

Covering a Domestic Partner

Effective January 1, 2021

You may cover a same- or opposite-sex domestic partner who meets all of the eligibility requirements under the Medical Plan, Dental Plan, Vision Plan, Health Care Spending Account (if a qualified tax dependent), Life and Accident Insurance Plans, Group Personal Excess Liability Insurance Plan and Group Legal Services Plan. You pay the same amount to cover a domestic partner as you would to cover a spouse. However, different taxation rules apply (see the “Important Tax Implications” section).

My Health is your centralized online resource for benefits information. Type "**go/myhealth**" into your intranet browser.

This tip sheet explains the eligibility requirements and enrollment process for domestic partner benefits coverage. Here are some things to consider.

Eligibility

To be considered a same- or opposite-sex domestic partner, you and your domestic partner must meet **all five** of the following conditions:

1. Be age 18 or older; and
2. Not be legally married to, or the domestic partner of, anyone else; and
3. Have lived together for at least the last 12 months, are currently living together, and have a serious and committed romantic relationship; and
4. Be financially interdependent (meaning you and your domestic partner share in the cost of living expenses, like food and housing. You don't have to contribute equally or jointly for these expenses, as long as you are both responsible for such costs); and
5. Not be related to each other in a way that would prohibit legal marriage.

Are you a same-sex or opposite-sex legally married couple? For more information on spousal coverage, please see the tip sheet, **Dependent Eligibility Requirements, on My Health**.

OR

Have registered as domestic partners pursuant to a domestic partnership ordinance or law of a state or local government, or under the laws of a foreign jurisdiction.

Children

- The children of your domestic partner may be covered under these plans if you enroll your domestic partner and if the children qualify as “eligible children” as defined by the JPMorgan Chase **Dependent Eligibility Requirements**.
- If the children of your domestic partner qualify as your tax dependents under U.S. federal law, you can also elect Health Care and/or Dependent Care Spending Accounts to cover their eligible expenses.
- If JPMorgan Chase employs your domestic partner or child, he or she can be covered as an employee or as your dependent, but not as both. If you want to cover your eligible child(ren), you or your domestic partner may provide coverage.

You may want to consult an attorney on possible legal consequences of domestic partner coverage. For example, such coverage may be a factor in a court's subsequent decision to divide property, order support payments or pay a creditor's claim. Laws and legal interpretations vary by state or country.

For more details on dependent eligibility rules, please refer to the tip sheet on My Health, **Dependent Eligibility Requirements**.

Important tax implications

Federal tax rules only allow you to pay for health care coverage with pretax dollars if you cover tax qualified dependents. The federal Internal Revenue Code requires employers to report the entire value of medical, dental and vision coverage for a domestic partner, or for a domestic partner's child who doesn't satisfy the definition of a tax qualified dependent, as taxable income.

- As a result, JPMorgan Chase must add to your compensation reported to the Internal Revenue Service the amount representing the cost to the company of providing medical, dental, and/or vision coverage to your domestic partner and your domestic partner's children (if applicable), plus the before-tax amount you contribute for those plans. Depending on your income tax situation, you might have to pay federal and/or state and FICA income tax on this "imputed income."

Some state laws offer favorable tax treatment on individual tax returns for same-sex couples who have entered into a civil union. Please consult your tax advisor for details.

- If you are being paid by JPMorgan Chase (i.e., you are actively employed), these taxable imputed income amounts will be added to your pay on a per-pay-period basis. Federal and state income taxes and FICA taxes will be withheld each pay period, and your total taxable income amounts will be reported on your W-2 statement at the end of the year.
- If you are not being paid by JPMorgan Chase (for example, you're on long-term disability or an unpaid leave of absence), taxable imputed income amounts will be reported on your Form W-2 at the end of the year.
- Taxable income will not be reported for federal tax purposes if, at the time of enrollment, you certify that your domestic partner and all of your domestic partner's children are your tax dependents. If certified as dependents for federal income tax purposes, you will also not be subject to state income taxes on the value of these benefits.

To certify the tax dependent status of your domestic partner and your domestic partner's children, send a message through the HR Answers widget on me@jpmc or call 1-877-576-2427, 8 a.m. to 7 p.m., ET, Mon. – Fri. to speak with a Service Representative.

- If you are not a U.S. citizen or resident, U.S. tax laws may not apply. However, you should consult your legal/tax advisor regarding the implications of covering a domestic partner under the laws of the foreign jurisdiction in which you reside.

Qualified status changes

If you have a qualified status change during the year, such as entering into or ending a domestic partnership or the birth or adoption of a child, and want to change your coverage, you should visit the Benefits Web Center on **My Health** and initiate a status change request within 31 days of the qualifying event for coverage to be effective the date of the event (90 days from the qualifying event if the event is the birth or adoption of a child).

- If you miss the 31-day deadline (90 days from the qualifying event if the event is the birth or adoption of a child), coverage for certain benefits may be effective as of the date you contact HR Answers, and you may be required to pay for your coverage on an after-tax basis for the period prior to the date you contact and enroll with HR Answers in order to have retroactive coverage.
- After coverage under the Medical Plan, Dental Plan and/or Vision Plan ends due to a qualified status change, continued coverage under COBRA will be made available. The rate for continued medical, dental and/or vision coverage will be the same as the COBRA rate. Those eligible for COBRA will receive information about plan continuation near the time that coverage ends.
 - The domestic partner and eligible children must be covered by the employee under the JPMorgan Chase Medical Plan, Dental Plan and/or Vision Plan at the time of the qualifying event.
 - Non-U.S. home-based expatriate employees assigned outside of the U.S. and their dependents are not eligible for continuation coverage under COBRA.

Please refer to the tip sheet on My Health, **Benefits Status Change Guide**, for more information on qualified status changes.

How to enroll a domestic partner for coverage

The process to enroll a domestic partner is the same as when you enroll for coverage:

- During a designated annual benefits enrollment period;
- Within a 31-day benefits enrollment period for a new employee; or
- Within a 31-day enrollment period for an employee with a qualified status change.
- Be sure your dependents are eligible. You will be asked to provide supporting documentation and a Social Security number (SSN) for any dependents whom you enroll.

You may enroll online through the Benefits Web Center:

- **From Work: My Health** > Benefits Enrollment > Enroll in or view your benefits
- **From Home: myhealth.jpmorganchase.com** > Benefits Enrollment > Enroll in or view your benefits

For expatriate employees

Expatriate employees can access the Dependent Eligibility Requirements, the Benefits Status Change Guide and the Benefits Web Center:

- **From work: me@jpmc** > Benefits & Rewards > Global Assignment & Relocation Services > Expatriate Benefits Enrollment Resources

- **From home: me.jpmorganchase.com** > Benefits & Rewards > Global Assignment & Relocation Services > Expatriate Benefits Enrollment Resources

Contacts

Additional information to help you choose your benefits during annual enrollment and use them throughout the year can be found on **My Health**. If you have additional questions or need more information, see the tip sheet, **Who to call with benefits questions**.

*For plan details, see the 2021 Annual Enrollment Bulletin and Summary Plan Descriptions (SPDs) found on **My Health**.*

The JPMorgan Chase U.S. Benefits Program is generally available to most full-time and part-time U.S. dollar-paid, salaried employees 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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