

2024 Pre-Medicare Retiree Annual U.S. Benefits Enrollment Bulletin

*For Pre-Medicare Retirees in Point-of-Service High or Point-of-Service Low
Plans and Their Eligible Covered Pre-Medicare Family Members*

OCTOBER 2023

Welcome to the 2024 annual enrollment period for the JPMorgan Chase U.S. Retiree Benefits Program. This Bulletin is for pre-Medicare retirees in the Point-of-Service (POS) High or Point-of-Service (POS) Low plans and their eligible covered pre-Medicare family members.

If you are a Medicare-eligible retiree, then medical, prescription drug, dental and vision plan options are offered through Via Benefits — a private Medicare exchange provider. This Bulletin addresses your pre-Medicare dependents' 2024 coverage elections, which you will continue to make on their behalf through the **Benefits Web Center** or HR Answers.

General Enrollment Information

Now is the time to consider and make choices for 2024. You and/or your dependents may be eligible for coverage under the following plans: Retiree Medical, Retiree Dental, Retiree Vision and/or Retiree Life Insurance (for the retiree only). **Note: JPMorgan Chase Health Care and Insurance Plans do not have a deferral of coverage option. If you have waived coverage in the past, or now choose to waive coverage, you cannot elect coverage at any time in the future.**

We encourage you to review your current Health Care and Insurance Plan options to be sure they continue to meet the needs of you and your covered dependents. Your Enrollment Checklist on page 5 will guide you through making your decisions for 2024.

Enrollment ends November 10!

Check the enclosed **Personalized Fact Sheet** for all of the pre-Medicare 2024 coverage options and costs. More information is also available on the enclosed **Health Plan Comparison Charts** and on **My Health**, your online centralized resource for plan information. See page 6 for more information regarding the tools and resources available.

Enroll before the **November 10, 2023, benefits enrollment deadline**, or any pre-Medicare participant will be assigned coverage based on his or her current 2023 elections with 2024 costs. If changes are needed, go to **My Health** and click **Enroll now** to make your 2024 elections or to use the online tools available on the **Benefits Web Center**. You can access **My Health** online at myhealth.jpmorganchase.com.

When You Turn 65 or Become Eligible for Medicare

When you turn 65 or become eligible for Medicare, you enroll in health care coverage through Via Benefits that offers medical, prescription drug, dental and vision coverage. Via Benefits does not provide coverage for you and/or your covered dependents until you and/or your covered dependents become eligible for Medicare.

There are *separate* elections for Medicare-eligible participants and their Medicare-eligible family members, because the coverage through Via Benefits is individualized coverage. As a pre-Medicare retiree or covered dependent, you will receive information from Via Benefits approximately 60 days before you become eligible for Medicare.

Medicare-eligible participants who are currently eligible for and receiving a subsidy for medical coverage, based on the rules in effect at the time of their retirement, will continue to be provided a subsidy through an annual contribution to an account called a Health Reimbursement Arrangement (HRA). This account can be used to offset eligible medical, prescription drug, dental and vision premiums, and other eligible medical, dental and vision out-of-pocket costs. To continue receiving annual HRA deposits, enrollment in a Via Benefits medical plan (Medicare Supplement or Medicare Advantage) must be retained.

If you and/or your covered dependent become eligible for Medicare, you/they must enroll in Medicare Part A, Medicare Part B and a Via Benefits medical plan (Medicare Supplement or Medicare Advantage) when first eligible to continue receiving a JPMC subsidy (HRA), if subsidy-eligible.

If you have questions, Via Benefits can be reached toll free at **1-844-448-7300**, 8 a.m. to 9 p.m. Eastern Time, Monday through Friday. You may also access the Via Benefits website for JPMorgan Chase members at <https://my.viabenefits.com/jpmc>.

Having split family coverage

Having split family coverage means one or more family members are Medicare-eligible and one or more family members are not yet eligible for Medicare. When this happens, members of the same family are covered under separate options (i.e., one as pre-Medicare with the JPMorgan Chase U.S. Retiree Program and one as Medicare-eligible with health care coverage through Via Benefits).

