Get going!

Make these moves in 2020 to save on medical payroll contributions and earn MRA funds in 2021.

November 23, 2019 -November 20, 2020 (11:59 p.m. ET)¹

For this year:

to well-being

You'll need to complete only the online Wellness Assessment between November 23, 2019, and November 20, 2020 (11:59 p.m. ET), to save \$500 on your 2021 medical payroll contributions and earn \$100 in your 2021 MRA. The biometric Wellness Screening is not part of this year's Initial Wellness Activities; however, you'll receive the same savings and earnings as in previous years for completing only the Wellness Assessment.

Wellness Incentive Path A or B for 2021?

- Currently assigned to a path? You'll continue on that path for 2021 (no action required).
- Not currently assigned to a path? You'll automatically be assigned to follow Path A (Activity Tracking), starting January 1, 2021 (no action required).
- Think you may qualify for Path B for 2021? Complete a biometric Wellness Screening by November 20, 2020. The path assigned to you as of January 1, 2021, will stay in effect for the remainder of the calendar year.

Get moving at My Health

Covering a Spouse or Domestic Partner?

Your covered spouse/domestic partner will also need to complete **only** the online Wellness Assessment to save you an additional \$500 on 2021 medical payroll contributions and earn \$50 in your 2021 MRA. Your covered spouse's/domestic partner's Wellness Incentive Path (A or B) for 2021 will follow the same guidelines outlined below for you.

. That's a \$1,000¹ savings on medical payroll contribution costs when you both take action!

Don't miss the boat!

October 23: Last day to enroll for your 2021 benefits. **November 20:** Last day to complete your online Wellness Assessment (by 11:59 p.m. ET) to save on 2021 medical payroll contribution costs and earn funds in your 2021 MRA.

October 6 – 23, 2020 Annual Benefits Enrollment

Review and enroll for your 2021 benefits.

Make Your 2021 Benefits Choices.

From My Health, go to the Benefits Web Center or call HR Answers at 1-877-JPMChase (1-877-576-2427) between 8 a.m. and 7 p.m. ET, Monday through Friday (1-212-552-5100 if calling from outside the United States).

¹If you and/or your covered spouse/domestic partner don't complete the Wellness Assessment between November 23, 2019, and November 20, 2020, you'll lose these savings and your medical payroll contributions will increase in February 2021.

Wellness Journey

Your

January 2021

This is just the beginning of your journey!

Get started on your 2021 Additional Wellness Activities and earn more funds in your 2021 MRA-up to \$640! Learn more at My Health.

> If you cover a spouse/domestic partner, they can also earn funds for your 2021 MRA – up to \$320! – when they complete Additional Wellness Activities too!

You're almost there!

Keep moving throughout 2020 to earn the maximum amount of funds in your 2020 MRA through December 31, 2020. For details, see the 2020 MRA Action Plan on **My Health**. If you're not enrolled in the JPMC Medical Plan, follow the 2020 Wellness Rewards Action Plan.

Where to complete your Wellness Assessment with Cigna

From work: Go to My Health* > Complete your Wellness Assessment with Cigna (employees only) From home: Go directly to mycigna.com (employees and covered spouses/domestic partners) For more information about the Wellness Assessment and

registering on mycigna.com, see the reverse side.

Note: If you've taken the assessment before, you'll click Retake my Assessment.

*How to get to **Mv Health**:

From work: Type "go/myhealth" into your intranet browser (use Chrome or Firefox for best user experience). From home: Go to myhealth.jpmorganchase.com

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How to complete your Wellness Assessment with Cigna

Make this move between November 23, 2019, and November 20, 2020 (11:59 p.m. ET), to save and earn in 2021.

An **online Wellness Assessment** is a survey that asks you questions about your biometric numbers, current health condition, diet, lifestyle, health goals, sleep patterns and more. The information you provide generates a wellness score of your overall health and tips on how to achieve your health goals.

Before you start

- If you've previously completed a Wellness Screening, you may notice as you take the Wellness Assessment that your biometric values are pre-populated. You can leave these as is, manually enter your new values (if you have them) or leave these values blank.*
- You may want to have a tape measure handy to measure your waist circumference and input that number when asked. You can also leave this number blank.
- A covered spouse/domestic partner will need the JPMC employee's Social Security Number (SSN) to register with Cigna (if they haven't already).

Need help? Contact Cigna at mycigna.com or 1-800-790-3086.

Ready to take the Wellness Assessment?

- From work: Go to My Health > Complete Your Wellness Assessment (employees only)
- From home: Go directly to mycigna.com (employees and covered spouses/domestic partners)

If you've taken the assessment before, you'll click Retake my Assessment. To see if you've taken the assessment within the time frame that counts for 2021 savings and earnings (November 23, 2019 - November 20, 2020), go to My Health > Track your Wellness Assessment Completion.

About Cigna.com

- The above links are to the Cigna website. Everyone will complete the online Wellness Assessment with Cigna even if their health care company is Aetna.
- (or Cigna Member ID, found on your Cigna ID Card, if Cigna is your health care company).
- Covered spouses/domestic partners: You will need to register on mycigna.com as yourself, if you haven't already. You'll be asked to provide the JPMorgan Chase employee's Social Security Number and ZIP code, as well as your name and date of birth.

