

2021 Annual U.S. Benefits Enrollment Bulletin

For Medicare-eligible LTD Individuals Including Those with Pre-Medicare Dependents

NOVEMBER 2020

Welcome to the annual enrollment period for the JPMorgan Chase 2021 U.S. Retiree Benefits Program. This bulletin is for Medicare-eligible individuals receiving long-term disability (LTD) benefits who are enrolled in health care benefits (medical, prescription drug, dental and/or vision) through Via Benefits (a private Medicare exchange provider) and are eligible for other JPMorgan Chase benefits — Supplemental Term Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance, Group Legal Services and/or Group Personal Excess Liability Insurance coverage.

This bulletin also addresses any pre-Medicare dependents who you are covering under the JPMorgan Chase Retiree Medical, Retiree Dental and Retiree Vision plans and their 2021 coverage elections. You will continue to make elections on their behalf through the Benefits Web Center or HR Answers (formerly, the accessHR Benefits Contact Center). We encourage you to review the current Retiree Health Care Plan options for your pre-Medicare dependents — including their health care company — to be sure it continues to meet their needs.

The *Enrollment Checklist* on page 4 will guide you through making your decisions for 2021.

Note: JPMorgan Chase Health Care and Insurance Plans do not have a deferral of coverage option. If you choose to waive coverage for your pre-Medicare dependents, you cannot elect coverage for them at any time in the future.

When Your Covered Dependents Turn 65 or Become Eligible for Medicare

When your pre-Medicare covered dependents turn 65 or become eligible for Medicare, they will enroll in health care coverage through Via Benefits — a private Medicare exchange. Via Benefits 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. Your pre-Medicare covered dependents will receive information from Via Benefits approximately 60 days before they become eligible for Medicare due to turning age 65.

If a covered dependent becomes eligible for Medicare sooner than age 65 due to a disability, please contact HR Answers. Once your covered dependent is eligible for Medicare, JPMorgan Chase health care coverage will be discontinued.

Annual Enrollment ends Friday, November 13

Check your enclosed **Personalized Fact Sheet** for all of your and/or your pre-Medicare dependents' 2021 coverage options and costs. More information is also available on the enclosed **Health Plan Comparison Charts** and on **My Health**. Enroll before the deadline, or you and/or your pre-Medicare dependents will be assigned coverage based on 2020 elections with 2021 costs.

If you need to make changes or need assistance with JPMorgan Chase benefits, please go to **My Health** (myhealth.jpmorganchase.com), and click the green **Enroll now** button or call HR Answers.

If you need to make changes or need assistance with benefits at Via Benefits, please call **1-844-448-7300** or go to <https://my.viabenefits.com/jpmc>.

If currently enrolled with Via Benefits, you will receive your 2021 health care coverage information separately from them.

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 Retiree Plans and one as Medicare-eligible with health care coverage through Via Benefits).

Please be sure to review 2021 plan information with your family members. As the JPMorgan Chase LTD participant, you must enroll your pre-Medicare dependents in JPMorgan Chase Retiree benefits through the Benefits Web Center or by calling HR Answers (contact information is on page 8), and separately enroll yourself (or continue coverage) through Via Benefits.

You will find the **Health Plan Comparison Charts** for pre-Medicare participants in this package along with their **Personalized Fact Sheets**; both are also available on the Benefits Web Center via **My Health > Enroll now**.

2021 Retiree Medical Plan for Your Covered Pre-Medicare Dependents

Pre-Medicare dependents will continue to have access to the Consumer Driven Health Plan (CDHP) Option 1 and Option 2, offered through Aetna and Cigna. CDHPs encourage participants to become better consumers of health care services and take a more active role in managing and improving their health. To get the most out of these types of plans, participants need to be involved — for example, by researching treatment alternatives and provider quality, and taking part in wellness programs to improve and maintain their health.

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. If you have any questions, please refer to the Notice of Nondiscrimination, which we are legally required to provide to you, on page 11.

2021 Retiree Medical Plan Consumer Driven Health Plan (CDHP)

There are no changes to the Retiree Medical Plan CDHP for 2021.

The key difference between CDHP Option 1 and Option 2 is that Option 1 has higher monthly contributions and a lower deductible and coinsurance maximum, while Option 2 has lower monthly contributions and a higher deductible and coinsurance maximum. There are no changes to CDHP Options 1 and 2 — including prescription drug coverage — for 2021.

2021 Retiree Medical Plan Point-of-Service High and Low (POS H/L)

Only pre-Medicare dependents of Medicare-eligible LTD participants enrolled in the Point-of-Service High and Low (POS H/L) plans as of January 1, 2012, who have remained continuously enrolled in the POS H/L, may continue that coverage in 2021. There are no changes to the POS H/L plans — including prescription drug coverage — for 2021.