If the pre-Medicare covered family member is eligible for a medical subsidy (based on the rules in effect at the time of retirement), the subsidy will continue to offset the JPMorgan Chase Retiree Medical premium as long as the pre-Medicare covered family member remains enrolled in JPMorgan Chase Retiree Medical coverage. Once that covered family member becomes eligible for Medicare, the subsidy will be deposited annually to the HRA with Via Benefits as long as that family member enrolls in medical coverage through Via Benefits with no lapse in coverage.

Please be sure to review 2024 plan information with your family members. If you (as the former JPMorgan Chase employee) are pre-Medicare-eligible, look through this Bulletin and choose the right options for you and your pre-Medicare covered dependents, and enroll in JPMorgan Chase retiree benefits using the **Benefits Web Center** or by calling HR Answers (contact information is on page 8). If you are the former JPMorgan Chase employee and are Medicare-eligible, you need to enroll your pre-Medicare dependents in JPMorgan Chase retiree benefits through the **Benefits Web Center** or by calling HR Answers, and separately enroll yourself (or continue coverage) through Via Benefits.

What's Changing for 2024

Retiree Medical Plan

Only retirees who were enrolled in the Point-of-Service High and Low (POS H/L) plans as of January 1, 2012, and have remained continuously enrolled in the POS H/L plans may continue that coverage in 2024. There are no changes to the POS plans for 2024.

Please note: If you participate in the POS H/L plans, you do have the option to instead participate in the JPMorgan Chase pre-Medicare retiree Consumer Driven Health Plan (CDHP). If you choose to enroll in the CDHP in 2024 instead of the POS H/L plans, you will not have the opportunity to re-enroll in the POS H/L plans at any time in the future.

The JPMorgan Chase U.S. Retiree Medical Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Please refer to the Retiree Medical Plan Notice of Nondiscrimination, which we are legally required to provide to you, on page 11, if you have any questions.

Prescription Drug Plan

There are no changes to the Prescription Drug Plan for 2024.

A word about dependent eligibility

If you are eligible for retiree health care coverage, you can cover eligible dependents (e.g., spouse/domestic partner, children) who were part of your family on the date you retired. However, you must begin to cover them when you are first eligible for retiree health care coverage and may not defer their enrollment to a later date.

Dependent children are considered eligible dependents and may remain covered until the end of the month in which they turn 26. For more on eligibility requirements, please see Your JPMC Benefits Guide (Summary Plan Descriptions) found on **My Health**.

IMPORTANT NOTE: Neither you nor any eligible dependents may defer enrollment into JPMC retiree health care plans until a future date. Waiving coverage means you and/or your eligible dependents permanently forfeit your rights to future JPMC retiree health care coverage.

Retiree Dental Plan

There are no changes to the Retiree Dental Plan for 2024.

Retiree Vision Plan

There are no changes to the Retiree Vision Plan for 2024.

For more information on the Retiree Medical, Prescription Drug, Dental and Vision Plans, go to the **Benefits Web Center** through **My Health**.

Paying for Coverage

You can pay for your Health Care and Insurance Plans coverage through direct debit from a financial account of your choosing or by check. **If your payment (via check or direct debit) is 31 days past due, your coverage will be terminated for non-payment, and you will not be able to re-enroll in coverage for the remainder of the year or at any time in the future.** For example, your payment for January coverage is due January 1 and payment is past due after January 30. Therefore, it may be easier for you to set up direct debit.

There are two ways to set up direct debit — either by calling HR Answers at **1-877-JPMChase (1-877-576-2427)**, Options 2, 0, 1 or by enrolling in direct debit on the **Benefits Web Center**. If you do not enroll in direct debit, you will automatically continue to receive a direct bill (monthly invoice). You will receive your bill for January around December 15 and payment is due January 1, 2024. Subsequent monthly bills will be sent in a similar time frame.

Your Privacy Is Important

The privacy of your health information is important to you and to JPMorgan Chase. We are committed to protecting your personal health information and complying with privacy laws, including the Health Insurance Portability and Accountability Act (HIPAA). This means that, when you receive health care treatment of any kind, your personal health information is not disclosed to anyone, including JPMorgan Chase, without your authorization and except as permitted by HIPAA. (For detailed information about your HIPAA Privacy Rights, please see the Privacy Notice found on **My Health**.)

