



The 2023 MRA Action Plan

For employees and spouses/domestic partners enrolled in the JPMorgan Chase Core Medical Plan (excludes employees residing in Arizona and Ohio¹)

Complete Additional Wellness Activities in the areas of health, balance and finances to help improve your well-being and earn money in your Medical Reimbursement Account (MRA)!

Earn up to \$800

in your MRA when you complete Additional Wellness Activities between January 1 and December 31, 2023.



Earn up to an additional \$300

in your MRA when your covered spouse/domestic partner completes Additional Wellness Activities between January 1 and December 31, 2023.

Choose your 2023 Additional Wellness Activities

Complete these activities between January 1 and December 31, 2023 (see full descriptions and dollar values on the following pages).

Make a Personal Action Call ²	Get preventive care
Meet biometric guidelines	Engage in health coaching ²
Take online learning programs	Get Expert Medical Advice
Use meQuilibrium ³	Enroll in maternity support
Manage a health condition with condition management ²	Reach out for treatment decision support
Participate in My Finances and Me ³	

Note: Upon completion of Additional Wellness Activities, allow two to three weeks for processing before funds are deposited in your MRA.

Not enrolled in the JPMorgan Chase Medical Plan?

No worries! You can still earn 2023 Wellness Rewards, payable (and taxable) through JPMorgan Chase payroll, and administered by Cigna (1-800-790-3086). Visit My Health > Not enrolled in JPMC Medical? > 2023 Wellness Rewards Action Plan.

¹ Also excludes employees residing in California enrolled in the Kaiser HMO Option.

² December 29, 2023, is the deadline for completing this activity, which may involve several weekly sessions. Also, coaching capacity is often limited in November and December.

³ Not applicable to covered spouses/domestic partners.

My Benefits + Me
Health. Balance. Finances.



JPMORGAN CHASE & CO.

How your 2023 MRA Additional Wellness Activities add up

MRA Activity	Funds Earned in Employee's 2023 MRA ¹		Frequency	Details
	You	Covered Spouse/ Domestic Partner		
Additional Wellness Activities	Complete activities of your choice		Earn funds up to this many times for each activity in 2023	Complete activities between January 1 and December 31, 2023
	Earn up to a maximum of \$800	Earn up to a maximum of \$300		
Preventive Care. Get a physical, cervical or prostate cancer screening, mammogram or colonoscopy.	\$200	\$100	1x	Take advantage of all the age- and gender-appropriate screenings that apply to you (each is covered at 100% in-network).
Biometric Outcomes:				These activities are typically completed when you get a biometric Wellness Screening. For details, see Wellness Rewards for Body Mass Index and Wellness Rewards for Blood Pressure .
• Body Mass Index (BMI) under 25 or a 5% weight loss since your last Wellness Screening. ²	\$200	\$100	1x	
• Blood Pressure 120/80 ² or less, or alternative activities.	\$200	\$100	1x	
Personal Action Call ⁴ with your health care company to discuss your Wellness Screening and Assessment results, understand tools and resources available.	\$50	\$50	1x	Call your health care company. ^{3,4}
Participate in as many Health Coaching Programs as you want , such as blood pressure and/or heart health, stress management, weight management and nutrition				Go to My Medical Plan Website (or go directly to aetna.com or mycigna.com). Call your health care company. ³
• Online	\$100	\$50	1x	
• Telephonic ⁴	\$200	\$100	2x	
Online learning: Choosing Care Wisely – Become a good health care purchaser using tools and resources available on your health care company's website.	\$50	\$50	1x	Go to My Medical Plan Website (or go directly to mycigna.com)
Maternity Support Maternity Support through your health care company (Aetna or Cigna) provides health assessments, customized educational materials and maternity nurse support throughout your pregnancy.	\$200	\$100	1x	You must enroll during your first trimester or within 31 days of the effective date of your medical plan coverage. For details, go to Maternity Support .
Condition Management ⁴ Receive help managing a health condition, such as asthma, diabetes, heart failure, chronic obstructive pulmonary disease (COPD) and coronary artery disease (CAD).	\$300	\$150	2x	Call your health care company. ^{3,4}
Expert Medical Advice Get an expert second medical opinion through Included Health (formerly Grand Rounds) when you complete a second opinion on your documented diagnosis. Leading experts are available to review documentation on treatment plans, complex medical conditions, scheduled surgeries or major procedures, and medications you're taking.	\$300	\$150	1x	Go to Expert Medical Advice for details. Visit Included Health or call 1-888-868-4693 .

