



Included Health is your healthcare guide.

Included Health's dedicated team guides you through all your healthcare needs.

Included Health's dedicated healthcare concierge service is for employees and their covered dependents enrolled in the JPMC U.S. Medical Plan who live in Florida, Georgia, Louisiana and Oklahoma.



How to activate your Included Health account

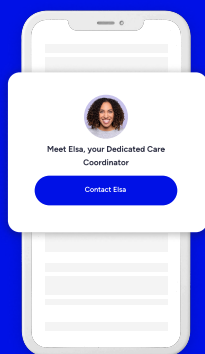
Activating your account is quick and easy.

1. Download the Included Health app or visit includedhealth.com/jpmc-aic
2. Enter your personal information, including your personal email, name, date of birth and phone number.
3. Verify your employer (JPMorganChase) and select your location.
4. If you're a JPMorganChase employee, use your SID. If you're a covered dependent, use the last 4 digits of your SSN.
5. You now have access to all of Included Health's services.

If you are already registered with Included Health, click *log in* to see your new benefits starting on January 1, 2026.

Trouble activating your account?

Give us a call 24/7 at **(833) 938-9874**.



Learn more
includedhealth.com/jpmc-aic
(833) 938-9874, available 24/7

Frequently Asked Questions

Who can use Included Health's healthcare concierge service?

Included Health's dedicated healthcare concierge service is for employees and their covered dependents enrolled in the JPMC U.S. Medical Plan who live in Florida, Georgia, Louisiana and Oklahoma.

Members will be able to access new and existing services (Expert Medical Opinion, Treatment Decision Support and LGBTQ+ communities), including Care Coordinators over the phone, online, or in the mobile app.

How does Included Health relate to my insurance?

Aetna and Cigna will remain your healthcare company. However, Included Health will replace their call centers, providing a streamlined, improved experience. They will be an advocate, help you fully understand your healthcare benefits, and coordinate care between your providers and healthcare company.

Is personal information kept secure?

Yes. Included Health is HIPAA-compliant, so all your information is private and never shared with JPMorganChase.

CVS Caremark will continue to manage the prescription drug plan including inquiries from employees and their dependents enrolled in the medical plan.

This is an additional benefit that works in coordination with your medical insurance so you can get the most out of your healthcare - you'll still have the same access to Aetna/Cigna's covered services and providers, at the same cost.





Care Coordinators

Experts who make sure you feel cared for, not dealt with.

What's a Care Coordinator?

A Care Coordinator is your first point of contact when you need help with healthcare. They're trained experts who know the in's and out's of the healthcare system, and they're here to advocate on your behalf.

What can they do?

Basically, they're here to deal with your medical insurance so you don't have to. They provide a streamlined, frictionless experience to help you understand your healthcare benefits and support your healthcare needs through a concierge approach. They also replace Aetna's and Cigna's call centers.

When should I contact a Care Coordinator?

Whenever you have a healthcare question, simply call or chat with a Care Coordinator via the Included Health app. No question or concern is too big or too small.

When are Care Coordinators available?

Our Care Coordinators are available 24/7 over the phone or via chat in the Included Health app. With quick response times, you won't spend hours on hold waiting to talk to a real person.

What makes talking to a Care Coordinator different than talking to my insurance?

A Care Coordinator's job is to advocate for you. When you reach out to us, you'll always speak to someone who's there to get the best outcome for you.

How to connect with a Care Coordinator:

1. Download the Included Health app or log in.
2. Tap on **Messages**.
3. Call or message a Care Coordinator.
4. Get the help you're looking for.





Personalized support for Care and Disease Management services

Care and Disease Management services are available at no cost to you and your covered dependents.

Get a dedicated team of doctors, specialists, and Care Coordinators for 24/7 support at no cost to you. Your team creates a care plan unique to your health needs, medical and prescription insurance plans, and employee benefits for holistic and comprehensive care that provides a major impact on your overall treatment.