Important Steps to Take by November 10: Your Enrollment Checklist

- ✓ **Review your pre-Medicare medical plan options, and elect the coverage that is best for you and your family.** Compare your pre-Medicare options both within the JPMorgan Chase Retiree Medical Plan and with any other plans available to you, such as through your spouse's/domestic partner's employer or former employer, or other options available to your child(ren). Take everything into consideration when making your choice. More information is also available on the enclosed Health Plan Comparison Charts and on **My Health**.
- ✓ **You can check to see if your providers are in Cigna's network by calling Cigna or visiting www.jpmmc.cigna.com.**
- ✓ **Review your Retiree Dental and Vision options, and make sure they are still right for you in 2024.**
- ✓ **If you have waived coverage in the past or now choose to waive coverage in any or all of JPMorgan Chase Retiree benefits, you cannot elect coverage at any time in the future.**
- ✓ **If you are Medicare-eligible, you should review options available to you through **Via Benefits**. Remember: If you have pre-Medicare-eligible covered family members, you (the former employee) will enroll them in JPMorgan Chase Retiree plans through the **Benefits Web Center**.**
- ✓ **Consider setting up direct debit from a financial account to pay for your coverage, if you are currently paying by check.**
- ✓ **Update your dependent information.** Your **Personalized Fact Sheet** includes the information currently on file for you and your covered dependents. Please review this information carefully, and make sure each dependent's name, address, date of birth and Social Security number are up to date. You can make any necessary changes by visiting the **Benefits Web Center** via the **Enroll now** link on **My Health**.
- ✓ **Understand the rules for mid-year changes.** If your family situation changes, you may be eligible to make changes to your benefits. In the event of a qualified status change, any resulting coverage changes must be made within 31 days after the date of the event (90 days if the qualifying event is the birth or adoption of a child). Call HR Answers right away if you experience a qualifying event. Visit **My Health** for details.
- ✓ **If you or your covered dependent becomes eligible for Medicare, you will automatically receive information from Via Benefits with instructions for enrolling in coverage.** If you or your covered dependent becomes eligible for Medicare, you/they must enroll in Medicare Part A, Medicare Part B and a Via Benefits medical plan (Medicare Supplement or Medicare Advantage) when first eligible to continue receiving a JPMC subsidy (HRA), if subsidy-eligible. You can contact Via Benefits for information on their plans at **1-844-448-7300**, 8 a.m. to 9 p.m. Eastern Time, Monday through Friday. If you or your covered dependent becomes eligible for Medicare as the result of a disability prior to age 65, please contact HR Answers. (See page 8 for contact information.)

My Health to Help You Choose and Enroll

In addition to this Pre-Medicare Retiree Annual Benefits Enrollment Bulletin, several resources are available on **My Health** to help you during this retiree benefits enrollment, including a link to the **Benefits Web Center**, where you will make your enrollment choices.

If you want to enroll or use the online tools, you can access **My Health** at myhealth.jpmorganchase.com and select “Current/Former Employees” (or “Retirees & Medicare Eligible LTD (All States)”) for your covered family members). Once on **My Health**, click the green **Enroll now** button.

Important resources

The following chart provides an overview of important resources to help you make your decisions about coverage for 2024:

Enrollment Resource	Where You’ll Find It	Details
Personalized Fact Sheet	Mailed with this Bulletin	The Personalized Fact Sheet (PFS) highlights your 2024 coverage options and costs under the following benefits plans (if eligible): Retiree Medical, Retiree Dental, Retiree Vision and Retiree Life Insurance.
Health Plan Comparison Charts	Go to My Health and select Enroll now (also included in your enrollment package)	Side-by-side comparison of your 2024 Retiree Medical, Retiree Dental and Retiree Vision Plan options and how they compare with current plans.
Provider Search	Go to My Health and select Enroll now	Online provider directory shows whether your provider is in the Cigna network and lets you search for primary care physicians and specialists.
Beneficiary Designation Form	beneficiary.jpmorganchase.com	Allows you to make changes to your current designations under the Retiree Life Insurance Plan as necessary.

