

Benefits Status Change Guide

Qualified Life Events

Annual Benefits Enrollment is generally the only time you can enroll in or make changes to your benefits during the year, including your method for receiving payments from your Medical Reimbursement Account and Health Care Spending Account (automatic claim payment or debit card), unless you experience a **qualified family status change** such as marriage, divorce, the birth or adoption of a child, certain types of moves (described below) or work status change such as an adjustment to your regularly scheduled work hours that results in a change to your eligibility for benefits. 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). You cannot change your health care company or payment method during the year, even if you have a qualified status change.

This guide outlines:

1. Life events that are considered allowable qualified status changes
2. How to make changes to your coverage
3. Timeline for making changes and when they become effective. Remember, any changes must be made *within 31 days of the qualified event* **or 90 days if the qualifying event is the birth or adoption of a child** — in which case coverage will be retroactive to the date of the change. Should a newly-eligible dependent die within the 90-day period, you have 90 days to add the dependent to your coverage retroactive to the initial qualifying event. Contact HR Answers if this situation applies to you.

Allowable Life Events for Qualified Status Changes

Several life events permit you to adjust your JPMorgan Chase benefit coverage. These events, known as qualified status changes, include the following:

Marriage/domestic partnership/civil union

- You get married or establish a domestic partnership or civil union
- You get legally separated, divorced or end a domestic partnership or civil union

Children

- You have a baby, complete an adoption, or assume guardianship
- Your child no longer qualifies as an eligible dependent

Family members

- You or your family member loses benefits coverage
- You or your family member gains benefits coverage
- Your dependent care arrangements change
- A covered family member dies

Moving

- You move out of your medical or dental plan option's service area

See **Allowable Changes** on page 4 for details based on each life event.

How to make changes to your coverage

As a reminder, you have 31 days* to report a status change for benefit changes to be effective on the date of the qualifying event (e.g., marriage, divorce, birth or adoption of a child, etc.). It's your responsibility to report a status change within 31 days of the date of the qualifying event.

If you miss the 31-day* deadline to report a status change for benefit changes, you will not be able to make the change in coverage until the following annual benefits enrollment period. However, should you experience a subsequent status change during the year, you may make any changes consistent with your qualified change in status within 31 days of the qualified change in status.

**90 days if the qualifying event is the birth or adoption of a child, in which case coverage will be retroactive to the date of the change. Should a newly-eligible dependent die within the 90-day period, you have 90 days to add the dependent to your Medical Plan coverage retroactive to the initial qualifying event (contact HR Answers if this situation applies to you).*

To make changes to your health care and insurance plans coverage...

Go to **My Health** > Benefits Enrollment > Enroll in or view your benefits

To add or change a dependent, access the [Benefits Web Center](#), found on My Health, and select "Life Events".

If adding a new dependent:

- You're required to submit dependent verification documentation to JPMorgan Chase or the plans' administrator to verify the dependent meets our eligibility requirements. (See the tip sheet, [Dependent Eligibility Requirements](#), found on My Health.)
- Within 30 days of adding a new dependent, information will be sent to your home address requesting materials that verify your dependent's eligibility (i.e., birth certificate, marriage license, etc.). You must supply acceptable supporting documents within 60 days of the coverage effective date.
- If you fail to provide satisfactory proof that your dependent(s) meet the current eligibility requirements, your dependent's coverage will not be effective.

For details on dependent eligibility, go to **My Health** > 2024 Benefit Resources > Dependent Eligibility Requirements. You are responsible for understanding and complying with the dependent eligibility rules. You will be asked at annual benefits enrollment and any time you make a qualified benefit change to confirm your dependent's eligibility, provide a Social Security number and other supporting documentation.

JPMorgan Chase reserves the right to conduct eligibility verifications on dependents at any time.

Visit **My Health** for general health and benefits information:

- From work, type "go/myhealth" into your Intranet browser.
- From home: visit myhealth.jpmorganchase.com

Need additional help?

Use the **HR Answers app** on me@jpmc (select Topics and enter the applicable topic/sub-topic) or call 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

For detailed information about the U.S. Benefits Plans for active employees, please see the summary plan descriptions (SPDs) at www.jpmbenefitsguide.com. Qualified status changes can be found in the *What Happens If* section of the guide.

When changes take effect

When you report your status change within 31 days, the chart below shows the effective dates for benefits changes.

Effective dates for benefits changes	
Benefits Plans	Allowable Changes
Medical Dental Vision Health Care Spending Account	<ul style="list-style-type: none"> Enrollments are effective on the date of the status change if you newly enroll yourself or any eligible dependent(s) Coverage will end on the last day of the month in which the status change occurs if you cancel coverage for yourself or any eligible dependent
Dependent Care Spending Account Supplemental Term Life Insurance Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> Enrollment and cancellations are effective on the date of the status change if you enroll or cancel coverage for yourself or any eligible dependent

Note: Long-Term Disability, Group Personal Excess Liability Insurance and Group Legal Plans allow changes only during Annual Benefits Enrollment

You will see changes to your payroll deductions (including any amounts owed) on the next available pay following your reported status change.

Allowable changes

The chart below details the allowable changes due to a qualified benefits status change.