¹ Allow two to three weeks for processing before funds are deposited in your MRA.

² If it is **unreasonably difficult** due to a medical condition for you and/or your covered spouse/domestic partner to achieve the standards for the reward under this program, contact your health care company to work with you (and, if you wish, with your doctor) on an alternative.

³ Aetna: 1-800-468-1266; 8 a.m. to 8 p.m., all time zones, Monday through Friday. Cigna: 1-800-790-3086; 24/7.

⁴ December 29, 2023, is the deadline for completing this activity, which may involve several weekly sessions. Also, coaching capacity is often limited in November and December.

How your 2023 MRA Additional Wellness Activities add up (continued)

MRA Activity	Funds Earned in Employee's 2023 MRA ¹		Frequency	Details
Additional Wellness Activities	You	Covered Spouse/ Domestic Partner	Earn funds up to this many times for each activity in 2023	Complete activities between January 1 and December 31, 2023
	Complete activities of your choice			
	Earn up to a maximum of \$800	Earn up to a maximum of \$300		
Treatment Decision Support When dealing with one of many conditions, such as coronary artery disease (CAD), knee/hip/lower-back osteoarthritis, breast cancer, prostate cancer, benign uterine conditions and obesity, that have different treatment options, reach out to a clinician for detailed information to help you choose the most appropriate treatment option(s) along with names of high-quality, cost-effective physicians near you and questions to ask your doctor.	\$200	\$100	1x	Call Included Health at 1-888-868-4693 . Or call your health care company. ²
Financial Well-being <ul style="list-style-type: none"> • Planning Your Finances Wisely, online learning program – Learn more about how to be financially well by using tools and resources that JPMorgan Chase provides. • My Finances and Me: (1) get a Financial Wellness Score™ and Action Plan and (2) attend a group education session on a variety of financial topics, such as basic money management, navigating student loans and retirement planning. Your spouse/domestic partner can participate, but cannot earn MRA dollars for doing so. 	\$50	\$50	1x	Click here (or go directly to mycigna.com)
meQuilibrium (meQ) Online and mobile program designed to help you manage stress, feel your best and become more resilient. You must register for meQ and take the meQ assessment to complete:	\$100	Not applicable	1x	Visit the Financial Finesse Hub To receive credit for a group education session, you must attend using your JPMC Zoom account.
	\$50	Not applicable	1x	
meQuilibrium (meQ) Online and mobile program designed to help you manage stress, feel your best and become more resilient. You must register for meQ and take the meQ assessment to complete:	\$100	Not applicable	1x	Start today at meQuilibrium .
meQuilibrium (meQ) Online and mobile program designed to help you manage stress, feel your best and become more resilient. You must register for meQ and take the meQ assessment to complete:	\$50	Not applicable	1x	
TOTAL MAXIMUM 2023 MRA FUNDS	\$1,000 (\$200 ³ + \$800)	\$400 (\$100 ³ + \$300)		\$1,400 if the JPMorgan Chase employee and covered spouse/domestic partner complete Initial + Additional Wellness Activities within required time frames.

¹ Allow two to three weeks for processing before funds are deposited in your MRA.

² Aetna: 1-800-468-1266; 8 a.m. to 8 p.m., all time zones, Monday through Friday.
Cigna: 1-800-790-3086; 24/7.

³ This amount assumes you and/or your covered spouse/domestic partner completed both the Wellness Screening and Assessment between November 20, 2021, and November 18, 2022.

Please read these [important disclaimers](#).

To see a list of your completed/available Additional Wellness Activities and your MRA balance, go to My Health > [View MRA & Spending Account](#).