2021 Retiree Prescription Drug Plan

There is no change to the Prescription Drug Plan for 2021.

You'll continue to have the same prescription drug coverage administered by CVS Caremark®, regardless of the health care company you choose. Additionally, there are no Prescription Drug Plan changes for 2021. That means you won't receive a new prescription drug ID card for 2021.

As always, you can check to see if your prescription drug is covered on CVS Caremark's Covered Drug List on the CVS Caremark website, which you can access through **My Health** or at **www.caremark.com**. Drug lists are subject to change quarterly by CVS Caremark. If your drug is not on the list, ask your doctor if there's an alternative you can take.

A word about dependent eligibility

You can cover *eligible* dependents (e.g., spouse/domestic partner, children). Children are eligible until the end of the month in which they turn age 26. For more on eligibility requirements, access the Summary Plan Description found on **My Health**.

If you are adding a dependent to coverage, you will need to provide that dependent's Social Security number (SSN).

IMPORTANT NOTE: If you choose to waive coverage for your eligible dependent(s), you cannot enroll them in JPMorgan Chase plans at any time in the future.

2021 Retiree Dental Plan for your Pre-Medicare Dependent

There are no changes to the Retiree Dental Plan for 2021. For more information on the Retiree Dental Plan, go to the Benefits Web Center through **My Health**.

2021 Retiree Vision Plan for your Pre-Medicare Dependent

There are no changes to the Retiree Vision Plan for 2021. For more information on the Retiree Vision Plan, go to the Benefits Web Center through **My Health**.

Returning to active employment status

Should you return to active employment status, you will return to active employee benefits. For any changes and updates to the plans during the time you were on long-term disability, refer to the Summary Plan Descriptions (SPDs) found on **My Health > Benefits Plan Details (Summary Plan Descriptions)**.

Important Steps to Take by November 13: Your Enrollment Checklist

- ✓ **Enroll in 2021 JPMorgan Chase benefits by November 13.** Review your **Supplemental Term Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance, Group Legal and Group Personal Excess Liability** options listed. You may elect to reduce any life insurance you have, but you are not allowed to elect an increased value. Go to **My Health** and click **Enroll now** to make your 2021 benefits elections. You can access **My Health** via the Internet at myhealth.jpmorganchase.com.
- ✓ **Review your dependents' pre-Medicare Medical Plan options, and elect the coverage that is best for them.** 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. Go to **My Health** and click **Enroll now** to access the Benefits Web Center, where you can review the **Health Plan Comparison Charts** and compare the costs and coverage provided under each option.
- ✓ **Decide whether the CDHP health care company is still the right fit.** Both Aetna and Cigna offer the same CDHP design and monthly contributions to pre-Medicare individuals. Check out the tools and resources each health care company offers and whether your dependents' doctors are in their networks. You can access the health care company websites through **My Health** or through the Benefits Web Center.
- ✓ **Review the pre-Medicare Retiree Dental and Vision options,** and make sure they are still right for your dependents in 2021.
- ✓ **Review medical, dental and vision options available to you and any Medicare-eligible dependents through Via Benefits.** Via Benefits can be reached toll free at **1-844-448-7300**, 8 a.m. to 9 p.m. Eastern Time, Monday through Friday. **Remember:** You (the Medicare-eligible LTD participant) will enroll your pre-Medicare eligible covered dependents in JPMorgan Chase Retiree benefits through the Benefits Web Center.
- ✓ **If you choose to waive coverage in any or all JPMorgan Chase Retiree benefits — medical, dental, vision or life, you cannot re-enroll in the future.**
- ✓ **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 as follows:
 - **Qualified status changes:** The annual benefits enrollment period is the only time you can enroll in or make changes to your benefits during the year, unless you experience a qualified family status change (such as gaining coverage from another source or in the case of divorce). In the event of a qualified status change, any resulting coverage changes must be made within 31 days after the date of the event. Call HR Answers right away if you experience a qualifying event. (See page 8 for contact information.)

Your elections last all year

Elections you make during this annual enrollment period will become effective January 1, 2021, and remain in effect through December 31, 2021, unless you have a qualified status change. If you experience a qualifying event, access the Benefits Web Center or call HR Answers at **1-877-JPMChase (1-877-576-2427)** right away.

If you don't make changes for 2021, generally your elections for 2020 will continue at 2021 rates.

- ✓ **If your covered dependent becomes eligible for Medicare:** If your covered dependent becomes eligible for Medicare due to turning age 65, you will automatically receive information from Via Benefits with instructions for enrolling in coverage. 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 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.)

