care by going to **My Health**.

The copay for virtual doctor visits is \$15 for medical doctors and mental health providers (psychiatrists and psychologists/therapists).

Maternity Benefits

The Medical Plan will pay for most in-network maternity services through a global fee arrangement. Under such an arrangement, the cost share of services that a member will be assessed are:

- \$15 copay for an initial office visit with OB/GYN (i.e., to confirm pregnancy)
- Standard copay or deductible and coinsurance for lab or radiology services (e.g., ultrasounds, amniocentesis, fetal stress tests and other related tests)
- Inpatient hospital stays for delivery and any provider services included in the global maternity fee are subject to deductible and coinsurance. Additional costs may apply for high risk or complex pregnancies.

If the obstetrician is out-of-network and/or does not have a global fee arrangement in place, the member will be charged for each visit and service based upon the cost share for that service.

Family Building Benefit

The Medical Plan provides Family Building benefits with lifetime limits.

There is a \$10,000 lifetime maximum for Family Building Benefits for both in-network and out-of-network care provided by the Medical Plans (\$35,000 for both in-network and out-of-network care if you and/or your covered dependent contact WINFertility and complete a nurse consultation). Family Building Benefits include:

- Fertility treatments such as in vitro fertilization (IVF) and intrauterine insemination (IUI), whether or not you have a medical diagnosis of infertility
- Elective fertility preservation (egg and sperm freezing with 12 months of storage)
- Associated prescription medications.

There is a separate \$15,000/lifetime prescription drug benefit. For additional information on Family Building benefits see “The Prescription Drug Plan” on page 79.

Please Note

These are lifetime limits and will carry over across healthcare companies and from prior JPMorganChase plans.

Amounts paid by the Plan (not your out-of-pocket expenses) apply to the lifetime Family Building benefit maximum.

Under the Medical Plan, cost share will be assessed based on the type and setting of the service you receive. For instance, a visit with a reproductive endocrinologist will be assigned a specialist copay, while in-vitro fertilization might be subject to deductible and coinsurance.

Copayment or Coinsurance Paid for Covered Benefits

The following table shows the copayment or coinsurance required for covered expenses. Please also see "What Is Covered" on page 102 for a more detailed list of covered expenses under the Medical Plan.

Covered Benefits: Eligible Preventive Care

	Plan's Copayment/ Coinsurance for In-Network Care	Plan's Coinsurance for Out-of-Network Care*
Eligible Preventive Care**		
Please Note: Preventive care services will be covered at 100% only if they are performed by an in-network provider and are coded as preventive. Before receiving any service, you should check with your physician to be sure the procedure is considered, and will be submitted to your healthcare company, as preventive medical care rather than as a diagnostic service. Additional lab or other services performed during a preventive care visit that are not considered preventive in nature may not be free and/or covered.		
Immunizations (routine adult and child; includes immunizations related to travel)	100% covered (\$0 cost share)	50% coverage after deductible
Colon Cancer Screenings: - Fecal occult blood test (FOBT) or fecal immunochemical test (FIT): annually*** - Flexible sigmoidoscopy: every 5 years - Double-contrast barium enema (DCBE): every 5 years*** - Colonoscopy: every 5 years - Computed tomographic colonography (CTC)/virtual colonoscopy: every 5 years*** - Requires precertification	100% covered (\$0 cost share)	50% coverage after deductible
Routine Gynecological Exams and Cervical Cancer Screenings (Pap Smears)	100% covered (\$0 cost share) - One exam and Pap smear per year (includes related laboratory fees); check with your provider for age guidelines	50% coverage after deductible - One exam and Pap smear per year (includes related laboratory fees); check with your provider for age guidelines

	Plan's Copayment/ Coinsurance for In-Network Care	Plan's Coinsurance for Out-of-Network Care*
<i>Routine Mammography Prostate Specific Antigen (PSA) Test, and Digital Rectal Exam</i>	100% covered (\$0 cost share) - Age 40 and over: one exam per year based on age and gender	50% coverage after deductible - Age 40 and over: one exam per year based on age and gender
<i>Routine Annual Physical Exams</i>	100% covered (\$0 cost share) - One exam annually	50% coverage after deductible - One exam annually
<i>Routine Screenings Provided During Pregnancy</i> (For example, gestational diabetes and bacteriuria screenings, as well as items such as certain breast pumps)	100% covered (\$0 cost share)	50% coverage after deductible
Other Services		
<i>Durable Medical Equipment and Prosthetics</i> (Includes certain**** glucose monitors, insulin pumps and related pump supplies)	20% after deductible	50% coverage after deductible
<i>Lab</i>	\$20 Plan Option 1 \$35 Plan Option 2	50% coverage after deductible
<i>Prescription Drugs</i>	Please see "The Prescription Drug Plan" on page 79.	
<i>Standard Radiology</i>	20% after deductible	50% coverage after deductible

* Covered out-of-network expenses are subject to reasonable and customary (R&C) charges. You are responsible for paying any charges above the R&C amount.

** Your healthcare company determines which preventive care services performed by an in-network provider are free based on guidelines and clinical recommendations for the general population developed by the U.S. Preventive Services Task Force, the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, and other nationally recognized sources. JPMorganChase does not make this determination. Age and frequency limits may apply. Additionally, based on the medical finding resulting from preventive care, services may no longer be considered preventive and thus subject to member cost share. For a list of preventive services go to your healthcare company's website accessible via **My Health** > My Medical Plan Website.

*** Follow-up colonoscopy is covered as preventive at 100% in-network following a positive result.

**** Some glucose monitors, and insulin pumps are available under the prescription drug plan. For information on which insulin pumps are covered under the Medical and/or prescription drug plan, please contact the appropriate provider (Aetna/Cigna and/or CVS Caremark).

The Prescription Drug Plan

The Prescription Drug Plan is part of the JPMC Medical Plan and is administered by CVS Caremark — regardless of the healthcare company you choose. The covered drug lists are the same under Plan Option 1 and Plan Option 2 of the Medical Plan.

You will receive a separate prescription drug identification (ID) card from CVS Caremark in addition to your Medical Plan ID card.

For Help with Prescription Drug Coverage

You can reach a Caremark Customer Service Representative 24 hours a day, seven days a week at (866) 209-6093. In addition, once you are enrolled, you can visit CVS Caremark's website accessible via **My Health** or directly at www.caremark.com. The site allows you to:

- View the covered and excluded drug lists;
- View your personal prescription drug history;
- Estimate drug costs and identify prescription drug cost saving opportunities;
- Order/refill/check the status of mail order prescriptions;
- Look for network retail pharmacies;
- Research drug information; and
- Print temporary CVS Caremark ID cards.

How the Prescription Drug Plan Works

Highlights of prescription drug coverage are listed below; detailed information follows.

- There is no deductible for prescription drug coverage;
- Free preventive drugs. Covered preventive medications are covered at 100% (\$0 cost) at network pharmacies. **Please Note:** Generic prescription contraceptives are also fully covered (as are brand-name, contraceptive drugs for which a generic is not available);
- Your copay for prescription drugs count toward the prescription drug out-of-pocket maximum that is separate from the medical out-of-pocket maximum;
- MRA funds can be used to pay for covered out-of-pocket prescription drug costs;
- If you have elected automatic claim payment, at the time of purchase, your MRA funds will automatically be used to offset your out-of-pocket cost after the Plan pays its share of the cost of your medication. If you elected or were automatically assigned the debit card, you may pay your out-of-pocket costs by using the card or your own funds. If you pay out-of-pocket, you can submit a claim form for reimbursement from the MRA. Once your MRA funds are depleted, you can use your HCSA for eligible prescription drug expenses if you elected to participate in the HCSA and have available funds.
 - If you elected autopay during enrollment, you are allowed to make a one-time mid-year switch to the debit card option that will be effective the first of the following month by calling 1-844-ASK-JPMC.

Free Preventive Drugs

The CVS Caremark Brand and Generic Preventive Drug List is a list of drugs covered at 100% with no copays, as determined by CVS Caremark. To see a list of drugs in this category, visit CVS Caremark's website, which is accessible via **My Health**. **Please note,** only drugs on CVS Caremark's formulary are covered. Inclusion of a drug on the Preventive Drug List does not guarantee coverage. Step therapy, prior authorization, or quantity limits may apply. Mandatory Generic Drug Program applies.

- Discounted prices are available at network pharmacies (you'll generally pay more at an out-of-network pharmacy); if you use an out-of-network pharmacy that does not accept your prescription drug ID card, you will generally pay more and will need to file a claim for eligible reimbursement;
- Plan Option of having maintenance prescriptions filled through a convenient mail-order program or at a pharmacy; Maintenance Choice® offers advantageous pricing when you receive 90-day supplies of maintenance medication by mail or pick up your prescription at a participating pharmacy (including CVS retail pharmacies), where the same discounts are available;
- Traditional (non-specialty) and specialty lists of preferred/covered and excluded drugs; the most recent lists can always be found on the CVS Caremark website;
- Mandatory Generic Drug Program; if you fill a prescription for a brand-name medication when a generic equivalent is available, you will pay the difference in cost between the brand-name drug and generic drug, plus the generic copay.

If You Take a Non-Covered Drug

If you choose to take a non-covered drug, you will pay the full cost of the drug. This could be a costly option. Be sure to consider carefully how the costs of taking a non-covered drug could add up.

Categories of Prescription Drugs

Your prescription drug coverage depends on the type of drug your doctor prescribes and where you fill your prescription. Prescription drugs are split into two main categories — traditional drugs and specialty drugs.

- **Traditional drugs**, also known as non-specialty drugs, are usually the ones which most people are familiar with and represent the majority of prescription drugs used. This includes medicines used to treat common conditions like high blood pressure, diabetes and asthma, and most short-term medicines used to treat acute conditions like coughs, flu and infections. Traditional drugs generally don't have special handling or shipping requirements, are available at most pharmacies, and are lower cost.
- **Specialty drugs** are generally used to treat complex medical conditions such as rheumatoid arthritis, multiple sclerosis and psoriasis. These drugs include biological drugs, often require special handling, such as refrigeration, and are generally not available at the majority of pharmacies. Additionally, specialty drugs are usually higher cost.

Covered Drug Lists and Types of Prescription Drugs

JPMorgan Chase uses CVS Caremark's lists of covered and excluded drugs. An independent committee made up of pharmacists, physicians and medical ethicists reviews and approves the drug lists (also known as Formularies). These lists are subject to change quarterly by CVS Caremark. The following drug lists are available on CVS Caremark's website, on the Covered Drug List (Formulary) section of the Plan & Benefits tab, available through **My Health** > Medical, Rx, MRA & Spending Accounts > My Prescription Drugs:

- CVS Caremark Standard drug list: a guide that includes covered generic and preferred brand name traditional drugs.
- CVS Caremark Specialty drug list: a guide that includes covered generic and preferred brand name specialty drugs.

The CVS Caremark Standard and Specialty drug lists are not all-inclusive lists of covered drugs. Both drug lists include covered drugs grouped by drug category, alphabetically for quick reference, and also include a complete list of excluded/not covered drugs along with their preferred alternatives.

Below is a description of the types of drugs covered on the standard and specialty drug lists.

- **Generic Drugs:** Generics have equivalent ingredients to brand name drugs but can cost significantly less.
- **Preferred Brand Name Drugs:** Preferred brand name drugs have been patented by the companies that developed them and placed on a preferred drug list by CVS Caremark. They're generally more expensive than generic drugs but less expensive than non-preferred brand name drugs.
- **Non-Preferred Brand Name Drugs:** Non-preferred brand name drugs are brand name medications that are not on CVS Caremark's preferred drug list and are usually more expensive than generics and preferred brand name drugs. Often, they have either generic alternatives and/or one or more preferred brand name drug options that may be substituted for the non-preferred brand name drug.

Please note: When a generic prescription drug is not available, there are often many different brand-name alternatives. CVS Caremark has reviewed these alternatives and determined which are clinically appropriate and cost-effective. These are called preferred brand-name prescription drugs and are covered at a higher level than non-preferred brand-name drugs. To see a list of preferred drugs, visit CVS Caremark's website, which is accessible via **My Health**.

Prescription Drug Copays and Out-of-Pocket Maximums

There is no deductible for prescription drug coverage.

Note: The copay amounts shown in the following table are maximum amounts. If your prescription costs less, you will pay less.

Prescription Drug Copays	Plan Option 1	Plan Option 2
Preventive Drugs*(generic and brand)	100% coverage (\$0 copay)	100% coverage (\$0 copay)
Retail Pharmacy (up to a 30-day supply)		
Generic*	\$5	\$5
Preferred Brand name*	\$50	\$100
Non-preferred brand name*	\$150	\$250
Specialty*	\$200	\$250
Mail Order Pharmacy or Maintenance Choice® (up to a 90-day supply; opt-out available)**	2 times Retail copay amount shown above	2 times Retail copay amount shown above
Annual Out-of-Pocket Maximum		
Employee-Only***	\$1,250	
Employee + Spouse/DP or Child(ren)	\$2,000	
Employee + Spouse/DP + Child(ren)	\$2,600	
CVS Caremark Excluded Drugs* (Traditional and Specialty)	Not covered; you will pay the full cost for these drugs.	

**Non-Sedating
Antihistamines**

(Also known as NSAs)

Not covered; you will pay the full cost for these drugs.

- * CVS Caremark determines which drugs are considered “generic,” “brand,” “preventive generic,” “preferred,” “non-preferred,” “maintenance,” and “specialty,” etc. We use CVS Caremark’s lists of covered and excluded drugs. An independent committee made up of pharmacists, physicians and medical ethicists reviews and approves the drug lists (also known as formularies). These lists are subject to change quarterly by CVS Caremark. If you take a non-covered drug, you will pay the full cost of the drug. To see a list of drugs in these categories, visit CVS Caremark’s website at **My Health**.
- ** The Maintenance Choice® program covers 90-day supplies of maintenance medication. Maintenance Choice® allows you to: 1) send your 90-day prescription to CVS Caremark and have your medicine delivered by mail to your home; or 2) fill your 90-day prescription at a participating pharmacy (including any CVS retail pharmacy). To find a participating pharmacy, please visit www.caremark.com. If you “opt out” out of Maintenance Choice®, your prescription costs will generally be higher. Please see “Details About Maintenance Choice®” on page 82.
- *** Also functions as a “per person” out-of-pocket maximum under the other coverage levels.

Details About Maintenance Choice®

The Maintenance Choice® program provides discounted pricing for 90-day supplies of long-term maintenance drugs. Some examples of long-term maintenance drugs are those taken for:

- Asthma;
- Diabetes;
- High blood pressure; and
- High cholesterol.

To see a list of maintenance drugs and to compare pricing for using Maintenance Choice® vs. purchasing the drug at a non-Maintenance Choice pharmacy, visit CVS Caremark’s website.

With Maintenance Choice®, a 90-day supply of maintenance medicine can be delivered by mail to your home, or you can fill your 90-day prescription at a participating pharmacy (including any CVS retail pharmacy), where the same discounts are available.

You may also “opt out” of Maintenance Choice® and obtain a 90-day supply (or a 30-day supply) at any network pharmacy (see “Opting Out of Maintenance Choice®” on page 83).

Before filling a long-term prescription through Maintenance Choice®, you can obtain two 30-day supplies at a network pharmacy by paying retail pharmacy rates. This “trial period” gives you and your doctor the ability to confirm that the medication and dosage is right for you. After that, you will need to use Maintenance Choice® to obtain the most advantageous pricing (or you may opt out of the program, but you may pay more).

A CVS Caremark Mail Order Form is available on the CVS Caremark site. Mail your prescriptions with your completed order form to the address noted on the form.

Please note, the Maintenance Choice program may not be available in some states. Please contact CVS Caremark for more details.

Opting Out of Maintenance Choice®

You will generally pay the lowest price for maintenance medications if you use Maintenance Choice® to obtain a 90-day supply by mail or at a participating pharmacy (including CVS retail pharmacy). However, you may “opt out” of Maintenance Choice® and obtain a 90-day supply (or a 30-day supply) at any network pharmacy, but you may pay more, as shown in the following table.

Comparing per-Prescription Maximums Under Maintenance Choice® to Opting Out of Maintenance Choice® for Non-Specialty Drugs				
	Plan Option 1 Maximum per-prescription charge		Plan Option 2 Maximum per-prescription charge	
	<i>Maintenance Choice® (obtain through mail or at a participating pharmacy, including CVS retail pharmacy)</i>	<i>Opt Out (obtain prescription at a non-CVS retail in-network pharmacy*)</i>	<i>Maintenance Choice® (obtain through mail or at a participating pharmacy, including CVS retail pharmacy)</i>	<i>Opt Out (obtain prescription at a non-CVS retail in-network pharmacy*)</i>
Non-preventive Generic 90-day supply	\$10	\$15	\$10	\$15
Preferred brand-name 90-day supply	\$100	\$150	\$200	\$300
Non-preferred brand-name 90-day supply	\$300	\$450	\$500	\$750

* Or pick up three 30-day supply prescriptions at a CVS retail pharmacy.

To compare pricing for using Maintenance Choice® vs. purchasing the drug at a non-Maintenance Choice retail in-network pharmacy, visit CVS Caremark's website.

To continue to fill your maintenance medication prescription at a non-Maintenance Choice retail in-network pharmacy after your two 30 days' supplies at a network pharmacy, you must opt out of Maintenance Choice® by calling CVS Caremark. If you order maintenance medications through a non-Maintenance Choice retail in-network pharmacy without calling CVS Caremark first, your claim will be rejected and you will pay the full cost of the medication. **Please Note:** Your “opt out” status will apply to all maintenance medications that you fill through the Plan.

Filing a Paper Prescription Drug Claim

If you purchase your prescription drugs through a non-network pharmacy or do not show your CVS Caremark ID card at a network pharmacy, you will have to pay for the prescription drug and then file a CVS Caremark Claim Form to be reimbursed for the Plan's share of the eligible expense. If you have funds in your MRA and/or HCSA, you can be reimbursed for your share of the expense by filing an MRA and/or HCSA Claim Form (see “If You Paid Out-of-Pocket for a Prescription Drug” on page 99). Reminder, you can only be reimbursed from your HCSA once your MRA is depleted.

Forgot Your ID Card?

Not to worry. You can access an electronic version of your prescription drug ID card online at the CVS Caremark website or by downloading the CVS Caremark app.

What's Covered and Not Covered

The following chart shows some prescription drug categories and their coverage status. **Please Note:** This list does not show every drug covered or drug category under the Plan. For the most current information and a full list of covered medications, visit CVS Caremark's website, accessible through **My Health** or directly at www.caremark.com.

Prescription Drugs Covered

Drug	Coverage Status
Allergy Serums (oral immunotherapy drugs)	Covered but requires prior authorization
Aspirin	Covered — generic aspirin (81mg only) is fully covered as a preventive medication (\$0 copay) 1) after 12 weeks of gestation in women who are at high risk for preeclampsia (Age limit: 12 or older, quantity limit: 100 units per fill); 2) for primary prevention of cardiovascular disease and colorectal cancer (Age limit: 50 to 59 years, quantity limit: 100 units per fill) OTC products require prescription
Breast Cancer Drugs	Covered — generic anastrozole, exemestane, raloxifene, and tamoxifen are fully covered (\$0 copay) as part of a treatment therapy for women at risk for breast cancer and/or diagnosed with breast cancer for age 35 or older
Contraceptives	Covered — generic prescription contraceptives are fully covered (\$0 copay), as are brand-name prescription contraceptives for which a generic is not available, such as Lo Loestrin® 24 Fe. Please Note: If a generic prescription becomes available for a brand-name contraceptive, the generic form of the contraceptive will be fully covered, while the brand-name version of the contraceptive would be covered according to the provisions for other brand-name medications (see chart under "What's Covered and Not Covered" on page 83).
Diabetic Supplies (includes certain glucose monitors, insulin pumps and related pump supplies)*	Covered — except alcohol wipes
Diet Medications (anorexiant and anti-obesity)	Covered but requires prior authorization
Fluoride Supplements	Covered — generic fluoride supplements are fully covered (\$0 copay) for children age 5 or younger
Fertility Drugs (exclusive of treatment)	Covered up to a \$15,000 lifetime maximum (combined Retail Pharmacy Benefit and Maintenance Choice® program) per person. May require Prior Authorization.
Legend Vitamins	Covered
Male Impotency Drugs	Covered at 8 units per 30 days (24 units per 90 days through Maintenance Choice®).
Prescription Tobacco Cessation Products	Covered

Drug	Coverage Status
Proton Pump Inhibitors (PPIs) (such as Prilosec, Tagamet, and Nexium)	Covered subject to preauthorization, as described under "Coverage for Proton Pump Inhibitors" on page 86
Respiratory Therapy Supplies	Covered — except nebulizers.
Solaraze (Diclofenac sodium gel 3%)	Covered but requires prior authorization.
Solodyn	Covered but requires prior authorization.

* Some glucose monitors and insulin pumps are available under the Medical Plan. For information on which insulin pumps are covered under the Medical and/or Prescription Drug Plan, please contact the appropriate provider (Aetna/Cigna and/or CVS Caremark).

Prescription Drugs Not Covered by the Prescription Drug Plan

Drug	Coverage Status
Allergy Serums (injectable)	Not covered
Blood Plasma/ Blood Transfusion Agents	Not covered
Botox and Myoblock	Not covered for cosmetic purposes; requires prior authorization for other uses.
Bulk Powders & Topical Analgesic (compounds)	Not covered*
Cosmetic Products (such as depigmenting agents, hair growth stimulants, hair removal agents)	Not covered
Non-Sedating Antihistamines (NSAs) (such as Clarinex and Allegra)**	Not covered
Nutritional Supplements (injectable or oral)	Not covered
Over-the-Counter Drugs	Not covered (but still may be less expensive than related prescription drugs)
Renova	Not covered
Rx Devices Other Than Respiratory (such as elastic bandages and supports, GI-ostomy and irrigation supplies, other Rx devices)	Not covered
Select Medical Devices and Artificial Saliva products	Not Covered
Toxoids	Not covered (seasonal and non-seasonal vaccines, including flu and COVID-19 vaccines, are covered)

* Your physician and/or pharmacist may contact CVS Caremark to seek exception approval for specific medical reasons.

** Although non-sedating antihistamine (NSA) drugs are not covered under the Prescription Drug Plan, you can still obtain these and other non-covered prescription drugs (versus the over-the-counter alternative) at discounted prices through Maintenance Choice®. You pay 100% of the discounted price for non-covered drugs obtained through Maintenance Choice®.

Coverage for Proton Pump Inhibitors

If you are prescribed a brand-name proton pump inhibitor (PPI) prescription medication (e.g., Nexium), you must have previously tried a generic proton pump inhibitor to receive coverage for the brand-name PPI. You should talk to your doctor to see if a generic alternative is appropriate for you. If your physician has a medical reason for you to take a brand-name PPI prescription medication rather than a generic alternative, your physician will need to contact CVS Caremark for preauthorization and a determination will be made. If the brand-name prescription is not authorized and you opt not to obtain the generic alternative available, you will be responsible for the entire cost of the prescription under the terms of the JPMorgan Chase Prescription Drug Plan.

Additional Plan Provisions

Mandatory Generic Drug Program

The plan contains a **mandatory generic drug program**, in which generic drugs are substituted for certain brand-name* prescription drugs. If you fill your prescription with a brand-name drug when a generic equivalent is available, you pay the entire cost difference plus the generic drug copay. **Please Note:** These cost differences will not be limited by prescription copayments or annual out-of-pocket maximum limits. Your physician can contact CVS Caremark to seek a medical exception review for possible approval for specific clinical reasons.

* For this purpose, brand drugs refer to those brand drugs with a direct generic equivalent produced by at least two manufacturers.

Step Therapy Program

Step Therapy is a program that lets members get the treatment they need affordably. It also helps the Plan maintain affordable prescription drug coverage. In step therapy, medicines are grouped in categories based on treatment and cost.

- First-line medicines are the first step. First-line medicines are typically generic and lower-cost brand-name medicines approved by the U.S. Food & Drug Administration (FDA). They are proven to be safe, effective and affordable. Step therapy suggests that a patient try these medicines first because, in most cases, they provide the same health benefit as more expensive drugs, but at a lower cost.
- Second-line drugs are the second and third steps. Second-line drugs typically are brand-name drugs. They are best suited for the few patients who don't respond to first-line medicines. Second-line drugs are the most expensive options.

Prior Authorization

Certain medications may only be covered by the Plan under certain conditions with a prior authorization (PA) from CVS Caremark prior to purchasing the medicine. To find out if a drug requires a PA, log in to www.caremark.com and click on "Check Drug Cost & Coverage" on the "Plan & Benefits" tab, or call CVS Caremark.

Quantity Restrictions on Covered Medications

There may be quantity limits on certain medicines. Quantity limits are based on the Food and Drug Administration's (FDA) recommended dosing guidelines for each medication and are reviewed regularly by CVS Caremark to ensure clinical appropriateness. Limits are set to ensure safety and efficacy in the treatment of various health conditions.

Certain prescriptions may also be limited to less than the standard days' supply, which is a thirty (30) day supply. For specific medicine limitations, please log in to www.caremark.com or call CVS Caremark at (866) 209-6093. Quantity limits may change periodically based on updates from the FDA's recommended dosing guidelines.

To determine whether your medication is subject to CVS Caremark's utilization management program such as Step Therapy, Prior Authorization or Quantity limit, etc., please contact CVS Caremark.

Pharmacy Advisor

The plan also offers **Pharmacy Advisor**, a voluntary counseling program offered through CVS Caremark to help employees (and covered dependents) with certain conditions — such as diabetes or heart disease — adhere to their prescription regimen, manage their medications and make sure their medications don't conflict with each other. When you pick up your prescription at a CVS retail pharmacy, the pharmacist will automatically offer to provide onsite counseling.

Coverage for Specialty Drugs

Certain conditions such as asthma, growth hormone deficiency, hepatitis C, immune disorders, infertility, multiple sclerosis, and rheumatoid arthritis may be treated with specialty drugs. These drugs may be oral or self-injectable, include biological drugs, often require special handling such as refrigeration, and are generally not available at the majority of pharmacies. CVS Caremark Specialty Pharmacy is a comprehensive pharmacy program that provides specialty drugs directly to covered individuals along with supplies, equipment, and care coordination.