Now Is the Time to Enroll

For former employees (pre-Medicare retiree or Medicare-eligible retiree enrolling pre-Medicare covered dependents)

Your first stop for enrollment is **My Health** at myhealth.jpmorganchase.com. Click **Enroll now** to access the **Benefits Web Center**. You will need to enter your Standard ID number, shown on your enclosed **Personalized Fact Sheet**, and your JPMorgan Chase Single Sign-On password (see “How to Use Single Sign-On” on page 10).

If you are not a JPMorgan Chase retiree

If you are a pre-Medicare covered dependent of a Medicare-eligible retiree, the former employee will need to elect coverage for you on the **Benefits Web Center** even though he or she may have his or her own coverage through Via Benefits.

If you are covered as a surviving spouse/domestic partner or dependent child of a JPMorgan Chase retiree, you do not have access to **My Health**. You may request any of the information in this Bulletin by calling HR Answers at **1-877-JPMChase (1-877-576-2427)** or **1-212-552-5100** if calling from outside the United States. You may also enroll through HR Answers; representatives are available to assist you from 8 a.m. to 7 p.m. Eastern Time, Monday through Friday, except certain U.S. holidays.

Confirming your coverage

If you make any changes to your assigned coverage in 2024, you must confirm your elections:

- **Online through the Benefits Web Center.** You’ll need to “Confirm” your choices to complete your enrollment. Your elections have been saved when you see the “Completed Successfully” screen. Please print a copy of this screen and retain it for your records. You will also be able to view and print your 2024 coverage through the **Benefits Web Center**. This will serve as your confirmation of your 2024 benefits elections. You will not receive a paper confirmation statement in the mail.

OR

- **By calling HR Answers.** A confirmation of your 2024 benefits elections will be mailed to your home address. Please review it promptly once received.

Reminder

If you do not make any changes during your designated enrollment period, the information shown on the “Enroll in Your Benefits” screen on the **Benefits Web Center**, available through **My Health**, and the enclosed **Personalized Fact Sheet** will serve as confirmation of your 2024 retiree benefits elections and costs. You will not receive another confirmation from JPMorgan Chase.

To reach HR Answers

If you can't access **My Health**, need more information or need personal assistance after you've been to **My Health**, call HR Answers at **1-877-JPMChase (1-877-576-2427)** or **1-212-552-5100** if calling from outside the United States. Then follow these steps:

- Enter your Standard ID or Social Security number, and follow prompts to confirm.
- Select Option 2, then Option 9.

HR Answers representatives are available from 8 a.m. to 7 p.m. Eastern Time, Monday through Friday, except certain U.S. holidays.

Get additional help with Health Advocate

In addition to your health care company's support, Health Advocate helps you navigate the complex health care system (e.g., understanding your benefits and coverage options available to you, assisting with benefits claims). To learn more, access **My Health** or contact **Health Advocate** at **1-866-611-8298**, Monday through Friday, from 8 a.m. to 9 p.m. Eastern Time.

Benefit Reminders

HIPAA privacy rights and protected health information

The Health Insurance Portability and Accountability Act (HIPAA) requires employers to communicate how certain protected health information under employee and retiree health care plans may be used and disclosed, as well as how plan participants can get access to their protected health information.

Accordingly, JPMorgan Chase will distribute once every three years a “Privacy Notice of Protected Health Information Under the JPMorgan Chase Health Care Plans” to you that describes in detail how your personal health information may be used and your rights with regard to this information. (This notice was distributed in 2020.)

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 or newborn child to less than 48 hours following a normal delivery, or to less than 96 hours following 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 less than these periods.

Medical Plan post-mastectomy benefits

All options under the JPMorgan Chase Retiree Medical Plan cover certain breast reconstructive benefits in conjunction with a mastectomy for eligible participants. Coverage is available for:

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

This coverage is subject to the terms of the Retiree Medical Plan option in which you participate, including relevant deductibles and coinsurance provisions. For more information, please contact your health care company.