Qualified Benefits Status Change	Allowable Changes			
	Medical, Dental, Vision Plans	Health Care Spending Account	Dependent Care Spending Account	Supplemental Term Life Insurance & AD&D
You get married, enter into a domestic partner relationship or civil union	Add/drop coverage for yourself, your domestic partner and/or your eligible dependents or children	Start, change or stop contributions (your domestic partner must be a qualified tax dependent for his or her expenses to be covered)	Start, change or stop contributions (your domestic partner must be a qualified tax dependent for his or her expenses to be covered)	Add, change or cancel coverage
You have, adopt, or obtain legal guardianship of a child*	Add coverage for yourself and/or your eligible dependents	Start or increase contributions	Start, change or stop contributions	Add, change or cancel coverage
You and/or your eligible dependents lose other benefits coverage	Add coverage for yourself and/or your eligible dependents who have lost other coverage	Start or increase contributions	Start, change or stop contributions	Add, change or cancel coverage
You and/or your covered dependents gain other benefits coverage*	Cancel coverage for yourself and/or your covered dependents who have gained other coverage	Start, change or stop contributions	Start, change or stop contributions	Add, change or cancel coverage
You get legally separated or divorced or end a domestic partner relationship or civil union	Add coverage for yourself and/or your eligible dependents who have lost other coverage. Cancel coverage for your former spouse, domestic partner and/or children who are no longer eligible	Start, change or stop contributions	Start, change or stop contributions	Add, change or cancel coverage
A child is no longer eligible for JPMorgan Chase benefits*	Cancel coverage for your child	Decrease or stop contributions	Decrease or stop contributions	Decrease or cancel coverage

Qualified Benefits Status Change	Allowable Changes			
	Medical, Dental, Vision Plans	Health Care Spending Account	Dependent Care Spending Account	Supplemental Term Life Insurance
A covered family member dies*	Cancel coverage for your deceased dependent and any children of the deceased dependent who are no longer eligible	Decrease or stop contributions	Decrease or stop contributions	Add, change or cancel coverage (in the case of a child's death you can only reduce or cancel coverage)
You move out of a medical and/or dental plan option service area and your current option is no longer available	Change medical and/or dental plan option for yourself and your covered dependents. (Please Note: In this situation, you will be assigned new coverage by JPMorgan Chase based on your new service area. However, you will have the ability to change this assigned coverage within 31 days of the qualifying event.)	Not applicable	Not applicable	Not applicable
Your dependent care costs significantly change or it's necessary to change caregivers	Not applicable	Not applicable	Start or change contributions	Not applicable

*Also applies to a domestic partner relationship

Continuation of coverage

Your former dependents may continue certain JPMorgan Chase benefits coverage at their own cost if you remove them from your coverage within 60 days of your divorce/end of domestic partnership or your child turning age 26.

Who can continue medical, dental and vision coverage

Former spouses/domestic partners and dependent children can get a temporary extension of these JPMorgan Chase benefits through COBRA, the Consolidated Omnibus Reconciliation Act of 1985. Domestic partners can enroll in a similar continuation coverage program provided by JPMorgan Chase. For more information, contact HR Answers.

Who can continue supplemental term life or AD&D insurance

Your former spouse/domestic partner can buy this coverage at his or her own cost, which means they can keep the same terms of the policy regardless of any pre-existing health condition. For more information, contact MetLife at 1-888-673-9582.

If you and your spouse/domestic partner both work for JPMorgan Chase

If you and your spouse/domestic partner both work for JPMorgan Chase and one or both of you have a qualified benefits status change, please contact HR Answers.

Things to consider

As you think about your benefits needs and options, ask yourself these types of questions before adding or cancelling coverage:

Medical, Dental and Vision Plans

- Does your spouse/domestic partner have other health care or insurance coverage available?
- Do the JPMorgan Chase Medical, Dental, and Vision Plans meet your family's needs?
- Do your dependents meet the eligibility requirements? (Review the Dependent Eligibility Requirements found on **My Health**)
- If you choose to cover your spouse/domestic partner, remind him or her to complete the online Wellness Assessment and biometric Wellness Screening during the required timeframe (go to **My Health** for more information)
- Does your spouse/domestic partner qualify as a tobacco user under the Medical Plan? Learn about the tobacco cessation program, [Quit for Life](#), and how it can reduce your benefits costs.

Health Care and Dependent Care Spending Accounts

- Do you expect your spouse/domestic partner will have additional expenses which can be paid by the Health Care Spending Account?
- Will you have more child or elder care expenses?
- Will your spouse/domestic partner stay at home to care for your children?

Life, Supplemental Term Life and AD&D Insurance

- Does your insurance coverage provide adequate financial support in case of an accident or death?
- Does your spouse/domestic partner qualify as a tobacco user under the Supplemental Term Life Insurance Plan? Learn about the tobacco cessation program, [Quit for Life](#), and how it can reduce your benefits costs.
- Remind your spouse/domestic partner to complete and submit/mail any required evidence of insurability forms

Keep your personal information up to date

Personal Information

Keep your personal information — such as your name, home address, marital status, and contact information — up-to-date using the Personal Information app found on [me@jpmc](#).

Name change

For a new Social Security card, complete the online application found on www.ssa.gov.

To change your name in JPMorgan Chase systems, use the Personal Information app found on me@jpmc.

Taxes

Adjust your withholding allowances and/or marital status for federal, state and/or local taxes, as needed using the Pay and Taxes app found on me@jpmc.

Beneficiaries

Think about who you want as beneficiaries for your Life and AD&D insurance plans as well as your 401(k) Savings and Retirement Plans. To add or make changes to a beneficiary, go to beneficiary.jpmorganchase.com.

*For plan details, use the Annual Enrollment Bulletin and Summary Plan Descriptions (SPDs) found on **My Health** > 2024 Benefit Resources.*

The JPMorgan Chase U.S. Benefits Program is generally available to most employees on a U.S. payroll 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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