Certain specialty drugs require further clinical review and prior authorization before coverage will be approved. The CVS Caremark Specialty Drug List can be found on CVS Caremark's website. The CVS Caremark Specialty Guideline Management Program evaluates the appropriateness of drug therapy with specialty medications according to evidence-based guidelines both before the initiation of therapy and on an ongoing basis. This clinical program helps ensure patient safety, efficacy, and optimal therapeutic benefit.

If you submit a prescription for a specialty drug that requires preauthorization, CVS Caremark will undertake a review. The provider who prescribed the medication will be required to call (866) 814-5506 as part of the review process. After the review is complete, you and your physician will receive a letter confirming whether coverage has been approved or denied (usually within 48 hours after CVS Caremark receives the information it needs).

In certain cases, a first-line specialty drug may be required. This is a step therapy program that encourages the use of a preferred drug before using a non-preferred drug. Preferred drugs under this program are well-supported treatment options and represent the most cost-effective drug for a given condition. Before a non-preferred specialty drug is covered, an established evidence-based protocol must be met.

If coverage is approved, you'll pay your normal copay amount for your prescription. If coverage is not approved, you have the right to appeal (please see the *Plan Administration* section).

You may contact CVS Caremark Specialty Customer Care at (800) 237-2767 from 6:30 a.m. to 8 p.m. Central time, Monday – Friday, and Saturday from 6 a.m. to 3 p.m. Central time, to arrange for expedited, confidential delivery of your specialty drug to the location of your choice. You will also have access to a pharmacist-led or nurse-led Care Team that can provide customized care, counseling on how to best manage your condition(s), patient education, and evaluation to assess your progress and to discuss your concerns.

The Wellness Incentive Program and Medical Reimbursement Account (MRA)

JPMorganChase is committed to promoting a culture of health and well-being. Wellness is about more than just going to the doctor when you are sick. JPMorgan Chase's Wellness Programs provide resources and services that can help you take charge of your health and make informed healthcare decisions for you and your family, including free flu shots and health screenings to a wide array of programs that help you manage your weight, quit smoking, reduce stress, manage your overall well-being, and onsite support through our Health & Wellness Centers (for employees only).

JPMC offers a Wellness Incentive Program with ways to save and earn money toward your medical expenses by participating in certain activities:

- **Save \$500 – \$1,000 on your medical payroll contributions** by completing the biometric wellness screening and online wellness assessment by the defined deadline each year. You can save \$500 on your medical payroll contributions for completing both activities — and double that if your covered spouse/domestic partner does the same. This applies to all of our medical plan providers — Aetna, Cigna, Centivo Select Plan, and Kaiser Permanente. These actions do not earn Medical Reimbursement Account (MRA) funds. Please note: You are not required to complete a wellness screening or take a wellness assessment or other medical examinations. However, only those who complete a wellness screening and wellness assessment will save on their medical payroll contributions.

To Check Your MRA Balance

Go to **My Health > My MRA Balance**.

Wellness Screening and Wellness Assessment

A biometric wellness screening provides overall key indicators of your health. The wellness screening measures your blood pressure, blood sugar, cholesterol, A1C, triglycerides, body mass index (BMI) and waist circumference. You can get a free wellness screening at:

- A JPMorganChase onsite event, including at a JPMorganChase Health & Wellness Center (where applicable),
- A Quest Patient Service Center or lab;
- Your in-network healthcare provider's office; or
- A CVS MinuteClinic.

The online wellness assessment is an online survey that asks you questions about your biometric values, current health conditions and lifestyle. The wellness assessment can be completed at mycigna.com (even if you are enrolled with Aetna, Centivo Select, or Kaiser Permanente).

Together, the wellness screening and wellness assessment provide important indicators of your current health and potential health risks — you'll learn what you're doing well and what you can do to improve your health, like get a health coach, participate in a weight management program, or take advantage of other support that JPMorganChase offers.

- You and your covered spouse/domestic partner (if applicable) must complete both the wellness screening and assessment between November 18, 2023 and November 22, 2024 at 11:59 pm Eastern time in order to:

— Save \$500 in medical payroll contributions (\$1,000 if covering a spouse/domestic partner) in 2025.

Completing the free biometric wellness screening and wellness assessment do not earn MRA funds.

Please refer to [go/ScreeningandAssessment](#) for details, scheduling, and information about how to get a free wellness screening.

For more information on how to complete your annual wellness screening and wellness assessment, go to:

- Employees at work: go/ScreeningandAssessment
- Employees at home: myhealth.jpmorganchase.com
- Spouses and domestic partners: my.questforhealth.com (screening); mycigna.com (assessment)

Important Information

The **2025** medical payroll contributions (payroll deductions for Medical Plan coverage) shown when you enroll on the Benefits Web Center assume you and your covered spouse/domestic partner completed the wellness screening and assessment between November 18, 2023 and November 22, 2024 (11:59 p.m. Eastern time). This means the \$500 savings (or \$1,000 if you cover a spouse/domestic partner) will be reflected in your 2025 medical payroll contributions. If you and/or your covered spouse/domestic partner didn't complete the wellness screening and assessment by the deadline, your medical payroll contributions will increase in March 2025. The \$500 or \$1,000 increase will be applied in equal installments to each pay from the first effective pay in March 2025 through December 2025.

Note: You have until June 30, 2025, to open a case with your healthcare company if you believe your wellness screening and wellness assessment were completed by the deadline and not reflected in your medical payroll contributions.

Employees who become eligible for benefits coverage — and/or add a spouse/domestic partner to medical coverage — in 2025 (prior to September 1, 2025) will automatically save \$500 (or \$1,000 if covering a spouse/domestic partner) on 2025 medical payroll contributions without completing the wellness screening and assessment.

For employees currently on an approved Leave of Absence: You and your covered spouse/domestic partner are encouraged to participate in the wellness screening and wellness assessment. However, if you are on an approved Leave of Absence for at least 45 consecutive days between September 1 and November 22, 2024, and do not complete your wellness screening and online wellness assessment during that period, you will not lose the \$500 in 2025 medical payroll contribution savings (\$1,000 if covering a spouse/domestic partner). Other provisions of the Medical Plan and Wellness Incentive Program will continue to apply, including the opportunity to earn MRA funds by completing Wellness Incentive Activities (maximum of \$700 per employee).

Earn up to \$700 in your MRA by completing certain activities during the year, such as meeting healthy outcomes (e.g., blood pressure target), getting preventive care (e.g., annual physical) or completing physical, emotional, or financial wellness activities. These incentives don't apply to those covered by Kaiser Permanente or to covered spouses/domestic partners. If you are enrolled in the Centivo Select Plan, please review the information available in the *Centivo Select Plan* section. Those who are not enrolled in the medical plan can earn up to \$400 annually in taxable pay by completing certain Wellness Incentive Activities.

The Wellness Incentive Program is administered through Cigna, regardless of your healthcare company (Aetna, Cigna, Centivo Select Plan or Kaiser Permanente). Please note: If you're not enrolled in the JPMorgan Chase Medical Plan, your Wellness Incentive Program will still be administered by Cigna.

Medical Reimbursement Account (MRA) funds can be earned by completing the following Wellness Incentive Activities.

* Allow two to three weeks for processing before funds are deposited into your MRA account.

Healthy Outcomes

As an incentive to stay healthy, you can earn \$100 per activity, up to \$200 per year to your MRA for achieving the following*:

- Body Mass Index or waist circumference target;
- Blood Pressure target.

* If it's unreasonably difficult due to a medical condition for you to achieve a standard under this category, you may be able to earn the reward by different means. Contact your healthcare company to work with you (and, if you wish, with your doctor) on an alternative.

Preventive Care

The Medical Plan covers eligible in-network preventive care at 100% (\$0 cost share). Out-of-network preventive care is also covered but you will have to meet a deductible and pay coinsurance. You can earn up to \$300 per year to your MRA when you:

- Complete an annual physical /GYN exam to earn \$200 to your MRA;
- Complete the following screenings to earn \$100 to your MRA per activity:
 - Cervical or prostate screening;
 - Mammogram; and
 - Colon cancer screening.

Well-being Activities

Complete well-being activities to improve your financial, emotional and physical well-being and earn up to \$600 per year. Activities include:

- Financial Well-being (Financial Fitness) — earn up to \$100 — provides personalized support and guidance to help you reach your financial goals
- Emotional Well-being (meQuilibrium) — earn up to \$200 — helps you build resilience and manage stress
- Physical Well-being* (Personify Health, formerly Virgin Pulse)** — earn up to \$300 — helps you build healthy habits

* If, due to medical reasons, you are unable to engage in physical activity tracking to earn points toward your wellness incentive, you can complete any combination of a variety of other activities available on the Virgin Pulse platform as a reasonable alternative to earn points toward the wellness incentive.

** Virgin Pulse is available to all benefits-eligible employees, but only those enrolled in JPMC Medical Plan Option 1 or 2 (Aetna or Cigna) can earn MRA funds for completed activities.

Not Enrolled in JPMC Medical Coverage

Employees who do not enroll in the Medical Plan with Aetna/Cigna/Centivo Select Plan/Kaiser Permanente will still have the opportunity to complete Wellness Incentive Activities to earn up to \$400 (in taxable income) during the plan year. Visit go.WellnessIncentiveProgram for details about eligible activities. This program is administered by Cigna.

The Medical Reimbursement Account (MRA)

You can use the MRA to help pay for covered out-of-pocket medical and prescription drug expenses, such as copayments incurred by you and your covered dependents and deductibles for in-network or out-of-network services. **Please Note:** MRA funds cannot be used to pay for dental or vision expenses. However, you can be reimbursed for these expenses from a Health Care Spending Account (HCSA) if you choose to participate in that plan. Please see the *Spending Accounts* Summary Plan Description on **My Health** for more information.

Unused funds left in your MRA at year-end automatically carry over for use in future years, as long as:

- You remain a JPMorganChase employee enrolled in the Medical Plan*; or
- You leave JPMorganChase and you are eligible for retiree medical plan coverage or you elect to continue your medical coverage through COBRA (see “What Happens to Your MRA If Your Employment with JPMorganChase Ends” on page 92).

* If you are an active employee who previously enrolled in the Medical Plan and had an MRA balance, but you currently choose not to enroll in the Medical Plan, any unused MRA funds will be placed on hold for you by your healthcare company and will be available to you if you re-enroll in the Medical Plan in a subsequent year.

See “MRA Payment Elections” on page 91 and “Using Your MRA and HCSA to Pay for Services” on page 96 for more information.

Special rules for company couples: MRA funds are earned by employees only, not spouses / domestic partners. If you are an employee but covered as a spouse/domestic partner of another JPMorganChase employee (i.e., company couple), you will not be eligible to earn MRA funds.

Your MRA and/or Spending Accounts (HCSA, DCSA) are administered by your healthcare company (Inspira Financial if enrolled with Aetna; Cigna if enrolled with Cigna), or Cigna if you are not enrolled in the JPMC Medical Plan (or are enrolled with Centivo Select Plan or Kaiser Permanente).

If you change healthcare companies

- If you change healthcare companies (from Aetna to Cigna or vice versa) during Annual Benefits Enrollment, your balance will automatically be transferred to your new healthcare company (generally during the April timeframe).
- If you change healthcare companies on or before January 31 of any given year (e.g., you are a late year hire, late year COBRA enrollee, or in certain other limited circumstances) your associated MRA, HCSA and/or DCSA accounts will transition to your new healthcare company.
- If you change healthcare companies after February 1, your MRA, HCSA and/or DCSA accounts will remain with the healthcare company you were enrolled with as of January 1 of that year. Your new healthcare company will also create an MRA for you to store wellness incentives earned for completing wellness activities. You may carry over **only** your MRA balance to your new healthcare company, however it is incumbent upon you to request this transfer from your new healthcare company.

MRA Payment Elections

During Annual Benefits Enrollment or when you first enroll in Plan Option 1 or Plan Option 2, you must choose how claims will be paid from your MRA when you have a covered expense. There are two ways claims can be paid:

- Through automatic claim payment or
- With a debit card (default option for new Medical Plan enrollees).

Your choice will also apply to your Health Care Spending Account (HCSA), if you elect to participate in that plan. If you do not make an election when you first enroll in the Medical Plan, you will be enrolled in the debit card payment method. Your election will remain in effect for future years, unless you make a change during a subsequent Annual Benefits Enrollment. If you are enrolled in the autopay option, you may make a one-time mid-year payment method change to the debit card option that will be effective the first of the following month.

Your MRA payment election determines how in-network claims are processed by your healthcare company. If an out-of-network provider agrees to submit a claim to your healthcare company on your behalf, your election would also apply to the processing of that claim.

- In automatic claim payment, your healthcare company will automatically pay your provider using your MRA funds first, then HCSA funds, to pay for your portion of eligible medical and prescription drug expenses.
- With a debit card, you are responsible for paying your provider for any out-of-pocket costs.

The claims payment process takes into account whether there is money in your MRA (and/or HCSA, if applicable) available to pay for all or part of your share of the covered medical or prescription drug expense. Please see “Using Your MRA and HCSA to Pay for Services” on page 96, which contains detailed instructions about payments at in-network and out-of-network providers.

Remember, your MRA can be used to pay for eligible medical and prescription drug out-of-pocket expenses, and your MRA account must be exhausted before you can use your HCSA for medical and prescription drug out-of-pocket expenses. Further, your MRA cannot be used for vision or dental expenses — only your HCSA can be used for those expenses. (For information about the HCSA, please see the Spending Accounts Summary Plan Description, at **My Health**.)

What Happens to Your MRA If Your Employment with JPMorganChase Ends

If your employment with JPMorganChase ends and you do not enroll in COBRA or retiree medical coverage, you:

- Cannot earn additional Wellness funds beyond your termination of employment;
- Can use your remaining MRA balance for covered eligible out-of-pocket medical and prescription drug expenses incurred before the end of the month in which your employment ends. Claims for these costs must be submitted no later than one year following the end of the plan year in which you were enrolled. For example, if you terminated employment on September 23, 2025, you would have until December 31, 2026, to submit an MRA claim for covered expenses incurred through September 30, 2025. You will forfeit any remaining MRA funds.

If your employment with JPMorganChase ends and you enroll in COBRA or retiree medical coverage:

- Your account balance will be available if you elect COBRA medical coverage (see “Continuing Coverage Under COBRA” in the *Healthcare Participation* section). While you remain enrolled in COBRA medical coverage, you can use the remaining balance in your MRA to pay for your covered out-of-pocket costs related to covered medical and prescription drug expenses. You can also continue to earn Wellness funds for your MRA as if you were an active employee up to the full annual amount of \$700.
- You qualify as “retired” from JPMorganChase (that is, at the time your employment ends with JPMorganChase, you are age 55 or older with at least 15 years of service, or age 50 or older with at least 20 years of service in the case of severance). If you retire from JPMorganChase, you can continue to access your MRA regardless of what medical coverage you have in retirement, whether it is through COBRA, the JPMorgan Chase Retiree Medical Plan, or another plan. However, you can no longer earn additional Wellness funds to increase your MRA balance.
- If you are enrolled in COBRA, the MRA can be used to pay for eligible out-of-pocket medical and prescription drug expenses. You may elect to use automatic claim payment or the debit card to pay for expenses from your MRA.
- If you are enrolled in the JPMorgan Chase Retiree Medical Plan, the MRA can be used to pay for eligible out-of-pocket medical and prescription drug expenses, and you will have to submit your claims for reimbursement.
- If you are covered by another plan (a non-JPMC plan), the expenses eligible for reimbursement from the MRA will be determined by the expenses covered by that plan. You will need to file an MRA and/or

HCSA Claim Form for reimbursement of your covered out-of-pocket medical and prescription drug expenses (see “Filing a Claim for Benefits” on page 98). Administrative fees for your MRA will apply and will be automatically deducted from your MRA each month. MRA balances less than \$25 will be forfeited.

- If you are enrolled in JPMorgan Chase Retiree Medical Plan, administrative fees for your MRA will apply and will be automatically deducted from your MRA each month. MRA balances less than \$25 will be forfeited.
- Your MRA will be managed by the last healthcare company in which you were enrolled while you were an active employee.

For more information, please see the **As You Leave Guide** on **My Health**.

Please see the *Healthcare Participation* section for more information on COBRA.

Covered MRA Expenses

You can use the funds in your MRA to pay for covered out-of-pocket medical and prescription drug expenses under the Medical Plan. Please see “What Is Covered” on page 102 for a list of covered expenses.

Expenses that are not covered under the Medical Plan are not eligible to be reimbursed by the MRA. Please see “What Is Not Covered” on page 113 for a list of excluded expenses. **Please Note:** While the MRA cannot be used to pay for expenses that are not considered covered expenses under the Medical Plan, such as charges above reasonable and customary levels for out-of-network care, or for dental or vision expenses, you may be eligible for reimbursement for these expenses from a Health Care Spending Account, if you choose to participate in that plan. Please see the *Spending Accounts* section for more information.

Other Available Wellness Programs

While these programs are **not** eligible for Wellness funds in your MRA, there are benefits to participating in these wellness programs.

Health Coaching

Aetna and Cigna offer access to health coaches who can answer questions about your wellness screening and/or wellness assessment, as well as help you set and achieve your health goals, assess treatment options, and remind you about prescription refills and preventive tests. You have your choice of receiving telephonic or online support.

You May Be Contacted by Your Healthcare Company

If your healthcare company feels you could benefit by working with a health coach based on its review of your wellness screening numbers, wellness assessment responses, and/or claims data, a healthcare company representative (not JPMorganChase) may contact you directly. If you live in Florida, Louisiana, Georgia, and Oklahoma, Included Health may contact you directly.

Please Note: Your healthcare company has access to your medical, prescription drug, and lab claims. So even if you do not get a wellness screening or complete a wellness assessment, you may still be contacted by your healthcare company to inform you of health programs available to you.

You don't have to wait to receive a call to participate; you can contact your healthcare company directly at the number on the back of your medical card.

Listed below are the most common health topics addressed by the health coaches. However, you can contact them on any health topic.

- Emphysema and chronic bronchitis;
- Depression and anxiety;

- Diabetes/pre-diabetes;
- Healthy eating;
- High blood pressure;
- High cholesterol;
- Physical activity;
- Stress management; and
- Weight management.

Maternity Support Program

The Maternity Support Program provides expectant mothers with help throughout their pregnancy. If you or a covered spouse/domestic partner are pregnant, you can enroll in the program anytime throughout your pregnancy to receive support from a health coach. This is a confidential program and JPMorganChase will not be notified of your individual enrollment. This program is available only if you are enrolled in the Medical Plan.

Contact your healthcare company to learn more. Employees and their covered dependents living in Florida, Georgia, Louisiana, and Oklahoma, should contact Included Health.

Condition Management

The Condition Management program provides you with personal support from a registered nurse to help you find practical ways to manage chronic conditions. Condition Management offers support for asthma, coronary artery disease, COPD, diabetes, and heart failure. This program is available only if you are enrolled in the Medical Plan.

Contact your healthcare company to learn more. Employees and their covered dependents living in Florida, Georgia, Louisiana, and Oklahoma, should contact Included Health.

Expert Medical Advice

An expert second medical opinion through Included Health allows you to receive medical guidance from a national leading expert on a documented diagnosis — without leaving your home. Leading experts are available to review documentation on treatment plans, complex medical conditions, scheduled surgeries or major procedures and medications you are taking. This program is available to all U.S. employees and covered family members enrolled in the Medical Plan.

Additionally, Included Health can also help you find a highly rated, in-network doctor or specialist, assist you with scheduling office appointments and advise you on how to prepare for the office visit. And if you're in the hospital, a Care Coordinator can help answer your questions and connect with your care team. Visit [Includedhealth.com](https://www.includedhealth.com) or call (888) 868-4693.

Treatment Decision Support

The Treatment Decision Support program offers access to registered nurses, or in the case of Included Health, staff clinicians who can help you deal with conditions that have multiple treatment options. The Treatment Decision Support program provides detailed information to help you choose the best treatment option(s), along with names of high-quality, cost-effective physicians near you and questions to ask your doctor. This program is available only if you are enrolled in the Medical Plan.

- **Aetna:** Treatment Decision Support offers support for a variety of medical and surgical conditions including but not limited to angina, benign prostate disease, breast cancer, dysfunctional uterine bleeding, endometriosis, fibroids, hip replacement, knee replacement, low back pain, and prostate cancer.
- **Cigna:** Treatment Decision Support offers support for benign uterine conditions, breast cancer, coronary artery disease, hip osteoarthritis/replacement, knee osteoarthritis/replacement, low back pain, and prostate cancer.

- **Included Health:** Treatment Decision Support offers support for coronary artery disease/heart disease, hyperlipidemia, metabolic disease, hypertension, obesity, low back pain, shoulder pain, knee pain, hip pain, other chronic joint pain, migraines, anxiety, depression, benign uterine conditions, prostate cancer, and breast cancer. Please note, Treatment Decision Support through Included Health is available to all U.S. employees and covered family members enrolled in the Medical Plan.

Contact your healthcare company or Included Health to learn more. Employees and their covered dependents living in Florida, Georgia, Louisiana, and Oklahoma, should contact Included Health for Treatment Decision Support, not Aetna or Cigna.

Other Wellness Programs

In addition to the wellness activities and programs that are associated with the Medical Plan, JPMorganChase offers other wellness related benefits to give you and your family more ways to stay healthy. These programs are provided to U.S. benefits-eligible employees, regardless of whether you enroll in the Medical Plan, and coverage under these programs does not begin or end with participation in the Medical Plan.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is available to provide professional, confidential therapy/counseling, consultation, coaching and referral services to help you and your eligible dependents find solutions to the many challenges faced in managing work and personal lives. The EAP is available to active U.S. benefits-eligible employees (that is, U.S. employees who are regularly scheduled to work 20 hours or more a week). That means you and your dependents can participate in the EAP even if you're not enrolled in a JPMorgan Chase Medical Plan. As part of the EAP, you have access to referrals for free professional therapy/counseling for topics related to stress, anxiety, depression, marriage, family, relationship issues and more.

Employees and their dependents (age 6+) receive up to 8 counseling sessions and 6 free coaching session each year through Spring Health. All services provided by the EAP are free, confidential, and can be scheduled 24 hours a day, seven days a week. If you so choose you can continue with the same therapist/counselor, after your free sessions have been exhausted, covered according to the in-network cost share through the JPMC Medical Plan (if you are enrolled). If a referral to some other professional is made and fees are involved, the counselor will help you determine whether your Medical Plan benefits will offset some of the costs.

Employee Assistance Program counselors are professionally trained, licensed, or certified mental health professionals.

When Employee Assistance Program coverage ends for you (i.e., if you leave the company) and/or your eligible dependents, you may be able to continue coverage for a certain period of time under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). Please see the *Healthcare Participation* section for more information on COBRA.

For additional information about the EAP, see EAP > U.S. within the JPMC Intranet or call (877) 576-2007.

Tobacco Cessation Program

JPMorganChase offers tobacco cessation through Optum's Quit For Life® Program. By enrolling in this program, you and/or your covered spouse/domestic partner can obtain experienced help in committing to a tobacco-free lifestyle.

The program provides, at no cost:

- Telephone coaching and online support;
- A Quit Guide; and
- Quitting aids (for example, patches and gum).

Upon completion of the program, you may be eligible for lower “non-tobacco user” rates for certain benefits, including the Medical Plan (see “Tobacco User Status” on page 61 for more information).

Call 866-QUIT-4-LIFE ((866) 784-8454) or access the program at **My Health**.

Onsite Health & Wellness Centers

At certain large locations, JPMorganChase provides fully staffed Health & Wellness Centers. These centers provide:

- Basic medical services;
- Wellness screenings (see “The Wellness Incentive Program and Medical Reimbursement Account (MRA)” on page 88 for more information) and other health evaluations; and
- Help understanding health information and guidance on resources available to you.

You pay nothing for these services. These centers are for U.S. benefits-eligible employees (not just those enrolled in the JPMorgan Chase Medical Plan) and are not available for use by spouses/domestic partners or children.

For a list of the locations of the JPMorganChase Health & Wellness Centers, visit **My Health**.

Please see the Health & Wellness Centers Summary Plan Description for more information.

Using Your MRA and HCSA to Pay for Services

When you need to use the Plan for covered services and expenses — whether at a doctor’s office or other healthcare facility or at the pharmacy to purchase a covered prescription drug — you should present your Medical Plan ID card or your separate CVS Caremark prescription drug ID card. With your ID card, the provider can start the claims payment process with your healthcare company.

If You See an In-Network Provider

When you see an in-network provider for a medical service, you will generally not be asked to pay at the point of service. Providers will typically submit a claim to your healthcare company, Aetna or Cigna, using the information from your ID card. Your claim for medical care will be processed as follows.

Using the Automatic Claim Payment Method

When you use the automatic claim payment method, your healthcare company will automatically use your MRA funds first, then HCSA funds, to pay for your portion of eligible medical and prescription drug expenses.

You generally will not be asked to pay anything during a visit to an in-network provider. Your healthcare company will pay the provider first from the Plan, then for your share of the cost using your MRA funds. Once your MRA funds are depleted, your HCSA funds (if applicable) will be used to pay the remaining balance. This will happen automatically through your healthcare company (either Aetna or Cigna). Any bill you receive from your provider will be after your MRA funds and any available HCSA funds are applied. You should pay the bill after comparing it to the statement you receive from your healthcare company.

For covered prescription drug expenses, the Plan will pay for its portion of the cost at the time of purchase, and your MRA funds will automatically be applied to your portion of the cost. Once your MRA funds are depleted, your HCSA funds (if applicable) will be applied, as described above. The pharmacy will tell you what amount, if any, you will need to pay.

Using the Debit Card Payment Method

With the debit card payment method, you have the option of using your debit card or paying out-of-pocket for covered expenses. Keep in mind that you will need to keep your receipts and be prepared to substantiate any debit card claims, as required by the IRS. The same debit card accesses funds from both your MRA and HCSA, if applicable.

When you have a covered medical expense, your in-network provider will generally not require payment at the time of service.

After your medical claim is processed by your healthcare company or at the time of a prescription drug purchase, you can either pay with your debit card or pay out-of-pocket. You will have to pay out-of-pocket if your provider does not accept the debit card as a form of payment. When you use your debit card, your MRA funds will be used first. Once your MRA funds are depleted, your HCSA (if applicable) will then be applied. If you pay using personal funds and later decide you wish to be reimbursed from your MRA or HCSA, you must submit a paper claim form (via mail or fax) or an online claim form for reimbursement from your MRA or HCSA. The form can be found on your healthcare company's website (Aetna or Cigna) or on **My Health** > Medical, Rx, MRA & Spending Accounts > Claims and Other Forms.