The biometric Wellness Screening is not part of this year's Initial Wellness Activities to save and earn in 2021, but it's still important!

A Wellness Screening is a biometric health check that measures your blood pressure, body mass index (BMI) and more. Knowing these numbers each year may help identify potential health risks and keep you on a healthy path. If you choose to complete a Wellness Screening, you'll have the opportunity to get one through the JPMorgan Chase Wellness Program (see your options to the right).

For this year, you will need to complete only the online Wellness Assessment – and not the Wellness Screening – to save \$500 on 2021 medical payroll contributions and earn \$100 in your 2021 Medical Reimbursement Account (MRA). Your covered spouse/domestic partner will also need to complete **only** the Wellness Assessment for you to save an additional \$500 on 2021 medical payroll contributions and earn an additional \$50 in your 2021 MRA.

While the Wellness Screening is removed from this year's Initial Wellness Activities, please keep in mind that annual preventive care services, such as routine physical exams and recommended screenings, remain important to your health and are covered 100% by the JPMC Medical Plan (subject to age, gender and frequency limits).

Wellness Incentive Path A or B for 2021?

Throughout the year, you'll continue to be rewarded for the healthy actions you and your covered spouse/domestic partner take along your assigned Wellness Incentive Path (A or B) each month.

Because Wellness Screenings – used to determine your Wellness Incentive Path – are not part of the Initial Wellness Activities this year, you'll stay on your current path for 2021.

If you are not currently on a Path because you didn't complete a Wellness Screening in 2019 or 2020 (or are newly eligible for benefits), you'll be assigned to follow Path A (Activity Tracking) in 2021. Along Path A, the goal is to complete an activity guideline at least 20 days each month to earn the monthly incentive.

The path assigned to you as of January 1, 2021, will stay in effect for the remainder of the calendar year.

Watch for a few additional changes being implemented to the 2021 MRA Action Plan to be announced during Annual Benefits Enrollment in October.

If you and/or your covered spouse/domestic partner are defaulted to Path A but would prefer to follow Path B, you can complete a Wellness Screening by November 20, 2020 (11:59 p.m. ET), to see if you qualify based on your biometric outcomes. Along Path B, the goal is to actively participate in health coaching to earn the monthly incentive.

Get your preventive care!

At a time that's right for you, plan to receive your annual preventive care – such as routine physical exams and recommended screenings – covered 100% by the JPMC Medical Plan (subject to age, gender and frequency limits).



Don't forget your flu vaccine!

An annual flu vaccine is the best way to reduce your risk of getting the flu and spreading it to others. Keeping yourself well is one of the most important things you can do - especially in the middle of the coronavirus pandemic. Watch My Health for information about how to get a free onsite flu shot (at certain JPMC locations), at CVS and Target pharmacies or from your doctor.

Interested in getting a Wellness Screening through JPMorgan Chase?

- Employees: Go to My Health > Schedule a Wellness Screening to access the Wellness Screening Portal
- "Non-Employee."

Note: The first time you access the Portal (by Quest Diagnostics), you'll be asked to accept the Terms and Conditions and verify/complete information, including your email and phone number.

Use the <u>Wellness Screening Portal</u> on My Health for these Wellness Screening options:

- form via fax or upload it to the Portal.
- Quest Patient Service Center or lab Using the Portal, find the location nearest you and schedule a Wellness Screening.
- CVS MinuteClinic Using the Portal, download and print* a CVS MinuteClinic Screening voucher and take it with you to CVS.
- *To download and print a form from your home computer, access My Health at https://myhealth.jpmorganchase.com.

JPMorgan Chase Health & Wellness Center – Schedule a Wellness Screening appointment (and flu shot, where available) directly with the Health & Wellness Center in your location (see this list of site locations and contact information).

*If you choose to complete a Wellness Screening – though not part of this year's Initial Wellness Activities to save and earn in 2021 – your results will be automatically uploaded to the Wellness Portal between three and 15 days (depending on where you received your screening). They will be uploaded to mycigna.com (even if you're an Aetna member) between two and three weeks (depending on where you received your screening). See My Health for details.

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• Employees: The first time you access mycigna.com, you'll need to register and provide your name, date of birth, ZIP code and Social Security Number

• Covered spouses/domestic partners: Go to https://my.questforhealth.com (you can also go through My Health (https://myhealth.jpmorganchase.com) > Access the Screening Portal). Either way, once you've linked to the Portal, you will be asked to create your own account using registration key "JPMC," your Social Security Number (SSN) or Individual Tax Identification Number (ITIN). (Note: If you don't have either, use the JPMC employee's SSN.) Select

• Doctor's office - Make an appointment to visit your doctor for a routine physical exam. Then, using the Portal, download and print* a Physician Wellness Screening form and take it with you. Have your doctor complete ALL biometric fields, the date of service and sign the form. Then, submit the completed

Have questions about Wellness Screening options? Contact the Quest Service Center at 1-888-606-3199.