



The Health & Wellness Centers Plan

Effective 1/1/25

The JPMorgan Chase Health & Wellness Centers Plan offers employees the convenience of onsite medical support when an unexpected illness arises. The Health & Wellness Centers also provide Wellness Screenings and other activities as part of the company's commitment to your health.

*The JPMorgan Chase Health & Wellness Centers Plan is designed to supplement your routine health care by offering access to care if you have a medical emergency, injury, or the sudden onset of an illness. The Centers' medical staff can provide treatment as needed, discuss your medical issues, and provide guidance with respect to appropriate next steps. **Please Note:** The Health & Wellness Centers are not intended to replace your primary care physician or directly manage your chronic health conditions.*

This section of the Guide will provide you with more information about the services offered through the JPMorgan Chase Health & Wellness Centers Plan, and how you can take advantage of this convenient benefit.

Be sure to see important additional information about the Plan, in the sections titled About This Guide, What Happens If... and Plan Administration.

Questions?

If you still have questions after reviewing this Guide, contact your local Health & Wellness Center. For a list of centers and their contact details, please see the Health & Wellness Centers Directory on **My Health** or **go/healthservices**. As a next step, consult the *Contacts* section.

About this Summary Plan Description

This section is the summary plan description (SPD) and the plan document for the JPMorgan Chase Health & Wellness Centers Plan. Please retain this section for your records. Other sections may also constitute the complete SPD/plan document, including the *Plan Administration* section.

This summary does not include all of the details contained in the applicable insurance contracts, if any. For plans that are funded through insurance, if there is a discrepancy between the insurance contract and the SPD/plan document, the insurance contract 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. JPMorganChase expressly reserves the right to amend, modify, reduce, change or terminate its benefits plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorganChase and any individual. JPMorganChase or you may terminate the employment relationship at any time.

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Health & Wellness Centers Highlights

Available Services

The JPMorgan Chase Health & Wellness Centers Plan offers the following services to U.S. benefits-eligible employees:

- Emergency evaluation;
- Medical services for acute/urgent and episodic conditions;
- Consultation for appropriate next steps in plan of care;
- Wellness Screenings and other onsite evaluations;
- Flu shots (in season);
- Travel Health information and vaccinations; and
- Information regarding health issues and health resources that are available to you.

Using Services

You do not need an appointment to visit a Health & Wellness Center, although you may call ahead to reserve one. You may also visit a Health & Wellness Center while traveling to or near a JPMorganChase location other than your usual place of work. See “Locations” below for information on how to access a directory of Health & Wellness Centers.

Locations

JPMorganChase has onsite Health & Wellness Centers throughout the United States. The Health & Wellness Centers Directory on **My Health** has a list of JPMorganChase Health & Wellness Centers locations, phone numbers, and hours.

Who's Eligible?

In general, you are eligible to take advantage of onsite Health & Wellness Centers if you are:

- Employed by JPMorgan Chase & Co., or one of its subsidiaries that has adopted the Plan, on a U.S. payroll and you are subject to FICA taxes;
- Paid hourly, salary, draw commissions, or production overrides; and
- Regularly scheduled to work 20 or more hours per week.

Who's Not Eligible?

An individual who does not meet the criteria under “Who's Eligible?” as well as an individual classified or employed in a work status other than as a common law salaried employee by his or her employer is not eligible for the Plan regardless of whether an administrative or judicial proceeding subsequently determines this individual to have instead been a common law salaried employee.

Examples of such individuals include an:

- Independent contractor/agent (or its employee);
- Intern; and/or
- Occasional/seasonal, leased, or temporary employee

Even if You Are Ineligible, or at a Different Work Location

The Health & Wellness Centers are available to provide assistance for treatment of an urgent health condition, illness, or injury that occurs during working hours, even if you are not otherwise eligible.

This includes while traveling to or near a JPMorganChase location other than your usual place of work.

No Enrollment Necessary

You do not have to elect or enroll for coverage in order to take advantage of the Health & Wellness Centers Plan — coverage begins on your first day of work. If you have a change in work status (e.g., adjustment to your regularly scheduled work hours that results in a change in eligibility), your coverage will take effect as of the date of the change in work status.

When Coverage Ends

Your eligibility to use the JPMorganChase Health & Wellness Centers ends on the last day of the month in which you are actively employed or become ineligible due to a work status change to less than 20 hours per week, unless you elect coverage under COBRA.

For details, see “Continuing Health Coverage Under COBRA” in the *Health Care Participation* section, particularly the subsection “What’s Included with COBRA Medical Plan Coverage.”

Available Services and Their Costs

The Health & Wellness Centers Plan provides for acute/urgent medical services and educational resources to be available at onsite centers. The Health & Wellness Centers offer medical care, treatment, and resources for medical emergencies, injuries, or the sudden onset of illnesses. Onsite nurses and, in many cases, physicians, nurse practitioners, or physician assistants are available to act as advisors and help you connect with your health care company’s coaching programs and other support. In certain larger locations, Employee Assistance Program counselors are also available onsite to help you deal with challenging situations.

Specific services available at onsite Health & Wellness Centers include:

- Emergency evaluation;
- Limited acute/urgent and episodic care;
- Practitioner evaluations and prescriptions, as appropriate and where available;
- Blood drawing for lab tests (the laboratory fee for the testing of the blood will be submitted to your medical plan by the external lab that tests the blood sample);
- Travel health information and vaccinations;
- Flu shots (in season);
- Wellness Screenings for blood pressure, blood sugar, cholesterol, triglycerides, and body mass index (BMI) numbers;
- Assistance with referrals to Physicians if requested; and
- Guidance regarding questions about your health.