If Your In-Network Provider Asks You to Pay at the Point of Service

While in-network providers have been asked by Aetna and Cigna to submit claims for JPMorganChase employees directly to the healthcare companies and not to ask for payment at the time of service, occasionally an in-network provider may nevertheless ask you to pay at the time of service.

If this happens, you should show your provider your ID card and explain that your healthcare company needs to review the claim first to see what you owe. If you are still required to pay at the time of service, you should do so and get a receipt from your provider. For instructions on how to file for reimbursement, see the "Filing a Claim for Benefits" on page 98.

If You See an Out-of-Network Provider

When you visit an out-of-network provider, you should always show the provider your ID card and ask if they will submit the claim for you. If they agree to do so, your claim will be processed as explained in "If You See an In-Network Provider" on page 96 (your healthcare company will see if funds are available — first from your MRA and then from your HCSA, if applicable).

If an out-of-network provider will not file a claim for you, you will need to pay for the service at the time of your visit and submit a Medical Claim Form to your healthcare company to be reimbursed for the Plan's share of the expense. You can file a claim online with your healthcare company or medical claim forms can be found on **My Health** or on your healthcare company's website. You can also be reimbursed from your MRA/HCSA, if applicable, for your out-of-pocket share of the expense. Please see "Filing a Claim for Benefits" on page 98 for instructions.

The MRA/HCSA and Your Prescription Drug Expenses

You must pay for your share of prescription drug expenses at the time of purchase. The payment process differs according to whether you elected automatic claim payment or whether you elected or were assigned the debit card method of payment for your MRA/HCSA. Your healthcare company manages both your MRA and HCSA accounts.

If You Elected Automatic Claim Payment	If You Elected or Were Assigned the Debit Card
Your network pharmacy will submit the claim through your prescription plan with CVS Caremark. After CVS Caremark pays its share of the cost, your healthcare company will pay your share of the expense first from your MRA and then from your HCSA, if applicable. Your MRA balance will be used first to cover your share of the cost; you won't need to pay anything. If your MRA has been exhausted, your healthcare company will use your HCSA balance, if any, to pay the pharmacy; you won't need to pay anything if the HCSA covers your remaining amount due. If your MRA and HCSA, if applicable, do not have enough money to cover your share of the cost, you will need to pay the amount you owe out-of-pocket at the time of your pharmacy visit.	Your network pharmacy will submit the claim through your prescription plan with CVS Caremark. After CVS Caremark pays its share of the cost, you can decide whether to use your debit card to pay your share of the cost or pay out-of-pocket at the pharmacy. If you use your debit card, the card would first use funds from your MRA and then from your HCSA, if applicable, to pay the pharmacy. You should keep your receipt in case you are asked to substantiate your expense. If your MRA and HCSA, if applicable, do not have enough money to cover your share of the cost, you will need to pay the remaining balance out-of-pocket. If you choose not to use your debit card and instead pay out-of-pocket, you may request reimbursement for your share of the expense from your MRA/HCSA, if applicable, later. You will need to provide a receipt if you file for reimbursement from your MRA/HCSA (see "If You Paid Out-of-Pocket for a Prescription Drug" under "Filing a Claim for Benefits" on page 98).

Filing a Claim for Benefits

When you receive in-network care, your network doctor or other provider will file the claim for you; you will generally not be asked to pay at the time of service. However, there may be instances in which you paid out-of-pocket for an expense. In these cases, you would need to file a claim form to receive reimbursement from the Medical Plan and from your MRA and/or HCSA, if applicable. After the Plan pays its share of the expense, reimbursement to you is made first from your MRA, followed by your HCSA, if applicable.

How to file a claim and determine which claim form to use depends on the services you received and whether you paid out-of-pocket, as detailed in the following sections. Always keep your receipt for any out-of-pocket expense for which you intend to file for reimbursement. Instructions for accessing claim forms, if necessary, and mailing addresses are in "How to Submit a Claim" on page 100.

If You Saw an In-Network Provider and Paid Out-of-Pocket

While in-network providers have been asked by Aetna and Cigna to submit claims for JPMorganChase employees directly to their healthcare companies and not to ask for payment at the time of service, occasionally an in-network provider may nevertheless ask you to pay at the time of service.

- If you elected automatic claim payment, you will typically be reimbursed automatically by your healthcare provider. However, if reimbursement is not made automatically, you will need to call your provider when you receive your Explanation of Benefits (EOB). The EOB will show that your healthcare company made payment to your provider. You should explain to the provider's billing office that they have been paid twice: once by you at the time of service, and again when the Plan paid them from your MRA/HCSA. (On the Cigna EOB, the "What My Accounts Paid" section shows the amount paid; on the Aetna EOB, this information is in the "You may owe" section.) If you need additional assistance, you can call the number on the back of your ID card or Health Advocate for help in getting reimbursed for amounts paid out-of-pocket (see "If You Have Questions About a Claim" on page 101).
- If you elected the debit card, use the MRA and/or HCSA Claim Form to request reimbursement from your accounts (see "How to Submit a Claim" on page 100).

If You Saw an Out-of-Network Provider and Paid Out-of-Pocket

Out-of-network providers may require payment at the point of service. In these circumstances, you should submit a Medical Claim Form to your healthcare company (see "How to Submit a Claim" on page 100) to be reimbursed for the Plan's share of the expense. Be sure **not** to sign the box on the Medical Claim Form or check the box when submitting the claim online on aetna.com or mycigna.com that authorizes your healthcare company to make payment directly to your provider, as the payment should be made to you.

Your healthcare company will process your claim to determine your and the Plan's responsibility.

- If you elected automatic claim payment, in addition to processing the claim to determine the amount the Plan should have paid, your healthcare company will determine what amount can be paid directly to you by available MRA funds first, and then from your HCSA, if applicable.
- If you elected or were defaulted to the debit card, you will receive an EOB showing the amount paid by the Plan. You can then submit an MRA and/or HCSA Claim Form to request reimbursement if you paid with your personal funds (see "How to Submit a Claim" on page 100).

If You Paid Out-of-Pocket for a Prescription Drug

If you paid out-of-pocket for a prescription drug at a network pharmacy because you have a debit card but chose not to use it, use the MRA/HCSA Claim Form to be reimbursed for your share of the expense (see "How to Submit a Claim" on page 100).

If you paid out-of-pocket for a prescription drug because you purchased your drugs through a non-network pharmacy or did not show your ID card at a network pharmacy, use the CVS Caremark Claim Form to be reimbursed for the amount owed by the Prescription Drug Plan (see "How to Submit a Claim" on page 100). If you have funds in your MRA/HCSA, you can be reimbursed for your out-of-pocket costs by filing a MRA and/or HCSA Claim Form (see "How to Submit a Claim" on page 100).

If You Paid Out-of-Pocket Because Your MRA/HCSA Was Depleted (But You Have Since Earned MRA Funding)

If you paid out-of-pocket for an expense because you had no funds left in your MRA/HCSA, but you have since earned MRA funds, use the MRA and/or HCSA Claim Form to be reimbursed (see "How to Submit a Claim," on page 100).

How to Submit a Claim

The Medical Claim Form and the MRA and/or HCSA Claim Form are available on **My Health**. The forms are also available on the healthcare company's websites.

Please Note: You can elect to have your MRA reimbursement directly deposited into an account of your choice by accessing your healthcare company at **My Health**.

You need to file your Medical and MRA reimbursement claims by December 31 of the year after the one in which you received the service or purchased the prescription. For example, if you incur an expense on July 1, 2025, you must file your claim for reimbursement by December 31, 2026. If you fail to meet this deadline, your claim will be denied.

Be sure to attach itemized receipts to your claim form and keep copies for your records.

You can submit an MRA/HCSA reimbursement request online or via the App (Cigna or Inspira Financial).

Mail your claim form to the address printed on the forms:

Medical Claim Forms

Aetna:

Aetna
PO Box 14079
Lexington, KY 40512- 4079

(800) 468-1266

Cigna:

Cigna
P.O. Box 182223
Chattanooga, TN 37422-7223

Customer Service: (800) 790-3086

Remember: If you have already paid your medical provider, be sure **not** to sign the box on the Medical Claim Form or check the box when submitting the claim online on aetna.com or mycigna.com that authorizes your healthcare company to make payment directly to your provider, as the payment should go to you.

Generally, Medical Claim Forms are processed in 10–12 business days and mailed with an Explanation of Benefits (EOB). Payment (if any) is sent about two weeks after the claim is processed.

MRA and/or HCSA Claim Forms

Inspira Financial (if enrolled with Aetna):

Inspira Financial
P.O. Box 14879
Lexington, KY 40512-4879

Fax: 1-888-238-3539

Phone: 1-800- 468-1266

Cigna:

Cigna
P.O. Box 182223
Chattanooga, TN 37422-7223

Customer Service: (800) 790-3086

CVS Caremark Claim Forms

The CVS Caremark Claim Form is available at **My Health**. The form is also available on the CVS Caremark website. Please mail your completed claim form to:

CVS Caremark Claims Department
P.O. Box 52196
Phoenix, AZ 85072-2196

Member Services: (866) 209-6093

Generally, prescription claims are processed weekly and mailed with payment (if any) in about two to three weeks.

You can also submit your prescription claim through the CVS Caremark website or mobile app. Your prescription information and receipt are required for claim submission with CVS Caremark.

If You Change Healthcare Companies During Annual Benefits Enrollment

If you change healthcare companies during Annual Benefits Enrollment, you will also be changing the company that administers your MRA and HCSA. The transition of your MRA and HCSA accounts will happen automatically — you do not need to take any action.*

It is important to note that there will be a delay in transferring your unused MRA funds (if any) from the prior year to your MRA at your new healthcare company (generally occurs in the April time frame). This delay is designed to allow your prior healthcare company continued access to funds in your MRA to pay prior year medical and prescription drug claims that are processed in the first few months of the new year. However, if this policy creates a financial hardship, you may contact your new healthcare company to accelerate the transition of your MRA/HCSA account, which will allow you to access your prior year unused MRA funds more quickly.

* Any balance of up to \$640 remaining in your Health Care Spending Account (HCSA) at the end of the 2024 calendar year will be automatically carried over to the next year. Any amount over \$640 in your HCSA, after processing claims for the 2024 year, will be forfeited. If you were previously enrolled in the HCSA and decide not to participate in 2025, any unused amounts under \$25 will be forfeited. If you do not choose to contribute to the HCSA in a given plan year, any balance you carried over from a prior year will be forfeited at the end of the year that they elected not to contribute if you do not use it. If you do not enroll in the JPMorgan Chase Medical Plan your balance will be managed by Cigna.

If You Have Questions About a Claim

You can check the status of your claim by accessing your healthcare company's website, or you can call your healthcare company at the number on the back of your ID card. If you live in Florida, Louisiana, Georgia, and Oklahoma, you can contact Included Health with questions about your claims or if you are experiencing difficulty with a claim.

The JPMorgan Chase Health Advocate program, available at **My Health**, can also help you resolve benefit claim issues.

Appealing a Claim

If a claim for reimbursement is denied, either in whole or in part, you can appeal the denial by following the appropriate procedures described in the *Plan Administration* section.

Designating an Authorized Representative

You may authorize someone else to pursue claim information on your behalf. If you do so, you must notify the claims administrator in writing of your choice of an authorized representative. If you have any questions on how to designate an authorized representative, please contact your healthcare company.

Your claims administrator will provide you with a HIPAA (Health Insurance Portability and Accountability Act of 1996) consent form that you must use to specify the extent to which your personal representative is authorized to act on your behalf. This form must be on file with your claims administrator prior to any action by your personal representative.

If you would like to designate an authorized representative for claims related to eligibility to participate in a plan, please contact 1-844-ASK-JPMC.

What Is Covered

Each of the Medical Plan options cover a wide variety of services, as long as the services are medically necessary and their costs do not exceed reasonable and customary (R&C) charges. (Please see “Defined Terms” on page 115 for the definitions of “Medically Necessary” and “Reasonable and Customary Charges.”) Covered services and frequency limits may vary slightly across the healthcare companies — Aetna and Cigna. The lists on the pages that follow include examples of covered services, but the lists are not exhaustive and coverage remains subject to any Plan requirements or limitations and clinical policies. For specific information on the Medical Plan’s covered services and frequency limits, please contact the appropriate claims administrator (Aetna or Cigna) directly, using the telephone numbers provided under “Where to Submit Claims.” The list of covered services may change at any time.

Important Note

While the services listed in this section are covered by the Medical Plan, they must be “medically necessary.” Please see the definition of “Medically Necessary” under “Defined Terms” on page 115.

Quality Providers

The healthcare companies (Aetna and Cigna) designate a select number of their participating providers to be “quality” providers. This is a special designation for physicians and other medical providers who have been proven to provide high-quality and cost-effective care. If you choose to use these providers, you may have better outcomes, lower medical costs, or both. Visit your healthcare company’s website for more information.

Preventive Care Services

The preventive care services covered at 100% in-network are determined by your healthcare company based on guidelines and clinical recommendations developed for the general population by the U.S. Preventive Services Task Force, the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, and other nationally recognized sources. JPMorganChase does not make this determination. For a list of preventive services that are covered at 100%, go to your healthcare company’s website. Age and frequency limits apply. Please contact your healthcare company for further information.

These services generally include:

- Routine care including:
 - PAP tests (one per year, includes related laboratory fees);
 - Prostate exams (based on provider’s recommendation)
 - Flexible sigmoidoscopy (one baseline screening, and one follow-up screening every five years);
 - Screening colonoscopy (one baseline screening and one follow-up screening every five years);
 - Fecal occult blood test (one test per year);

- Routine physical exams (one per year office visit with appropriate laboratory and radiology services);
- Mammography screenings and breast ultrasounds (one mammogram per year);
- Routine screenings during pregnancy (for example for gestational diabetes and bacteriuria);
- Breast pumps (please contact your healthcare company for details about which breast pumps are fully covered);
- Travel immunizations; and
- Well-child/adult care office visits (plus immunization and labs):
 - Birth to age 12 months: seven exams
 - Age 13-24 months: three exams
 - Age 25-36 months: three exams
 - Age 3 and over: one exam per year

This list is subject to change at any time without notice.

Please Note: An in-network medical service will only be covered at 100% if it is coded as preventive. Before receiving any services, you should check with your physician to be sure a procedure is considered, and will be submitted to the claims administrator, as preventive medical care rather than as a diagnostic service.

Outpatient Services

Outpatient services under the Medical Plan include, but are not limited to, the following services, subject to any limitations or requirements of the Plan and based on medical necessity. Please refer to your healthcare company's clinical guidelines or call your healthcare company to discuss coverage of any specific services listed below:

- Acupuncture, is covered when it's used:
 - as a form of pain control, or
 - for treatment of nausea because of chemotherapy, pregnancy or post-operative procedures; Treatment must be performed by a licensed provider (check with your claims administrator).
- Allergy testing and treatment;
- Chemotherapy and radiation treatments;
- Chiropractic care when medically necessary as determined by the claims administrator to diagnose or treat illness, injury, or disease. Coverage is limited to 20 visits per year and ends once maximum medical recovery has been achieved and treatment is primarily for maintenance or managing pain;
- Diagnostic services, including:
 - EEG, EKG, and other medical electronic procedures;
 - Laboratory and pathology tests; and
 - Radiology services.
- Education therapy, but only for participants with a diagnosis of diabetes mellitus;
- Eye exams for patients with diabetes (covered as a specialist office visit);
- Hemodialysis provided at a free-standing facility such as a dialysis center or your home, when ordered by a licensed provider;
- Home healthcare, which may require precertification; limited to a maximum of 200 visits/calendar year; one visit = four hours.
 - Medical supplies and laboratory services prescribed by a physician;
 - Nutrition counseling provided by or under the supervision of a registered dietitian;
 - Part-time or intermittent nursing care provided or supervised by a registered nurse (R.N.), a licensed practical nurse (L.P.N.), or a licensed vocational nurse (L.V.N.);

- Part-time or intermittent home health services, primarily for the patient's medical care; and
- Physical, occupational, speech, or respiratory therapy by a licensed qualified therapist.
- Licensed, general hospital emergency room use for treatment of an injury or sudden illness, including:
 - Emergency treatment rooms;
 - Laboratory and pathology tests;
 - Licensed providers' services;
 - Supplies and medicines administered during the visit; and
 - Radiology services.
- Licensed provider-prescribed respiratory therapy approved by the claims administrator;
- Mental health care/substance abuse care;
- Cognitive rehabilitation therapy rendered by a licensed therapist, up to a combined total of 60 in- and out-of-network visits per calendar year. (There is no visit limitation for those with an underlying mental health diagnosis). Please see "Mental Health Benefits" on page 75 for more information.
- Occupational therapy rendered by a licensed therapist, up to a combined total of 60 in- and out-of-network visits per calendar year. (There is no visit limitation for those with an underlying mental health diagnosis). Please see "Mental Health Benefits" on page 75 for more information.
- Outpatient surgery and related follow-up care;
- Physical therapy rendered by a licensed therapist, up to a combined total of 60 in- and out-of-network visits per calendar year. (There is no visit limitation for those with an underlying mental health diagnosis). Please see "Mental Health Benefits" on page 75 for more information.
- Podiatric care when medically necessary as determined by the claims administrator to diagnose or treat illness, injury, or disease. Coverage ends once maximum medical recovery has been achieved and treatment is primarily for maintenance or managing pain;
- Prenatal care;
- Speech therapy rendered by a licensed therapist, up to a combined total of 60 in- and out-of-network visits per calendar year. (There is no visit limitation for those with an underlying mental health diagnosis). Please see "Mental Health Benefits" on page 75 for more information.
- Temporomandibular joint syndrome (TMJ) medical treatment only; including exams, X-rays, injections, anesthetics, physical therapy, and oral surgery up to \$1,000 combined in-network and out-of-network maximum per year (appliances are not covered); and
- Virtual doctor.

The items/services listed above may change at any time.

Inpatient Hospital and Related Services

The Medical Plan covers medically necessary inpatient hospital admissions for an unlimited number of days.

Covered services include, but are not limited to, the following services, subject to any limitations or requirements of the Plan and based on medical necessity:

- Allergy testing and treatment, when provided as part of inpatient care for another covered condition;
- Anesthetics and their administration;
- Bariatric surgery, subject to claims administrator guidelines. **Please Note:** To receive benefits for bariatric surgery, you must contact your healthcare company before obtaining services; you will be informed of any required precertification. If you and/or your covered dependent use a Center of Excellence (COE) for your treatment you may be eligible for reimbursement of travel and lodging expenses. To learn more about the travel and lodging benefit including reimbursement see the bullet in the list below starting with "Travel Benefit" for further details.
- Basic metabolic examinations;
- Cosmetic surgery when needed to:
 - Reconstruct or treat a functional defect of a congenital disorder or malfunction;
 - Treat an infection or disease;
 - Treat an injury or accident; or
 - Reconstruct a breast after mastectomy. Coverage for the following services is available under the Medical Plan in a manner determined in consultation with you and your physician:
 - Reconstruction of the breast on which the mastectomy was performed;
 - Surgery and reconstruction for the other breast to produce a symmetrical appearance; and
 - Prostheses and treatment of physical complications for all stages of mastectomy, including lymphedemas.
- Diagnostic services, including:
 - EEG, EKG, and other diagnostic medical procedures;
 - Laboratory and pathology tests; and
 - Radiology services.
- Electrocardiographic and physiotherapeutic equipment usage;
- Hemodialysis for kidney failure;
- Intensive care unit service;
- Maternity care, including:
 - Any required care for an illness or injury that the newborn develops either before or after birth, as long as you and your newborn are enrolled in the appropriate coverage level within prescribed enrollment time frames;
 - Newborns will have a separate in-network copay and out-of-pocket maximum applied. If the provider or facility is out-of-network, then a separate out-of-network deductible, copay and out-of-pocket maximum will apply.

Multiple Surgical Procedure Reduction Policy

The Plan limits the benefits you are eligible to receive if you have more than one surgical procedure performed at the same time. When you have multiple procedures performed at the same time, these options will pay:

- 100% of the negotiated charges are reimbursable for the primary major procedure;
- 50% of the negotiated charges are reimbursable for the secondary procedure; and
- If more than two procedures are performed, please check with your claims administrator for coverage details. Please see contact information in the *Contacts* section.

- Care required because of miscarriage or ectopic pregnancy;
 - Coverage of eligible expenses if your covered child has a baby, but not including nursery or other expenses incurred by the newborn child;
 - Delivery by a certified, registered nurse or midwife in a birthing center;
 - Drugs, medications, and anesthesia;
 - Normal or cesarean section delivery;
 - Routine medical and hospital nursery care for your covered newborn child, as long as you and your newborn are enrolled in the appropriate coverage level within prescribed enrollment time frames;
 - Circumcision by a licensed provider (for your covered newborn child), as long as you and your newborn are enrolled in the appropriate coverage level within prescribed enrollment time frames; and
 - A semi-private room. The period of hospitalization for childbirth (for either the mother or the covered newborn child) is up to 48 hours after a vaginal delivery or 96 hours after a cesarean section. (However, your attending physician — after consulting with the mother — may decide to discharge the mother or newborn child earlier.)
- Mental health care/substance abuse care;
 - Operative and surgical procedures by a licensed provider for the treatment of a disease or injury, including pre-operative preparation and post-operative care;
 - Organ or tissue transplants including replacing a non-functioning or damaged organ or tissue with a working organ or tissue from another person. **Please Note:** To receive benefits for transplant surgery, you must contact your healthcare company before obtaining services; you will be informed of any required precertification. Covered services include physician and hospital costs, donor search, tests to establish donor suitability, organ harvesting and procurement, and anti-rejection drugs. Donor expenses related to the transplant procedure are covered if the transplant recipient is a covered member under this plan, but only to the extent that the donor expenses are not covered under another health insurance plan. If you and/or your covered dependents uses a Center of Excellence (COE) or designated facility for your treatment, you may be eligible for reimbursement of travel and lodging expenses if your treatment facility is more than 50 miles away from your home, see the Travel Benefit below for more information. To locate a COE, visit your healthcare company's website at **My Health** or call your healthcare company.
 - Pre-admission testing when completed within seven days of hospital admission;
 - Semi-private room and board;
 - Take-home drugs and medications; and
 - Travel Benefit: The plan offers travel benefits for some conditions/surgery, for example organ transplant up to a maximum of \$10,000 per covered person per surgery/condition for transportation and lodging expenses (subject to certain limitations imposed by the IRS) incurred by you and reimbursed under the Plan in connection with all certified and approved procedures. To qualify for this benefit the procedure/treatment needs to take place more than 50 miles from your home. Employees and their covered dependents are encouraged to contact their healthcare company for further details on the services covered.
 - The claims administrator must receive valid receipts for such charges before you will be reimbursed. The items/services listed above may change at any time so check with your healthcare company to see if your condition or surgery qualifies for this benefit and for additional details on this benefit.

Please Note

You have 90 days from the date of birth or adoption of a child to add your newly eligible dependents to the Medical Plan. Please see "Eligible Dependents" and "Changing Your Coverage Midyear" in the *Healthcare Participation* section for more information.

Newborns' and Mothers' Health Protection Act

In accordance with the Newborns' and Mothers' Health Protection Act, group medical plans and health insurance issuers may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother to less than 48 hours after a normal vaginal delivery, or to less than 96 hours after a cesarean section. Further, the Plan cannot require that any medical provider obtain authorization from the Plan or any insurance issuer for prescribing a length of stay not in excess of the above periods.

Women's Health and Cancer Rights Act of 1998

Solely to the extent required under the Women's Health and Cancer Rights Act (hereinafter "WHCRA"), the Medical Plan will provide certain benefits related to benefits received in connection with a mastectomy. The Medical Plan will include coverage for reconstructive surgery after a mastectomy.

If you or your dependent(s) (including your spouse/domestic partner) are receiving benefits under the Medical Plan in connection with a mastectomy and you or your dependent(s) (including your spouse) elect breast reconstruction, the coverage will be provided in a manner determined in consultation with the attending physician and you or your covered dependent(s) (including your spouse/domestic partner) for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Reconstructive benefits are subject to annual plan deductibles and coinsurance provisions like other medical and surgical benefits covered under the Medical Plan.

Other Covered Services

The Plan covers a wide variety of other medically necessary services, although benefits levels may differ substantially. These services include, but are not limited to, the following services, subject to any limitations or requirements of the Medical Plan, such as prior authorization, and based on medical necessity:

- Compression stockings (two pair per calendar year for the following conditions only: diabetes, varicose veins, varicose ulcers, stasis dermatitis, post-phlebitic syndrome, and lymphedema);
- Coverage abroad (coverage outside of the U.S. or international coverage), as follows:

Benefits Provision	Plan Option 1 and 2
Treatment for an emergency, for example, sudden serious chest pain	Emergency Room Copay
Treatment for an urgent situation	Urgent Care INN Copay and any other applicable cost share based on type of service
All other treatment; for example, elective surgery scheduled several months in advance	Out-of-network coinsurance applies after deductible based on type of service

If you receive treatment while traveling outside the United States, you will have to pay for the services up front and then submit a claim form along with the receipt and an itemized bill from the provider. For details on the procedures for filing a claim, please see "Filing a Claim for Benefits" on page 98. If you have any questions about benefits while traveling abroad, please call your healthcare company.

- Dental procedures resulting from a congenital or medical disorder or accidental injury (treatment must be received within 12 months of the accident). Includes surgical removal of wisdom teeth only if procedure is done in a medical setting. **Please Note:** The charges must not be covered by the JPMorgan Chase Dental Plan or any other dental plan that you might be enrolled in.
- Diabetes services, diabetes self-management and training, and diabetic eye examinations/foot care — outpatient self-management training for the treatment of diabetes, education, and medical nutrition therapy services. Services must be ordered by a physician and provided by appropriately licensed or registered healthcare professionals. Covered services also include medical eye examinations (dilated retinal examinations) and preventive foot care for diabetes.
- Diabetic self-management items — Insulin pumps and supplies and continuous glucose monitors for the management and treatment of diabetes, based upon your medical needs. An insulin pump is subject to all the conditions of coverage stated under durable medical equipment (DME), and Prosthetics. Benefits for blood glucose meters, insulin syringes with needles, blood glucose and urine test strips, ketone test strips and tablets and lancets, and lancet devices are described under the separate prescription drug plan. Please note: Specific insulin pumps may also be covered under the Prescription Drug benefit. Contact CVS Caremark for additional information on which insulin pumps are covered under the Prescription Drug Plan and to see if obtaining your insulin pump via CVS Caremark would result in less cost share for you.
- External cochlear devices and systems;
- Gender Affirmation Treatment
 - Please refer to your healthcare company's clinical policies or call your healthcare company to discuss coverage of any specific procedure under the Plan. You may also contact Include Health (LGBTQ+ Health Concierge Service) a care navigation service for the LGBTQ+ community. They specialize in connecting the LGBTQ+ community and their loved ones with quality, affirming care.

