

JPMorgan Chase U.S. Benefits Program Highlights

For employees whose employment is ending due to position elimination

The **As You Leave Guide** will help you understand how your participation in JPMorgan Chase's compensation and benefits programs may be affected when your employment ends. It can be found at:

[me@jpmc](#) > My Rewards and Retirement Savings > My Rewards > As You Leave Guide

(To access [me@jpmc](#) from the internet, visit [hr.jpmorganchase.com](#).)

You will need to **reset your Single Sign-On password** the first time you log in after your employment ends. The As You Leave Guide provides instructions on how to reset your password

Eligibility for Retiree Benefits

You may be eligible for retiree benefits if you are:

- generally, at least age 55 and have at least 15 years of total service as of your employment end date; **or**
- eligible to receive severance pay under the JPMorgan Chase Severance Plan due to job elimination and are at least age 50 with at least 20 years of total service as of your employment end date

Refer to the **As You Leave Guide** for additional details on eligibility for Retiree Benefits.

As an employee leaving JPMorgan Chase due to position elimination, you should know about the following important dates and deadlines that apply specifically to your health care benefits, insurance and 401(k) Savings Plan.

IMPORTANT DATES AND DEADLINES FOR HEALTH CARE AND INSURANCE PLANS

HEALTH CARE BENEFITS END DATE

The end of the month of your termination date	Includes the JPMorgan Chase Medical Plan (including the Medical Reimbursement Account (MRA)), Dental Plan, Vision Plan and Health Care Spending Account (HCSA).
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HEALTH CARE BENEFITS CONTINUATION COVERAGE (COBRA) ELECTION PERIOD

Within 60 days of the end date of your active coverage	You and your covered dependents can elect to continue participating in the JPMorgan Chase Health Care Plans in which you were enrolled as an active employee under COBRA for up to 18 months (to the end of 2024 for HCSA), beginning the first of the month following your termination date. Please refer to the As You Leave Guide for additional information regarding COBRA, including Company-Subsidized COBRA coverage. <i>*If you or any covered dependents are eligible for Medicare, please review information on medicare.gov, regarding Medicare and COBRA prior to enrolling.</i>
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RETIREE BENEFITS ELECTION DATE

If eligible, at the end of your subsidized COBRA period	Within 60 days of the end of your subsidized COBRA period, you have a one-time opportunity to elect retiree coverage through the JPMorgan Chase U.S. Retiree Benefits Program (prior to Medicare eligibility) or through Via Benefits (once you are eligible for Medicare). You cannot defer retiree coverage after the subsidy
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	ends and later elect coverage through the JPMorgan Chase U.S. Retiree Benefits Program.
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INSURANCE AND OTHER COVERAGE END DATE

On your termination date	Participation ends in company-paid Basic Life and Business Travel Insurance, Supplemental Term Life Insurance, Accidental Death and Dismemberment Insurance, Group Legal Services, Transportation Spending Account, Dependent Care Spending Account (DCSA), Group Long-Term Disability and Employee Stock Purchase Plans.
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INSURANCE COVERAGE ELECTION DATE TO CONVERT/PORT

Within 31 days after your termination date	<p>If you participate in any of the various insurance plans (e.g., Basic Life Insurance, Supplemental Term Life Insurance, etc.), Group Legal Services, please refer to the As You Leave Guide for information regarding which coverage you may elect to convert or port.</p> <p>Additionally, if you participate in Individual Disability Insurance, payment must be made within 90 days of your termination date to continue coverage.</p>
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CLAIMS FILING DEADLINES

March 31, 2024	<ul style="list-style-type: none"> Deadline to submit claims for your eligible 2023 HCSA and DCSA expenses. <i>2024 expenses must be filed by March 31, 2025.</i> Details can be found in the As You Leave Guide.
Dec. 31, 2024	<ul style="list-style-type: none"> Deadline to submit claims for your eligible 2023 medical, dental and vision expenses. <i>2024 expenses must be filed by December 31, 2025.</i> Details can be found in the As You Leave Guide. Deadline to use the balance in your MRA to pay for outstanding eligible medical claims.

JPMORGAN CHASE 401(K) SAVINGS PLAN: SPECIAL TRANSITION PROVISIONS

In addition to the information you'll find in the **As You Leave Guide** about the JPMorgan Chase 401(k) Savings Plan, certain special provisions apply to you as an employee terminating the company due to position elimination, as follows:

- Your entire 401(k) Savings Plan balance, including any JPMorgan Chase matching contributions and automatic pay credits, will be automatically vested upon your termination of employment regardless of years of service. (Normally, any matching contributions and automatic pay credits under the JPMC 401(k) Savings Plan become fully vested after completing three years of service with the firm.)
- You are eligible to receive matching contributions and automatic pay credits to the extent you otherwise meet the eligibility criteria for these company contributions. Matching contributions will be based on amounts you contributed to the 401(k) Savings Plan between Jan. 1, 2024, and your termination date. Matching contributions and automatic pay credits are credited annually following the end of the calendar year (generally during February) and you will be notified when these contributions are invested into your account.

If you have any questions, please refer to the **As You Leave Guide** where you will find contact information for all the JPMorgan Chase U.S. Benefits Plans.

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 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.

My Benefits + Me

Health. Balance. Finances.

