

# How to Build Your Medical Reimbursement Account (MRA)

Effective January 1, 2013

The Medical Plan is designed to help you get and stay healthy, and the MRA incentives are offered to encourage you to focus on your health and well-being. In addition to the Automatic Funds provided to all employees who earn less than \$250,000 in Total Annual Cash Compensation,\* you can earn up to \$500 in your MRA by completing certain wellness activities. You can also earn an extra \$200 in MRA Funds if your covered spouse or domestic partner completes the Wellness Screening and Wellness Assessment. Here's a checklist of everything you can do beginning January 1, 2013. Check off activities as you complete them:

These activities must be completed January 1 through April 30, 2013, to receive funds. However if you complete them after this date, you'll still be eligible to get Additional Wellness Funds (you just won't get the Initial Wellness Funds).

You'll get \$100 if your covered spouse or domestic partner completes a Wellness Screening, and \$100 more if he or she completes a Wellness Assessment.

- For \$200 in Initial Wellness Funds, you need to do two things: complete a Wellness Screening and a Wellness Assessment.\*\* You must complete both activities to be eligible for Additional Wellness funds. Plus, you can earn an additional \$200 in funds if your covered spouse/domestic partner completes these same activities.
  - A Wellness Screening measures your blood pressure, blood sugar, cholesterol, triglycerides, and body mass index. You can get a free screening and earn \$100 one of three ways:
    - Schedule a screening at an onsite JPMorgan Chase Health & Wellness Center through **My Health** or at a screening event (offered at various locations in the first four months of 2013.)
    - Get a Lab Screening form on **My Health** and visit a participating lab near you.
    - Visit your doctor; download a Wellness Screening Results form from **My Health** and bring it with you. If you use an in-network provider, your preventive care visit will be covered at 100%.
  - Visit **My Health** for additional details.
  - A Wellness Assessment is an online health and lifestyle questionnaire available on your health care company's website through **My Health**. Earn \$100 when you complete it.

\* The amount of Automatic Funds put into your MRA in the year you are hired or newly elect coverage due to a status change will be prorated based on when your coverage begins.

\*\* If you are newly eligible for coverage after January 1, 2013, you will have until December 31, 2013, to complete these activities and earn the \$200.

**If your BMI is 25 or greater, complete a weight management program to earn \$100.\*\*\***

- For an additional \$300 (maximum) in Wellness Funds – which you can get only after you've completed your Wellness Screening and Wellness Assessment – complete the following activities during 2013 and earn \$100 for each.
  - Achieve a healthy body mass index (BMI) of less than 25 (indicated in your Wellness Screening).
  - Obtain any one of the following age and gender appropriate preventive care exams or screenings: physical exam, cervical cancer screening, prostate cancer screening, mammogram, or colonoscopy. (Note: funds are not given if the service is for diagnostic care rather than preventive care.)
  - Participate in a Health Coaching program through your health care company for stress, weight, healthy eating, high blood pressure, high cholesterol, or pre-diabetes.
  - Participate in Condition Management for asthma, coronary artery disease, congestive heart failure, Chronic Obstructive Pulmonary Disease (COPD), diabetes, or others that are available through your health care company.
  - Participate in the Treatment Decision Support program and speak to a nurse about how to get the right treatment for a significant health concern (like low back pain, prostate or breast cancer, or hip or knee replacements).
  - Enroll in the Maternity Support Program during your first trimester and complete the program requirements, including a post-partum call with your health care company.\*\*\*\*
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  - Participate in corporate and/or local community physical activity programs or events.
- An additional \$1,000 in MRA funds may be available to help you and/or your covered spouse/domestic partner, if Initial Wellness Activities have been completed and you use a designated Center of Excellence for bariatric or transplant surgery. To qualify, you and/or your covered spouse/domestic partner must have already completed the Initial Wellness Activities, and then finish any program requirements, including a follow-up call with a nurse.
  - The Medical Plan also provides a Travel and Lodging Benefit that has a \$10,000 lifetime maximum per transplant or bariatric surgery. This benefit covers transportation and lodging (not meals) to and from a Center of Excellence for evaluation, care, and services for patients who reside more than 50 miles away from the facility.

***The activities listed on this Tip Sheet must be completed in 2013 to earn 2013 funds.***

***For employees who earn less than \$250,000 in Total Annual Cash Compensation, 2013 Automatic MRA Funds will be replenished on January 1, 2013.***

***If you waive medical coverage in 2013, you can still earn up to \$500 in Wellness Rewards on a debit card for participating in certain activities. However, you may not participate in Condition Management, Treatment Support, or Maternity Support.***

\*\*\* Note that BMI may not always be reflective of a healthy weight, for example, for people who are very muscular or pregnant. If this applies to you, contact your health care company to discuss your personal situation.

\*\*\*\* If you are newly eligible for coverage and already past your first trimester, you can enroll within 31 days of your coverage effective date. However, you must do so before you deliver.

## QUESTIONS?

Additional information to help you choose your benefits and use them throughout the year can be found on **My Health**.

If you are a new hire or during Annual Benefits Enrollment, you can also find modeling tools and the link to elect your benefits by going to **My Health**.

If you have additional questions or need more information, contact:

- **Cigna (for questions about the Medical Plan, MRA or HCSA or to contact the Nurseline):** 1-800-790-3086; 24/7
- **UHC (for questions about the Medical Plan, MRA or HCSA or to contact the Nurseline):** 1-800-272-8970; 8 a.m. to 8 p.m. all time zones, Monday through Friday (nurses available 24/7, just say "speak to a nurse")
- **Health Advocate (for additional help with claims):** 1-866-611-8298; 8 a.m. to 9 p.m. Eastern Time, Monday through Friday
- **Benefits Call Center (for enrollment assistance or general benefits questions):** 1-877-JPMChase (1-877-576-2427) or 1-212-552-5100 if calling from outside the United States; 8 a.m. to 7 p.m. Eastern Time, Monday through Friday
- **Caremark (for questions about prescription drug coverage):** 1-866-209-6093 or email [customerservice@caremark.com](mailto:customerservice@caremark.com); 24/7 (1-800-863-5488 for TDD assistance)

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