In-network surgery preauthorization is the responsibility of the in-network provider. For out-of-network surgery, you are responsible for preauthorization.
- Hearing aids: \$3,000 limit every 36 months.
 - Hearing aids do not need to be prescribed by or obtained from an in-network provider or from an in-network Durable Medical Equipment (DME) provider in order to be considered a covered, eligible charge. You will be subject to out-of-network pricing if you obtain your hearing aid from an out-of-network provider/DME equipment provider. Hearing aid evaluations and hearing tests (not included in the hearing aid maximum benefit).
- Intensive behavior therapy, such as applied behavior analysis for autism spectrum disorder.
- Local emergency ambulance service or air ambulance to the nearest hospital qualified to treat the condition if medically necessary and confirmed by a licensed provider.
- Medical equipment and supplies ordered or provided by a physician including:
 - artificial eyes and larynx (including fitting);
 - artificial limbs (excluding replacements);
 - Apnea monitor;
 - blood and blood plasma (unless donated on behalf of the patient);
 - cane;
 - casts;
 - crutches;
 - custom-molded shoe inserts prescribed to treat a condition, disease or illness affecting the function of the foot;
 - heart pacemaker;
 - hospital bed;
 - insulin pump;
 - manual pump-operated enema systems;
 - orthopedic braces;

- ostomy supplies, including pouches, face plates and belts, irrigation sleeves, bags and ostomy irrigation catheters, and skin barriers and bags;
- splints;
- surgical dressings;
- trusses;
- ventilator;
- walker;
- wheelchair; and
- other items necessary to the treatment of an illness or injury that are not excluded under the plans.

Prior authorization or pre-certification may be required for coverage of some medical equipment and supplies. The claims administrator may authorize purchase of an item if more cost-effective than rental.

- Medically necessary visits to licensed physicians, surgeons, and chiropractors, whether in the office or in your home;
- Non-emergency transportation is covered if it is provided by a licensed professional ambulance (either ground or air ambulance as determined appropriate) when the transport is:
 - from an out-of-network hospital to the closest in-network hospital with capabilities to care for the condition;
 - to a hospital that provides a higher level of care that was not available at the original hospital (when medically necessary for the patient's care);
 - to a more cost-effective acute care facility (as authorized by the plan) from an acute facility to the nearest sub-acute facility.
- Nutritional support, including nutritional counseling (limited to six visits) and durable medical equipment, to treat inborn errors of metabolism and/or to function as the majority source of nutrition,* as long as each of the following conditions are met:
 - Without enteral (feeding tube) feedings, the individual is unable to obtain sufficient nutrients to maintain appropriate weight by dietary and/or oral supplements;
 - The administration of enteral nutrition requires ongoing evaluation and management by a physician; and
 - The individual has one of the following conditions that is expected to be permanent or of indefinite duration:
 - An anatomical or motility disorder of the gastrointestinal tract that prevents food from reaching the small bowel;
 - Disease of the small bowel that impairs absorption of an oral diet; or
 - A central nervous system/neuromuscular condition that significantly impairs the ability to safely ingest oral nutrition.
 - The limits noted above do not apply for nutritional counseling for behavioral disorders (eating disorders).
- * When assessing the "majority source of nutrition," the following considerations apply:
 - Enteral feeding constitutes over 50% of caloric nutritional intake as determined by clinical information submitted by the provider for review;
 - Calories from parenteral (intravenous) nutrition should not be considered when assessing for the sole source of nutrition; that is, transitioning to enteral feedings; and
 - Parenteral feedings are covered when considered "medically necessary" and used when oral or enteral alone are not possible.
- Oxygen and supplies for its administration;

- Prosthetic devices and related supplies, including fitting, adjustments, and repairs, and biomechanical devices, if ordered by a licensed provider. Please check with the claims administrator for frequency or other limitations. **Please Note:** Dentures, bridges, etc. are not considered medical prosthetic devices.
- Radiation, chemotherapy, and kidney dialysis;
- Rental or purchase of durable medical equipment — includes cranial orthotics (helmets) custom molded, when prescribed by physician — as determined by the claims administrator and if ordered by a licensed provider. Frequency and other limitations may apply. At the claims administrator's discretion, replacements are covered for damage beyond repair with normal wear and tear when repair costs exceed new purchase price, or when a change in the medical condition occurs sooner than the end of a three-year time frame. Repairs, including the replacement of essential accessories, such as hoses, tubes, mouthpieces, etc., for necessary durable medical equipment are only covered when required to make the item/device serviceable and the estimated repair expense does not exceed the cost of purchasing or renting another item/device. Requests for repairs may be made at any time and are not subject to the three-year timeline for replacement.
- Services and supplies that are part of an alternate care proposal. This is a course of treatment developed and authorized by the claims administrator as an alternative to the services and supplies that would otherwise have been considered covered services and supplies. Unless specified otherwise, the provisions of the Plan related to benefits, maximum amounts, and copayments will apply to these services.
- Skilled nursing facility for up to 365 days per lifetime (combined in-network and out-of-network). The lifetime maximums reflect services received across all JPMorgan Chase Medical Plans.
- Speech aid devices and tracheo-esophageal voice devices required for treatment of severe speech impediment or lack of speech directly attributed to sickness or injury.
- Termination of pregnancy:
 - Voluntary (i.e., abortion)
 - Involuntary (i.e., miscarriage)
- Travel Benefit:
 - The plan offers travel benefits for some conditions/surgery, for example organ transplant up to a maximum of \$10,000 per covered person per surgery/condition for transportation and lodging expenses (subject to certain limitations imposed by the IRS) incurred by you and reimbursed under the Plan in connection with all certified and approved procedures. To qualify for this benefit the procedure/treatment needs to take place more than 50 miles from your home. Employees and their covered dependents are encouraged to contact their healthcare company for further details on the services covered.
 - The claims administrator must receive valid receipts for such charges before you will be reimbursed. The items/services listed above may change at any time so check with your healthcare company to see if your condition or surgery qualifies for this benefit and for additional details on this benefit.
- Urgent care;
- Voluntary sterilization; and
- Wigs up to a \$500 per year limit, for burns, chemotherapy or radiation, accidental injury, after a diagnosis of alopecia, or for other medically necessary reasons.

The items/services listed above may change at any time.

Family Building Benefits

Employees and covered dependents who are enrolled in the Medical Plan have access to Family Building Benefits which includes the guidance and support of WINFertility.

Family Building Benefits can provide up to \$35,000 for medical procedures and \$15,000 for prescription drugs. These are lifetime limits, meaning once this limit is reached, no additional benefits will be available under the Plan. To unlock access to the higher Family Building Benefits medical lifetime limit of \$35,000, you must enroll with WINFertility and complete a nurse consultation. If these steps are not completed with WINFertility, a reduced medical lifetime limit of \$10,000 applies (rather than \$35,000).

Covered treatment includes but is not limited to:

- Fertility treatments such as in vitro fertilization (IVF) and intrauterine insemination (IUI), whether or not you have a medical diagnosis of infertility
- Elective fertility preservation (egg, sperm, or embryo freezing with 12 months of storage)
- Associated prescription medications (There is a separate \$15,000/lifetime prescription drug benefit).

Contact WINFertility at (833) 439-1517. Monday - Friday 9:00 a.m. - 9:00 p.m. Eastern time. Medical benefits (e.g., provider network, claims administration) will continue to be managed by your healthcare company — Aetna or Cigna. Prescription drug benefits are managed by CVS Caremark.

This lifetime limit does not apply to the services used to determine the initial diagnosis of infertility and/or its cause. All procedures and access will be governed by the healthcare company's clinical policies for determining appropriateness of care. Please also see the "Infertility Drugs" information under "What's Covered and Not Covered" on page 83 for information on a \$15,000* lifetime maximum on prescription drugs related to infertility treatment. Please contact your healthcare company for specific details.

Please Note:

- To receive benefits for Family Building services, you must contact your healthcare company and receive precertification before obtaining services.
- To have access to the \$35,000 medical lifetime maximum you must enroll with WINFertility and complete a nurse consultation
- * The lifetime maximum for prescription drugs under the Family Building Benefit includes the charges paid by the plan. Your prescription drug out-of-pocket expenses (dollars you pay towards the copayment and costs for non-covered drugs) are not included in the either the Medical or prescription drug plan lifetime maximum.

Planning Treatments That May Cause Infertility

Planned cancer treatments include bilateral orchiectomy, bilateral oophorectomy, hysterectomy, and chemotherapy or radiation therapy that is established in the medical literature to result in infertility. To use Family Building Benefits covered under the Plan, you must contact your healthcare company and work with them and your doctor to determine your appropriate course of treatment. Coverage services include:

- Collection of sperm;
- Cryopreservation of sperm, eggs and reproductive tissue;
- Ovulation induction and retrieval of eggs;
- In vitro fertilization; and
- Embryo cryopreservation.

There is one Lifetime maximum for Family Building Benefits regardless of the reason you utilize these type of services (i.e., to preserve fertility, infertility, etc.)

Infertility Diagnostic Services

Diagnostic services to determine or cure the underlying medical conditions are covered in the same manner as any other medically necessary services.

Hospice Care

If you or a covered dependent is diagnosed as terminally ill with six months or less to live, you may be eligible to receive reimbursement for hospice care services. Hospices provide care in a setting designed to make the patient comfortable while still providing professional medical attention.

To be eligible for reimbursement, a hospice facility must offer a hospice program approved by the claims administrator. It must be either a hospital or a freestanding hospice facility that provides inpatient care or an organization that provides healthcare services in your own home.

Hospice services include:

- Hospice room and board while the terminally ill person is an inpatient in a hospice;
- Outpatient and other customary hospice services provided by a hospice or hospice team; and
- Counseling services provided by a member of the hospice team.

These services and supplies are eligible only if the hospice operates as an integral part of a hospice care program, and the hospice team includes at least a doctor and a registered graduate nurse. Each service or supply must be ordered by the doctor directing the hospice care program and be:

- Provided under a hospice care program that meets standards set by the claims administrator. If such a program is required by federal or state law to be licensed, certified, or registered, it must meet that requirement; and
- Provided while the terminally ill person is in a hospice care program.

Hospice benefits also include eligible expenses for counseling services for the family unit, if ordered and received under the hospice care program. Benefits will be paid if:

- On the day before the terminally ill person passed away, he or she was:
 - In a hospice care program;
 - A member of the family unit; and
 - A covered participant.
- The charges are incurred within three months after the death of the terminally ill person.

The items/services listed above may change at any time.

Coverage Limitations

As mentioned earlier, certain covered services are limited to a specific number of visits or days or limitations, subject to applicable copayments.

These limitations are included in the coverage charts earlier in this section. Please see “Mental Health Benefits” on page 75 for more information.

Please keep in mind that any benefits listed that have limitations on the number of visits or days of treatment are determined by medical necessity. In other words, the treatment must be medically necessary, even if the number of visits or days is within the prescribed limitations.

What Is Not Covered

While the Medical Plan covers a wide variety of medically necessary services, some expenses are not covered. Some of these are listed below. To get an up to date list of excluded services, please contact your healthcare company.

Expenses not covered include, but **are not limited to**:

- Care from a person who is a member of your family or your spouse's/domestic partner's family;
- Charges for the difference between a private and semi-private hospital room;
- Correction of weak, unstable, or flat feet; arch supports (unless prescribed by a physician); corrective shoes (unless prescribed by a physician); shoe orthotics (except for custom-molded shoe inserts prescribed to treat a condition, disease, or illness affecting the function of the foot); or treatment of corns, calluses, or chronic foot strain;
- Cosmetic surgery treatment, except to repair damage from accident or injury; treat a functional birth defect; reconstruct a breast after mastectomy and/or reconstruction of the non-affected breast to produce a symmetrical appearance; or treat an infection or disease;
- Custodial services, including custodial nursing care and group homes;
- Donor expenses with regard to infertility treatment;
- Educational therapy (except for members with a diagnosis of diabetes) and social or marital counseling;
- Embryo adoption
- Expenses for which you're not obligated to pay (for example, if a licensed provider or hospital waives an expense, the Plan will not pay any benefit to you or a licensed provider);
 - If you enter into an agreement with a provider regarding the waiver of an expense, you are required to inform your healthcare company of the agreement.
- Expenses in excess of reasonable and customary charges for out-of-network services;
- Expenses submitted later than December 31 of the year after the year in which services were provided;
- Experimental, investigational, or unproven services, devices, or supplies (see the definition of "Experimental, Investigational, or Unproven Services" under "Defined Terms" on page 115);
- Extended benefit coverage after termination from JPMorganChase (other than coverage elected through COBRA). If you are hospitalized on the date your JPMorgan Chase Medical Plan coverage terminates, Medical Plan coverage will end at midnight that day.
- Hospital admissions and other services that began before the participant's effective date of coverage under the Medical Plan;
- Inpatient private duty nursing;
- Non-medical charges for care in a nursing or convalescent home or long-term custodial care, even if prescribed by a licensed provider;
- Non-prescription contraceptive devices, unless medically necessary (prescription oral contraceptives are covered under the JPMorgan Chase Prescription Drug Plan);
- Non-surgical correction of temporomandibular joint (TMJ) syndrome, such as appliances or devices;
- Nutritional support expenses including but not limited to:
 - Regular grocery products (including over-the-counter infant formulas such as Similac and Enfamil) that meet the nutritional needs of the patient;

- Infant formula that is not specifically made to treat inborn errors of metabolism;
- Medical food products that:
 - Are prescribed without a diagnosis requiring such food;
 - Are used for convenience purposes;
 - Have no proven therapeutic benefit without an underlying disease, condition, or disorder;
 - Are used as a substitute for acceptable standard dietary interventions;
 - Are used exclusively for nutritional supplementation; and
 - Are required because of food allergies.
- Nutritional and electrolyte supplements, including infant formula, donor breast milk, nutritional supplements, dietary supplements, electrolyte supplements, diets for weight control or treatment of obesity (including liquid diets or food), food of any kind (diabetic, low fat, cholesterol), oral vitamins, and oral minerals.
 - Food supplements, specialized infant formulas (e.g., Alimentum, Elecare, and Neocate,), lactose-free foods, vitamins and/or minerals may be used to replace intolerable foods, for lactose intolerance, to supplement a deficient diet, or to provide alternative nutrition in the presence of such conditions as allergies, gastrointestinal disorders, hypoglycemia, and obesity. Food supplements, lactose-free foods, specialized infant formulas, vitamins and/or minerals taken orally are not covered, even if they are required to maintain weight or strength and regardless of whether these are prescribed by a physician.
- Personal services for comfort or convenience while in the hospital, such as television, telephone, etc.;
- Physical, psychiatric, or psychological exams, testing, vaccinations, or treatments if required solely for purposes of school, sports or camp, career or employment, insurance, marriage, or adoption;
- Refractive eye examinations for new lenses or the cost of eyeglasses or contacts. This does not apply to the first pair of contact lenses or the first pair of eyeglasses after cataract surgery;
- Refractive eye surgery including, but not limited to, LASIK or radial keratotomy;
- Reproductive education and conception prevention classes;
- Reversals of sterilization;
- Routine dental care (please see the Dental Plan Summary Plan Description on **My Health** for information about services covered under the JPMorgan Chase Dental Plan);
- Routine eye exams (please see the Vision Plan Summary Plan Description on **My Health** for information about services covered under the JPMorgan Chase Vision Plan);
- Services, supplies, or treatment for weight loss, nutritional supplements, or dietary therapy; please note: medications for weight loss are covered under the Prescription Drug Plan subject to Prior Authorization;
- Services that were not incurred for the purpose of affecting any structure or function of the participants own body
- Sickness or loss covered by state workers' compensation law or automobile insurance;
- Sickness or loss that is later determined to be the legal responsibility of another person or company;
- Treatments, services, or supplies that are not medically necessary or not approved by a licensed provider or services provided outside the scope of a provider's license;
- Treatments, services, medicines or supplies that are illegal in the State where performed or prescribed.

- Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders, and paraphilias (sexual behavior that is considered deviant or abnormal);
- Unbundled medical expenses — charges billed separately when considered by the claims administrator in its sole discretion to be part of a global procedure; and
- Vision therapy.

The items/services listed above may change at any time.

Defined Terms

As you read this SPD for the JPMorgan Chase Medical Plan, you'll come across some important terms related to the Plan. To help you better understand the Plan, many of those important terms are defined here.

Before-Tax Contributions

Before-tax contributions are contributions that are taken from your pay before federal (and, in most cases, state and local) taxes are withheld. Before-tax dollars are also generally taken from your pay before Social Security taxes are withheld. This lowers your taxable income and your income tax liability.

Your Medical Plan payroll contributions are taken on a before-tax basis.

Claims Administrator

The claims administrator is the company that provides certain claims administration services for the Medical Plan. If you elect Medical Plan coverage, your claims administrator is your healthcare company (Aetna or Cigna, depending on your election). CVS Caremark administers the Prescription Drug Plan.

COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") is a federal law that allows you and/or your covered dependents to continue Medical Plan coverage on an after-tax basis (under certain circumstances) when coverage would otherwise end. The *Healthcare Participation* section provides details on COBRA coverage.

Coinsurance

Coinsurance is the way you and the Medical Plan share costs for certain covered healthcare services, generally after you pay any applicable deductible under the Medical Plan. For certain medically necessary covered in-network services, the Medical Plan pays a percentage of providers' negotiated fees and you pay the remainder. For medically necessary covered out-of-network services, the Medical Plan pays a percentage of the reasonable and customary (R&C) charges for services and you pay the remainder (you are responsible for paying any additional amount above R&C charges). The coinsurance percentage you pay depends on the type of covered service.

Coordination of Benefits

Coordination of benefits rules are the rules that determine how benefits are paid when a patient is covered by more than one group plan. Rules include:

- Which plan assumes primary liability;
- The obligations of the secondary claims administrator or claims payer; and
- How the two plans ensure that the patient is not reimbursed for more than the actual charges incurred.

In general, the following coordination of benefits rules apply:

- As a JPMorganChase employee, your JPMorganChase coverage is considered primary for you.
- For your spouse/domestic partner or child covered as an active employee and/or retiree of another employer, that employer's coverage is considered primary.
- For children covered as dependents under two plans, the primary plan is the plan of the parent whose birthday falls earlier in the year (based on month and day only, not year).

Specific rules may vary, depending on whether the patient is:

- An employee in active status (or the dependent of an employee).
- Covered by Medicare.

If you or a dependent are eligible for Medicare because of disability or end-stage renal disease, please see "Coordination with Medicare" in the *Plan Administration* section for more information.

Copayment

A copayment (also known as a copay) is the fixed dollar amount you pay for certain services or medications under the Medical and/or Prescription Drug Plan.

Covered Services

While the Plan provides coverage for numerous services and supplies, there are limitations on what's covered. For example, experimental treatments, most cosmetic surgery expenses, and inpatient private duty nursing are not covered under the Medical Plan. Medical procedures are generally reimbursable by the Medical Plan only if they meet the definition of "Medically Necessary" (see the definition "Medically Necessary," below).

Custodial Care

Custodial care is medical or non-medical services that do not seek to cure, are provided during periods when the medical condition of the patient is not changing or does not require continued administration by medical personnel. An example of custodial care is assistance in the activities of daily living.

Deductible

The deductible is the amount you pay up front each calendar year for covered expenses before the Medical Plan generally begins to pay benefits for certain in-network expenses and for out-of-network expenses. Amounts in excess of reasonable and customary (R&C) charges and ineligible charges do not count toward the deductible.

Domestic Partner

You may cover a "domestic partner" as an eligible dependent under the Medical Plan if you're not currently covering a spouse.

- You and your domestic partner must:
 - Be age 18 or older; and
 - Not be legally married to, or the domestic partner of, anyone else; and
 - Have lived together for at least the last twelve (12) months, are currently living together, and are committed to each other to the same extent as married persons are to each other, except for the traditional marital status and solemnities; and
 - Be financially interdependent (share responsibility for household expenses); and
 - Not be related to each other in a way that would prohibit legal marriage.

OR

- Have registered as domestic partners pursuant to a domestic partnership ordinance or law of a state or local government, or under the laws of a foreign jurisdiction.

You must certify that your domestic partner meets the eligibility rules as defined under the Plan before coverage can begin. You may also be asked to certify that your domestic partner and/or your domestic partner's children qualify as tax dependent(s) as determined by the Internal Revenue Code (IRC) to avoid any applicable imputed income. Please see "Domestic Partners" in the *Healthcare Participation* section for more information.

Eligible Dependents

Under the Medical Plan, your eligible dependents can include your spouse or domestic partner and your children. Please see the above definition of “Domestic Partner” and see “Eligible Dependents” in the *Healthcare Participation* section for more information.

Experimental, Investigational, or Unproven Services

Experimental, investigational, or unproven services are medical, surgical, diagnostic, psychiatric, mental health, substance abuse and addictive disorders or other healthcare services, technologies, supplies, treatments, procedures, drug therapies or devices that, at the time the claims administrator makes a determination about coverage in a particular case, are determined to be:

- Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use or not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use; or
- Subject to review and approval by any institutional review board for the proposed use; or
- The subject of an ongoing clinical trial that meets the definition of a Phase 1, 2 or 3 clinical trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight; or
- Not demonstrated through prevailing peer-reviewed medical literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed.

The claims administrator, in its judgment, may determine an experimental, investigational or unproven service to be covered under the Medical Plan for treating a “life-threatening” sickness or condition if the claims administrator determines that a service:

- Is safe with promising effectiveness;
- Is provided in a clinically controlled research setting; and
- Uses a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

Please Note: For the purpose of this definition, the term “life-threatening” is used to describe sicknesses or conditions that are more likely than not to cause death within one year of the date of the request for treatment.

If services are denied because they are deemed to be experimental, investigational, or unproven, and the service is then considered an approved service by the claims administrator within six months of the date of service, you may resubmit your claim for payment.

Explanation of Benefits

An explanation of benefits (EOB) is a statement that the claims administrator prepares, which documents your claims and provides a description of benefits paid and not paid under the Medical Plan.

Home Health Care

Home health care is an alternative to inpatient hospitalization during a patient’s recovery period. If the attending physician believes that part-time care will suffice in treating the sickness or injury, the physician can prescribe a schedule of services to be provided by a state-licensed home health care agency. This schedule may include administration of medication, a regimen of physical therapy, suctioning or cleansing of a surgical incision, the supervision of intravenous therapy or other skilled nursing care.

Hospice Care Program

A hospice care program is a program that tends to the needs of a terminally ill patient as an alternative to traditional healthcare, while meeting medically necessary and acceptable standards of quality and sound principles of healthcare administration. The program must be a written plan of hospice care for a covered person, and it must be approved by the appropriate claims administrator.

Hospital

A hospital is an institution legally licensed as a hospital — other than a facility owned or operated by the United States government — that’s engaged primarily in providing bed patients with diagnosis and treatment under the supervision of licensed physicians. The hospital must have 24-hour-a-day registered graduate nursing services and facilities for major surgery. Institutions that don’t meet this definition don’t qualify as hospitals.

Hospital Notification

Hospital notification refers to the requirement under the Medical Plan that you should notify the claims administrator in advance of a non-emergency hospital admission or if a maternity stay exceeds the guidelines. However, you will not be penalized under the Medical Plan if you do not notify the claims administrator.

In-Network

"In-network" describes a covered service that is performed by a physician, hospital, lab, or other healthcare professional who is part of a healthcare company's network and who has agreed to pre-negotiated fees. When a service is performed in-network, benefits are generally paid at a higher level than they are when a service is performed out-of-network.

Medical Reimbursement Account

A Medical Reimbursement Account ("MRA," also known as a "Health Reimbursement Account" or "HRA") is a tax-free account established on your behalf at your healthcare company when you enroll in the Medical Plan. You (and your covered spouse/domestic partner) can earn Wellness funds for your MRA by completing the wellness activities. This account is JPMC-funded only; you cannot contribute to your MRA. You can use the funds in your MRA to pay for covered out-of-pocket medical and prescription drug expenses (out-of-network deductibles and copayments).

Medically Necessary

Medically necessary (also referred to as "medical necessity") healthcare services and supplies are services or supplies that are determined by the claims administrator to be medically appropriate and:

- Necessary to meet the basic health needs of the covered person;
- Provided in the most cost-efficient manner and type of setting appropriate for the delivery of the service or supply;
- Consistent in type, frequency, and duration of treatment with scientifically based guidelines of national medical, research, or healthcare coverage organizations or governmental agencies that are accepted by the claims administrator;
- Consistent with the diagnosis of the condition;
- Required for reasons other than the convenience of the covered person or his or her physician; and
- Demonstrated through prevailing peer-reviewed medical literature to be either:
 - Safe and effective for treating or diagnosing the condition or sickness for which their use is proposed. or
 - Safe with promising effectiveness:
 - For treating a life-threatening sickness or condition;
 - In a clinically controlled research setting; and
 - Using a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

Please Note: For the purpose of this definition, the term "life-threatening" is used to describe sicknesses or conditions that are more likely than not to cause death within one year of the date of the request for treatment.

The fact that a physician has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular injury, sickness, or condition does not mean that it is a medically necessary service or supply as defined above. The definition of "medically necessary" used here relates only to coverage and may differ from the way in which a physician engaged in the practice of medicine may define "medically necessary."

Finally, to be considered necessary, a service or supply cannot be educational or experimental in nature in terms of generally accepted medical standards.

Multiple Surgical Procedure Reduction Policy

The multiple surgical procedure reduction policy applies under the Medical Plan. Surgical procedures that are performed on the same date of service are subject to the multiple surgical procedure reduction policy. On an in-network basis, 100% of the negotiated charges are reimbursable for the primary/major procedure, 50% of negotiated charges are reimbursable for the secondary procedure, and 25% of negotiated charges are reimbursable for all subsequent procedures. On an out-of-network basis, 100% of the reasonable and customary (R&C) charges are reimbursable for the primary/major procedure, 50% of R&C charges are reimbursable for the secondary procedure, and 50% of R&C charges are reimbursable for all subsequent procedures. Participants undergoing surgery are urged to discuss this policy with their healthcare provider.