How to Use Single Sign-On

To ensure the security of the **Benefits Web Center**, available through **My Health**, a “Single Sign-On” password is required before access can be processed. You’ll know to use the Single Sign-On password when you see this image:



The image shows a web form titled "Single Sign-On". It contains two text input fields: "Standard ID:" and "Password:". Below the "Password:" field is a button labeled "Login".

Former employees: How to log in from home

Step 1

A. **Enter your Standard ID on the Single Sign-On screen.**

The Standard ID that was in effect at the time you left JPMorgan Chase will remain in effect after you leave.

B. **Enter your default password**, which is composed of:

- The first three characters of your Standard ID;
- The last four digits of your Social Security number or national ID number; and
- The first letter of your last name.
- For example, if Joe Smith’s Standard ID is U123456 and his Social Security number is 123-45-6789, his initial password is U126789S.

C. **Click “Login.”**

Step 2

A. **Change your password.** Re-enter your initial password in the “Current Password” field, and then create and confirm a new password following the rules outlined at the top of the screen. You will need to change your password on your first visit only. Please remember the password you choose for future access.

B. **Click “Continue.”** You’ll now access the requested website or tool.

Please note: You will be able to create a new password during your initial visit only. You will be unable to reset your password automatically through Single Sign-On during subsequent visits. Please refer to “Contact Information” below for the appropriate telephone number to call to reset your password.

Contact information for former employees

To reset your password, ask questions regarding your Standard ID or obtain further assistance, please call HR Answers at **1-877-JPMChase (1-877-576-2427)** or **1-212-552-5100** if calling from outside the United States.

Retiree Medical Plan Notice of Nondiscrimination

The Affordable Care Act requires us to inform you that the JPMorgan Chase Retiree Medical Plan (the “Plan”) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The Plan:

Note: The JPMorgan Chase Retiree Medical Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. We are legally required to provide this notice to you.

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats and other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact JPMorgan Chase Benefits Delivery & Customer Service.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

JPMorgan Chase Benefits Delivery & Customer Service
Address: Floor 02, DE6-1470, 4041 Ogletown Road, Newark, DE 19713
Phone number: **1-877-576-2427**, Option 1
Fax: **1-313-429-8384**
Email: **jpmc-health.and.insurance.plans@jpmchase.com**

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, JPMorgan Chase Benefits Delivery & Customer Service is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
Room 509F, HHH Building
200 Independence Avenue SW
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak languages listed below, then language assistance services, free of charge, are available to you. Call **1-877-576-2427** and select Option 1.

Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-576-2427 #1.

繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-576-2427 #1。

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-576-2427 #1.

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-576-2427 #1 번으로 전화해 주십시오.

Tagalog (Tagalog — Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-576-2427 #1.

Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-576-2427 #1.

العربية (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1# 2427-576-877-1

Kreyòl Ayisyen (French Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. 1-877-576-2427 #1.

Português (Portuguese)

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-576-2427 #1.

Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-576-2427 #1.

Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-576-2427 #1.

日本語 (Japanese)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-877-576-2427 #1 まで、お電話にてご連絡ください。

Italiano (Italian)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-576-2427 #1.

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-576-2427 #1.

فارسی (Farsi)

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 2427-576-877-1 تماس بگیرید #1.

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*For complete plan details, see the Summary Plan Descriptions (SPDs) along with the Annual U.S. Retiree Benefits Enrollment Bulletins that serve as summary of material modifications (SMMs). Please call HR Answers at **1-877-JPMChase (1-877-576-2427)** to request copies of the JPMorgan Chase U.S. Retiree Benefits Program SPDs.*

This Bulletin modifies and changes Your Guide to Retiree Benefits at JPMorgan Chase and is a summary of material modifications for certain plans under the JPMorgan Chase U.S. Retiree Benefits Program. It supplements, clarifies and amends various sections of the Guide and the Summary Plan Descriptions, and should be referred to as part of the Guide and the Summary Plan Descriptions. Please retain this information for your records. The JPMorgan Chase U.S. Retiree Benefits Program is available to individuals who met the applicable retiree benefits age and service criteria when their employment terminated with JPMorgan Chase or a heritage organization. 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, including its JPMorgan Chase U.S. Retiree Benefits Program.

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