

JPMorgan Chase U.S. Benefits Program

Benefits At A Glance

HEALTH

Program	Description	More information
Health Benefits	Benefit offerings include medical, dental, vision and insurance programs for you and your eligible dependents as well as mental health care and comprehensive prescription drug coverage.	Manage/view health benefits
Virtual Doctor Visits	Employees and their family members covered by JPMC's medical plan have on-demand 24/7/365 access to non-urgent care through a national network of licensed, board-certified, U.S.-based doctors, including pediatricians. Virtual doctor visits are convenient, low cost and confidential.	Discover > Health Care > Medical, Rx, MRA & Spending Accounts > Virtual Doctor Visits
Medical Reimbursement Account (MRA)	An account you can use to help pay for eligible out-of-pocket medical and prescription drug expenses like deductibles, coinsurance and copayments. The MRA, which is part of the JPMC Medical Plan (Option 1 & 2 and Centivo Select), is funded by JPMC when you complete designated Wellness Activities.	Discover > Health Care > Medical, Rx, MRA & Spending Accounts > My MRA & Spending Accounts
Active & Fit Fitness Discounts	Access to one of the nation's leading fitness networks that allows you to choose from 10,000+ participating fitness centers at a discounted rate.	Wellness (US) > Fitness, nutrition and healthy habits > Active & Fit Direct
Expert Medical Advice	Available at no cost to all U.S. JPMC employees and their dependents who are enrolled in the JPMC Medical Plan. Expert Medical Advice allows you to get a second opinion on a documented diagnosis, treatment decision support, and recommendations for highly rated in-network primary care physicians and specialists. Leading experts are available to review treatment plans, complex medical conditions, scheduled surgeries and more.	Discover > Health Care > Expert Medical Advice, Maternity, LGBTQ+, Family Building > Expert Medical Advice or 1-888-868-4693
LGBTQ+ Health Concierge Service	Available at no additional cost to all U.S. JPMC employees and their dependents who are enrolled in the JPMC Medical Plan, this personalized service is tailored to the needs of the LGBTQ+ community to help them find in-network LGBTQ+ affirming providers and care — and much more.	Discover > Health Care > Expert Medical Advice, Maternity, LGBTQ+, Family Building > LGBTQ+ Health Concierge Service or Included Health or www.includedhealth.com/jpmc
Employee Assistance Program	Comprehensive mental health services available to benefits-eligible employees and their dependents. Obtain professional coaching (six free sessions per year) and counseling (eight free sessions per year). Crisis support available 24/7. In addition to services, access to on-demand digital self-guided exercises and articles is available.	Discover > Wellness > Employee Assistance Program (EAP) U.S. 1-877-576-2007, M–F, 8 a.m.–8 p.m. ET (24/7 crisis support) Spring Health or JPMC.springhealth.com (to register)
Personify Health Digital Well-Being Program (formerly Virgin Pulse)	A digital well-being platform and app that promotes maintaining healthy lifestyle choices and sustained behavior change. Personify Health offers customized content so you can earn MRA funds by completing activities that are meaningful to you. Learn more.	Wellness (US) > Fitness, nutrition and healthy habits > Personify Health
meQuilibrium	An online and mobile science-based program designed to help you manage stress, feel your best and become more resilient in the face of everyday challenges.	Wellness (US) > Mental Health and Emotional Well-being > meQuilibrium or https://mymeq.com/access/JPMC