Non-Duplication of Benefits

Non-duplication of benefits is a provision that requires that the Medical Plan does not allow for duplication of benefits. If you and your eligible dependents are covered under more than one group plan, the primary plan (the one responsible for paying benefits first) needs to be determined. You are entitled to receive benefits up to what you would have received under the Medical Plan if it were your only source of coverage, but not in excess of that amount. If you have other coverage that is primary to the Medical Plan, the claims administrator will reduce the amount of coverage that you would otherwise receive under this plan by any amount you receive from your primary coverage. Please see the definition of “Coordination of Benefits” in this section.

Out-of-Network

“Out-of-network” describes a covered service that is performed by a physician, hospital, lab, or other healthcare professional who is not part of a healthcare company’s network and who has not agreed to pre-negotiated fees. When a service is performed out-of-network, benefits are generally paid at a lower level than they are when a service is performed in-network and are generally limited to reasonable and customary charges.

Out-of-Pocket Expense

An out-of-pocket expense is the amount you pay for eligible expenses when you receive treatment. This includes your deductible, your share of the coinsurance and copayments.

Out-of-Pocket Maximum

The out-of-pocket maximum is a “safety net” that protects you from having to pay high expenses in the event of a serious medical situation. The out-of-pocket maximum is the most you would need to pay in a calendar year (in addition to the deductible for out-of-network services) for medically necessary covered services under the Medical Plan. There are separate in-network and out-of-network out-of-pocket maximums.

Once the out-of-pocket maximum is reached, the Medical Plan will pay 100% of negotiated rates for medically necessary covered in-network care and 100% of reasonable and customary (R&C) charges for medically necessary covered out-of-network services for the rest of the year. Under the Medical Plan, amounts above R&C charges for out-of-network care do not count toward your medical out-of-network, out-of-pocket maximum.

Please see “Right of Recovery” in the *Plan Administration* section for information on circumstances when you may be required to repay the benefits you’ve received under the Plan.

Primary Care Physician

A primary care physician (“PCP”) is the network physician who provides or coordinates all the care you receive.

Primary care physicians include doctors who practice family medicine, internal medicine*, obstetrics/gynecology, and pediatrics. Care provided by an in-network primary care physician is covered at 100% with a \$15 copayment.

*Internists must be contracted with Aetna or Cigna as Primary Care Physicians. (A list of doctors who are designated as Primary Care Physicians is available on Aetna or Cigna’s websites.)

Primary Plan

The primary plan is the plan that provides initial coverage to the participant. If the participant is covered under both a JPMorgan Chase Medical Plan option and another plan, the rules of the primary plan govern when determining the coordination of benefits between the two plans.

Specific rules may vary, depending on whether the patient is:

- An employee in active status (or the dependent of an employee); or
- Covered by Medicare.

These rules do not apply to any private insurance you may have. Please see “If You Are Covered by More Than One Healthcare Plan” in the *Plan Administration* section for more information.

Qualified Status Change

The JPMorganChase benefits you elect during each Annual Benefits Enrollment will generally stay in effect throughout the plan year, unless you elect otherwise, because of a Qualified Status Change (QSC). If you have a QSC, you have 31 days from the qualifying event to make benefits changes; 90 days from the qualifying event if the event is the birth or adoption of a child. The benefits you elect will be effective the date of the event if you make the elections timely. **(Please Note:** You will have 90 days from the QSC date to add any newly eligible dependents to the JPMC Medical Plan should that dependent pass away within this 90-day period.)

Any changes you make during the year must be consistent with your QSC. Please see "Changing Your Coverage Midyear," in the *Healthcare Participation* section for more information.

Please Note: Regardless of whether you experience a QSC, you cannot change your healthcare company during the year.

Reasonable and Customary Charges

Reasonable and customary charges ("R&C charges," also known as "eligible expenses") are the actual charges that are considered for payment when you receive medically necessary care for covered services from an out-of-network provider. R&C means the prevailing charge for most providers in the same or a similar geographic area for the same or similar service or supply. These charges are subject to change at any time without notice.

Reimbursement is based on the lower of this amount and the provider's actual charge.

If your provider charges more than the R&C charges considered under the Plan, you'll have to pay the difference. Amounts that you pay in excess of the R&C charge are not considered covered expenses.

Therefore, they don't count toward your deductible, benefit limits, or out-of-pocket maximums.

The reasonable and customary charge does not apply to specific services per the Consolidated Appropriations Act of 2021 (CAA). These include:

- Services provided by certain out-of-network providers at an in-network facility
- Out-of-network air ambulance services
- Out-of-network emergency services

Regional Cost Category

The regional cost category is the category that is assigned to a state or region based on the cost of healthcare for that region in relation to the national average. The Regional Cost Category is used to determine your Medical Plan contributions and is based on your home address.

Self-Insured

A self-insured plan is a plan where the sponsor (in the case of the Medical Plan, JPMorganChase) is responsible for the payment of medical claims under the Medical Plan, including the Prescription Drug Plan. This makes the Plan self-insured.

Skilled Nursing Facility

A skilled nursing facility is an institution that primarily provides skilled nursing care and related services for people who require medical or nursing care, and that rehabilitates injured, disabled, or sick people.

Spouse

Your spouse is the person to whom you are legally married as recognized by U.S. federal law.

If JPMorganChase employs your spouse, domestic partner, or child, he or she can enroll in coverage as an employee or as your dependent, but not as both. If you want to cover your eligible child(ren), you or your spouse/domestic partner may provide this coverage. If you are covering a spouse/domestic partner who is also a JPMorganChase employee (i.e., company couple), you should update the "dependent is also an employee" indicator on the Dependent Enrollment page of the Benefit Web Center, available through **My Health**.

Tobacco-User Surcharge

The tobacco-user surcharge refers to additional Medical Plan contribution costs for employees and covered spouses/domestic partners who use tobacco products. Eligible employees and covered spouses/domestic partners who do not use tobacco products pay less for coverage under the Medical Plan than those who use tobacco products.

A "tobacco user" (for a plan year), as defined in the Medical Plan, is any person who has used any type of tobacco products (for example, cigarettes, cigars, pipes, chewing tobacco, snuff, or a pipe) regardless of the frequency or location (this includes daily, occasionally, socially, at-home only, etc.) in the 12 months preceding January 1 of the plan year. Tobacco users may be able to qualify for lower non-tobacco user rates by completing a tobacco cessation program (see "Tobacco Cessation Program" on page 95).

**Total Annual
Cash
Compensation**

Total Annual Cash Compensation ("TACC") is your annual rate of base salary/regular pay plus any applicable job differential pay (e.g., shift pay) as of each August 1, plus any cash earnings from any incentive plans (e.g., annual incentive, commissions, draws, overrides and special recognition payments or incentives) that are paid to or deferred by you for the previous 12-month period ending each July 31. Overtime is not included. It is recalculated as of each August 1 to take effect the following January 1 and will remain unchanged throughout the year. For most employees hired on or after August 1, it will be equal to your annual rate of base salary/regular pay plus applicable job differentials.

Total Annual Cash Compensation is used for purposes of determining your Medical Plan contribution pay tier, deductible and in-network out-of-pocket maximum.

Visit

A visit is an encounter with a provider involving direct patient contact. Some benefit provisions limit the number of covered visits. Unless a visit is defined for a particular benefit provision (such as home health care), each procedure code billed counts as a visit toward the limit. The length of a visit may vary by procedure code.



Kaiser HMO

Effective 1/1/24

This section is for benefits-eligible employees living in California who have selected the Kaiser HMO plan as their Medical Plan for 2024.

Kaiser Permanente is a fully integrated health system that employs physicians and other medical staff and owns hospitals, facilities, and pharmacies. Your primary care physician (PCP) will be responsible for wholly managing your care and your family's care, including the coordination of care with other providers, such as specialists. Non-emergency services you receive from non-Kaiser doctors, facilities and affiliated providers will not be covered by the Kaiser HMO Option.

Under the Kaiser HMO option, most services — such as primary care and specialist office visits, urgent care visits, X-rays, and lab work — have copays and are not subject to the deductible. There is a deductible that applies to a small subset of services (e.g., hospital care, outpatient surgery). After meeting the deductible, you'll pay the applicable coinsurance amount. After you reach your annual out-of-pocket maximum, you won't have to pay a copay or coinsurance for covered services for the rest of the calendar year. Kaiser Permanente also administers prescription drug benefits for Kaiser HMO members.

You are encouraged to select a PCP for each covered family member and you generally need referrals to see a specialist in the Kaiser HMO plan. Go to Kaiser's website accessible through **My Health** or directly at kp.org to search for PCPs.

The information for the Kaiser Medical Plan is contained in the following PDFs, which are effective 1/1/2024:

- Kaiser North California Summary Plan Description (SPD), available at [https://www.jpmbenefitsguide.com/KPNCA_2024_JPMorganChaseBank_Group607146_Actives_\\$500DED DHMO_EOC.pdf](https://www.jpmbenefitsguide.com/KPNCA_2024_JPMorganChaseBank_Group607146_Actives_$500DED DHMO_EOC.pdf)
- Kaiser South California Summary Plan Description (SPD), available at [https://www.jpmbenefitsguide.com/KPSCA_2024_JPMorganChaseBank_Group235478_Actives_\\$500DED DHMO_EOC.pdf](https://www.jpmbenefitsguide.com/KPSCA_2024_JPMorganChaseBank_Group235478_Actives_$500DED DHMO_EOC.pdf)

If you have specific questions about the Kaiser plan offered by JPMC, call Kaiser at (800) 204-6561, Monday through Friday, 8 a.m. to 6 p.m. Pacific Time

Be sure to see important additional information about the Plan, in the sections titled *About This Guide*, *What Happens If...*, *Plan Administration*, *Healthcare Participation*, and *Spending Accounts*.

SPDs can also be found on **My Health** under 2024 Benefit Resources.

To Be Updated for 2025 ASAP

The details on this page are for 2024. The documents from Kaiser with details on the plans for 2025 will be posted as soon as Kaiser provides them, which is expected to be in the first quarter of 2025.



Centivo Select Plan

Effective 1/1/25

This section is for benefits-eligible employees living in the Dallas/Fort Worth area who have selected the Centivo Select Plan as their Medical Plan for 2025.

The Centivo Select Plan is designed to offer quality, affordable healthcare through a curated network of providers including Baylor Scott & White health system and other providers (Catalyst Health Group, Children's Health, Cook Children's, Methodist Health System and Scottish Rite). Your primary care physician (PCP) will manage your care and your family's care, including the coordination of care with other providers, such as specialists. Non-emergency services you receive from out-of-network providers are generally not covered by the Centivo Select Plan.

Highlights of the Centivo Select Plan

- Primary Care Provider (PCP) selection is required. In the Centivo Select Plan, you must select a PCP for yourself and for each covered family member.
- Primary care referral to specialist is required. If you have a specialist office visit or surgery without getting a referral from your designated primary care provider, there is a penalty charge equal to the copay amount listed.
- There is generally no out-of-network coverage, except urgent care when traveling and emergency room visits.
 - Note: Before selecting the Centivo Select Plan, you should review the provider directory available on jpmc.centivo.com. If you're not able to find providers that meet your needs, you should not select this plan.
- Low, predictable costs: The Plan provides a curated, award-winning network of healthcare providers at an overall lower cost to you. Key features:
 - \$0 copay for visits with your primary care doctor (including pediatricians), OB/GYN and mental health providers
 - Fixed dollar copays for all other care
 - No deductible
- Prescription drug coverage is administered by CVS Caremark.
- A Medical Reimbursement Account (MRA) is included with the Centivo Select Plan. Through a debit card, you can use your MRA funds to help pay for eligible out-of-pocket medical expenses and prescription drug copays. The MRA is funded by JPMorganChase when you take action and complete designated Wellness Incentive Activities. Employees cannot contribute funds to an MRA.

For more details, refer to the 2025 Centivo Medical Plan Summary, available at <https://www.jpmmcbenefitsguide.com/centivo-med-summary-2025.pdf>. If you have further questions about the Centivo Select Plan offered by JPMC, call Centivo at (833) 543-4676, Monday through Friday, 7 a.m. to 7 p.m. Central Time.

Be sure to see important additional information about the Plan, in the sections titled *About This Guide*, *What Happens If...*, *Plan Administration*, *Healthcare Participation*, and *Spending Accounts*.

SPDs can also be found on **My Health** under “2025 Benefit Resources.”

PAGES INTENTIONALLY OMITTED



Plan Administration

Effective 1/1/25

This section of the Guide provides you with important information as required by the Employee Retirement Income Security Act of 1974 (ERISA) about the JPMorgan Chase Health Care and Insurance Plans for Active Employees. While ERISA doesn't require JPMorganChase to provide you with benefits, by choosing to do so, ERISA mandates that JPMorganChase clearly communicate to you how the plans subject to the provisions of ERISA operate and what rights you have under the law regarding plan benefits. This section is part of the summary plan description of each of your JPMorgan Chase Health Care and Insurance Plans for Active Employees governed by ERISA. This section of the Guide also provides important information about certain benefits plans that are not governed by ERISA, such as the Group Personal Excess Liability Plan.

For most plans, the summary plan description and the plan document are the same document. For plans where this is not the case, copies of the plan documents are filed with the plan administrator and are available upon request. For plans that are funded through insurance, if there is a discrepancy between the insurance policy and the SPD, the insurance policy will govern.

Questions?

Please see the *Contacts* section as well as the "Questions?" box at the start of each section of this Guide for details on where to call and how to access the appropriate web center for each benefit plan. Each section of the Guide also includes a subsection titled "Claims Administrators' Contact Information."

For questions about eligibility and plan operations, contact 1-844-ASK-JPMC (or (212) 552-5100, if calling from outside the United States). Service Representatives are available Monday – Friday, from 8 a.m. to 7 p.m. Eastern time, except certain U.S. holidays.

About This Section

This section summarizes administrative information and rights for the Health Care and Insurance Plans for Active Employees. Please retain this section for your records. Other sections may be needed in addition to this section to provide a complete summary plan description (SPD) and/or plan document for a plan, including the sections that describe the benefits the plan provides.

These SPDs/plan documents do not include all of the details contained in the applicable insurance contracts, if any. For plans with applicable insurance contracts, if there is a discrepancy between the insurance contract and the SPD/plan document, the insurance contract will control.

The JPMorgan Chase U.S. Benefits Program is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents, and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change, or terminate its benefits and plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorganChase and any individual. JPMorganChase or you may terminate the employment relationship at any time.

Table of Contents	Page
General Information	367
Plan Administrative Information.....	368
Participating Companies	371
Your Rights Under ERISA.....	372
Privacy Information.....	374
Privacy Notice	375
Claims Related to Eligibility to Participate in the Plans and Plan Operations	376
How to File This Type of Claim and What You Can Expect.....	377
If Your Claim Is Denied.....	377
Claiming Benefits: Plans Subject to ERISA.....	378
Steps in the Benefits Claims and Appeals Process.....	378
Step 1: Filing Your Initial Claim for Benefits.....	378
Step 2: Receiving Notification from the Claims Administrator/Plan Administrator if an Initial Claim for Benefits Is Denied	380
Step 3: Filing an Appeal to the Claims Administrator/Plan Administrator if an Initial Claim for Benefits Is Denied	381
Step 4: Receiving Notification from the Claims Administrator/Plan Administrator if Your Appeal Is Denied	383
Step 5: Receiving a Final Appeal by an Independent Review Panel.....	385
Filing a Court Action	385
Contacting the Claims Administrators: Plans Subject to ERISA	385
Contacting the Claims Administrators: Plans Not Subject to ERISA	389
If You Are Covered by More Than One Healthcare Plan.....	389
Non-Duplication of Benefits	390
Determining Primary Coverage	390
Coordination with Medicare.....	391
Right of Recovery	391
Subrogation of Benefits	391
Right of Reimbursement.....	392
Special Notice for Employees Who Have Been Rehired by JPMorganChase	393

General Information

The following summarizes important administrative information about the JPMorgan Chase Health Care and Insurance Plans for Active Employees governed by ERISA. **Please Note:** Each plan can be identified by a specific plan number, which is on file with the U.S. Department of Labor. Please see “Plan Administrative Information” on page 368 for a listing of official plan names and numbers.

Keep Your Information Current

Update your contact information (home address and phone numbers) on **the JPMC intranet**. To access My Personal Profile while actively employed, go to the JPMC intranet – Personal Information – Contact Information.

Plan Sponsor

JPMorgan Chase Bank, NA
545 Washington Boulevard
12th Floor
Mail Code: NY1-G120
Jersey City, NJ 07310

(Certain participating companies have adopted some or all of the plans for their eligible employees. See “Participating Companies” on page 371 for a list of participating companies.)

Plan Year

January 1 – December 31

Plan Administrator

For all plans described in this Guide except for the Business Travel Accident Insurance and the Short-Term Disability Plan:

JPMorgan Chase U.S. Benefits Executive
c/o JPMorgan Chase Benefits Administration
545 Washington Boulevard
12th Floor
Mail Code: NY1-G120
Jersey City, NJ 07310

For the Business Travel Accident Insurance Plan:

JPMorgan Chase Corporate Insurance Services
JPMorgan Chase & Co.
8181 Communications Pkwy Bldg B, Floor 03
Mail Code TXW-3305
Plano, TX 75024-0239, United States

For Short-Term Disability Plan (Not applicable to the JPMorgan Chase Long-Term Disability Plan):

JPMorgan Chase Employee Relations Executive
JPMorgan Chase & Co.
201 N Walnut Street DE1-1053
Wilmington, DE 19801

Claims Administrator

The contact information for claims administrators for the various benefits plans can be found under “Contacting the Claims Administrators: Plans Subject to ERISA” on page 385 and “Contacting the Claims Administrators: Plans Not Subject to ERISA” on page 389.

COBRA Administrator

COBRA questions should be directed to JPMorganChase at 1-844-ASK-JPMC.

COBRA payments should be directed to:

COBRA Payments JPMorganChase
P.O. Box 27524
New York, NY 10087-7524
(844) ASK-JPMC

Benefits Fiduciaries

Please see “About Plan Fiduciaries” on page 373 for information on benefits fiduciaries.

Agent for Service of Legal Process

RCO Centralized Mail
Mail Code: LA4-7100
700 Kansas Lane
Monroe, LA 71203-4774

Service of legal process may also be made upon a plan trustee or the plan administrator.

Employer Identification Number

13-4994650

Plan Administrative Information

The following chart shows the information that varies by plan. All of the following plans are governed by ERISA. The Dependent Care Spending Account, Transportation Spending Accounts, and the Group Personal Excess Liability Insurance Plan are not governed by ERISA and are not listed here. For more information, see “Contacting the Claims Administrators: Plans Not Subject to ERISA” on page 389. In no event will any of these Administrators pay, on behalf of the JPMorganChase benefit programs, any benefit that may be illegal under the law of the State in which the benefit is provided or performed.

Plan Name/ Number	Insurer	Payment of Benefits	Type of Administration
The JPMorgan Chase Medical Plan/502	Aetna, Cigna, and Centivo	See “Contacting the Claims Administrators: Plans Subject to ERISA” on page 385 for names, addresses and telephone numbers for the Medical Plan and the Prescription Drug Plan.	Self-Insured/Trustee

Plan Name/ Number	Insurer	Payment of Benefits	Type of Administration
The JPMorgan Chase Medical Plan/502	Kaiser HMO	See “Contacting the Claims Administrators: Plans Subject to ERISA” on page 385 for names, addresses and telephone numbers for the Medical Plan and the Prescription Drug Plan.	Fully-Insured
The JPMorgan Chase Medical Plan/502	Hawaii Medical	See “Contacting the Claims Administrators: Plans Subject to ERISA” on page 385 for names, addresses and telephone numbers for the Medical Plan and the Prescription Drug Plan.	Fully-Insured
The JPMorgan Chase Dental Plan/502	See “Contacting the Claims Administrators: Plans Subject to ERISA” on page 385 for names and addresses for the Preferred Dentist Program (PDP) Option, the Dental Maintenance Organization (DMO) Option, the Dental Health Maintenance Organization (DHMO) Option, and the Expatriate Dental Option.	See “Contacting the Claims Administrators: Plans Subject to ERISA” on page 385 for names, addresses, and telephone numbers for the PDP Option, the DMO Option, the DHMO Option, and the Expatriate Dental Option.	Self-Insured/Trustee: PDP Option and Expatriate Dental Option Fully Insured: DMO Option and DHMO Option
The JPMorgan Chase Vision Plan/502 (Group 1018009)	FAA/EyeMed Vision Care P.O. Box 8504 Mason, OH 45040-7111	FAA/EyeMed Vision Care P.O. Box 8504 Mason, OH 45040-7111	Fully Insured: (underwritten by Fidelity Security Life Insurance)
The JPMorgan Chase Basic Life Insurance Plan/502*	Metropolitan Life Insurance Company (MetLife) 200 Park Avenue New York, NY 10017	Metropolitan Life Insurance Company (MetLife) 200 Park Avenue New York, NY 10017	Fully Insured

Plan Name/ Number	Insurer	Payment of Benefits	Type of Administration
The JPMorgan Chase Supplemental Term Life Insurance Plan/502*	Metropolitan Life Insurance Company (MetLife) 200 Park Avenue New York, NY 10017	Metropolitan Life Insurance Company (MetLife) 200 Park Avenue New York, NY 10017	Fully Insured
The JPMorgan Chase Accidental Death and Dismemberment (AD&D) Insurance Plan/502	Metropolitan Life Insurance Company (MetLife) 200 Park Avenue New York, NY 10017	Metropolitan Life Insurance Company (MetLife) 200 Park Avenue New York, NY 10017	Fully Insured
The JPMorgan Chase Long-Term Disability Plan's Group (LTD)/502	The Prudential Insurance Company of America P.O. Box 13480 Philadelphia, PA 19176	The Prudential Insurance Company of America P.O. Box 13480 Philadelphia, PA 19176	Fully Insured
The JPMorgan Chase Long-Term Disability Plan's Individual Disability Insurance (IDI)/502	Unum 1 Fountain Square Chattanooga, TN 37402	Unum The Benefits Center P.O. Box 100262 Columbia, SC 29202-3262	Fully-Insured
The JPMorgan Chase Group Legal Services Plan/502	MetLife Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114	MetLife Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114	Fully Insured
The JPMorgan Chase Employee Assistance Program (EAP)/502	N/A	Administrator: Spring Care, Inc Official Address: 60 Madison Ave, 2 nd floor New York, NY 10010 President/Director: April Koh	Fully-Insured (CA & NV—clinical component only) Pre-Paid Service (all other)
The JPMorgan Chase Back-up Child Care Plan/502	N/A	Bright Horizons Children's Centers LLC 2 Wells Avenue Newton, MA 02459	Self-Insured
The JPMorgan Chase Business Travel Accident (BTA) Insurance Plan/506	National Union Fire Insurance Company of Pittsburgh, PA 175 Water Street 15 th Floor New York, NY 10038	AIG — National Union Fire Insurance Company of Pittsburgh, PA 11250 Corporate Ave Lenexa, Kansas 66219	Fully Insured

Plan Name/ Number	Insurer	Payment of Benefits	Type of Administration
The JPMorgan Chase Health Care Spending Account Plan/510	N/A	See “Contacting the Claims Administrators: Plans Subject to ERISA” on page 385 for names, addresses, and telephone numbers for the Health Care Spending Account Plan	Salary Reduction/ Paid from the general assets of the employer
The JPMorgan Chase Short-Term Disability Plan/548	N/A	Sedgwick Claims Management Services JPMorganChase Leave of Absence Service Center P.O. Box 14648 Lexington, KY 40512-4648	Self-Insured
The JPMorgan Chase Health & Wellness Centers Plan/559	N/A	JPMorganChase Medical Director JPMorgan Chase & Co. 270 Park Avenue, 11 th Floor Mail Code: NY1-K318 New York, NY 10017-2014	Self-Insured

* The JPMorgan Chase Basic Life Insurance Plan and the JPMorgan Chase Supplemental Term Life Insurance Plan are collectively referred to as the “Life Insurance Plan” in this SPD.

Participating Companies

In some cases, affiliates or subsidiaries of JPMorganChase have decided to participate in the JPMorganChase benefits plans and offer the benefits described in this Guide. These affiliates or subsidiaries are referred to here as “participating companies.” The list may change from time to time, and any company may end its participation in a plan at any time.

- 55i, LLC
- Aumni, Inc.
- Bear Stearns Asset Management, Inc.
- Campbell Global, LLC
- cxLoyalty Services, LLC
- eCAST Settlement Corporation
- Figg Inc.
- FNBC Leasing Corporation
- Frosch International Travel, LLC
- Global Shares, Inc.
- Highbridge Capital Management, LLC
- InstaMed Communications, LLC
- The Infatuation Inc.
- JPMorgan Chase & Co.
- JPMorgan Chase Travel LLC
- J.P. Morgan Alternative Asset Management, Inc.
- J.P. Morgan Chase Custody Services, Inc.
- J.P. Morgan Institutional Investments, Inc.
- J.P. Morgan Invest Holdings LLC
- J.P. Morgan Investment Management Inc.

- J.P. Morgan Securities, LLC
- J.P. Morgan Technology Services Inc.
- J.P. Morgan Trust Company of Delaware
- J.P. Morgan Trust Company of Wyoming, LLC
- JPMorgan Chase Bank, National Association
- JPMorgan Chase Holdings LLC
- JPMorgan Distribution Services, Inc.
- Neovest, Inc.
- Open Invest Co.
- Paymentech, LLC
- Security Capital Research & Management, Incorporated
- WePay, Inc.

Your Rights Under ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) gives you certain rights and protections while you are a participant in the JPMorganChase employee benefits plans described in this Guide. It is unlikely you will need to exercise these rights, but it is important that you be aware of what they are.

ERISA provides that all plan participants are entitled to:

- Examine, without charge, at the office of the plan administrator, all plan documents including insurance contracts and copies of all documents filed by the plans with the U.S. Department of Labor, such as detailed annual reports (Form 5500 Series).
- Obtain, upon written request to the plan administrator, copies of all plan documents and other plan information (for example, insurance contracts, Form 5500 Series, and updated summary plan descriptions). The plan administrator may require reasonable charges for the copies.
- Receive a summary of the plans' annual financial reports. The plan administrator is required by law to furnish each participant with a copy of such reports.
- Continue healthcare coverage for yourself, your spouse, or your eligible dependents if there is a loss of coverage under the plan because of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the plan on the rules governing your COBRA continuation coverage rights.