We work with your current doctors.

We collaborate with your in-person providers to ensure the best care and offer 24/7 on-call support.

We offer complete care.

From mental health support to dietary needs, we work with you to create a care plan that addresses all areas of your health.

We review your healthcare bills.

Our team of experts can review your bills for errors, incorrect charges, and more.

If you or your covered dependent are dealing with a chronic condition, disease, or recent hospitalization, you may be eligible for the Care and Disease Management services. Call **(833) 938-9874** to speak with our team, or message a Care Coordinator in the Included Health app. We'll tell you quickly if you're eligible and enroll you in a custom treatment program right away if you are.





Dedicated care for cancer, diabetes, and heart health

Personalized cancer care

Join the Care and Disease Management services to partner with a dedicated team who guide you through every step and decision. Your team goes above and beyond when it comes to your care, following up with you before and after appointments to follow up and see what additional support could help.

Find doctors

Use the Included Health app to search for quality Aetna or Cigna in-network providers, including specialists and facilities. Or, have a Care Coordinator match you with an in-network provider who best meets your needs.

Get confidence in your cancer care

Get a second opinion with a top specialist without the exams, appointments, or bills. Your Included Health care team handles it all for you.

Get 24/7 medical advice

Questions about side effects of a new medication or changes to your treatment plan? Speak with a nurse for treatment advice, help deciding next steps, and more.

Plan for expenses

View estimated costs for doctor visits, tests and labs, hospital stays, and more right in the app. For more complicated questions, you can also chat with a Care Coordinator to find out what's covered by your insurance.

Get costs covered

When you're managing a complicated diagnosis, the last thing you need is extra stress from co-pays, claims, and coverage questions. Our team of insurance experts can handle these hassles for you and review medical bills for errors.

Expert cancer care for your unique needs.

- Breast cancer
- Lung cancer
- Rectal cancer
- Colon cancer
- Skin care
- Melanoma
- Kidney cancer
- And more

Get care for any heart care concern.

- High cholesterol
- High blood pressure
- Family history of heart disease
- Heart failure
- History of smoking
- History of diabetes
- Weight management
- Atrial fibrillation
- Congenital heart disease
- Irregular heartbeat

Diabetes support for these common issues and more:

- Managing blood sugar
- New complications
- Family medical history
- Expensive prescriptions
- Monitoring tools
- Insurance coverage
- Expensive ER visits
- Dietary support
- Stress and anxiety





Bones, joints, muscles, and more

Find a specialist for your specific needs

Get matched with quality Aetna or Cigna in-network providers right in the app, including orthopedic surgeons, rheumatologists or pain management specialists. Or, have a Care Coordinator find a local, quality Aetna or Cigna in-network provider who fits your needs.

Get confidence in your joint, bone, or muscle care

When it comes to aches, pain, strains, and more, the right care can make all the difference. Learn if you're getting the best treatment for you with a no-cost second opinion from a top specialist for your condition.

Instant relief for healthcare questions

Speak with a nurse for treatment advice and help deciding what level of care you need. Call anytime for help with any question about treatment options, pain management, and more.

Plan for future expenses

Get estimated costs for care right in the app, including for doctor visits, tests and imaging, surgeries, and hospital stays.

Help handling insurance headaches

Our team of experts can tell you what's covered by insurance, how much a procedure or prescription may cost, if a medical bill has an incorrect charge, and more.

See a doctor fast, 24/7

Don't put off dealing with pain. Connect to an urgent care doctor anytime, anywhere with 24/7 access to our best-in-class virtual care network.

Common issues we help with:

- Intervertebral disc disease
- Sprains, strains, and tears
- Back pain
- Knee pain
- Spinal stenosis
- Joint replacement
- Carpal tunnel syndrome
- Shoulder pain
- And more





Maternity & family planning

Get 24/7 medical advice

Speak with a nurse for treatment advice, help deciding next steps, and even finding quality Aetna or Cigna in-network providers as needed. Don't wait to get answers to questions during pregnancy and after birth.

