

# Dependent Eligibility Requirements

*Effective January 1, 2021*

Anyone covered as a dependent under the JPMorgan Chase U.S. Benefits Program must meet the conditions listed below. When you enroll for coverage, you need to certify online that your dependent meets our eligibility requirements. You will also be asked to provide proof (within 60 days of request) that the dependent is eligible. If you do not provide adequate proof of eligibility, your dependent(s) will be dropped from coverage. To help you determine if someone you claim as a dependent is eligible, please carefully read the guidelines below. Note that the JPMorgan Chase Dependent Eligibility Requirements are subject to change at any time.

## Who is an eligible dependent?

The table below shows which dependents are eligible and not eligible for coverage.

<b>Eligible Dependents</b> (can be covered under the JPMorgan Chase U.S. Benefits Program)	<b>Not Eligible Dependents</b> (cannot be covered under the JPMorgan Chase U.S. Benefits Program)
<ul style="list-style-type: none"> <li>• Spouse (as recognized by U.S. federal law) or domestic partner (see definition on next page)</li> <li>• You and/or your spouse/domestic partner's children               <ul style="list-style-type: none"> <li>– Up to the end of the month in which they turn 26</li> <li>– Can be covered regardless of student or marital status, financial dependence on parents, residency with parents or eligibility for coverage under another health plan</li> </ul> </li> </ul> <p><b>Please Note:</b> You may continue coverage beyond age 26 for an unmarried child who is unable to support himself or herself due to a mental or physical disability that began before the age limit described above and who depends on you for financial support.</p>	<ul style="list-style-type: none"> <li>• Mother/father</li> <li>• Brother/sister*</li> <li>• Grandchild, niece, nephew*</li> <li>• Ex-spouse (even if the divorce decree indicates you are responsible for health care coverage)</li> <li>• Grandparents</li> <li>• Boyfriend/girlfriend</li> <li>• Stepchildren (unless you are currently married as recognized by U.S. federal law to their parent, <b>or</b> have legal guardianship as established by a court order <i>and</i> either claim them as dependents on your income taxes or provide more than 50% of their financial support)</li> <li>• Domestic partner's children (unless the domestic partner is covered under the same plan* <b>or</b> you have legal guardianship as established by a court order <i>and</i> either claim them as dependents on your income taxes or provide more than 50% of their financial support)</li> </ul> <p>*Can only be covered if you have adoption or legal guardianship documents as established by a court order <b>and</b> either claim them as dependents on your income taxes or provide more than 50% of their financial support.</p>

**Remember:** If JPMorgan Chase employs your spouse, domestic partner or dependent child, he or she can be covered as an employee **or** as your dependent, not as both\*\*. If you want to cover your eligible dependent child, you or your spouse/domestic partner may provide coverage.

\*\*Except for the Supplemental Term Life Insurance Plans. If your spouse is also a JPMorgan Chase employee, he or she can elect Employee Supplemental Term Life Insurance coverage as an employee and be also covered as your spouse under the Dependent Supplemental Term Life Insurance Plan.

## Dependents' Social Security numbers required

You are required to provide a Social Security number for all dependents. To provide this information, go to the Benefits Web Center, and you will be prompted for the Social Security number when adding each dependent for coverage. If you do not enter your dependent's Social Security number when prompted, you will not be able to enroll on the Benefits Web Center and will need to enroll by calling HR Answers at **1-877-JPMChase (1-877-576-2427)** or **1-212-552-5100** if calling from outside the U.S., 8 a.m. to 7 p.m., ET, Mon. – Fri.

## What are the criteria for an eligible dependent?

A dependent **must meet** the conditions below to be eligible for coverage.

### Spouse

Refers to any person to whom you are legally married as recognized by U.S. federal law.

### Domestic Partner

To qualify as an eligible dependent under the JPMorgan Chase U.S. Benefits Program, you and your domestic partner must meet **all** the following conditions:

1. Be age 18 or older; **and**
2. Not be legally married to, or the domestic partner of, anyone else; **and**
3. Have lived together for at least the last 12 months, are currently living together, and have a serious, committed romantic relationship; **and**
4. Be financially interdependent (meaning that you and your domestic partner share in the cost of living expenses, like food and housing. You don't have to contribute equally or jointly for these expenses, as long as you are both responsible for such costs.); **and**
5. 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.