An Important Note

The Dependent Care Spending Account, Transportation Spending Accounts, and Group Personal Excess Liability Insurance Plan are not subject to the provisions of ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have the right to know why this was done, to obtain copies of documents relating to the decision free of charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance:

- If you request a copy of the plans' documents or the latest annual report from the plan administrator and do not receive it within 30 days, you may file suit in a U.S. federal court. In such a case, the court may require the plan administrator to provide the information and pay up to \$110 a day until you receive the materials, unless they were not sent because of reasons beyond the control of the plan administrator.
- If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a U.S. state or federal court. In addition, if you disagree with the plan's decision, or lack thereof, concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court.
- If it should happen that the plans' fiduciaries misuse the plans' money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a U.S. federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim to be frivolous.

Keep Your Contact Information Current

Active participants are required to update their personal contact information, including mailing address, to receive benefits-related information and correspondence. You can make changes online via the JPMC intranet – Personal Information – Contact Information. You can also contact 1-844-ASK-JPMC. See the *Contacts* section.

About Plan Fiduciaries

The plan "fiduciary" is the individual or organization responsible for plan administration, claims administration, and managing plan assets. The plan fiduciary has a duty to administer the plan prudently and in the best interest of all plan members and beneficiaries.

Prudent Actions by Plan Fiduciaries

In addition to establishing the rights of plan participants, ERISA imposes duties upon the people who are responsible for the operation of the benefits plans. Certain individuals who are responsible for the plans are called "fiduciaries," and they have a duty to administer the plans prudently and in the interest of you, other plan members, and beneficiaries. While participation in these plans does not guarantee your right to continued employment, no one — including your employer or any other person — may terminate you or otherwise discriminate against you in any way to prevent you from obtaining your benefits or exercising your rights under ERISA.

Healthcare and Insurance Plans for Active Employees

For each of the following plans that are governed by ERISA, the plan administrators delegate fiduciary responsibility for claims and appeals to the claims administrators, and to the Health Care and Insurance Plans Appeals Committee, where that committee is authorized to decide appeals as described in this Guide:

- Medical Plan;
- Prescription Drug Plan;
- Fertility Benefits Program;
- Dental Plan;
- Health Care Spending Account Plan;

- Vision Plan;
- Health & Wellness Centers Plan;
- Life and AD&D Insurance Plans;
- Business Travel Accident Insurance Plan;
- Long-Term Disability Plan, including Group LTD and Individual Disability Insurance;
- Short-Term Disability Plan;
- Employee Assistance Program;
- Group Legal Services Plan; and
- Back-Up Child Care Plan.

Assistance with Your Questions

If you have any questions about the JPMorgan Chase Health Care and Insurance Plans for Active Employees, you should contact 1-844-ASK-JPMC (see the *Contacts* section.) If you have any questions about this statement or about your rights under ERISA, you should contact the nearest Regional Office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration or by visiting www.dol.gov/ebsa via the Internet.

You should also contact the Department of Labor if you need further assistance or information about your rights under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), with respect to health benefits that are offered through a group health plan, as well as the remedies available if a claim is denied in whole or in part.

Privacy Information

We are committed to protecting your personal health information, and complying with privacy laws, including the Health Insurance Portability and Accountability Act (HIPAA), as applicable. When you participate in health and benefits plans and related activities, including a wellness screening, wellness assessment, health coaching activities, benefits-related surveys or treatment at a JPMC or Vera onsite Health & Wellness Center, your personal health information will be maintained and used in accordance with appropriate notices, privacy policies and applicable law.

The plan administrator (or its designee) may use your personal health information along with other information about you, including other HR and demographic data, medical claims and survey data, wellness screening results ("Your Medical Information") and/or share Your Medical Information with other entities (such as service providers, vendors, consultants or other recipients designated by the plan administrator) that need such information in order to provide services in connection with the JPMC Medical Plan, for plan administration and design purposes including to assess, identify, offer, and/or determine eligibility for programs and services that can help you stay healthy, improve your health, or address other health-related matters. Your Medical Information may also be shared and used in aggregate form for healthcare-related research and other healthcare-related purposes. For more information, go to My Health > Benefits Enrollment > Benefits Resources > Privacy Notice.

Privacy Notice

JPMorganChase is committed to maintaining the highest level of privacy and discretion about your personal compensation and benefits information.

However, federal legislation under the Health Insurance Portability and Accountability Act (HIPAA) legally requires employers—like JPMorganChase—to specifically communicate how certain “protected health information” under employee and retiree healthcare plans may be used and disclosed, as well as how plan participants can get access to their protected health information.

What Is Protected Health Information?

Protected health information is considered to be individually identifiable health information as it relates to the:

- Past, present, or future health of an individual; or
- Healthcare services or products provided to an individual; or
- Past, present, or future payment for healthcare services or products.

The information included in this section is a summary of HIPAA privacy regulations. To comply with the law, JPMorganChase will distribute to you once every three years, a “Privacy Notice of Protected Health Information Under the JPMorgan Chase Health Care Plans” that describes in detail how your personal health information may be used and your rights with regard to this information.

You can access the Privacy Notice at **My Health** or by contacting 1-844-ASK-JPMC at any time to request a paper copy. Under HIPAA, protected health information is confidential, personal, identifiable health information about you that is created or received by a claims administrator (like those under the JPMorgan Chase Medical Plan), and is transmitted or maintained in any form. (“Identifiable” means that a person reading the information could reasonably use it to identify an individual.)

Under HIPAA, the Medical Plan may only use and disclose participants’ protected health information in connection with payment, treatment, and healthcare operations. In addition, the Medical Plan must restrict access to and use of protected health information by all employees/groups except for those specifically involved in administering the Medical Plan, including payment and healthcare operations. In compliance with HIPAA, the Medical Plan agrees to:

- Not use or further disclose protected health information other than as permitted or required by law;
- Not use or disclose protected health information that is genetic information for underwriting purposes;
- Ensure that any agents (such as an outside claims administrator) to whom the Medical Plan gives protected health information agree to the same restrictions and conditions that apply to the Medical Plan with respect to this information;
- Not use or disclose the information for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of JPMorganChase;
- Notify you if a breach of your protected health information is discovered;
- Report to the JPMorganChase HIPAA Privacy Officer any use or disclosure of the information that is inconsistent with the designated protected health information uses or disclosures;
- Obtain your authorization for any use or disclosure of protected health information for marketing, or that is a sale of the protected health information as defined under applicable law;
- Make available protected health information in accordance with individuals’ rights to review such personal information;
- Make available protected health information for amendment and incorporate any amendments to protected health information consistent with the HIPAA rules;
- Make available the information required to provide an accounting of disclosures in accordance with the HIPAA rules;

- Make the Medical Plan's internal practices, books, and records relating to the use and disclosure of protected health information received from the claims administrators available to the Secretary of Health and Human Services for purposes of determining the Medical Plan's compliance with HIPAA;
- Return or destroy all protected health information received in any form from the claims administrators. The Medical Plan will not retain copies of protected health information once it is no longer needed for the purpose of a disclosure. An exception may apply if the return or destruction of protected health information is not feasible. However, the Medical Plan must limit further uses and disclosures of this information to those purposes that make the return or destruction of the information infeasible; and
- Request your authorization to use or disclose psychotherapy notes except as permitted by law, which would include for the purposes of carrying out the following treatment, payment or healthcare operations:
 - Use by the originator of psychotherapy notes for treatment;
 - Use or disclosure by the Medical Plan for its own training program; or
 - Use or disclosure by the Medical Plan to defend itself in a legal action or other proceeding brought by you.

If you believe that your rights under HIPAA have been violated, you can file a complaint with the JPMorganChase HIPAA Privacy Officer or with the Secretary of the U.S. Department of Health and Human Services. If you wish to file a HIPAA complaint with the JPMorganChase HIPAA Privacy Officer, please contact the Privacy Officer for the JPMorgan Chase Health Care Plans in writing at this address:

HIPAA Privacy Officer for the JPMorgan Chase Health Care Plans
 JPMorganChase Corporate Benefits
 4041 Ogletown Road, Floor 02
 Newark, DE, 19713-3159
 Mail Code: DE6-1470

Claims Related to Eligibility to Participate in the Plans and Plan Operations

This section provides information about the claims and appeals process for questions relating to eligibility to participate in the plans, such as whether you meet the requirements of employees/dependents/beneficiaries who are allowed to obtain benefits under the plans, and whether you are eligible for Medical Reimbursement Account (MRA) funds. In addition, if, with respect to the plans subject to ERISA, you have a type of claim that is not otherwise described in this Guide, including claims related to general plan operations or Section 510 of ERISA, you must file your claim in accordance with this section. For information on filing claims for benefits, please see "Claiming Benefits: Plans Subject to ERISA" beginning on page 378.

In addition, for appeals relating to eligibility to participate in the Short-Term Disability Plan, the plan administrator delegates responsibility to decide the appeals to the Short-Term Disability Plan Appeals Committee.

Help Pursuing Claims for Eligibility

You may authorize someone else to pursue claim information on your behalf. If you would like to designate an authorized representative for claims related to eligibility to participate in a plan, please contact 1-844-ASK-JPMC.

How to File This Type of Claim and What You Can Expect

For questions about eligibility to participate in the Health Care and Insurance Plans for Active Employees and to receive benefits or about general plan operations, please contact 1-844-ASK-JPMC. (See the *Contacts* section.)

For the plans that are subject to ERISA, if you are not satisfied with the response, you may file a written claim with the appropriate plan administrator at the address provided in “General Information” on page 367. The plan administrator will assign your claim for a determination. You must file your claim within 90 days after the day you knew, or reasonably should have known, that you have a dispute with the plan regarding the matter that you wish to have revised or addressed. You will receive a written decision within 90 days of receipt of your claim. Under certain circumstances, this 90-day period may be extended for an additional 90 days if special circumstances require extra time to process your request. In this situation, you will receive written notice of the extension and the reasons for it, as well as the date by which a decision is expected to be made, before the end of the initial 90-day period. If the extension is required because of your failure to submit information necessary to decide the claim, the period for making the determination will begin as of the date you submit the additional information, assuming it is provided in a timely fashion.

If Your Claim Is Denied

If you receive a notice that your claim has been denied, either in full or in part, the notice will explain the reason for the denial, including references to specific plan provisions on which the denial was based. If your claim was denied because you did not furnish complete information or documentation, the notice will state the additional materials needed to support your claim. The notice will also tell you how to request a review of the denied claim and the time limits applicable to those procedures.

To appeal a denial of the type of claims described in this section for any of the Health Care and Insurance Plans for Active Employees, you must submit a written request for appeal of your claim to the appropriate plan administrator within 60 days after receiving the notice of denial. In connection with your appeal, you may submit written comments, documents, records, or other information relevant to your claim. In addition, you will be provided, upon written request and free of charge, with reasonable access to (and copies of) all documents, records, and other information relevant to your claim. The plan administrator for the Business Travel Accident Insurance Plan will decide your appeal under that plan. The plan administrator for the Short Term Disability Plan will decide appeals under that plan. The Health Care and Insurance Plans Appeals Committee is delegated responsibility for deciding appeals under all other Health Care and Insurance Plans for Active Employees. For appeals regarding general plan operations that are not otherwise described in this plan description, including claims related to general plan operations or Section 510 of ERISA, the appeal will be decided by the Plan Administrator or its delegate.

In most cases, a decision will be made within 60 days after you file your appeal. But if special circumstances require an extension of time for processing, and you are notified that there will be a delay and the reasons for needing more time, there will be an extension of up to 60 days for deciding your appeal. If an extension is necessary because you did not submit enough information to decide your appeal, the timing for making a decision about your appeal is stopped from the date the plan administrator sends you an extension notification until the date that you respond to the request for additional information, assuming your response comes within a reasonable time frame.

Once a decision is reached, you will be notified in writing of the outcome. If an adverse benefit determination is made on review, the notice will include the specific reasons for the decision, with references to specific plan provisions on which it is based.

If you would like to file a court action after your appeal, please see “Filing a Court Action” on page 385, which sets forth the rules that will apply.

Claiming Benefits: Plans Subject to ERISA

This section explains the benefits claims and appeals process for the benefits of the JPMorgan Chase Health Care and Insurance Plans for Active Employees that are subject to the Employee Retirement Income Security Act of 1974 (ERISA). It includes detailed information about what happens at each step in the process and includes important timing requirements. This section also includes information about each plan's "fiduciary" and contact information. See "About Plan Fiduciaries" on page 373 and "Contacting the Claims Administrators: Plans Subject to ERISA" on page 385. For claims relating to eligibility questions or plan operations, please see "Claims Related to Eligibility to Participate in the Plans and Plan Operations" on page 376.

Please Note: Any claims or appeals that are related to a disability will be handled in accordance with the Department of Labor regulations found in Code 29 Section 2560. This section of the Code provides certain procedural protections and safeguards for disability benefit claims. For example, the regulations require that disability claimants receive a clear explanation of why their claim was denied and of their rights to appeal a claim denial. It also allows claimants to review and respond during the course of an appeal to any new or additional evidence that the Plan relied on in connections with the claim.

An Important Reminder

The Dependent Care Spending Account, Transportation Spending Accounts, and Group Personal Excess Liability Insurance Plan are not subject to the provisions of ERISA described in this section. For information about those plans, please see "Contacting the Claims Administrators: Plans Not Subject to ERISA" beginning on page 389.

Help Pursuing Claims

You may authorize someone else to pursue claim information on your behalf. If you do so, you must notify the claims administrator in writing of your choice of an authorized representative.

For the Medical, Dental, and Vision Plans, your claims administrator will provide you with a HIPAA (Health Insurance Portability and Accountability Act of 1996) consent form that you must use to specify the extent to which your personal representative is authorized to act on your behalf. This form must be on file with your claims administrator prior to any action by your personal representative.

Steps in the Benefits Claims and Appeals Process

Step 1: Filing Your Initial Claim for Benefits

In general, when you file a claim for benefits, it is paid according to the provisions of the specific benefits plan. There are different timing requirements for different plans, as outlined in the following table. For all initial benefits claims, please contact the appropriate claims administrator for the plan. See "Contacting the Claims Administrators: Plans Subject to ERISA" on page 385.

Plan/Option	Appropriate Claims Administrator	Timing for Filing Your Initial Claim
Medical Plan* , including the Medical Reimbursement Account	Claims administrator for your Medical Plan option	No later than December 31 of the year after the year in which services were provided. Please contact your claims administrator for more information.
Prescription Drug Plan	CVS Caremark	
Dental Plan*	Claims administrator for your Dental Plan option	

Plan/Option	Appropriate Claims Administrator	Timing for Filing Your Initial Claim
Vision Plan*	FAA/EyeMed Vision Care	
Health Care Spending Account	Claims administrator for your Health Care Spending Account	March 31 of the year following the year for which the expense is incurred.
Life Insurance Plan	Metropolitan Life Insurance Company (MetLife)**	There is no time limit to file a claim after a covered individual passes away.
AD&D Insurance Plan	Metropolitan Life Insurance Company (MetLife)**	Notification of a loss must be made 20 days from the date of loss. Proof must be provided to MetLife within 90 days following the date of an employee's loss.
Business Travel Accident Insurance Plan	AIG-National Union Fire Insurance Company of Pittsburgh, PA	Within 20 days after an employee's loss, or as soon as reasonably possible thereafter.
Group Long-Term Disability	The Prudential Insurance Company of America	Within 272 days (nine months) following the start of the disability***.
Individual Disability Insurance	Unum	Within 30 days following the start of the disability.
Short-Term Disability Plan	Sedgwick	Within 30 days of first day of absence from work.
Group Legal Services Plan****	MetLife Legal Plans, Inc.	No later than December 31 of the year following the year in which services were provided.
Employee Assistance Program	Spring Care, Inc Official Address: 60 Madison Ave, 2 nd floor New York, NY 10010 President/Director: April Koh	Within 90 days from date of service.
Health & Wellness Centers Plan*****	JPMorgan Chase & Co. Health Services Dept. 277 Park Ave, 1 st Floor Mail Code: NY1-L085 New York, NY 10172 (212) 270-5555	No later than December 31 of the year following the year in which services were provided.
Back-up Child Care Plan	Bright Horizons Children's Centers LLC 2 Wells Avenue Newton, MA 02459 (888) 701-2235	Within 60 days from the date of service.

* Generally, in-network claims filing is performed by the physician or care provider.

** Notification of a death must be reported to JPMorganChase; Bereavement Services will notify MetLife of the death on your behalf, allowing you to initiate the claims process. Please note that MetLife has sole responsibility and discretion to resolve any issues regarding beneficiary designations.

*** In certain circumstances, the time limit to file a claim may be up to 637 days (one year and nine months) following the start of the disability. The time limit may be even longer if the employee lacks legal capacity to file a claim earlier.

**** Generally, in-network services are filed by the Group Legal plan attorney.

*****The Corporate Medical Director will assign your claim for a determination.

Life Insurance Claims & Appeals

Life insurance claims and appeals are divided between two parties.

- The plan administrator handles all eligibility and other administrative decisions concerning your life insurance benefits.
- MetLife is primarily responsible for determining your beneficiaries. If you submit a claim/appeal regarding a beneficiary designation to the plan administrator, it will be re-rerouted to MetLife.

Step 2: Receiving Notification from the Claims Administrator/Plan Administrator if an Initial Claim for Benefits Is Denied

If an initial claim for benefits is denied, the claims administrator or plan administrator will notify you within a “reasonable” period, not to exceed the time frames outlined in the following table.

Under certain circumstances, the claims administrator or plan administrator, as applicable, is allowed an extension of time to notify you of a denied benefit.

Please Note: If an extension is necessary because you did not submit necessary information needed to process your healthcare claim or life and AD&D insurance claim, the timing for making a decision about your claim is stopped from the date the claims administrator or plan administrator sends you an extension notification until the date that you respond to the request for additional information. You generally have 45 days from the date you receive the extension notice to send the requested information to the claims administrator or plan administrator.

What Qualifies as a “Denied Benefit”?

A “denied benefit” is any denial, reduction, or termination of a benefit, or a failure to provide or make a payment, in whole or in part, for a benefit. In addition, a benefit may be denied if you didn’t include enough information with your initial claim.

Plan/Option	Timing for Notification of a Denial of Benefits Claim
Medical Plan, Prescription Drug Plan, Dental Plan, Vision Plan, Health Care Spending Account, Employee Assistance Program, and Health & Wellness Centers	• As soon as reasonably possible but no more than 72 hours for claims involving urgent care, where the life of a claimant could be jeopardized (may be oral, with written confirmation within three days). Please Note: You must be notified if your claim is approved or denied. • 15 days for pre-service claims, where approval is required before receiving benefits, plus one 15-day extension because of matters beyond the plan’s control. • 30 days for post-service claims, where the claim is made after care is received, plus one 15-day extension because of matters beyond the plan’s control.
Life Insurance Plan	60 days to make a determination once all claim information has been submitted, plus one extension
AD&D Insurance Plan	45 days, plus one 45-day extension for matters beyond the plan’s control.
Business Travel Accident Insurance Plan	90 days, plus one 90-day extension for matters beyond the plan’s control
Group Long-Term Disability	45 days, plus two 30-day extensions for matters beyond the plan’s control.
Individual Disability Insurance	45 days
Short-Term Disability Plan	45 days, with 2-day extensions
Group Legal Services Plan	30 days, with no extensions

Plan/Option	Timing for Notification of a Denial of Benefits Claim
Back-up Child Care Plan	90 days, plus one 90-day extension for matters beyond the plan's control

Please Note: Concurrent care claims are claims for which the plan has previously approved a course of treatment over a period of time or for a specific number of treatments, and the plan later reduces or terminates coverage for those treatments. Concurrent care claims may fall under any of the other steps in the claims appeal process, depending on when the appeal is made. However, the plan must give you sufficient advance notice to appeal the claim before a concurrent care decision takes effect.

The Explanation You'll Receive from the Claims Administrator/Plan Administrator in the Case of a Denied Benefit

If your initial claim is denied, the claims administrator or plan administrator is legally required to provide an explanation for the denial, which will include the following:

- The specific reason(s) for the denial;
- References to the specific plan provisions on which the denial is based;
- A description of any additional material or information needed to process your claim and an explanation of why that material or information is necessary; and
- A description of the plan's appeal procedures and time limits, including a statement of your right to bring a civil action under Section 502(a) of ERISA after, and if, your appeal is denied.

If your claim is for the Medical Plan, the explanation must also include:

- If the benefit was denied based on a medical necessity, an experimental or unproven treatment, or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the denial applying the terms of the plan to your medical circumstances, or a statement that such explanation will be provided free of charge upon request.
- Any internal rule, guideline, protocol, or other similar criterion relied upon in making the benefit denial, or a statement that a copy of this information will be provided free of charge upon request. This requirement also applies to denials under the Short-Term Disability Plan and the Long-Term Disability Plan, including the Individual Disability Insurance Plan.

Step 3: Filing an Appeal to the Claims Administrator/Plan Administrator if an Initial Claim for Benefits Is Denied

If you have filed a claim for benefits and your claim is denied, you have the right to appeal the decision. JPMorganChase is not involved in deciding appeals for any denied benefit claim under the:

- Medical Plan, including Prescription Drug Plan;
- Preferred Dentist Program (PDP); Dental Maintenance Organization (DMO) Option; and Dental Health Maintenance Organization (DHMO) Option;
- Vision Plan;
- Health Care Spending Account;
- Long-Term Disability Plan, including Group LTD and Individual Disability Insurance;
- Short-Term Disability Plan;
- Life and AD&D Insurance Plans;
- Business Travel Accident Insurance Plan;
- Child Care Plan;

- Group Legal Services Plan; and
- Employee Assistance Program.

The plan administrators delegate all fiduciary responsibility and decisions about a claim for a denied benefit under the above-listed plans to the applicable claims administrator.

Appeals related to denied claims under the Health & Wellness Centers Plan are determined by the Corporate Medical Director.

Under certain plans, final appeals for denied claims will be heard by a review panel that is independent of both the company and the Medical Plan claims administrators. The independent review panel will hear appeals for the following plans:

- Medical Plan;
- Prescription Drug Plan; and
- Health & Wellness Centers Plan.

Please Note: Appeals related to denied claims under the Short-Term Disability Plan are determined by Sedgwick. Employees who work in New Jersey have the right to appeal to the Division of Temporary Disability Insurance for the State Temporary Disability Insurance portion of the JPMorgan Chase Short Term Disability Plan. You have one year from the date your disability began to file this appeal.

Send your written appeal to:

Division of Temporary Disability Insurance Private Plan Operations
 Claims Review Unit
 P.O. Box 957
 Trenton, NJ 08625-0957
 Telephone: (609) 292-6135

If your initial claim for benefits is denied, you — or your authorized representative — may file an appeal of the decision with the applicable claims administrator or plan administrator within the time frames indicated below, after receipt of the claim denial.

Plan	Timing for Filing an Appeal of a Denial of Benefits Claim
Medical Plan and Prescription Drug Plan	180 days
Dental Plan	
Vision Plan	
Health Care Spending Account	
Long-Term Disability, including Individual Disability Insurance	
Short-Term Disability Plan	
Business Travel Accident Insurance Plan	
Employee Assistance Program	
Health & Wellness Centers Plan	
Life and AD&D Insurance Plans	60 days
Group Legal Services Plan	180 days
Back-up Child Care Plan	

In your appeal, you have the right to:

- Submit written comments, documents, records, and other information relating to your claim.

- Request, free of charge, reasonable access to, and copies of, all documents, records, and other information that:
 - Was relied upon in denying the benefit.
 - Was submitted, considered, or generated in the course of denying the benefit, regardless of whether it was relied on in making this decision.
 - Demonstrates compliance with the administrative processes and safeguards required in denying the benefit.
 - For healthcare: constitutes a policy statement or plan guideline concerning the denied benefit regardless of whether the policy or guideline was relied on in denying the benefit.

If your appeal is for healthcare, you also have the right to receive:

- A review that does not defer to the initial benefit denial and that is conducted by someone other than the person who made the denial or that person's subordinate.
- For a denied benefit based on medical judgment (including whether a particular treatment, drug, or other item is experimental or unproven), a review in which the plan fiduciary/claims administrator consults with a healthcare professional who has appropriate training and experience in the field of medicine involved in the medical judgment, and who was not consulted in connection with the initial benefits denial, nor the subordinate of this person.
- The identification of medical or vocational experts whose advice was obtained in connection with denying the benefit, regardless of whether the advice was relied on in making this decision.
- In the case of an urgent care claim where the life of a claimant could be jeopardized, an expedited review process in which:
 - You may submit a request (orally or in writing) for an expedited appeal of a denied benefit.
 - All necessary information, including the decision on your appeal, will be transmitted between the plan fiduciary/claims administrator and you by telephone, facsimile, or other available similarly prompt method.

Step 4: Receiving Notification from the Claims Administrator/Plan Administrator if Your Appeal Is Denied

If your appeal is subsequently denied, the claims administrator, plan administrator, or Short-Term Disability Plan Appeals Committee is legally required to notify you in writing of this decision within a "reasonable" period of time according to the time frames outlined in the following table.

Plan/Option	Timing for Notification of a Denial of Benefits Claim
Medical Plan, Prescription Drug Plan, Dental Plan, Vision Plan, Health Care Spending Account, Employee Assistance Program, and Health & Wellness Centers	• As soon as reasonably possible but no more than 72 hours for claims where the life of a claimant could be jeopardized (urgent care) • 15 days where approval is required before receiving benefits (pre-service claims) • 30 days where the claim is made after care is received (post-service claims)
Group Long-Term Disability	• 45 days, plus one 45-day extension for matters beyond the plan's control.
Individual Disability Insurance	• 45 days, plus one 45-day extension for matters beyond the plan's control.