Find doctors

Use the Included Health app to search for quality Aetna or Cigna in-network providers, including OB/GYNs, pediatricians, and specialists. Or, have a Care Coordinator match you with a quality Aetna or Cigna in-network provider who best meets your needs.

Plan for future expenses

Get estimated costs for care right in the app, including for doctor visits, tests and imaging, and hospital stays. Plus, chat with a Care Coordinator to find out what's covered by your insurance plan.

Get costs covered

Don't pay more than you have to for care. Our team of insurance experts can review bills for errors and overcharges to make sure you don't get stuck with an incorrect bill.

Explore maternity and family benefits

WINFertility nurses can help you select a quality provider, understand your treatment options and provide clinical and emotional support along your family-planning journey. Family Building benefits have a \$35,000 medical lifetime limit (enrollment with WINFertility and completion of a nurse consultation is required to unlock this benefit level; otherwise, the medical lifetime limit is \$10,000).

Additionally, there is a separate lifetime maximum of \$15,000 for fertility prescription drugs. This lifetime maximum benefit applies to each person covered under the pharmacy plan with CVS Caremark.

To enroll with WINFertility, call 833.439.1517, Monday through Friday, from 9:00 am to 9:00 pm ET.

Care for any pregnancy worry or concern.

- Prenatal vitamins
- Prenatal care
- Family medical history
- Safe supplements during pregnancy
- What to expect each trimester
- Insurance coverage
- Lactation & newborn feeding
- Vaccinations
- Postpartum depression





Virtual care

See a doctor, therapist, or psychiatrist online.

Virtual primary care

Get primary care that goes beyond the screen with online doctors who write and refill prescriptions, order tests and labs, and offer dedicated support no matter where you are in your healthcare journey.

Virtual urgent care

See a doctor fast with 24/7 access to our best-in-class virtual care network. Connect from your smartphone, tablet, or computer whenever you need care.

Virtual therapy

Choose from a network of experienced therapists to find the right one for your unique needs. Online access makes it easier and quicker to get mental healthcare.

Virtual psychiatry

Meet with an online psychiatrist for help with anxiety, depression, relationships, and medication management, including new or existing prescriptions.

In-person referrals

For any healthcare needs that can't be handled online, your virtual Included Health provider works with you to find a quality Aetna or Cigna in-network provider, whether you need surgery, blood work, or to see a specialist.

Complete virtual care

With everyday, urgent, and mental healthcare available in one place, keeping everyone on the same page is easier than ever. Your team of Included Health providers works together to get you the highest-quality care.

Employee Assistance Program (EAP) Powered by Spring Health

In addition to Included Health's virtual care services, you can also get personalized behavioral health and well-being support at no cost to you, including:

- Counseling with fast access to virtual and in-person appointments.
- Coaching for emotional strength and conditioning and dealing with life's daily challenges.
- On-demand digital, self-guided exercises.

Get started on jpmc.springhealth.com or call 877.576.2007

What virtual care can help with:

- Annual wellness checks
- Recommended screenings and tests
- Chronic conditions
- Anxiety
- Stress
- Depression
- Couples counseling
- Care for dependents

Virtual visits for dependents below the age of 18 must be scheduled by the primary medical insurance holder. Adults must be present during virtual visits for dependents under the age of 18 unless consent is provided by the dependent.





