

2025 U.S. Wellness Incentive Program

Earn rewards for healthy living!

The 2025 Wellness Incentive Program provides an opportunity to earn rewards for completing wellness activities, including obtaining healthy outcomes, receiving preventive care and completing well-being activities.

For those **enrolled** in the JPMC Medical Plan (Aetna or Cigna):

Earn up to \$700/year

Automatically deposited in your Medical Reimbursement Account (MRA)¹

For those **not enrolled** in a JPMC Medical Plan:

Earn up to \$400/year

Automatically added to your pay as taxable income (check your pay statement)

- For those enrolled in the Centivo Select Plan (Dallas-Fort Worth TX only): **Earn up to \$200/year** for receiving an annual physical or GYN visit only, automatically deposited in your Medical Reimbursement Account (MRA)².
- For those enrolled in the Kaiser HMO Option: Your plan does not offer incentives for completing Wellness Incentive Activities.

2025 Wellness Incentive Activities

Healthy Outcomes (\$200 max)

These outcomes are typically completed when you receive a biometric wellness screening and you meet the indicated targets³. Wellness screenings are provided at no cost to all employees. For details about incentives related to these targets, see [Wellness Rewards for Body Mass Index](#) and [Wellness Rewards for Blood Pressure](#), found on My Health.

\$100	<ul style="list-style-type: none"> • Body Mass Index (BMI) under 25 or a 5% weight loss; or • Waist circumference of ≤ 35 for women and ≤ 40 for men
\$100	<ul style="list-style-type: none"> • Blood pressure of 120/80 or less

Preventive Care (\$300 max)

The best way to stay healthy is to identify problems before they start. Take advantage of the [age- and gender-appropriate screenings](#) that apply to you. The actions below are covered at 100% through in-network providers with the JPMC Medical Plan.

\$200	<ul style="list-style-type: none"> • Annual physical or GYN visit²
\$100	<ul style="list-style-type: none"> • Mammogram, prostate screening, colon cancer screening or cervical cancer screening

Well-being Activities (\$600 Max)

All benefits-eligible employees, regardless of their enrollment in a JPMC Medical Plan, can access the below well-being activities through our partners, Personify Health⁴, meQuilibrium and Financial Finesse.

Financial Well-being (\$100 max)

Who's eligible? Those enrolled in the JPMC Medical Plan with Aetna or Cigna and those not enrolled in a JPMC Medical Plan.⁴

Through the My Finances and Me benefit, you can get guidance on a wide range of financial topics from paying off debt to managing cash flow to investing — and so much more! Your benefits include receiving a customized assessment and unlimited one-on-one financial coaching with a Certified Financial Planner. **Get started at [go/FinancialFinesse](#).**

\$25	<p>Get or update your Financial Wellness Score™ and Action Plan:</p> <ul style="list-style-type: none"> • Need a score and action plan? Select "Improve my overall financial wellness" or "Get a score." • Already have a score and action plan? Select "Chat with Aimee," followed by "I'd like to update my financial situation" to receive an updated score and action plan. <p>After answering a set of questions, Aimee will ask if you want to view your personalized action plan. When you've reached that point, you've completed the activity.</p>
\$75	<ul style="list-style-type: none"> • Complete up to three live group education sessions (\$25 each) — select Upcoming Events to register.

Emotional Well-being (\$200 max)

Who's eligible? Those enrolled in the JPMC Medical Plan with Aetna or Cigna and those not enrolled in a JPMC Medical Plan.⁴

Enhance your emotional well-being with our innovative meQuilibrium resilience program. This app, grounded in over 20 years of positive psychology research, helps you stay strong and calm when facing challenges. After a quick initial assessment (under 5 minutes), you can spend just a few minutes each day learning valuable techniques to boost your resilience. The program is entirely confidential. **Begin your journey at [mymeQ.com/jpmc](#).**

\$200	<ul style="list-style-type: none"> • Earn gold journey badges (\$50 each) for completing an interactive skill (under "Discover," select "Skills")
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Physical Well-being (\$300 max)

Who's eligible? Those enrolled in the JPMC U.S. Medical Plan with Aetna or Cigna only.⁵

Elevate your well-being with **Personify Health** (formerly Virgin Pulse), a comprehensive digital well-being platform designed to promote holistic wellness that extends beyond just tracking steps and sleep—though those features are included as well. Each user selects from a personalized list of meaningful actions that collectively lead to significant improvement. Whether it's taking a few moments to stretch, journaling before bed, practicing relaxation and focus techniques, or participating in healthy habit challenges with your colleagues, you can enhance your overall wellness. **Start your journey today at go/PersonifyHealth.**

\$300

- Complete Wellness Activities to accumulate activity points.⁵
- Progress through Levels 1-4 each quarter and earn MRA funds each time you reach a new level.
- Activities are assigned a points value (e.g., track healthy habits = 10 points; 7,000 steps/day = 100 points).
- You can earn up to \$75 in MRA funds each quarter (for a total of \$300 annually) by completing activities within that quarter.
- Note: Points from the prior quarter do not carry over to the new quarter.

Virgin Pulse Awards	Level 1	Level 2	Level 3	Level 4	Total
Points	400	3,000	6,000	10,000	10,000
MRA Funds	\$10	\$15	\$20	\$30	\$75

Questions?

For questions about:

—Your wellness funds or eligible activities, please contact Cigna at 1-800-790-3086, even if you're enrolled with Aetna, Centivo, or not enrolled in the Medical Plan – (the Wellness Incentive Program is administered by Cigna for everyone).

—Individual wellness programs and application, contact the vendor, Financial Finesse, meQuilibrium or Personify Health, through their website.

Footnotes:

¹ Allow two to three weeks for processing before funds are deposited into your MRA account.

² The Centivo Select Plan does not offer incentives for completing any activity other than \$200 for receiving an annual physical or GYN visit.

³ If it's unreasonably difficult due to a medical condition for you to achieve a standard under this category, you may be able to earn the reward by different means. Contact your health care company to work with you (and, if you wish, with your doctor) on an alternative.

⁴ Those enrolled in the Kaiser HMO and Centivo Select Plan are not eligible to earn wellness rewards for participating in meQuilibrium and Financial Finesse activities.

⁵ Those not enrolled in a JPMC Medical Plan and those enrolled in the Kaiser HMO and Centivo Select Plan are not eligible to earn wellness rewards for participating in Personify Health activities.

If you are unable to engage in physical activity tracking due to medical reasons, you can still earn points toward your wellness incentive by completing a variety of other activities available on the Personify Health platform, if eligible. This provides a reasonable alternative to help you achieve your wellness goals.