Plan/Option	Timing for Notification of a Denial of Benefits Claim
Short-Term Disability Plan	• 45 days, plus one 45-day extension for matters beyond the plan's control.
Life Insurance Plan	• 60 days to review and make a determination once all the information has been submitted plus one extension
AD&D Insurance Plan	45 days, plus one 45-day extension for matters beyond the plan's control
Business Travel Accident Insurance Plan	The decision on appeal will be made on the date of the next meeting of the claims administrator's appeal committee, subject to extensions permitted by law
Group Legal Services Plan	60 days
Back-up Child Care Plan	45 days, plus one 60-day extension for matters beyond the plan's control

Except in the case of urgent care claims related to health, the claims administrator or the plan administrator is allowed to take an extension to notify you of a denied appeal under certain circumstances. If an extension is necessary, the claims administrator or plan administrator will notify you before the end of the original notification period. This notification will include the reason(s) for the extension and the date the claims administrator or the plan administrator expects to provide a decision on your appeal for the denied benefit. **Please Note:** If an extension is necessary because you did not submit enough information to decide your appeal, the time frame for decisions is stopped from the date the claims administrator or the plan administrator sends you an extension notification until the date that you respond to the request for additional information.

The Explanation You'll Receive from the Claims Administrator/Plan Administrator in the Case of a Denied Benefit

If an appeal is denied, the claims administrator or plan administrator is legally required to provide an explanation for the denial, which will include the following:

- The specific reason(s) for the denial;
- References to the specific plan provisions on which the denial is based;
- A statement that you're entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits; and
- A statement describing any appeal procedures offered by the plan and your right to obtain the information about such procedures, and a statement of your right to bring a civil action under ERISA.

If your appeal is for Medical Plan, the explanation must also include:

- If the benefit was denied based on a medical necessity, experimental, or unproven treatment, or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the denial applying the terms of the plan to your medical circumstances, or a statement that such explanation will be provided free of charge upon request.
- A description of the expedited review process for urgent care claims in the Medical Plan, where the life of the claimant could be jeopardized.
- Any internal rule, guideline, protocol, or other similar criterion relied upon in making the benefit denial, or a statement that a copy of this information will be provided free of charge upon request in the Medical Plan.

The healthcare plans generally require two levels of appeal, which you must complete if you would like to pursue your claim further.

The Group Long Term Disability coverage under the LTD Plan permits a voluntary second appeal. You must file the voluntary second appeal within 180 days after the denial of the first appeal. The insurer of the coverage, Prudential Insurance Company, can provide additional information about the voluntary second appeal.

Step 5: Receiving a Final Appeal by an Independent Review Panel

If your appeal of a benefits claim is denied, your final appeal for coverage will be heard by a review panel that is independent of both the company and the claims administrators. The independent review panel will hear appeals for the following plans:

- Medical Plan;
- Prescription Drug Plan; and
- Health & Wellness Centers Plan.

The independent review panel hears only appeals that involve medical judgment, a rescission of coverage or determinations involving whether a plan or health insurance issuer is complying with surprise billing and cost-sharing protections; the panel does not hear appeals about eligibility to participate in a plan or legal interpretation of a plan that does not involve medical judgment.

You are not required to file an appeal with the independent review panel before filing a court action. This level of appeal is voluntary.

Filing a Court Action

If an appeal under a plan subject to ERISA is denied (in whole or in part), you may file suit in a U.S. federal court. If you are successful, the court may order the defending person or organization to pay your related legal fees. If you lose, the court may order you to pay these fees (for example, if the court finds your claim frivolous). You may contact the U.S. Department of Labor or your state insurance regulatory agency for information about other available options.

If you bring a civil action under ERISA, you first must follow the procedures described above regarding filing a claim and up to two levels of internal appeals with the claims administrator. You must start the court action by the earlier of: (i) one year after the date of the denial of your final appeal; or (ii) three years after the date when your initial claim should have been filed, regardless of any state or federal statutes relating to limitations of actions. If, however, the applicable state or federal law relating to limitations of actions would result in a shorter limitations period within which to start the action, the shorter limitations period will apply. For the health plans, you cannot file a suit unless you have completed two appeals, if required by the claims administrators.

If you are subject to binding arbitration, any such claim, dispute or breach arising out of or in any way related to the Plan shall be settled by such binding arbitration, to which the Plan hereby expressly consents.

Contacting the Claims Administrators: Plans Subject to ERISA

This section provides specific contact information for each benefit plan covered by ERISA.

For contact information for the plans that are not subject to ERISA (which include the Dependent Care Spending Account, Transportation Spending Accounts, and Group Personal Excess Liability Insurance Plan), please see “Contacting the Claims Administrators: Plans Not Subject to ERISA” on page 389

Generally for all healthcare and insurance plans, questions related to general plan administration and eligibility to participate in the plans can be addressed by calling 1-844-ASK-JPMC. (See the *Contacts* section.)

For questions related to plan interpretation, filing initial claim, benefit provision under the plan, payment of benefits, or denial of benefits, please refer to the appropriate claims administrator for each benefit plan, as listed below.

Medical Plan Claims Administrators	
Medical Plan	
Aetna*	Aetna P.O. Box 14079 Lexington, KY 40512-4079 (800) 468-1266
Cigna*	Cigna P.O. Box 182223 Chattanooga, TN 37422-7223 (800) 790-3086
Centivo*	Centivo 199 Scott St., 8 th Floor Buffalo, NY 14203 833-543-4676
Hawaii Medical Plan	Medical appeals: Cigna Appeals Unit P.O. Box 188011 Chattanooga, TN 37422-8011 Medical paper claims: P.O. Box 182223 Chattanooga, TN 37422-7223
Kaiser HMO Plan	CALIFORNIA – SCAL Claim Address: P.O. Box 7004 Downey, CA 90242-7004 Member Services: (800) 464-4000 CALIFORNIA – NCAL Claim Address: P.O. Box 12923 Oakland, CA 94604-2923 Member Services: (800) 464-4000
Prescription Drug Plan*	CVS Caremark Attention: Claims Department P.O. Box 52196 Phoenix, AZ 85072-2196 866-209-6093
WINFertility	WINFertility, Inc. Greenwich American Center One American Lane Terrace Level Greenwich, CT 06831 (833) 439-1517

Medical Plan Claims Administrators

Expatriate Medical Option*	Cigna Global Health Benefits P.O. Box 15050 Wilmington, DE 19850-5050 (800) 390-7183 (302) 797-3644 (if calling from outside the U.S.)
-----------------------------------	--

* Options marked with an asterisk are self-insured. All other options are fully insured.

Dental Plan Claims Administrators

Preferred Dentist Program (PDP)*	MetLife Dental P.O. Box 981282 El Paso, TX 79998-1282 (888) 673-9582
Dental Maintenance Organization (DMO) Option	Aetna, Inc. P.O. Box 14094 Lexington, KY 40512 (800) 843-3661
Dental Health Maintenance Organization (DHMO) Option	Cigna Dental Health P.O. Box 188045 Chattanooga, TN 37422-8045 (800) 790-3086
Expatriate Dental Option*	Cigna International JPMorganChase Dedicated Service Center P.O. Box 15050 Wilmington, DE 19850-5050 (800) 390-7183 (302) 797-3644 (if calling from outside the U.S.)

* Options marked with an asterisk are self-insured. All other options are fully insured.

Other Healthcare and Insurance Plans Subject to ERISA

Plan	Contact
<i>Vision Plan</i>	FAA/EyeMed Vision Care P.O. Box 8504 Mason, OH 45040-7111 (833) 279-4363
<i>Health Care Spending Accounts</i>	Refer to the same provider that you selected for your Medical Plan coverage. If you do not enroll in the Medical Plan coverage, or enroll with Centivo, contact Cigna. Cigna P.O. Box 182223 Chattanooga, TN 37422-7223 (800) 790-3086 Inspira Financial (if enrolled with Aetna) Inspira Financial P.O. Box 2495 Omaha, NE 68103 Fax: (888) 238-3539 (888) 678-8242 (TTY: 711)

Other Healthcare and Insurance Plans Subject to ERISA	
Plan	Contact
<i>Back-Up Child Care Plan</i>	Bright Horizons Children's Centers LLC. 2 Wells Ave. Newton, MA 02459 (888) 701-2235
<i>Health & Wellness Centers Plan</i>	JPMorgan Chase & Co. Health Services Dept. 277 Park Ave, 1 st Floor Mail Code: NY1-L085 New York, NY 10172 (212) 270-5555
<i>Group Long-Term Disability</i>	The Prudential Insurance Company of America P.O. Box 13480 Philadelphia, PA 19176 (877) 361-4778
<i>Individual Disability Insurance</i>	Unum The Benefits Center P.O. Box 100262 Columbia, SC 29202-3262 (888) 226-7959
<i>Short-Term Disability Plan*</i>	Sedgwick Claims Management Services JPMorganChase Leave of Absence Service Center P.O. Box 14648 Lexington, KY 40512-4648 (888) 931-3100
<i>Life and AD&D Insurance Plans</i>	Metropolitan Life Insurance Company (MetLife) 200 Park Avenue New York, NY 10017 (888) 673-9582
<i>Business Travel Accident Insurance Plan</i>	JPMorganChase Corporate Insurance Services JPMorgan Chase & Co. 8181 Communications Pkwy Bldg B, Floor 03 Mail Code TXW-3305 Plano, TX, 75024-0239, United States
<i>Group Legal Services Plan</i>	MetLife Legal Plans, Inc. 1111 Superior Avenue Cleveland, OH 44114 (800) 821-6400
<i>Employee Assistance Program</i>	Spring Care, Inc Official Address: 60 Madison Ave, 2 nd floor New York, NY 10010 President/Director: April Koh (877) 576-2007

* Options marked with an asterisk are self-insured. All other options are fully insured.

Contacting the Claims Administrators: Plans Not Subject to ERISA

Plans that are not subject to ERISA include the Dependent Care Spending Account, Transportation Spending Accounts, and Group Personal Excess Liability Insurance Plan.

Although these plans are not subject to the claims process described under “Claiming Benefits: Plans Subject to ERISA” on page 378, you can always contact the claims administrator listed for each plan with questions about the eligibility of an expense for reimbursement, payment of benefits, or denial of plan benefits. For claims relating to questions of eligibility for benefits under the plans and how the plans operate, please see “Claims Related to Eligibility to Participate in the Plans and Plan Operations” on page 376.

For questions related to plan interpretation, filing initial claim, benefit provisions under the plan, payment of benefits, or denial of benefits, please refer to the appropriate claims administrator for the benefit plan, as listed below.

Plan	Contact
Dependent Care Spending Accounts	Refer to the same provider that you selected for your Medical Plan coverage. If you do not enroll in the Medical Plan coverage, or enroll with Centivo, contact Cigna. Cigna P.O. Box 188061 Chattanooga, TN 37422-8061 (800) 790-3086 Inspira Financial (if enrolled with Aetna) Inspira Financial P.O. Box 2495 Omaha, NE 68103 Fax: (888) 238-3539 (888) 678-8242 (TTY: 711)
Transportation Spending Accounts	Health Equity P.O. Box 14053 Lexington, KY 40511 (877) 924-3967
Group Personal Excess Liability Insurance Plan	Marsh McLennan Agency Private Client Services 7201 W. Lake Mead #400 Las Vegas, NV 89128 (855) 426-1380

If You Are Covered by More Than One Healthcare Plan

The JPMorganChase medical and dental plans (including the plans for expatriates) all have provisions to ensure that payments from all of your group healthcare plans don't exceed the amount the JPMorganChase plans would pay if they were your only coverage.

The rules described here apply to the JPMorganChase plans. The following rules do not apply to any private, personal insurance you may have.

Non-Duplication of Benefits

The JPMorganChase healthcare plans do not allow for duplication of benefits. If you and your eligible dependents are covered under more than one group plan, the primary plan (the one responsible for paying benefits first) needs to be determined. The non-duplication provisions of the JPMorganChase healthcare plans will ensure that, in total, you receive benefits up to what you would have received with the JPMorganChase plans as your only source of coverage (but not in excess of that amount), based on the primary carrier's allowable amount.

A summary of coordination rules (that is, how JPMorganChase coordinates coverage with another group plan to ensure non-duplication of benefits) follows. If you have questions, please contact your healthcare company for help. (Please see contact information in the *Contacts* section.)

Here's an example of how the JPMorganChase healthcare plans coordinate benefits with other group healthcare plans:

- Assume your spouse/domestic partner has a necessary covered procedure with a reasonable and customary (R&C) charge of \$100 after meeting any deductible.
- If your spouse/domestic partner's plan (which we'll assume is primary) pays 70% for that procedure, your spouse/domestic partner will receive a \$70 benefit (70% of \$100).
- Also assume that your JPMorganChase healthcare plan (which we'll assume is your spouse/domestic partner's secondary coverage and that the deductible has already been satisfied)—would pay 80% for this necessary procedure. In this case, your spouse/domestic partner normally would receive an \$80 benefit (80% of \$100) from the JPMorganChase plan.
- Since your spouse/domestic partner already received \$70 from his or her primary plan, he or she would receive the balance (\$10) from the JPMorganChase plan.
- If, however, your JPMorganChase plan considered the R&C charge to be \$80, no additional benefit would be payable, as the JPMorganChase plan would pay 80% of \$80, or \$64. As that amount would have already been paid by your spouse/domestic partner's plan, no additional benefit would be payable from the JPMorganChase plan.

Determining Primary Coverage

To determine which healthcare plan pays first as the primary plan, here are some general guidelines:

- If you are enrolled in the JPMorganChase plan and another plan and your other healthcare plan doesn't have a coordination of benefits provision, that plan will be considered primary, and it will pay first for you and your covered dependents.
- If your covered dependent has a claim, the plan covering your dependent as an employee or retiree will be considered primary to this plan.
- If your claim is for a covered child who is enrolled in coverage under both parents' plans, the plan covering the parent who has the earlier birthday in a calendar year (based on the month and date of birthday only, not the year) will be considered primary. In the event of divorce or legal separation, and in the absence of a qualified medical child support order, the plan covering the parent with court-decreed financial responsibility will be considered primary for the covered child. If there is no court decree, the plan of the parent who has custody of the covered child will be considered primary for the covered child. (Please see "Qualified Medical Child Support Orders" in the *Healthcare Participation* section.)
- If payment responsibilities are still unresolved, the plan that has covered the claimant the longest pays first.

After it is determined which plan is primary, you'll need to submit your initial claim to that plan.

After the primary plan pays benefits (up to the limits of its coverage), you can then submit the claim to the other plan (the secondary plan) to consider your claim for any unpaid amounts. You'll need to include a copy of the written Explanation of Benefits from your primary plan.

Coordination with Medicare

Medicare is a national health insurance program administered by the Centers for Medicare and Medicaid Services (CMS). It generally provides coverage for Americans ages 65 and older. It also provides coverage to younger people with a qualifying disability. As long as you remain an active employee with JPMorganChase, your JPMorganChase coverage will be primary, and any Medicare coverage for you will be secondary. Additionally, any covered dependents who become eligible for Medicare, while you remain an active employee, will also have JPMorganChase coverage as primary.

- While you remain an active JPMorganChase employee, the JPMorganChase healthcare plans will be primary for you and your covered dependents unless those dependents have primary coverage elsewhere. If your covered dependents have primary coverage elsewhere, those claims will be considered by that primary coverage first, JPMC coverage will be secondary and Medicare will consider claims for those healthcare expenses tertiary (third). Even if you work past age 65 and you and/or a covered spouse/domestic partner enroll in Medicare, the JPMorganChase plans will consider claims for your healthcare expenses before Medicare while you are an active employee.
- When you are no longer an active JPMC employee or are receiving LTD benefits, Medicare coverage will be primary for the Medicare enrolled individual. JPMC coverage will be terminated upon Medicare eligibility and coverage in Medicare plans is available from Via Benefits. Please see "You Work Past Age 65" in the *What Happens If ...* section.

Important: If you, your spouse, or covered dependents do not elect to enroll in Medicare Parts A and/or B when first eligible, in certain situations (e.g., when covered due to COBRA), the JPMorganChase healthcare plans will calculate payment based on what should have been paid by Medicare as the primary payer if the person had been enrolled in Medicare coverage. A person is considered eligible for Medicare on the earliest date any coverage under Medicare could become effective even if the person does not enroll in Medicare. If you have any questions on how Medicare eligibility may affect your coverage under the JPMorganChase healthcare plans, please contact your applicable healthcare company.

Right of Recovery

If the JPMorganChase plan provides benefits to you or a covered dependent that are later determined to be the legal responsibility of another person or company, the JPMorganChase plans have the right to recover these payments from you or from the person or company who is determined to be legally responsible. Assignment of your claim to a third party does not exempt you from your responsibility for repaying the plan. You must notify the JPMorganChase plan promptly of any circumstance in which a third party may be responsible for compensating you with respect to an illness or injury that results in the JPMorganChase plan making payments on your behalf.

If the Plan makes a payment for benefits that is in excess of amounts payable under the terms of the Plan, whether due to error (including, for example, clerical error) or for any other reason, the Plan has the right to recover the overpayment from you, plus interest and costs, through whatever means necessary, including, without limitation, legal action or by offsetting future benefit payments to you, your beneficiary or you or your beneficiary's heirs, assigns or estate.

By accepting benefits from this Plan, you agree that an equitable lien in favor of the Plan automatically attaches against any overpayment made by the Plan at the time the overpayment is made. You also agree that, due to the existence of the equitable lien, you must hold the overpayment amount in a constructive trust and that the Plan has a right to obtain repayment from you whether or not you subsequently spend or commingle the funds.

Subrogation of Benefits

The purpose of the JPMorganChase healthcare plans is to provide benefits for eligible healthcare expenses that are not the responsibility of any third party. The JPMorganChase plans have the right to recover from any third party responsible for compensating you with respect to an illness or injury that results in the JPMorganChase plans making payments on your behalf or on behalf of a covered

dependent. This is known as subrogation of benefits. The following rules apply to the plan's subrogation of benefits rights:

- The JPMorganChase plans have a first priority equitable lien from any amounts recovered from a third party for the full amount of benefits the plans have paid on your behalf, regardless of whether you are fully compensated by the third party for your losses.
- You agree to help the JPMorganChase plans use this right when requested.
- If you fail to help the JPMorganChase plans use this right when requested, the plans may deduct the amount the plans paid from any future benefits payable under the plans.
- The JPMorganChase plans have the right to take whatever legal action they deem appropriate against any third party to recover the benefits paid under the plans.
- If the amount you receive as a recovery from a third party is insufficient to satisfy the JPMorganChase plans' subrogation claim in full, the plans' subrogation claim shall be first satisfied before any part of a recovery is applied to your claim against the third party.
- The JPMorganChase plans have a right to obtain payment of the equitable lien regardless of whether or not you subsequently spend or commingle the funds you obtain from a settlement.
- The JPMorganChase plans are not responsible for any attorney fees, attorney liens, or other expenses you may incur without the plans' prior written consent. The "common fund" doctrine does not apply to any amount recovered by any attorney you retain regardless of whether the funds recovered are used to repay benefits paid by the plans.

If you receive a subrogation request and have questions, please contact your healthcare company (see contact information in the *Contacts* section).

Right of Reimbursement

In addition to their subrogation rights, the JPMorganChase healthcare plans are entitled to reimbursements from a covered person who receives compensation from any third parties (other than family members) for healthcare expenses that have been paid by the plans. The following rules apply to the plans' right of reimbursement:

- You must reimburse the JPMorganChase plans in first priority from any recovery from a third party for the full amount of the benefits the plan paid on your behalf, regardless of whether you are fully compensated by the third party for your losses.
- Regardless of any allocation or designation of your recovery made in a settlement agreement or court order, the JPMorganChase plans shall have a right of full reimbursement, in first priority, from the recovery.
- You must hold in trust for the benefit of the JPMorganChase plans the gross proceeds of a recovery, to be paid to the plans immediately upon your receipt of the recovery. You must reimburse the plans, in first priority and without any set-off or reduction for attorney fees or other expenses, regardless of whether or not you subsequently spend or commingle the funds you obtain. The "common fund" doctrine does not apply to any funds recovered by any attorney you retain, regardless of whether the funds recovered are used to repay benefits paid by the plans.
- If you fail to reimburse the JPMorganChase plans, the plans may deduct any unsatisfied portion of the amount of benefits the plans have paid or the amount of your recovery from a third party, whichever is less, from future benefits payable under the plans.

If you fail to disclose the amount of your recovery from a third party to the JPMorganChase plans, the plans shall be entitled to deduct the full amount of the benefits the plans paid on your behalf from any future benefits payable under the plans.

Special Notice for Employees Who Have Been Rehired by JPMorganChase

If your employment has been reinstated with JPMorganChase (that is, you have been rehired within 31 days of your employment termination date or your coverage termination date), your coverage for certain benefits under the JPMorgan Chase U.S. Benefits Program may be affected, as highlighted in the following chart:

Medical (including Medical Reimbursement Account and Prescription Drug Plan), Dental, , and Vision Plans	You and your dependents will be assigned the same coverage you had before your coverage termination date. Please Note: If you are a retired employee when rehired, you must take active employee coverage and discontinue any retiree coverage you may have elected.
Health Care Spending Account	Your previously elected annual contribution amount will be reinstated and prorated accordingly for the balance of the plan year. Please Note: Expenses incurred during your break in service are not eligible for reimbursement, unless you elected to make after-tax contributions under COBRA.
Dependent Care Spending Account	Your previously elected annual contribution amount will be reinstated and prorated accordingly for the balance of the plan year. Please Note: Expenses incurred during your break in service are not eligible for reimbursement.
Transportation Spending Accounts (Transit/Parking)	There are no reinstatement provisions for these accounts. You will need to make a new enrollment election upon your date of hire.
Life Insurance Plan	You and your dependents will be assigned the same coverage amount in effect before your termination date.
Accidental Death and Dismemberment (AD&D) Insurance Plan	You and your dependents will be assigned the same coverage amount in effect before your termination date.
Group Personal Excess Liability Insurance Plan	You will be assigned the same coverage in effect before your termination date.
Group Legal Services Plan	You will be assigned the same coverage in effect before your termination date.

Please Note: If you are rehired after 31 days of your termination date, you will need to make new benefits elections for all plans for which you would like to participate.



Contacts

Effective 1/1/25

My Health, My Rewards and 1-844-ASK-JPMC for More Information

My Health

In addition to the provider resources noted below, **My Health** provides one-stop access to all your Medical Plan, prescription drug, Medical Reimbursement Account, Spending Accounts, JPMorganChase Health & Wellness Centers, wellness programs, and access to the Benefits Web Center where you can access information about the Dental and Vision Plans as well as Life and AD&D Insurance, Group Legal and Personal Excess Liability Insurance. Simply use your Single Sign-On password to access other sites from **My Health**.

- From work: My Health from the intranet.
- From home: <https://myhealth.jpmorganchase.com>.

Please Note: Your covered spouse/domestic partner can access **My Health** without a password, but their healthcare company's site will require a username and password.

My Rewards

In addition to the provider resources noted below, **My Rewards** provides one-stop access to retirement and savings information. Simply use your Single Sign-On password to access other sites from **My Rewards**.

- From work: **My Rewards** from the intranet.
- From home: <https://myrewards.jpmorganchase.com/>.

1-844-ASK-JPMC

Like **My Health** and **My Rewards**, 1-844-ASK-JPMC provides access to benefits information.

- **Quick Path:** Enter your Standard ID or Social Security number; press 1; enter your PIN; press 1.

If calling from outside the United States:

- (212) 552-5100 (GDP# 352-5100)

Service Representatives are available Monday – Friday, from 8 a.m. to 7 p.m. Eastern time, except certain U.S. holidays. For assistance with the Retirement Plan, representatives are available until 8:30 p.m.

Issue/Benefit	Contact Information
Medical (Not Including Prescription Drugs)	Aetna (800) 468-1266 8 a.m. to 8 p.m., all time zones, Monday – Friday My Health or www.aetna.com Cigna (800) 790-3086 24/7 My Health or www.mycigna.com Centivo (833) 543-4676 7 a.m. to 7 p.m. Central time My Health or my.centivo.com
Prescription Drugs	CVS Caremark (866) 209-6093 24/7 www.caremark.com
Kaiser HMO (Medical and Prescription Drugs)	Kaiser Permanente (800) 204-6561 8 a.m. to 6 p.m., Pacific time, Monday – Friday My Health or kp.org
Centivo Select Plan	Centivo (833) 543-4676 7 a.m. to 7 p.m. Central time My Health or my.centivo.com
Employee Assistance Program (EAP)	Cigna (EAP) and LifeCare (Work-Life) (877) 576-2007 www.eapandworklife.com
Tobacco Cessation Program	(866) QUIT-4-LIFE ((866) 784-8454) myquitforlife.com/jpmorganchase.com
Expert Medical Advice	Included Health (888) 868-4693 8 a.m. to 9 p.m. Eastern time, Monday – Friday includedhealth.com/jpmc
LGBTQ+ Health Concierge Service	Included Health (877) 266-2861 9 a.m. to 8 p.m. Eastern time, Monday – Friday includedhealth.com/jpmc

Issue/Benefit	Contact Information
Health Care Spending Account Dependent Care Spending Account	Your Medical Plan carrier — Aetna or Cigna — is the administrator of your Health Care and Dependent Care Spending Accounts. If you are not enrolled in the Medical Plan, Cigna is your administrator of these accounts. Aetna (PayFlex is an Aetna company) PayFlex Systems USA, Inc. P.O. Box 14879 Lexington, KY 40512-4879 Fax: (888) 238-3539 Phone: (800) 468-1266 Cigna (800) 790-3086 24/7 www.mycigna.com You can check your spending account balances through My Health.
Dental	Aetna, Inc. Dental Maintenance Organization (DMO) Option: Aetna (800) 843-3661 8 a.m. to 6 p.m. Eastern time, Monday – Friday My Health or www.aetna.com Cigna Dental Health Maintenance Organization (DHMO) Option: Cigna Dental Health (800) 790-3086 24/7 My Health or http://mycigna.com/ MetLife Preferred Dentist Program (PDP) Option: MetLife Dental (888) 673-9582 8 a.m. to 11 p.m. Eastern time, Monday – Friday My Health or https://mybenefits.metlife.com
Vision	EyeMed Vision Care (833) 279-4363 7:30 a.m. to 11 p.m. Eastern time, Monday – Friday 8 a.m. to 11 p.m. Eastern time, Saturday 11 a.m. to 8 p.m. Eastern time, Sunday My Health or http://www.eyemedvisioncare.com/jpmc
Transportation Spending Accounts (including for questions about eligibility and enrollment)	Health Equity (877) 924-3967 8 a.m. to 8 p.m., all time zones, Monday – Friday www.healthequity.com You can check your Transportation Spending Accounts balances on from the Transportation Spending Accounts Web Center via My Rewards. (myrewards.jpmorganchase.com)
Group Long –Term Disability	The Prudential Insurance Company of America (877) 361-4778 Monday – Friday from 8 a.m. to 8 p.m. Eastern time

Issue/Benefit	Contact Information
Individual Disability Insurance	Covala Group (800) 235-3551 Monday – Friday from 8:30 a.m. to 5:30 p.m. Eastern time
Short-Term Disability Plan	Sedgwick Claims Management Services, Inc. (888) 931-3100 Service Representatives are available 24/7, Sunday through Saturday. You can also obtain answers to your questions 24 hours a day, seven days a week online at claimlookup.com/jpmc .
Life and Accidental Death & Dismemberment Insurance	Metropolitan Life Insurance Company (MetLife) (888) 673-9582 8 a.m. to 8 p.m. Eastern time, Monday – Friday
SurvivorSupport® Financial Counseling Services	The Ayco Company (800) 235-3417 8 a.m. to 5 p.m. Eastern time, Monday – Friday
ID Theft Assistance Program, Travel Assistance, and Emergency Evacuation Services	AXA Assistance (800) 454-3679 (outside the U.S., call collect at (312) 935-3783) 24/7
Funeral Concierge Services	Dignity Memorial (866) 853-0954 24/7
Business Travel Accident Insurance	AIG-National Union Fire Insurance Company of Pittsburgh, PA (800) 551-0824 or (302) 661-4176 8 a.m. to 5 p.m. Central time, Monday – Friday
401(k) Savings Plan	My Rewards > My Web Centers > 401(k) Savings Plan 401(k) Savings Plan Call Center (866) JPMC401k ((866) 576-2401) TTY number (800) 345-1833 Outside the U.S.: (303) 737-7204 Speak to a Representative 8 a.m. to 10 p.m. Eastern time, Monday – Friday (except NYSE holidays)
Retirement (Pension) Plan	My Rewards > My Web Centers > Pension Plan 1-844-ASK-JPMC Outside the U.S.: (212) 552-5100 Speak to a Representative 8 a.m. to 7 p.m. Eastern time, Monday – Friday (except certain U.S. holidays)
My Finances and Me (financial coaching benefit for active employees)	The JPMC Intranet > Benefits & Rewards > My Financial Well-being > My Finances and Me (833) 283-0031 Speak to a Financial Coach 9 a.m. to 8 p.m. Eastern time, Monday – Friday (except certain U.S. holidays)
Health & Wellness Centers	The Health & Wellness Centers Directory on My Health has a list of JPMorganChase Health & Wellness Centers locations, phone numbers, and hours. Go to My Health > Wellness Activities & Services . This information is also available at go/healthservices on the company intranet browser.