A Supplement, Not a Replacement

The onsite Health & Wellness Centers are not intended to provide comprehensive medical care. You should still have a family practitioner whom you visit regularly for routine and longer-term health care needs.

There are many medical services that are not covered by the Health & Wellness Centers Plan. For example, treatment that is generally provided in a hospital emergency room is not covered by the Plan.

To learn if a specific service is available, please contact your local Health & Wellness Center. Please see the *Contacts* section for contact information.

Cost

Most services provided by Health & Wellness Center staff are provided at no cost to you, including Wellness Screenings and certain lab tests performed onsite.

Fees for evaluation by specialists (e.g., orthopedists, sports medicine physicians), where available, will be discussed with you when you make an appointment and will be submitted to your medical plan by the specialist.

Costs for onsite physical therapy visits, where available, will be discussed with you when you schedule an appointment and will be submitted to your medical plan by the therapist.

Fees for laboratory testing of blood drawn by Health & Wellness Center staff will be submitted to your medical plan by the external lab that tests the blood sample.

If an onsite provider writes a prescription, the pharmacist will submit the claim to your prescription plan.

Vera Whole Health Care Centers

Vera Whole Health (Vera) is an advanced primary care provider who partners with Central Ohio Primary Care (COPC) to offer health care services to JPMorganChase (JPMC) U.S. benefits eligible employees who live in Ohio at two on-site Care Centers in JPMC offices.

Vera/COPC offers the “Available Services and Their Costs” shown on page 4 at no cost.

Additionally, Vera/COPC offers advanced primary care services — such as preventive care, chronic condition management (e.g., diabetes, high blood pressure, high cholesterol), health screenings, immunizations, women’s health care services, and family planning — to employees enrolled in the U.S. Medical Plan who live in Ohio at no cost.

For a full list of available services or to book an appointment, visit [go/Vera](#).

Using the Centers

You do not need an appointment to visit an onsite Health & Wellness Center, although you may call ahead to reserve one. You may use any onsite Health & Wellness Center, whether or not you work at that site.

JPMorganChase has onsite Health & Wellness Centers throughout the United States. The Health & Wellness Centers Directory on **My Health** has a list of JPMorgan Chase Health & Wellness Centers locations, phone numbers, and hours at [go/healthservices](#) (click on the hyperlink under “call or walk in today”).

Claiming Benefits

Onsite services provided by Health & Wellness Center staff are usually provided at no cost to U.S. benefits eligible employees, so no claims for reimbursement need to be filed. Fees for evaluation by specialists (e.g., orthopedists, sports medicine physicians), where available, will be discussed with you when you make an appointment and will be billed to your medical plan by the specialist. Fees for laboratory testing of blood drawn by Health & Wellness Center staff will be submitted to your medical plan by the external lab that tests the blood sample. If an onsite provider writes a prescription, the pharmacist will submit the claim to your prescription plan.

The *Plan Administration* section contains more detailed information regarding claiming benefits related to the Health & Wellness Centers Plan. Please see the *Plan Administration* section for information regarding how to:

- File claims or appeals regarding benefits under the Health & Wellness Centers Plan; and
- Appeal a decision made by the Health & Wellness Centers with respect to eligibility for benefits.

Your Privacy

We are committed to protecting your personal health information, and complying with privacy laws, including the Health Insurance Portability and Accountability Act (HIPAA), as applicable. When you participate in health and benefits plans and related activities, including a wellness screening, wellness assessment, health coaching activities, benefits-related surveys or treatment at a JPMC or Vera onsite Health & Wellness Center, your personal health information will be maintained and used in accordance with appropriate notices, privacy policies and applicable law.

The plan administrator (or its designee) may use your personal health information along with other information about you, including other HR and demographic data, medical claims and survey data, wellness screening results ("Your Medical Information") and/or share Your Medical Information with other entities (such as service providers, vendors, consultants or other recipients designated by the plan administrator) that need such information in order to provide services in connection with the JPMC Medical Plan, for plan administration and design purposes including to assess, identify, offer, and/or determine eligibility for programs and services that can help you stay healthy, improve your health, or address other health-related matters. Your Medical Information may also be shared and used in aggregate form for health care-related research and other health care-related purposes. For more information, go to **My Health** > Benefits Enrollment > Benefits Resources > Privacy Notice.

Defined Terms

As you read this summary of the JPMorganChase Health & Wellness Centers Plan, you'll come across some important terms, which are defined below.

Acute/Urgent Care

Acute/urgent care is care provided as treatment for a brief or limited episode of illness or an accident or other trauma.

Body Mass Index

Body Mass Index (BMI) is a measure of body fat based on height and weight. BMI provides a reliable indicator of body fatness for most people. BMI is used to screen for weight categories that may lead to health problems.

COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) is a federal law that allows you and/or your covered dependents to continue Medical Plan coverage on an after-tax basis (under certain circumstances) when coverage would otherwise end. The *Health Care Participation* section provides details on COBRA coverage.

Episodic Care

Episodic care means services to treat a medical condition without establishing an ongoing relationship for treatment between the patient and the health care professional for the treatment.