Flu Shots	Free and available through JPMC Health & Wellness Centers, all in-network retail pharmacies and in-network doctors as well as onsite wellness screening events during certain times of the year.	Wellness (US) > Health Services and resources > free flu shots
Health Advocate	A service designed to help you and your family (spouse/domestic partner, children, parents, in-laws) navigate health care such as claims, finding providers, scheduling appointments, nurse support and more.	Wellness (US) > Health Services and resources > Health Advocate
Health Coaching	Telephonic and online programs available through the JPMC Medical Plan health care companies for blood pressure and/or heart health, treatment decision, condition management, stress management, weight management or nutrition and more.	Aetna: 1-800-468-1266 Cigna: 1-800-790-3086 Kaiser: 1-800-204-6561
Onsite Health & Wellness Centers	On-site JPMorganChase Health & Wellness Centers offer access to basic medical services and educational resources — at no cost to you. The centers provide medical care, treatment and resources when you need them at work to supplement the care you get from your own doctor. On-site nurses are available to act as advisors and help you connect with your healthcare company's coaching programs. Doctors are available at many locations to provide on-site care when you need it. Please note: Some Health & Wellness Centers offer additional services that may result in a cost, such as blood work ordered by your primary care physician that is sent to a lab for processing, physician specialists and physical therapists who are offering services on-site for your convenience.	Wellness (US) > Health Services and resources > On-site Health & Wellness Centers > JPMC Health & Wellness Centers
Tobacco Cessation Program	JPMC offers the Quit For Life® Program for tobacco cessation to support employees on their health journey. Save on medical payroll contributions and Supplemental Life and LTD Disability Insurance when you complete the program by Dec. 5, 2025.	Tobacco Cessation
Weight-Watchers (WW)	JPMC offers a 30% discount on WW® offerings to help you reach your weight-loss goals and improve your overall health.	Wellness (US) > Fitness, nutrition and healthy habits > Weight Watchers
Well-being seminars/webinars	Mental Health and Well-being related seminars/webinars are available for U.S. Businesses/Sites to schedule for their teams.	Employee Assistance Program (EAP)
Wellness Screenings & Assessments	Provides a picture of your overall health. If health risks are identified, JPMC offers resources to help you address them.	Wellness (US) > Wellness Screenings > Wellness Screenings and Assessments

HEALTH – FAMILY SUPPORT

Maternity Support	JPMC Medical Plan includes maternity support through your health care company (Aetna or Cigna and Kaiser HMO in California). It provides health assessments, customized educational materials and maternity nurse support throughout your pregnancy.	Health Care > Expert Medical Advice, Maternity, LGBTQ+ & Family Building > Maternity Support
Family Building Assistance • Fertility Medical Services	Available to employees and their covered dependents enrolled in the JPMC Medical Plan: • Fertility treatments and preservation services with a lifetime maximum* of	parents@jpmc > North America > Family Building > Family building benefits (fertility, adoption & surrogacy) (US)

