



2022 Simplified MRA Action Plan

For employees living in Arizona and Ohio enrolled in the Simplified Medical Plan and their covered spouses/domestic partners

If you completed both Initial Wellness Activities (a biometric Wellness Screening and online Wellness Assessment) between November 21, 2020, and November 19, 2021, you earned \$100 in your 2022 Medical Reimbursement Account (MRA) – plus \$50 if your covered spouse/domestic partner did the same.¹

Earn money in your MRA throughout 2022

Earn up to \$640
when you regularly participate in
Additional Wellness Activities



Earn up to \$320
when your covered spouse/domestic partner
regularly participates in Additional Wellness Activities

For each month you reach the activity goal(s) below, you'll earn \$45 in your 2022 MRA (up to \$540). Plus, \$22.50 (up to \$270) for each month your covered spouse/domestic partner does the same.

Path A: Activity Tracking

(Body Mass Index < 28 or 0-1 health risks²)

Both you and your covered spouse/domestic partner can choose one or a combination of the following activities to complete each month in 2022:

Activity	Each month at least...
7,000 steps daily	20 days
15 active/workout minutes daily	20 days



Path B: Health Tracking

(Body Mass Index ≥ 28 or 2+ health risks²)

Both you and your covered spouse/domestic partner can choose **two** of the following activities to complete each month in 2022:

Activity (through Newtopia)	Each month at least...
One-on-one health coaching tailored to you through Newtopia	1 time
Nutrition tracking	12 times
Weight tracking	8 times
Newtopia app usage	12 times
Newtopia challenge	1 time
7,000 steps daily	10 days



Path A & B: meQuilibrium

An online program (and app) designed to help you manage stress, feel your best and become more resilient.

For each quarter you complete activities to earn one gold badge, you'll earn \$25 (up to \$100) in your 2022 MRA. Plus, \$12.50 (up to \$50) when your covered spouse/domestic partner does the same.

¹These amounts will be credited to your MRA by mid-January 2022. Your MRA is administered by your health care company.

²Health risks include: blood glucose level ≥ 100mg/dl; triglycerides ≥ 150mg/dl; blood pressure ≥ 130/85mmHG; HDL ≤ 50mg/dl for women and ≤ 40mg/dl for men; A1C (HbA1c) level ≥ 5.7%.

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Path A or Path B? Know your Wellness Incentive Path for 2022

- If you completed a Wellness Screening by November 19, 2021, your results will be used to determine the Wellness Incentive Path you follow for 2022.
- If you did not complete a Wellness Screening by November 19, 2021, you will remain on your 2021 path.
- If you are newly eligible for benefits in 2021 and 2022, you'll follow Path A.
- The path you are on as of January 1, 2022, will stay in effect for the remainder of the calendar year.

Register now on the Virgin Pulse Portal, and other actions to get started!

Before you and your covered spouse/domestic partner can start earning money in your MRA, **you both must:**

- Register¹ on the Virgin Pulse Portal (if you haven't done so before). Go to [My Health](#) (from home: myhealth.jpmmorganchase.com) > Wellness Activities & Services > [2022 Wellness Activities](#).
- Register¹ for meQuilibrium using the link found on the Virgin Pulse Portal.
- (Path B only:) Register with Newtopia¹ using the link found on the Virgin Pulse Portal, and download their app.
- Depending on the activities you choose along your path, take these additional actions:

Path A Activities	Actions:
7,000 steps OR 15 active/workout minutes	If you haven't previously done so, order and sync your free tracking device (or sync your own device) and get moving!
Path B Activities	Actions:
One-on-one coaching	Schedule an appointment with your Coach/Inspirator on the topic of your choice.
7,000 steps	Sync your tracking device (provided by Newtopia) and get moving!
Nutrition tracking	Your coach will show you how to track meals using the app.
Weight tracking	Sync the app with your scale.
Newtopia app usage	Regularly use the app and explore its features.
Newtopia challenge	Sign up for the challenge(s) you want to complete; watch your email for details throughout the year.

¹Covered spouses/domestic partners must register independently and create their own user names and passwords. To access **My Health** from the Internet, go to myhealth.jpmmorganchase.com.

Questions?

For questions regarding...	Contact...
Your MRA funds	Your health care company – Aetna: 1-800-468-1266 , 8 a.m. to 8 p.m., all time zones, Monday through Friday; Cigna 1-800-790-3086 , 24/7
Initial Wellness Activities	For the Wellness Screening, call the Quest Patient Service Center at 1-888-606-3199 . For the Wellness Assessment, call Cigna at 1-800-790-3086 , 24/7.
Additional Wellness Activities and Virgin Pulse program support	Virgin Pulse: 1-833-568-3958 , Monday through Friday, 8 a.m. to 9 p.m. ET
Newtopia	1-888-639-8181 , Monday, 8 a.m. to 8 p.m.; Tuesday through Thursday, 8 a.m. to 10 p.m.; Friday, 8 a.m. to 6 p.m. ET
meQuilibrium	Email: support@mequilibrium.com

A Reasonable Alternative may be requested and authorized when you and/or your covered spouse/domestic partner are not able to achieve the standards for the rewards under your assigned path (A or B). If you believe you may qualify for a reasonable alternative, please contact Virgin Pulse to work with you (and, if you wish, with your doctor) on an alternative.