

For Columbus Ohio-area employees and their spouses/domestic partners, age 45 or older, enrolled in the JPMC Medical Plan.

Colorectal cancer, also known as colon cancer, is the second leading cancer killer in the U.S. among cancers that affect both men and women. In 2021, the U.S. Preventative Task Force recommended that colon cancer screenings begin at age 45, instead of at age 50. However, if you have a family history of colorectal cancer or are experience symptoms, consult with your healthcare provider or a <u>Vera Whole Health</u> provider for guidance on screening earlier. For more information, visit the <u>CDC's guidelines on colorectal cancer</u> screening.

Taking an active role in your health by getting screened is the best way to detect colon cancer and precancerous polyps in early stages, when treatment is likely most effective.

The JPMC U.S. Medical Plan offers various screening options, including colonoscopies, which can find and remove most polyps and some cancers. Another option is the non-invasive Fecal Immunochemical Test (FIT), which checks for hidden blood in the stool and can be done at home annually.

To make it even more accessible, JPMC has partnered with LetsGetChecked, a healthcare solutions company that specializes in at-home screening tests to offer a free and convenient at-home FIT kit for **Columbus Ohio-area employees** and their spouses/domestic partners who are:

- Enrolled in the JPMC Medical Plan
- Age 45 or older
- Not at high risk for colon cancer

It's important to note that a FIT test is a screening tool, not a diagnostic test, and does not replace a colonoscopy. If results are positive or inconclusive, a follow-up colonoscopy will likely be necessary. A member of the LetsGetChecked clinical team will contact you to review your results together and direct you to <u>Vera Whole Health</u>, your primary care physician or other applicable JPMC resources (e.g., Aetna, Cigna) to arrange a colonoscopy. Additionally, please note that any follow-up testing, including a colonoscopy, won't cost you anything out-of-pocket. In 2025, all in-network colonoscopies will be covered at 100% if you are enrolled in the JPMC U.S. Medical Plan.

Registration instructions for employees enrolled in medical plan age 45 or older

- 1. Visit LetsGetChecked Portal to sign up
- 2. Complete the suitability questionnaire to determine eligibility
- 3. If eligible, select "Order kit," which will be delivered to your home address

Registration instructions for spouses/domestic partners enrolled in medical plan age 45 or older

- 1. Your spouse or domestic partner should visit <u>www.letsgetchecked.com/jpmc-</u> <u>spouses</u>
 - Make sure your spouse/domestic partner knows your JPMC Standard ID (SID)
 - Your spouse/domestic partner will need to add the letter S to the end of the SID
 - For example, if your SID is A123456, add the letter S and login with A123456**S**.
- 2. Complete registration by providing multi-factor authentication details
- 3. Complete the suitability questionnaire to determine eligibility
- 4. If eligible, select "Order kit," which will be delivered to your home address

Receiving FIT test, returning test, and receiving results

You will receive your FIT test kit within three to five business days from when it ships. It will include everything you need to collect your sample, including clear and easy-to-follow instructions and a pre-paid return shipping label to return your sample to LetsGetChecked labs.

After you return your sample using the pre-paid label, it will be processed within approximately two to five business days. When your results are ready, you will get an email instructing you to log into your LetsGetChecked account to view them.

If the test results are positive, LetsGetChecked will contact you and direct you to <u>Vera</u> <u>Whole Health</u>, your primary care physician or other applicable JPMC resources (e.g., Aetna, Cigna) to schedule a colonoscopy.

Questions about your FIT test or LetsGetChecked?

If you have questions about the at-home test, call LetsGetChecked at **1-844-428-9521** (TTY 711) Monday–Friday (8 a.m.–8 p.m. ET).

Frequently Asked Questions (FAQs) about LetsGetChecked

General program information

We are partnering with LetsGetChecked, a healthcare solutions company that specializes in at-home screening tests, to offer a free and convenient at-home colorectal cancer FIT test kit for employees and their spouses/domestic partners, enrolled in the JPMC U.S. Medical Plan, age 45 or older, who are not at high risk for colon cancer. What is a FIT test and how do I use it?

A FIT test is a non-invasive stool analysis that detects hidden blood, a potential sign of colorectal cancer. The test can be performed at home, providing privacy and convenience.

The kit includes everything needed to collect a small stool sample, which is then sent back to the LetsGetChecked lab for analysis using a prepaid shipping label. Detailed instructions are included in the kit.

You will be notified by email or text when your test results are available through the LetsGetChecked online portal typically within a few days after the lab receives the sample.

What are all the ways I can get screened for colon cancer under the JPMC U.S. Medical Plan?