Need more time to make decisions?

If your spouse's/domestic partner's enrollment time frame is later than ours, you can call HR Answers at **1-877-JPMChase (1-877-576-2427)** for assistance. See page 8 for contact information.

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 participate in any health coaching activities, or 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.**)

My Health to Help You Choose and Enroll

In addition to this 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 make changes or use the online tools, you can access **My Health** via the Internet 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 — which can be found at **My Health > Enroll now** — to help you make your decisions about coverage for 2021:

Enrollment Resource	Details
<p>Personalized Fact Sheet <i>(mailed with this Enrollment Bulletin)</i></p>	<p>The Personalized Fact Sheet (PFS) highlights your and your pre-Medicare dependents' 2021 coverage options and costs under the following benefits plans (if eligible): Retiree Medical, Retiree Dental, Retiree Vision, Group Personal Excess Liability Insurance, Supplemental Term Life Insurance, AD&D Insurance and Group Legal Services.</p> <p>Important Notes:</p> <ul style="list-style-type: none"> • The Retiree Medical Plan shows the default health care company for your pre-Medicare dependent – you can change this election to Aetna or Cigna. • The Retiree Medical Plan and Retiree Dental options available to your dependents are based on your home ZIP code. • The Retiree Medical, Retiree Dental and Retiree Vision Plan Comparison Charts included with the enclosed PFS summarize key provisions for each option. More details can be found in the Health Plan Comparison Charts (see below), which you can find on the Benefits Web Center. Go to My Health > Enroll now. • If you are eligible, your Life Insurance coverage amount in effect for January 1, 2021, is also listed.
<p>Health Plan Comparison Charts on Benefits Web Center</p>	<p>Side-by-side comparison of your 2021 Medical, Dental and Vision Plan options and how they compare with current plans. Summarized versions of the comparison charts are included in this package; for more detailed Health Plan Comparison Charts, go to My Health > Enroll now.</p>
<p>Provider Search on Benefits Web Center</p>	<p>Online provider directories show whether your provider is in the Aetna/Cigna network and lets you search for primary care physicians and specialists.</p>

Beneficiary Designation Form

To make changes to your current designations under the Retiree Life Insurance Plan, as necessary, go to beneficiary.jpmorganchase.com.

Now Is the Time to Enroll

As a Medicare-eligible individual on LTD, you must enroll your pre-Medicare dependents in coverage, as well as select other benefits coverage available to you. 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).

Confirming your coverage

If you make any changes to your assigned coverage or are newly eligible for coverage in 2021, you must confirm your elections:

- Online through the Benefits Web Center; you'll need to “Confirm” your choices in order 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 2021 coverage through the Benefits Web Center. This will serve as your confirmation of your 2021 benefits elections. You will not receive a paper confirmation statement in the mail.

OR

- By calling HR Answers, a confirmation of your 2021 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 and your covered dependent’s 2021 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
 - Enter your PIN and press 9

HR Answers representatives are available from 8 a.m. to 7 p.m. Eastern Time, 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. You get help:

- Understanding your JPMorgan Chase retiree medical, prescription drug, dental, vision and life insurance benefits;
- Evaluating coverage options available through the Health Insurance Marketplace exchanges or understanding other aspects of health care reform;
- Resolving benefits claims issues;
- Finding quality providers in your network;
- Maximizing your health care benefits;
- Scheduling appointments with hard-to-reach specialists;
- Locating community resources and assistance with non-JPMorgan Chase benefits issues, and more.

To contact Health Advocate, Inc., call **1-866-611-8298**, Monday through Friday from 8 a.m. to 9 p.m. Eastern Time. This service is available to eligible covered dependents as well.

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 2017.)

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:



Former employees: How to log on from home using the Internet

Step 1

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.

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.

CLICK “LOGIN.”

Step 2

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.

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 in order to reset your password.

Contact information to reset your password

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 does not exclude people or treat them differently because of race, color, national origin, age, disability or sex. The Plan:

- 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, 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.

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.

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 تماس بگیرد #1 2427-576-877-1

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*For complete plan details, see the Summary Plan Descriptions (SPDs) along with the Annual U.S. Retiree Benefits Enrollment Bulletins which serve as Summary of Material Modifications (SMM). Please call HR Answers at **1-877-JPMChase (1-877-576-2427)** or **1-212-552-5100** if calling from outside the United States to request a copy of the U.S. Retiree Benefits Program Summary Plan Descriptions.*

*This Bulletin modifies and changes **Your Guide to Retiree Benefits at JPMorgan Chase** and is a Summary of Material Modification 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.*

The JPMorgan Chase U.S. Benefits Program is 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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