

Family Building Benefits

Frequently Asked Questions

U.S. Fertility Medical Services

1) Who is eligible for Fertility Medical Services?

Employees and their dependents enrolled in the JPMC U.S. Medical Plan.

2) I already reached the lifetime maximum of my fertility medical services and/or prescription drug benefit prior to July 1, 2024. What additional benefits will I have starting July 1, 2024?

Effective July 1, 2024, you will have access to the enhanced lifetime maximums of \$35,000 for eligible fertility medical expenses and \$15,000 for eligible prescription drug expenses. Your health plan will consider any amounts you have accrued toward the lifetime maximum. For example, if as of July 1, 2024, you used \$15,000 towards your lifetime maximum for fertility medical services, you will have access to an additional \$20,000. You must have completed a nurse consultation with WIN to be eligible for the enhanced fertility medical benefit up to \$35K.

3) Who do I call if I have questions about the fertility medical services benefit?

WIN can assist you, guide you through the process and answer any questions you have about the fertility medical benefit. Call WIN at 833-439-1517 to speak with a WINFertility Service Team Member, available 9 a.m. – 9 p.m. Eastern time.

4) Who is WINFertility and what do they do?

WINFertility (also known as “WIN”) is a family-building benefit management company that offers integrated family-building support to members. They will coordinate with your health care company (Aetna, Cigna, Kaiser Permanente and CVS Caremark). Their Nurse Care Managers support members throughout their fertility journey by providing:

- Access to a Nurse Care Manager specializing in reproductive care to answer questions, provide education and help ease the emotional strain associated with fertility treatment;
- Assistance in selecting a provider based on the individual’s treatment needs;
- Expertise in understanding treatment options, success rates and risks;
- Education on medication usage, dosing, storage and side effects and guidance to maximize the prescription drug benefit; and
- Assistance in determining if you are a good candidate for elective egg or sperm freezing.

5) Who do I call if I have questions about what I have accrued towards the fertility medical services benefit?

Please call your health plan (Aetna (800) 468-1266 8 a.m. to 8 p.m. or Cigna (800) 790-3086 24/7

6) I am enrolled in the Kaiser HMO Option (in California). Am I eligible for Medical Services Benefits?

Members enrolled in the Kaiser HMO Option have access to similar Family Building Benefits through Kaiser Permanente. They do not need to enroll with WINFertility to unlock the benefits. However, employees and/or dependents enrolled in Kaiser HMO Option may use WINFertility as a resource for guidance and support. For more information, contact Kaiser Permanente at 1-800-204-6561, M-F, 8am-6pm PT.

These Frequently Asked Questions (FAQs) about Fertility Medical Services under our Family Building Benefits modifies the Your JPMC Benefits Guide (“Guide”) and is intended to be a summary of material modifications (SMM) with respect the JPMorgan Chase Medical Plan, Option 1 and Option 2. It supplements, clarifies, and amends the applicable sections of the Guide and should be referred to as part of the Guide and applicable Medical Plan component SPD. You are encouraged to save or print this document and retain it for your records. If there is a discrepancy between the terms of the JPMorgan Chase U.S. Benefits Program or its applicable component plan(s), as amended, and this SMM, the terms of the JPMorgan Chase U.S. Benefits Program will control.