Issue/Benefit	Contact Information
Group Legal Plan	MetLife Legal Plans, Inc. (800) 821-6400 8 a.m. to 8 p.m. Eastern time, Monday – Friday
Group Personal Excess Liability Insurance	Marsh McLennan Agency Private Client Services (855) 426-1380 8 a.m. to 6 p.m. Eastern time, Monday – Friday
Child Care Plan	Bright Horizons (888) 701-2235 https://backup.brighthouse.com/jpmc (for backup care reservations) The JPMC Intranet > Health, Life & Parenting > parents@jpmc (for information about the Plan and other offerings)
Expatriate Medical and Dental Plans	Cigna Global Health Benefits (800) 243-6998 (outside the U.S., call collect at (302) 797-3644 24/7 www.CignaEnvoy.com

EXHIBIT C

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2019 This Form is Open to Public Inspection
---	--	--

Part I	Annual Report Identification Information
For calendar plan year 2019 or fiscal plan year beginning <u>01/01/2019</u> and ending <u>12/31/2019</u>	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
	☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ an amended return/report ☐ the final return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ☐
D	Check box if filing under: ☒ Form 5558 ☐ special extension (enter description) ☐ automatic extension ☐ the DFVC program

Part II	Basic Plan Information —enter all requested information						
1a	Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">1b</td> <td>Three-digit plan number (PN) ▶ <u>502</u></td> </tr> <tr> <td>1c</td> <td>Effective date of plan <u>04/01/1955</u></td> </tr> </table>	1b	Three-digit plan number (PN) ▶ <u>502</u>	1c	Effective date of plan <u>04/01/1955</u>		
1b	Three-digit plan number (PN) ▶ <u>502</u>						
1c	Effective date of plan <u>04/01/1955</u>						
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u> <u>545 WASHINGTON BLVD</u> <u>12TH FLOOR, MAIL CODE NY1-G120</u> <u>JERSEY CITY, NJ 07130</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">2b</td> <td>Employer Identification Number (EIN) <u>13-4994650</u></td> </tr> <tr> <td>2c</td> <td>Plan Sponsor's telephone number <u>877-576-2427</u></td> </tr> <tr> <td>2d</td> <td>Business code (see instructions) <u>523110</u></td> </tr> </table>	2b	Employer Identification Number (EIN) <u>13-4994650</u>	2c	Plan Sponsor's telephone number <u>877-576-2427</u>	2d	Business code (see instructions) <u>523110</u>
2b	Employer Identification Number (EIN) <u>13-4994650</u>						
2c	Plan Sponsor's telephone number <u>877-576-2427</u>						
2d	Business code (see instructions) <u>523110</u>						

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/07/2020	BERNADETTE J BRANOSKY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2019)
v. 190130

PAGES INTENTIONALLY OMITTED

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection
For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES	B Three-digit plan number (PN) ►	502
C Plan sponsor's name as shown on line 2a of Form 5500 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	D Employer Identification Number (EIN) 13-4994650	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
	Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	105244119	102827702
(2) Participant contributions.....	1b(2)	1908158	2261330
(3) Other.....	1b(3)	37711815	37234104
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	59465
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	7471594	7235976
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule H (Form 5500) 2019
v. 190130

Schedule H (Form 5500) 2019

Page 2

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities	1d(1)	
(2)	Employer real property	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	152335686 149618577
Liabilities			
g	Benefit claims payable	1g	150760000 148097000
h	Operating payables	1h	1575686 1521577
i	Acquisition indebtedness	1i	
j	Other liabilities	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	152335686 149618577
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	0 0

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1395380326
	(B) Participants	2a(1)(B)	625465189
	(C) Others (including rollovers)	2a(1)(C)	
(2)	Noncash contributions	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	2020845515
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	0
(2)	Dividends: (A) Preferred stock	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	263763
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	263763
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

PAGES INTENTIONALLY OMITTED

EXHIBIT D

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2020 This Form is Open to Public Inspection
---	---	--

Part I	Annual Report Identification Information
For calendar plan year 2020 or fiscal plan year beginning <u>01/01/2020</u> and ending <u>12/31/2020</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>502</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>04/01/1955</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>502</u>	1c Effective date of plan <u>04/01/1955</u>	
1b Three-digit plan number (PN) ▶	<u>502</u>				
1c Effective date of plan <u>04/01/1955</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u> <u>545 WASHINGTON BLVD</u> <u>12TH FLOOR, MAIL CODE NY1-G120</u> <u>JERSEY CITY, NJ 07130</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>13-4994650</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>877-576-2427</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>522110</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>13-4994650</u>	2c Plan Sponsor's telephone number <u>877-576-2427</u>	2d Business code (see instructions) <u>522110</u>	
2b Employer Identification Number (EIN) <u>13-4994650</u>					
2c Plan Sponsor's telephone number <u>877-576-2427</u>					
2d Business code (see instructions) <u>522110</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/23/2021	BERNADETTE J BRANOSKY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2020)
v. 200204

PAGES INTENTIONALLY OMITTED

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2020 This Form is Open to Public Inspection
For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES	B Three-digit plan number (PN) ►	502
C Plan sponsor's name as shown on line 2a of Form 5500 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	D Employer Identification Number (EIN) 13-4994650	

Part I	Asset and Liability Statement																																																																														
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.																																																																															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; padding: 5px;">Assets</th> <th style="width: 25%; padding: 5px;">(a) Beginning of Year</th> <th style="width: 25%; padding: 5px;">(b) End of Year</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">a Total noninterest-bearing cash.....</td> <td style="text-align: center; padding: 5px;">1a</td> <td></td> </tr> <tr> <td style="padding: 5px;">b Receivables (less allowance for doubtful accounts):</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (1) Employer contributions</td> <td style="text-align: center; padding: 5px;">1b(1)</td> <td style="text-align: center; padding: 5px;">102827702</td> </tr> <tr> <td style="padding: 5px;"> (2) Participant contributions.....</td> <td style="text-align: center; padding: 5px;">1b(2)</td> <td style="text-align: center; padding: 5px;">2261330</td> </tr> <tr> <td style="padding: 5px;"> (3) Other</td> <td style="text-align: center; padding: 5px;">1b(3)</td> <td style="text-align: center; padding: 5px;">37234104</td> </tr> <tr> <td style="padding: 5px;">c General investments:</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (1) Interest-bearing cash (include money market accounts & certificates of deposit)</td> <td style="text-align: center; padding: 5px;">1c(1)</td> <td style="text-align: center; padding: 5px;">59465</td> </tr> <tr> <td style="padding: 5px;"> (2) U.S. Government securities</td> <td style="text-align: center; padding: 5px;">1c(2)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (3) Corporate debt instruments (other than employer securities):</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (A) Preferred</td> <td style="text-align: center; padding: 5px;">1c(3)(A)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (B) All other</td> <td style="text-align: center; padding: 5px;">1c(3)(B)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (4) Corporate stocks (other than employer securities):</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (A) Preferred</td> <td style="text-align: center; padding: 5px;">1c(4)(A)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (B) Common</td> <td style="text-align: center; padding: 5px;">1c(4)(B)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (5) Partnership/joint venture interests</td> <td style="text-align: center; padding: 5px;">1c(5)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (6) Real estate (other than employer real property)</td> <td style="text-align: center; padding: 5px;">1c(6)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (7) Loans (other than to participants)</td> <td style="text-align: center; padding: 5px;">1c(7)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (8) Participant loans</td> <td style="text-align: center; padding: 5px;">1c(8)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (9) Value of interest in common/collective trusts</td> <td style="text-align: center; padding: 5px;">1c(9)</td> <td style="text-align: center; padding: 5px;">0</td> </tr> <tr> <td style="padding: 5px;"> (10) Value of interest in pooled separate accounts</td> <td style="text-align: center; padding: 5px;">1c(10)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (11) Value of interest in master trust investment accounts</td> <td style="text-align: center; padding: 5px;">1c(11)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (12) Value of interest in 103-12 investment entities</td> <td style="text-align: center; padding: 5px;">1c(12)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (13) Value of interest in registered investment companies (e.g., mutual funds)</td> <td style="text-align: center; padding: 5px;">1c(13)</td> <td style="text-align: center; padding: 5px;">7235976</td> </tr> <tr> <td style="padding: 5px;"> (14) Value of funds held in insurance company general account (unallocated contracts)</td> <td style="text-align: center; padding: 5px;">1c(14)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (15) Other</td> <td style="text-align: center; padding: 5px;">1c(15)</td> <td></td> </tr> </tbody> </table>	Assets	(a) Beginning of Year	(b) End of Year	a Total noninterest-bearing cash.....	1a		b Receivables (less allowance for doubtful accounts):			(1) Employer contributions	1b(1)	102827702	(2) Participant contributions.....	1b(2)	2261330	(3) Other	1b(3)	37234104	c General investments:			(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	59465	(2) U.S. Government securities	1c(2)		(3) Corporate debt instruments (other than employer securities):			(A) Preferred	1c(3)(A)		(B) All other	1c(3)(B)		(4) Corporate stocks (other than employer securities):			(A) Preferred	1c(4)(A)		(B) Common	1c(4)(B)		(5) Partnership/joint venture interests	1c(5)		(6) Real estate (other than employer real property)	1c(6)		(7) Loans (other than to participants)	1c(7)		(8) Participant loans	1c(8)		(9) Value of interest in common/collective trusts	1c(9)	0	(10) Value of interest in pooled separate accounts	1c(10)		(11) Value of interest in master trust investment accounts	1c(11)		(12) Value of interest in 103-12 investment entities	1c(12)		(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	7235976	(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		(15) Other	1c(15)	
Assets	(a) Beginning of Year	(b) End of Year																																																																													
a Total noninterest-bearing cash.....	1a																																																																														
b Receivables (less allowance for doubtful accounts):																																																																															
(1) Employer contributions	1b(1)	102827702																																																																													
(2) Participant contributions.....	1b(2)	2261330																																																																													
(3) Other	1b(3)	37234104																																																																													
c General investments:																																																																															
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	59465																																																																													
(2) U.S. Government securities	1c(2)																																																																														
(3) Corporate debt instruments (other than employer securities):																																																																															
(A) Preferred	1c(3)(A)																																																																														
(B) All other	1c(3)(B)																																																																														
(4) Corporate stocks (other than employer securities):																																																																															
(A) Preferred	1c(4)(A)																																																																														
(B) Common	1c(4)(B)																																																																														
(5) Partnership/joint venture interests	1c(5)																																																																														
(6) Real estate (other than employer real property)	1c(6)																																																																														
(7) Loans (other than to participants)	1c(7)																																																																														
(8) Participant loans	1c(8)																																																																														
(9) Value of interest in common/collective trusts	1c(9)	0																																																																													
(10) Value of interest in pooled separate accounts	1c(10)																																																																														
(11) Value of interest in master trust investment accounts	1c(11)																																																																														
(12) Value of interest in 103-12 investment entities	1c(12)																																																																														
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	7235976																																																																													
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)																																																																														
(15) Other	1c(15)																																																																														

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule H (Form 5500) 2020
v. 200204

Schedule H (Form 5500) 2020

Page 2

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	149618577 141803405
Liabilities			
g	Benefit claims payable	1g	148097000 139825753
h	Operating payables	1h	1521577 1977652
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	149618577 141803405
Net Assets			
l	Net assets (subtract line 1k from line 1f).....	1l	0 0

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1150959808
	(B) Participants	2a(1)(B)	633133043
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	1784092851
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	53
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	53
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	50477
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	50477
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

PAGES INTENTIONALLY OMITTED

EXHIBIT E

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
---	--	---

Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
	☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ an amended return/report ☐ the final return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ☐
D	Check box if filing under: ☒ Form 5558 ☐ special extension (enter description) ☐ automatic extension ☐ the DFVC program
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>
1b	Three-digit plan number (PN) ▶ <u>502</u>
1c	Effective date of plan <u>04/01/1955</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u> <u>545 WASHINGTON BLVD</u> <u>12TH FLOOR, MAIL CODE NY1-G120</u> <u>JERSEY CITY, NJ 07310</u>
2b	Employer Identification Number (EIN) <u>13-4994650</u>
2c	Plan Sponsor's telephone number <u>877-576-2427</u>
2d	Business code (see instructions) <u>522110</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	08/30/2022	BERNADETTE J BRANOSKY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

PAGES INTENTIONALLY OMITTED

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>	B Three-digit plan number (PN) ► <u>502</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u>	D Employer Identification Number (EIN) <u>13-4994650</u>

Part I	Asset and Liability Statement
--------	-------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	92692896	140847365
(2) Participant contributions.....	1b(2)	1868344	1815538
(3) Other	1b(3)	25990139	20866005
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	21252026	20882749
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule H (Form 5500) 2021
v. 201209

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	141803405 184411657
Liabilities			
g	Benefit claims payable	1g	139825753 183166325
h	Operating payables	1h	1977652 1245332
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	141803405 184411657
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	0 0

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1459658756
	(B) Participants	2a(1)(B)	623431951
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	2083090707
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	-6
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	-6
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	0
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

PAGES INTENTIONALLY OMITTED

EXHIBIT F

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
---	---	--

Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II Basic Plan Information —enter all requested information		
1a Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>	1b Three-digit plan number (PN) ▶	<u>502</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u> <u>545 WASHINGTON BLVD</u> <u>12TH FLOOR, MAIL CODE NY1-G120</u> <u>JERSEY CITY, NJ 07310</u>	1c Effective date of plan <u>04/01/1955</u>	2b Employer Identification Number (EIN) <u>13-4994650</u>
	2c Plan Sponsor's telephone number <u>877-576-2427</u>	2d Business code (see instructions) <u>522110</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/29/2023	BERNADETTE J BRANOSKY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2022)
v. 220413

PAGES INTENTIONALLY OMITTED

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>	B Three-digit plan number (PN) <u>502</u>	
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u>	D Employer Identification Number (EIN) <u>13-4994650</u>	

Part I	Asset and Liability Statement																																																																														
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.																																																																															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left; padding: 5px;">Assets</th> <th style="width: 25%; text-align: center; padding: 5px;">(a) Beginning of Year</th> <th style="width: 25%; text-align: center; padding: 5px;">(b) End of Year</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">a Total noninterest-bearing cash.....</td> <td style="text-align: center; padding: 5px;">1a</td> <td></td> </tr> <tr> <td style="padding: 5px;">b Receivables (less allowance for doubtful accounts):</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (1) Employer contributions.....</td> <td style="text-align: center; padding: 5px;">1b(1)</td> <td style="text-align: center; padding: 5px;"><u>140847365</u></td> </tr> <tr> <td style="padding: 5px;"> (2) Participant contributions.....</td> <td style="text-align: center; padding: 5px;">1b(2)</td> <td style="text-align: center; padding: 5px;"><u>1815538</u></td> </tr> <tr> <td style="padding: 5px;"> (3) Other.....</td> <td style="text-align: center; padding: 5px;">1b(3)</td> <td style="text-align: center; padding: 5px;"><u>20866005</u></td> </tr> <tr> <td style="padding: 5px;">c General investments:</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (1) Interest-bearing cash (include money market accounts & certificates of deposit).....</td> <td style="text-align: center; padding: 5px;">1c(1)</td> <td style="text-align: center; padding: 5px;"><u>0</u></td> </tr> <tr> <td style="padding: 5px;"> (2) U.S. Government securities</td> <td style="text-align: center; padding: 5px;">1c(2)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (3) Corporate debt instruments (other than employer securities):</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (A) Preferred</td> <td style="text-align: center; padding: 5px;">1c(3)(A)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (B) All other</td> <td style="text-align: center; padding: 5px;">1c(3)(B)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (4) Corporate stocks (other than employer securities):</td> <td></td> <td></td> </tr> <tr> <td style="padding: 5px;"> (A) Preferred</td> <td style="text-align: center; padding: 5px;">1c(4)(A)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (B) Common.....</td> <td style="text-align: center; padding: 5px;">1c(4)(B)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (5) Partnership/joint venture interests</td> <td style="text-align: center; padding: 5px;">1c(5)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (6) Real estate (other than employer real property)</td> <td style="text-align: center; padding: 5px;">1c(6)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (7) Loans (other than to participants).....</td> <td style="text-align: center; padding: 5px;">1c(7)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (8) Participant loans.....</td> <td style="text-align: center; padding: 5px;">1c(8)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (9) Value of interest in common/collective trusts.....</td> <td style="text-align: center; padding: 5px;">1c(9)</td> <td style="text-align: center; padding: 5px;"><u>0</u></td> </tr> <tr> <td style="padding: 5px;"> (10) Value of interest in pooled separate accounts</td> <td style="text-align: center; padding: 5px;">1c(10)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (11) Value of interest in master trust investment accounts.....</td> <td style="text-align: center; padding: 5px;">1c(11)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (12) Value of interest in 103-12 investment entities</td> <td style="text-align: center; padding: 5px;">1c(12)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (13) Value of interest in registered investment companies (e.g., mutual funds).....</td> <td style="text-align: center; padding: 5px;">1c(13)</td> <td style="text-align: center; padding: 5px;"><u>20882749</u></td> </tr> <tr> <td style="padding: 5px;"> (14) Value of funds held in insurance company general account (unallocated contracts).....</td> <td style="text-align: center; padding: 5px;">1c(14)</td> <td></td> </tr> <tr> <td style="padding: 5px;"> (15) Other</td> <td style="text-align: center; padding: 5px;">1c(15)</td> <td></td> </tr> </tbody> </table>	Assets	(a) Beginning of Year	(b) End of Year	a Total noninterest-bearing cash.....	1a		b Receivables (less allowance for doubtful accounts):			(1) Employer contributions.....	1b(1)	<u>140847365</u>	(2) Participant contributions.....	1b(2)	<u>1815538</u>	(3) Other.....	1b(3)	<u>20866005</u>	c General investments:			(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	<u>0</u>	(2) U.S. Government securities	1c(2)		(3) Corporate debt instruments (other than employer securities):			(A) Preferred	1c(3)(A)		(B) All other	1c(3)(B)		(4) Corporate stocks (other than employer securities):			(A) Preferred	1c(4)(A)		(B) Common.....	1c(4)(B)		(5) Partnership/joint venture interests	1c(5)		(6) Real estate (other than employer real property)	1c(6)		(7) Loans (other than to participants).....	1c(7)		(8) Participant loans.....	1c(8)		(9) Value of interest in common/collective trusts.....	1c(9)	<u>0</u>	(10) Value of interest in pooled separate accounts	1c(10)		(11) Value of interest in master trust investment accounts.....	1c(11)		(12) Value of interest in 103-12 investment entities	1c(12)		(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	<u>20882749</u>	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		(15) Other	1c(15)	
Assets	(a) Beginning of Year	(b) End of Year																																																																													
a Total noninterest-bearing cash.....	1a																																																																														
b Receivables (less allowance for doubtful accounts):																																																																															
(1) Employer contributions.....	1b(1)	<u>140847365</u>																																																																													
(2) Participant contributions.....	1b(2)	<u>1815538</u>																																																																													
(3) Other.....	1b(3)	<u>20866005</u>																																																																													
c General investments:																																																																															
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	<u>0</u>																																																																													
(2) U.S. Government securities	1c(2)																																																																														
(3) Corporate debt instruments (other than employer securities):																																																																															
(A) Preferred	1c(3)(A)																																																																														
(B) All other	1c(3)(B)																																																																														
(4) Corporate stocks (other than employer securities):																																																																															
(A) Preferred	1c(4)(A)																																																																														
(B) Common.....	1c(4)(B)																																																																														
(5) Partnership/joint venture interests	1c(5)																																																																														
(6) Real estate (other than employer real property)	1c(6)																																																																														
(7) Loans (other than to participants).....	1c(7)																																																																														
(8) Participant loans.....	1c(8)																																																																														
(9) Value of interest in common/collective trusts.....	1c(9)	<u>0</u>																																																																													
(10) Value of interest in pooled separate accounts	1c(10)																																																																														
(11) Value of interest in master trust investment accounts.....	1c(11)																																																																														
(12) Value of interest in 103-12 investment entities	1c(12)																																																																														
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	<u>20882749</u>																																																																													
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)																																																																														
(15) Other	1c(15)																																																																														

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule H (Form 5500) 2022
v. 220413

Schedule H (Form 5500) 2022

Page 2

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	184411657	213575154
Liabilities			
g Benefit claims payable.....	1g	183166325	210525000
h Operating payables.....	1h	1245332	3050154
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	184411657	213575154
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	0	0

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	1498463372	
(B) Participants.....	2a(1)(B)	668517195	
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		2166980567
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	6	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		6
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

PAGES INTENTIONALLY OMITTED

EXHIBIT G

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
---	---	--

Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning <u>01/01/2023</u> and ending <u>12/31/2023</u>	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
	☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ an amended return/report ☐ the final return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ special extension (enter description) ☐ automatic extension ☐ the DFVC program
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information						
1a	Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">1b</td> <td>Three-digit plan number (PN) ▶ <u>502</u></td> </tr> <tr> <td>1c</td> <td>Effective date of plan <u>04/01/1955</u></td> </tr> </table>	1b	Three-digit plan number (PN) ▶ <u>502</u>	1c	Effective date of plan <u>04/01/1955</u>		
1b	Three-digit plan number (PN) ▶ <u>502</u>						
1c	Effective date of plan <u>04/01/1955</u>						
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u> <u>545 WASHINGTON BLVD</u> <u>12TH FLOOR, MAIL CODE NY1-G120</u> <u>JERSEY CITY, NJ 07310</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">2b</td> <td>Employer Identification Number (EIN) <u>13-4994650</u></td> </tr> <tr> <td>2c</td> <td>Plan Sponsor's telephone number <u>844-275-5762</u></td> </tr> <tr> <td>2d</td> <td>Business code (see instructions) <u>522110</u></td> </tr> </table>	2b	Employer Identification Number (EIN) <u>13-4994650</u>	2c	Plan Sponsor's telephone number <u>844-275-5762</u>	2d	Business code (see instructions) <u>522110</u>
2b	Employer Identification Number (EIN) <u>13-4994650</u>						
2c	Plan Sponsor's telephone number <u>844-275-5762</u>						
2d	Business code (see instructions) <u>522110</u>						

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/19/2024	BERNADETTE J BRANOSKY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2023)
v. 230707

PAGES INTENTIONALLY OMITTED

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
For calendar plan year 2023 or fiscal plan year beginning <u>01/01/2023</u> and ending <u>12/31/2023</u>		
A Name of plan <u>JPMORGAN CHASE HEALTH CARE AND INSURANCE PROGRAM FOR ACTIVE EMPLOYEES</u>		B Three-digit plan number (PN) <u>502</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</u>		D Employer Identification Number (EIN) <u>13-4994650</u>

Part I	Asset and Liability Statement	
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.		
Assets		
		(a) Beginning of Year (b) End of Year
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	146638653 162886442
(2) Participant contributions	1b(2)	1603205 1724409
(3) Other	1b(3)	43182281 32678830
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0 0
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	0 0
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	22151015 24942743
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule H (Form 5500) 2023
v. 230707

Schedule H (Form 5500) 2023

Page 2

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	213575154	222232424
Liabilities			
g Benefit claims payable	1g	210525000	220522000
h Operating payables	1h	3050154	1710424
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	213575154	222232424
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	0	0

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1721205475	
(B) Participants	2a(1)(B)	714154923	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		2435360398
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	709	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		709
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

PAGES INTENTIONALLY OMITTED

EXHIBIT H

[< Compare medication prices](#)

Pricing Details

Entecavir
1mg, 30 tablets, 1-month supply
Specialty pharmacy

Total medication price \$206.59

Plan pays \$6.59

Your estimated price \$200.00

Important information and disclaimers

Total medication cost is the negotiated rate an in-network provider charges for the item or service. This rate includes any dispensing fee and tax. Total medication cost may include a deductible, a percentage of the prescription cost, a fixed amount or other charges. Plus, a balance, if any, paid by your benefit plan. Your estimated price is the amount you pay to get the prescription under your benefit plan.

Feedback