<ul style="list-style-type: none"> Adoption and Surrogacy 	<p>up to \$35,000 for medical procedures.</p> <ul style="list-style-type: none"> You must call WINFertility and complete a nurse consultation to receive the enhanced benefit of \$35,000. If you do not take this step your benefits will be limited to \$10,000. Associated prescription drug coverage with a lifetime maximum* of up to \$15,000. <p>For all benefits-eligible employees, with at least 90 days of service regardless of enrollment in the JPMC Medical Plan, adoption and surrogacy benefits have expanded for a combined lifetime maximum* of up to \$50,000.</p> <p><i>*Lifetime maximum means that once this limit is reached, no additional coverage is available under the Plan.</i></p>	
Child Care & Tutoring	<p>Backup Child Care: Backup child care through a network of 14 fully or partially JPMC-dedicated, Bright Horizons operated onsite (or near site) child care centers and access to thousands of centers in Bright Horizons' provider network. Back-up care can be utilized for summer camps, virtual camps, tutoring and in-home child care (in limited locations where there are no operating child care centers within the Bright Horizons network).</p> <p>Full-time Child Care: is offered at 14 fully or partially JPMC-dedicated, Bright Horizons operated onsite (or near site) child care centers. In addition, we partner with national providers to offer employees access and, in some cases, discounts to full-time child care centers.</p> <p>Enhanced Family Support Program: Source your own babysitters, nannies, tutors, full-time child care and additional caregiving support (discounts provided).</p>	Child Care
Child Care & Tutoring (cont.)		
College Coach	<p>JPMC partners with College Coach, the nation's leading provider of employer-sponsored educational counseling services.</p> <p>Receive 1-on-1 personal advising (including a customized college list and feedback on admissions essays) if your child is a high school junior or senior, as well as live webinars and online resources to support your family through important milestones, including selecting and applying to, and paying for college.</p>	parents@jpmc > Bright Horizons College Coach
Lactation consulting, mother's rooms and milk shipping	<p>Support for nursing mothers, including 24/7 access to board certified lactation consultants, breastfeeding kit, on-site lactation rooms, discounted products, educational materials and milk shipping services for nursing moms during JPMorganChase business travel.</p>	parents@jpmc > Resources for Nursing Mothers & Lactation Support LifeCare or 877-576-2007
parents@jpmc Program	<p>Provides resources to support working parents, including time off policies, lactation support, adoption/surrogacy assistance, childcare and tutoring options, educational programming and webinar replays, as well as other guidance and programs.</p>	parents@jpmc
Snoo Infant Smart Sleeper Bassinet	<p>In partnership with Happiest Baby, a technology and parenting solutions company, employees with a newborn-eligible dependent can receive a free five-month rental of the SNOO Infant Smart Sleeper Bassinet. (Employee is responsible for a \$99 security deposit, refunded upon return of the SNOO, as long as it is undamaged, as well as applicable imputed income.) Employees can continue to use the product beyond the rental period at their own cost.</p>	parents@jpmc > Preparing for Parental Leave > SNOO Infant Smart Sleeper Bassinet
LifeCare - Support for Everyday Issues	<p>LifeCare specialists research resources and refer you to qualified service providers in areas such as: child care, parenting, lactation consulting, milk shipping services (as shown in lactation section above), elder care (including in-home assessments and customized care plan), education, financial and legal matters, home maintenance and more.</p>	LifeCare or 877-576-2007 (ask for a LifeCare specialist)

Flexible Work Arrangements (FWA)	Certain employees/roles may be eligible to request a change to their assigned work arrangement. Requests must meet certain eligibility and approval requirements.	Discover > HR Policies and Standards > Adjustments and Accommodations > Flexible Work Arrangements (Firmwide)
MONEY		
My Finances and Me	Get free unlimited telephonic coaching on any financial topic with a Certified Financial Planner™. Access to an online Financial Finesse Hub where you can get a Financial Wellness Score™ and prioritized actions steps to track your progress. There are also resources such as articles, calculators and group education sessions on a variety of topics.	My Finances and Me or 833-283-0031
401(k) Savings Plan	<p>In the 401(k) Savings Plan, you can elect to contribute on a before-tax and/or Roth after-tax basis up to 50% of your Ongoing Compensation (which includes base salary/regular pay and any non-annual cash incentive) and/or Annual Incentive Compensation. You can choose to invest in a Target Date Fund or among the Core Fund lineup.</p> <p>For most employees, after you complete one year of service, the firm provides dollar-for-dollar matching contributions up to 5% of Eligible Compensation (base salary/regular pay and annual and non-annual cash incentives) that you contribute to the plan³. In addition, after you complete one year of service, the firm provides automatic pay credits equal to 3% of Eligible Compensation (capped at \$100,000 annually) to most employees regardless of whether you contribute to the plan⁴.</p> <p>³ Dollar-for-dollar up to 5% of Eligible Compensation contributed to the plan for participants who have Total Annual Cash Compensation of less than \$1 million. (Note: for employees with Total Annual Cash Compensation between \$350,000 and \$999,999, the match is capped at \$10,000 annually.)</p> <p>⁴ Employees with Total Annual Cash Compensation of \$350,000 or more are not eligible for automatic pay credits. For employees with Total Annual Cash Compensation less than \$350,000, who were benefits-eligible as of Dec. 31, 2018, and who are continuously employed, automatic pay credits are equal to 3% to 5% of Eligible Compensation based on years of pay credit service.</p>	<p>Your Retirement Plan</p> <p>or 866-576-2401</p> <p>My Rewards > 401(k) Savings Plan Web Center</p> <p>From the Internet: myrewards.jpmorganchase.com</p>
Emergency Financial Assistance	Financial assistance may be available in qualifying emergency situations through the JPMC Emergency Fund.	Wellness (US) > Employee Assistance Program > Emergency + Disaster > Emergency Financial Assistance
Employee Discounts & Banking	Discounts on a range of banking products through Employee Financial Services (EFS), Home Lending and Chase Auto; including other exclusive discounts through the MyPerks@JPMC Web Center on various products and services.	Employee Discounts & Perks (US)
Employee Stock Purchase Plan (ESPP)	<ul style="list-style-type: none"> • Purchase JPMorganChase common stock quarterly at a 5% discount. • Contributions are subject to an annual maximum share purchase of \$25,000. • Dividends can be automatically reinvested in the Plan at 100% of the FMV on the dividend payable date, or paid in the form of a cash equivalent (e.g., check). • No brokerage or commission fees on shares purchased. • Employee salary contributions on an after-tax basis up to 20% of Eligible Compensation per pay period. <p>Employees with Total Annual Cash Compensation of \$250,000 or more are not eligible to participate.</p>	<p>Employee Stock Purchase Program</p> <p>My Rewards > Employee Stock Purchase Plan</p> <p>From the Internet: myrewards.jpmorganchase.com</p>