For more information about domestic partner coverage, please refer to the tip sheet on My Health, **Covering a domestic partner.**

### Children

Children who qualify as eligible dependents under the JPMorgan Chase U.S. Benefits Program include:

- Natural children
- Legally adopted children
- Stepchildren (children of your current spouse)
- Children of your current domestic partner (if your domestic partner is also covered)
- Children under your legal guardianship as established by a court order whom you either claim as dependents on your income tax return or provide more than 50% of their financial support
- Foster children placed in your care by an authorized placement agency (such as a state protective services department) or established by a signed court order

- A child under age 26 who lives with you and for whom (1) adoption proceedings have already begun, and (2) 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

## How can I prove a dependent is eligible?

Once you add a dependent to your coverage, you will be notified and asked to provide copies of the documents below. These documents will be kept secure and confidential, and, after the documents are reviewed, will be destroyed in accordance with JPMorgan Chase’s policy on confidential documents.

### Documents that prove a dependent is eligible

The table below lists the copies of documents you will be asked to produce:

Dependent	Documents
<b>Spouse</b>	Copy of your marriage certificate <b>or</b> Copy of page 1 of your most recently filed income tax return (Form 1040 Department of the Treasury—Internal Revenue Service)
<b>Domestic partner</b>	Domestic partner registration for your home state <b>or</b> Civil union documents <b>or</b> Copy of birth certificates for you and your domestic partner showing parent names <b>and</b> two of the following (one that proves you have lived together for 12 months and one that proves you and your partner have shared finances for 12 months): <ul style="list-style-type: none"> <li>• Driver’s licenses showing same address</li> <li>• Voter registration cards</li> <li>• Mortgage papers or rental agreement in both names</li> <li>• Utility bills (one with both names or two with each name)</li> <li>• Federal tax return (Form 1040 Department of the Treasury—Internal Revenue Service)</li> </ul> <b>Please Note:</b> All documents listed above must indicate the same address.
<b>Children</b>	Copy of the birth certificate or adoption papers that indicate you are the parent <b>or</b> Copy of page 1 of your most recently filed income tax return

Dependent	Documents
<b>Stepchildren or domestic partner's children</b>	<p>One of the documents indicated above for children that lists your current spouse or current domestic partner as the parent.</p> <p><b>Please Note:</b> If you do not cover your spouse, you must provide a copy of your current marriage certificate to show the relationship between you and your stepchild. If you cover your domestic partner's children, you must also cover your domestic partner.</p>
<b>Disabled children age 26 and older</b>	<p>Disabled dependent verification form, requiring a doctor's signature, is available from your health care provider, (or Aetna if you are not enrolled in the Medical Plan). Call:</p> <p>Aetna: 1-800-468-1266; 8 a.m. to 8 p.m. all time zones Cigna: 1-800-790-3086; 24/7</p>
<b>Children under legal guardianship</b>	<p>Copy of the legal guardianship papers as established by a court order (a notarized letter is not sufficient)</p> <p style="text-align: center;"><b>and</b></p> <p>Documents, such as your most recent income tax return, showing you provide more than 50% of the child's financial support.</p>
<b>Foster children</b>	<p>Copy of the authorization from the placement agency (such as a state protective services department) or a copy of the signed court order.</p>
<b>Children whose coverage is required under a Qualified Medical Child Support Order</b>	<p>Copy of court order stating that you are required to provide health benefits for the child.</p>

**Contacts**

Additional information to help you choose your benefits during annual enrollment and use them throughout the year can be found on **My Health\***. If you have additional questions or need more information, see the tip sheet, **Who to call with benefits questions**.

\*For quick access to My Health, type "**go/myhealth**" into your intranet browser.

For plan details, use the 2021 Annual Enrollment Bulletin and Summary Plan Descriptions (SPDs) found on **My Health > Benefits Enrollment > 2021 Benefits Resources**.

*The JPMorgan Chase U.S. Benefits Program is generally available to most full-time and part-time U.S. dollar-paid, salaried employees 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 JPMorgan Chase and any individual. JPMorgan Chase or you may terminate the employment relationship at any time.*

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