In addition to the FIT test, the JPMC U.S. Medical Plan covers various other colon cancer screening tools. Each offers its own benefits and limitations, and the best choice for you may depend on your personal risk factors, medical history, and preferences:

- 1. **Stool DNA test (e.g., Cologuard):** A non-invasive test that detects DNA mutations and blood in the stool associated with colon cancer and large polyps. (Frequency: every three years)
- 2. **Colonoscopy:** A procedure where a long, flexible tube with a camera (colonoscope) is used to examine the entire colon and rectum. It can also remove polyps and take biopsies if needed. (Frequency: every 10 years for average-risk individuals but may be more frequent for those at higher risk.)

- 3. Flexible sigmoidoscopy: A procedure, where a small, slender, flexible, illuminated tube is inserted into the rectum to inspect the rectum and lower part of the colon (sigmoid colon) for any polyps or signs of cancer.
- 4. Computed tomographic colonoscopy (CTC)/virtual colonoscopy: A non-invasive imaging test that uses CT scans to create detailed images of the colon and rectum. (Frequency: Every 5 years.)
- 5. **Double-contrast Barium Enema (DCBE):** An imaging test where barium and air are introduced into the colon and X-rays are taken to identify abnormalities. (Frequency: Every 5 years.)

Consult with your healthcare provider or a Vera provider for guidance on the best screening option for you. For more information, visit <u>the CDC's guidelines on colorectal</u> <u>cancer screening</u>.

Are colon cancer screenings covered under the JPMC U.S. Medical Plan, and will I have to pay anything out-of-pocket?

Yes, the JPMC U.S. Medical Plan covers all colon cancer screening tests at 100% if you meet the eligibility criteria. This means you won't have to pay anything out-of-pocket for these screenings, as long as they are performed in-network. Please note that this also includes both diagnostic and preventive colonoscopies, which are covered at \$0.

It's important to consult with your healthcare provider or a Vera provider to determine which screening option is best for you based on your personal risk factors and medical history.

For a complete list of covered colon cancer and other preventive care services, go to your health care company's website at <u>My Medical Plan Website</u> (found at <u>go/MyHealth</u>).

Eligibility and participation Who is eligible?

Employees enrolled in the JPMC U.S. Medical Plan and their covered spouses/domestic partners (aged 45+) who live in Columbus, Ohio, and are not at high risk for colon cancer can opt into the program for a free at-home FIT test kit.

What if I'm under 45 years old but want to participate?

If you have a family history of colon cancer or are experiencing symptoms, please consult your healthcare provider or a Vera provider about early screening and the best health actions for you.

How do I know if I am at higher risk for colon cancer?

Family history, personal health history, genetic conditions and lifestyle choices can increase your risk. Discuss your risk profile with your healthcare provider or a Vera provider for personalized screening recommendations.

How can I sign up for the program?

Eligible employees and their covered spouses/domestic partners can sign up by visiting the JPMC landing page on the LetsGetChecked website and creating an account. They will need to complete a suitability questionnaire to determine eligibility.

If eligible, they can order the test, which will be delivered to their home address.

Eligible employees aged 45+ should visit the <u>LetsGetChecked Portal</u> to create an account.

Eligible spouses/domestic partners aged 45+ can follow this link: (www.letsgetchecked.com/jpmc-spouses) to create an account.

- Make sure your spouse/domestic partner knows your JPMC Standard ID (SID)
- If your SID is A123456, your spouse/domestic partner will need to add the letter S to the end of the SID
- For example, if your SID is A123456, add the letter S and login with A123456**S**.

What is included in the suitability questionnaire?

The suitability questionnaire includes several questions to assess your eligibility for the FIT test. It asks about your screening history, existing medical conditions, possible symptoms, family history, and other relevant factors. The information helps to determine whether the FIT test is appropriate for you.

Please note that a new suitability questionnaire needs to be completed annually to ensure that your eligibility and health information are up-to-date for each year's FIT test.

Why am I asked to provide Ethnic Origin?

We collect this information because it is necessary for certain tests offered by LetsGetChecked, particularly those related to infectious diseases. By gathering this information during account creation, we can streamline the process if such testing becomes necessary.

If you would rather not provide this information, you can select the "prefer not to say" option and still continue.

Additionally, if JPMC partners with LetsGetChecked to offer more tests in the future, having this information will help ensure a smoother process for any new services.

How will the FIT test kit be distributed?

If you meet the criteria determined by the suitability questionnaire after creating your LetsGetChecked account, you will be prompted to order the test. The FIT test kit will then be delivered to the address you provide.

Does completing the FIT test qualify for Wellness incentives for participating?

Yes! The firm rewards the completion of wellness activities that employees value most, such as evaluating their health, identifying risks, completing physical activities, and achieving biometric outcomes.

All employees who are enrolled in the JPMC U.S. Medical Plan (Aetna or Cigna) or not, can earn up to \$100 in their MRA for completing a FIT test as part of their preventive care incentive.

For more information, please review the 2025 Wellness Incentive Program.