2026 Medical plans

Option 1			Option 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive screenings	You pay \$0 (deductible does not apply)	You pay 50% after deductible	You pay \$0 (deductible does not apply)	You pay 50% after deductible
PCP visit	You pay \$15 (deductible does not apply)	You pay 50% after deductible	You pay \$15 (deductible does not apply)	You pay 50% after deductible
Mental/behavioral health outpatient therapy visit, including psychiatry	You pay \$15 (deductible does not apply)	You pay 50% after deductible	You pay \$15 (deductible does not apply)	You pay 50% after deductible
Virtual medical visit	Medical visit: You pay \$15 (deductible does not apply) Behavioral visit: You pay \$15 (deductible does not apply)	Not applicable	Medical visit: You pay \$15 (deductible does not apply) Behavioral visit: You pay \$15 (deductible does not apply)	Not applicable
Specialist visit	- If your TACC is less than \$100,000: You pay \$50 - If your TACC is \$100,000 or greater: You pay \$75	You pay 50% after deductible	- If your TACC is less than \$100,000: You pay \$75 - If your TACC is \$100,000 or greater: You pay \$100	You pay 50% after deductible
ER coverage	- If your TACC is less than \$100,000: You pay \$300 - If your TACC is \$100,000 or greater: You pay \$500 (deductible does not apply)	- If your TACC is less than \$100,000: You pay \$300 - If your TACC is \$100,000 or greater: You pay \$500 (deductible does not apply)	- If your TACC is less than \$100,000: You pay \$600 - If your TACC is \$100,000 or greater: You pay \$800 (deductible does not apply)	- If your TACC is less than \$100,000: You pay \$600 - If your TACC is \$100,000 or greater: You pay \$800 (deductible does not apply)
Other medical costs (hospitalizations, imaging, etc.)	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible
Deductible	Individual employee: - If your TACC is less than \$100,000: \$250 - If your TACC is \$100,000 or greater: \$750 Employee + Spouse/EE + Child(ren): - If your TACC is less than \$100,000: \$400 - If your TACC is \$100,000 or greater: \$1,400 Employee + Family: - If your TACC is less than \$100,000: \$700 - If your TACC is \$100,000 or greater: \$1,800	Individual employee: \$2,750 Employee + Spouse/EE + Child(ren): \$4,125 Employee + Family: \$5,500	Individual employee: - If your TACC is less than \$100,000: \$850 - If your TACC is \$100,000 or greater: \$1,750 Employee + Spouse/EE + Child(ren): - If your TACC is less than \$100,000: \$1,600 - If your TACC is \$100,000 or greater: \$2,800 Employee + Family: - If your TACC is less than \$100,000: \$2,300 - If your TACC is \$100,000 or greater: \$4,000	Individual employee: \$4,750 Employee + Spouse/EE + Child(ren): \$7,125 Employee + Family: \$9,500
Out of Pocket Maximum (OOPM): <i>includes deductible, coinsurance and copays; does not include prescription drugs</i>	Individual employee: - If your TACC is less than \$100,000: \$1,250 - If your TACC is \$100,000 or greater: \$2,000 Employee + Spouse/EE + Child(ren): - If your TACC is less than \$100,000: \$2,500 - If your TACC is \$100,000 or greater: \$3,400 Employee + Family: - If your TACC is less than \$100,000: \$3,500 - If your TACC is \$100,000 or greater: \$5,100	Individual employee: \$8,750 Employee + Spouse/EE + Child(ren): \$12,125 Employee + Family: \$17,500	Individual employee: - If your TACC is less than \$100,000: \$2,800 - If your TACC is \$100,000 or greater: \$4,000 Employee + Spouse/EE + Child(ren): - If your TACC is less than \$100,000: \$4,700 - If your TACC is \$100,000 or greater: \$5,900 Employee + Family: - If your TACC is less than \$100,000: \$6,600 - If your TACC is \$100,000 or greater: \$8,400	Individual employee: \$10,750 Employee + Spouse/EE + Child(ren): \$15,125 Employee + Family: \$21,500

Total Annual Cash Compensation (TACC) is defined as your annual rate of base TACC, plus applicable job differential pay (for example, shift pay) as of each August 1, plus any cash earnings from any incentive plans that are paid to or deferred by you for the previous 12-month period ending each July 31.