

Important legislative changes to the JPMorgan Chase Health Care Spending Account and Dependent Care Spending Account are effective immediately.**Overview**

Recent Covid-19-related legislation has eased some of the rules for the Health Care Spending Account (HCSA) and Dependent Care Spending Account (DCSA). As a result, the changes outlined below are effective immediately.

What's changed?**Roll over of balances from 2020 to 2021 if you were actively participating in the plan(s) on Dec. 31, 2020***

- HCSA: Your full remaining 2020 HCSA balance will automatically roll over into your 2021 HCSA once claims submitted by the March 31, 2021 deadline have been processed/reimbursed. Previously, the roll over limit was \$550.
- DCSA: Your full remaining 2020 DCSA balance will automatically roll over into your 2021 DCSA once claims submitted by the March 31, 2021 deadline have been processed/reimbursed. Previously, DCSA balances could not be rolled over and were forfeited.

Please note:

If you enrolled in the HCSA and/or DCSA in 2020 and did not choose to participate in 2021, you can still access your 2020 roll over balance(s) as described above. However, if you didn't enroll for 2021, any unused amounts under \$25 will not roll over and will be forfeited.

If you changed health care companies (Aetna/Cigna) for 2021, your 2020 HCSA and/or DCSA balances will automatically transfer to your new health care company in April 2021.

Roll over of balances from 2021 to 2022 if you actively participate in the plan(s) on Dec. 31, 2021*

For both HCSA and DCSA: Your full remaining 2021 balance(s) will automatically roll over into your 2022 account(s) — if elected — once claims submitted by the March 31, 2022 deadline have been processed/reimbursed.

Election changes throughout 2021

You will continue to be able to make changes to your DCSA and HCSA contribution elections for any reason without experiencing a qualified status change — such as marriage, birth of a child, etc. — throughout 2021. Therefore, if the full roll over of 2020 to 2021 balances (described above) impacts the contribution election decisions you made during annual benefits enrollment last fall, feel free to make changes to those HCSA and/or DCSA elections. To learn how, see **More Information** below.

Eligible dependent age (DCSA only)

You can use your DCSA for eligible child care expenses for dependent children under age 14 (previously limited to age 13), or older if disabled.

Reminder of claims filing deadlines

For 2019 eligible expenses: The deadline for filing HCSA and DCSA eligible claims with dates of service from Jan. 1 – Dec. 31, 2019 is March 31, 2021 (prior legislation extended this from March 31, 2020).

For 2020 eligible expenses: The deadline for filing HCSA and DCSA eligible claims with dates of service from Jan. 1 – Dec. 31, 2020 is March 31, 2021.

For more information

- If you would like to make a change to your 2021 HCSA and/or DCSA election, contact HR Answers: Use the HR Answers widget on me@jpmc or call HR Answers at 1-877-576-2427 (option 2, option 9) from 8 a.m. to 7 p.m. Eastern Time, Monday through Friday.
 - If you need claim forms, go to My Health > Medical, Rx, MRA & Spending Accounts > Claim and Other Forms. Please submit all eligible 2019 and 2020 claims to your 2020 JPMC Medical Plan health care company — Aetna or Cigna. (Cigna is your HCSA/DCSA administrator if you're not enrolled in the JPMC Medical Plan.)
 - If you would like to access your HCSA and/or DCSA, go to My Health > View My Spending Account(s).
 - If you have questions, contact your health care company: Aetna (1-800-468-1266; 8 a.m. to 8 p.m., all time zones, Mon. – Fri; aetna.com) or Cigna (1-800-790-3086; 24/7, mycigna.com). Cigna is your HCSA/DCSA administrator if you're not enrolled in the JPMC Medical Plan.
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**If you did not have an active HCSA and/or DCSA election on Dec. 31, 2020, any 2020 HCSA and/or DCSA remaining balance will not automatically rollover into 2021. Similarly, if you do not have an active HCSA and/or DCSA election on Dec. 31, 2021, any 2021 HCSA and/or DCSA remaining balance will not automatically rollover into 2022. You must contact your health care company (Aetna or Cigna) to request a review of your account and possible subsequent rollover.*

This email modifies and changes Your Guide to Benefits at JPMorgan Chase and is a summary of material modification for certain plans under the JPMorgan Chase U.S. 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.

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March 4, 2021
U.S. employees who elected an HCSA and/or DCSA in 2019-2021