Group Legal Services Plan	The Group Legal Services Plan offers you and your family access to an affordable network of attorneys for routine legal services related to personal and family legal issues, such as wills and estate planning, real estate matters, family law, name changes, consumer protection, traffic matters and more. Most services are covered at 100% when you use in-network attorneys.	Benefits plan overview > Group Legal Services Plan design details: • MetLife: metlife.com/info/jpmc/
Legal and Financial Consultation	No cost 30-minute phone consultation with an attorney for legal support (e.g., real estate planning/tenancy, estate planning, divorce, child support/custody) and/or CPA for financial issues (e.g., credit repair, debt management/consolidation, budgeting). Referrals to discounted professionals for ongoing assistance.	LifeCare or 877-576-2007
Life & Accident Insurance	JPMorganChase automatically provides Basic Life Insurance equal to one-time your Total Annual Cash Compensation up to a maximum of \$100,000. You can elect to purchase Supplemental Term Life (STL) and Accidental Death and Dismemberment (AD&D) Insurance for yourself and/or your eligible dependents through MetLife, the insurance carrier. You pay the full cost of the STL and AD&D insurance on an after-tax basis. You may have to provide Evidence of Insurability — or proof of good health — before certain coverage levels become effective.	Error! Hyperlink reference not valid. > Life and accident insurance or 1-888-673-9582 Plan design details: MetLife: metlife.com/JPMorganChase/
Spending Accounts	The Health Care Spending Account (HCSA) allows you to set aside pre-tax money to pay for eligible out-of-pocket healthcare expenses, including medical and prescription drug expenses (once your Medical Reimbursement Account, if applicable, is depleted). You can also use your HCSA to pay for out-of-pocket dental and vision expenses. The Dependent Care Spending Account (DCSA) allows you to set aside pre-tax money to cover eligible child care or adult care expenses, including: <ul style="list-style-type: none"> • Child care expenses for dependent children under the age of 13 • Child care expenses for older children who are disabled • Adult care expenses for your tax-qualified adult dependents 	Spending Accounts
TIME		
Time-off Policies	Paid and unpaid time off for holidays and vacations, caring for your family and other reasons.	Time > Time Away
Holidays	Ten bank holidays — based on the Federal Reserve calendar (except Columbus Day). Some lines of business may follow a slightly different schedule based on state or local laws, or industry practice.	Time > Holidays Policy Summary
Vacation	Based on years of service and pay grade level, employees are provided between three and five weeks of vacation per year.	Time > Vacation Policy Summary
Personal Days	All employees (except Managing Directors) receive three paid personal days each year to use for any personal reason, including cultural or religious holidays that the firm doesn't observe.	Time > Personal Days Policy Summary
Sick Time	Full-time employees receive up to 10 sick days (or 80 hours) per year and part-time employees earn sick time through an accrual process, up to a cap of 96 hours at any time.	Time > Sick Time Policy Summary
Bereavement	Up to 20 continuous workdays of paid time off to eligible employees who experience the death of their spouse/domestic partner, child (including miscarriage or stillbirth). Five consecutive workdays to employees at the time of the death for other covered family members (grandparents, siblings, etc.).	Time > Bereavement Policy