How often should you get screened for colon cancer?

The recommended screening guidelines for colon cancer may vary based on individual risk factors and medical history. Generally, the <u>American Cancer Society</u> recommends that individuals at average risk start getting colonoscopies at age 45, every ten years.

If you have a family history of colon cancer or certain risk factors, your doctor may recommend starting screening earlier or having more frequent screenings. Further, it's recommended that a FIT test is done every year.

Preparing for the FIT test Are there any special preparations required before taking the test?

There are no special precautions or dietary changes required before taking the LetsGetChecked FIT Test. You can eat and drink normally before collecting your stool sample. However, avoid testing during menstruation or if you notice blood in your stool. Discuss any high risk factors with your healthcare provider.

Can I use the FIT test if I am on medication?

Most medications do not interfere with FIT test results. Consult your healthcare provider if you have concerns about how your medications might affect the test.

When should I collect and return my sample?

Collect and return your sample Monday through Friday using the provided carrier method. Ensure the sample is returned promptly on the same day it is collected. Do not collect or return samples on weekends.

What if I have questions or difficulty using the test kit?

LetsGetChecked offers support for any questions or concerns about the test process, instructions, etc.

If you encounter any challenges with the test kit, contact LetsGetChecked support for assistance at **1-844-428-9521**, Monday through Friday (8 a.m.–8 p.m. ET).

Results What are the possible results from the FIT test?

The results of a FIT test can generally be categorized into two main outcomes:

- **Negative Result:** indicates that no blood was detected in the stool sample. However, it does not completely rule out the presence of colon cancer or polyps, as some cancers or polyps may not bleed or may bleed intermittently. Consult your healthcare provider if you experience symptoms or concerns.
- **Positive Result:** indicates that blood was detected in the stool sample, suggesting bleeding somewhere in the gastrointestinal tract. This could be due to various reasons, including colon cancer, polyps, hemorrhoids, inflammatory

bowel disease, or other gastrointestinal conditions. If the test results are positive, LetsGetChecked will contact you and direct you to Vera Whole Health, your primary care physician or other applicable JPMC resources (Aetna, Cigna) to schedule a colonoscopy.

There can be additional categories of results beyond just "positive" and "negative," including:

- **Inconclusive Result:** the test did not provide a clear result. This can occur for various reasons, such as an insufficient sample, improper sample handling, or technical issues with the test. Typically, you would be asked to provide another stool sample to repeat the test.
- Abnormal Result: this term is often used interchangeably with a positive result, indicating that blood was detected in the stool, requiring further investigation. In this case, LetsGetChecked will contact you and direct you to Vera Whole Health, your primary care physician or other applicable JPMC resources (Aetna, Cigna) to schedule a colonoscopy.
- **Invalid Result:** this indicates that the test could not be processed due to issues such as improper sample collection or contamination and thus no information about the presence of blood in the stool is available. Typically, you would be asked to provide another stool sample to repeat the test.

How do I receive my results?

After creating an account on the LetsGetChecked website via the JPMC landing page, you will receive your test results securely through an online portal. Results are typically available within a few days after the lab receives the sample.

Once the results are available, you will be notified by email or text based on your selected preference to access the results online. If a healthcare provider was specified during registration, the results will also be shared with them.

According to state regulations, if the test results are positive, LetsGetChecked will contact you and direct you to Vera Whole Health, your primary care physician or other applicable JPMC resources (Aetna, Cigna) to schedule a colonoscopy.

What should I do if I have symptoms or concerns despite a negative test result?

Contact your healthcare provider or a Vera Whole Health provider if you experience persistent changes in bowel habits, rectal bleeding, abdominal discomfort, or unexplained weight loss, regardless of your FIT test result.

Who can I call with questions after I receive my results?

If you have questions about which test is right for you or need assistance after receiving your results, contact Vera Whole Health for help at **1-800-505-5277**, Monday through Friday (7 a.m.–9 p.m. ET).

Confidentiality How will my privacy be protected?

Personal data is securely managed according to strict data protection regulations. After analysis, the samples are disposed of in a secure manner, ensuring your privacy is maintained throughout the process.

Your results will only be shared with you, your healthcare provider, the members of the U.S. JPMC Medical Plan provider (Cigna or Aetna) and Vera Whole Health, maintaining the confidentiality of your health information.

How can I update/change my email address?

If there is a need to update or change the email address that was used to set-up the account, please call the LetsGetChecked support team at **844-428-9521**.

Related resources

Vera Whole Health

Vera Health Clinic offers support and services for our employees and medically enrolled dependents living in Columbus, Ohio.

LetsGetChecked

Our 2-minute video explains the importance and ease of completing your FIT exam.

Centers for Disease Control and Prevention (CDC)

Learn more about colon cancer, including symptoms, risk factors, screenings, prevention and more.