



Health Care Benefits

Effective 1/1/25

Your health is important to you and to JPMorganChase. That's why the company provides you and your family with access to high-quality, cost-effective health care coverage and to the resources you need to stay healthy.

Our health benefit plans are built on the principle of a shared commitment to health.

- *JPMorganChase provides valuable benefits, funding, and a suite of features designed to help you get and pay for the care you need, manage your health care expenses, and, most importantly, take care of yourself and your family.*
- *Your role is to take responsibility for the controllable aspects of your health and your spending on health care. You can do this by staying informed about healthy lifestyle choices, getting preventive care, carefully selecting your doctors and hospitals, and understanding your treatment options and their costs before receiving services.*

How This Section Is Organized

This *Health Care Benefits* section has separate subsections for:

- The U.S. Medical Plan (including prescription drugs, the Medical Reimbursement Account (MRA), and wellness benefits);
 - For eligible employees in the United States, the plan has two options: Plan Option 1 and Plan Option 2.
 - Employees in Hawaii have a different option.
 - Employees in California have an additional option, described in the *Kaiser HMO* section of this Guide and the documents that section references.
 - Employees in the Dallas/Fort Worth area also may have an additional option, the Centivo Select Plan option, described in the *Centivo Select Plan* section of this Guide and the documents that section references.
- The Dental Plan; and
- The Vision Plan.

COBRA Continuation

The health plans described in this section are subject to special rules that can offer you an opportunity to continue coverage under JPMorganChase's plans even when coverage for you or a dependent would otherwise end. See "Continuing Coverage Under COBRA" in the *Health Care Participation* section for details.

Because these three plans have the same rules about who is eligible, how you enroll, what happens when coverage ends, and COBRA continuation, there is a separate subsection called *Health Care Participation* that covers those rules.