Volunteer / Employee Engagement	One day of paid time each year for volunteer and employee engagement activities.	Time > Volunteer and Employee Engagement Paid Time off Standard Summary
Civic Duty / Jury Duty / Voting	Paid time for jury duty, subpoenaed testimonies, and to vote if unable to vote before or after work hours.	Time > Civic Duties
Leaves of Absence	Paid and unpaid leaves of absence for situations such as having or adopting a child, an employee's own illness/injury, caring for family, military-related purposes and other personal reasons.	Time > Leave of Absence Resources
Parental and Adoption Leave	All eligible employees will receive up to 16 weeks of paid parental leave. Employees will have 12 months from the date of birth or placement for adoption to complete their parental leave.	HR Policies & Standards > Parental Leave
Critical Caregiver Leave	Eligible employees may receive up to four continuous workweeks of paid Critical Caregiver leave to care for their spouse/domestic partner, child, or parent experiencing a serious health event, illness or injury. Cannot be used in increments.	HR Policies & Standards > Critical Caregiver Leave
Family and Medical Leave	All eligible employees may take up to a total of 12 workweeks of unpaid, job-protected leave to care for a spouse, domestic partner, child or parent with a serious illness or injury (or 26 workweeks for a covered military service member) during a single 12-month period.	HR Policies & Standards > Family and Medical Leave
Short-Term Disability Leave	The firm provides short-term disability leave to eligible employees. Allows up to 26 weeks of job-protected leave if an employee is ill or injured and unable to work. Employees may receive full or partial pay during their leave based on tenure.	HR Policies & Standards > Short-Term Disability
Military Leave	The Military Leave and Reserve Training policy provides paid and unpaid time off for employees who serve in the armed forces or Public Health Service. Certain rights and reemployment rights apply.	HR Policies & Standards > Leaves > Military Leave
Personal Leave – Unpaid	Eligible employees may request up to 26 weeks of unpaid leave in a 12-month period. Employees receive a minimum four weeks of job-protected time under this leave.	HR Policies & Standards > Leaves > Personal Leave - Unpaid
CAREER		
Career Development	Through the Career Hub access tools and resources to help set career goals, learn new skills, grow your network and explore new roles to build a fulfilling career.	Career > Plan
Education Benefit Program	JPMC partners with Guild Education, to provide access to high quality academic programs, tuition assistance and expert guidance to help you achieve your education goals.	Career > Learn > Education Benefit Program
COMMUNITY		
Business Resource Groups	Business Resources Groups (BRGs) are a great way to connect with other JPMC employees who share the same lifestyles, cultural backgrounds, and professional interests.	Diversity, Equity & Inclusion > Business Resource Groups (BRGs)
GoodWorks – Employee-Led Volunteerism	GoodWorks is our employee-led volunteer program which allows employees to connect their passion to purpose by engaging with colleagues to positively impact their community.	Volunteering with GoodWorks

Skills-based Volunteerism and Giving	Employees are encouraged to give their time, talents and energies to support the communities in which we live and work. Includes skills-based volunteerism like the Service Corps, small business and youth mentorship, and nonprofit board service.	MyCR
Workplace Giving	JPMC supports our employees' philanthropic giving by deepening the impact of each gift. U.S. employees may be eligible to have their charitable giving matched up to \$1,000. Employees on the governing board of a nonprofit may also be eligible to have their board contributions matched.	WorkplaceGiving

The JPMorgan Chase U.S. Benefits Program is generally 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 JPMorganChase 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 and 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. JPMorgan Chase or you may terminate the employment relationship at any time.