

Frequently Asked Questions about Virgin Pulse

For employees enrolled in the 2024 U.S. JPMC Medical Plan (Aetna or Cigna)

(excluding Kaiser participants)

1. **How do I earn MRA funds by participating in the Virgin Pulse program?**

You can earn up to \$300/year in MRA funds by participating in Virgin Pulse. Each quarter, as you complete Wellness Activities of your choice, you will earn *activity points*, progress through Levels 1-4 and earn MRA funds. You can earn \$75/quarter (\$300/year) by completing activities related activity tracking, sleep tracking, nutrition tracking, wellness learning journeys and more.

To view the full list of rewardable activities, visit the [Rewards](#) page in your Virgin Pulse account or app.

Virgin Pulse rewards	Level 1	> Level 2	> Level 3	> Level 4	Total MRA funds per quarter
Activity Points	400	3,000	6,000	10,000	
Employee MRA funds	\$10	\$15	\$20	\$30	
Cumulative Earnings	\$10	\$25	\$45	\$75	\$75

MRA funds annual max: \$75 x 4 quarters = \$300*

**You can continue to complete activities and accumulate more than 10,000 points in a given quarter; however, you will not earn additional MRA funds once you have been paid the maximum quarterly MRA incentive (\$75/quarter). Activity points do not carry over to the next quarter; points reset to zero on the first day of each new quarter. Additionally, while you can continue to complete activities and accumulate points on Virgin Pulse, you will not earn additional MRA funds once you have been paid the maximum annual MRA incentive (\$700/year).*

2. **How do I register in Virgin Pulse to earn MRA funds?**

You must first register on the Virgin Pulse Portal via the web or mobile app. You only need to **register once, either via the web OR mobile app**. Employees in Arizona and Ohio, who already have an account, do not need to register again but will need to accept the member agreements for 2024.

Instructions for [Web Registration](#)

1. Verify your prepopulated First Name, Last Name, SID, Country and State
2. Review and sign all member agreements
3. Enter your preferred email, create a password, and select gender
4. *Optional:* enter your preferred phone number and time zone preference
5. Click 'Create My Account'

Instructions for [Mobile App Registration](#)

1. Download the Virgin Pulse mobile app (available for Android and iOS)
2. Search and select JPMorgan Chase
3. Enter your First Name, Last Name, SID, Country and State
4. Review and sign all member agreements
5. Enter your preferred email, create a password, and select gender
6. *Optional:* enter your preferred phone number and time zone preference
7. Click 'Create My Account'

Note: for new hires, please allow up to two weeks from the date you processed your JPMC Benefits Enrollment for your eligibility to be reflected on the Virgin Pulse platform so you can start earning Wellness funds.

3. **How often do I have to complete activities to earn MRA funds with Virgin Pulse?**

Complete activities throughout the quarter. As you progress through Levels 1-4 and accumulate activity points, you will earn MRA funds each time you reach a new level.

It is recommended that you log onto the Virgin Pulse app once a week, however, **you must log on at least once every 14 days** to sync your steps/active minutes to the platform and receive credit toward your activity goal. Please be aware that steps do not sync between quarters or calendar years (i.e., you can't sync steps to Virgin Pulse in April for Q1, or in January for steps completed in December – even though there is a 14 day look back period for syncing). Make sure to sync your device by the end of the quarter in order to receive credit for those activities, as you can't sync back to a previous quarter.

Helpful tip: Don't Wait! Complete activities throughout the quarter to progress through the levels, accumulate activity points and maximize your MRA earnings.

Good to know: Your MRA funds will be paid when you reach each level, you do not need to wait until you meet all 4 levels to receive your quarterly MRA funds.

4. **What if I accumulate the maximum number of points (10,000 points) and reach the final level (Level 4) before the end of the quarter?**

You can continue to complete activities and accumulate more than 10,000 points in a given quarter, however, you will not earn additional MRA funds once you have reached the maximum quarterly MRA incentive amount (\$75/quarter). Activity points do not carry over to the next quarter; points reset to zero on the first day of each new quarter.

5. **What if I have earned the maximum annual amount (\$700) in my MRA by completing other Wellness Incentive Activities, , can I still earn MRA funds by completing activities with Virgin Pulse?**

Although you can continue to complete activities and accumulate points and advance through levels on the Virgin Pulse platform, you will not earn additional MRA funds once you have been paid the maximum annual Wellness Incentive Program amount (\$700/year).

6. **What activities and tools are available on the Virgin Pulse platform?**

Virgin Pulse provides access to activities to improve your well-being including activity tracking, sleep tracking, nutrition tracking, wellness learning journeys and more. A website and mobile app experience are available to view the activities, track completion and monitor progress.

The **Virgin Pulse app** is available to download at no cost on the App Store or Google Play.

You can also access video tutorials, a general program overview and FAQs:

- from the Virgin Pulse *website*: click on the support icon located at the top next to your profile picture
- from the Virgin Pulse *app*: click the more icon located on the bottom menu

Note: there is a known issue that prevents users from uploading pictures to the Virgin Pulse website while on the JPMC network. However, pictures can be uploaded via the Virgin Pulse mobile app or directly to the Virgin Pulse website from outside the JPMC network. JPMC Code of Conduct rules apply.

7. **How do I see my completed activities and the associated points and levels that I earned on Virgin Pulse?**

From the Virgin Pulse website or app: **Home > Rewards > My Earnings**

Within the Virgin pulse app or website you can also click on My Earnings > **Statement** to see a detailed list of completed activities .

8. **What if I am unable to complete tracking for physical activity (e.g., steps, active and workout minutes) to earn points toward my Wellness Incentive, due to a medical condition? What alternative activities are available for me to earn activity points toward my Wellness Incentive?**

You do not need to engage or track physical activity to earn points. You can complete any combination of a variety of other activities available on the Virgin Pulse platform (visit the [Rewards](#) page in your Virgin Pulse account or app for a listing of activities) as a reasonable alternative to earn points toward the Wellness Incentive.

9. **What should I do if I am having a problem accessing the Virgin Pulse website?**

Try clearing the cache in your web browser. For additional assistance, you can call, email or use the chat feature to connect with a Virgin Pulse agent to open an inquiry (refer to the last section in the FAQs for Virgin Pulse’s contact information).

Note: you cannot access the Virgin Pulse platform using Internet Explorer (IE11).

10. **What do I do if I believe I completed Wellness activities on Virgin Pulse to earn MRA funds but was not awarded the incentive?**

A “wellness incentive inquiry” must be submitted to Virgin Pulse within 30 days following the end of the quarter you believe to have completed the activity. You must contact Virgin Pulse to report the discrepancy for them to investigate the issue and be considered for an exception. You can call, email or use the chat feature to connect with a Virgin Pulse agent to open an inquiry (refer to the last section in the FAQs for Virgin Pulse’s contact information).

Please Note:

- In the event your device stops syncing, your smartphone can be used as a validated step tracking device. Please contact Virgin Pulse Member Services if you need assistance pairing your phone as a validated step tracking device. You **MUST** provide proof (e.g., screen shots) of completion of your steps/active minutes in order to receive credit towards the quarterly Wellness Incentive requirement.
- Remember, you will not receive additional MRA funds once you have reached the maximum *Virgin Pulse Program* quarterly MRA incentive amount of \$75/quarter (\$300/annually). Additionally, you will not earn additional MRA funds once you have been paid the maximum annual *Wellness Incentive Program* amount (\$700/year).

Physical Activity Tracking

11. **What is the difference between active minutes, workout minutes and steps?**

Active minutes are based on hitting a threshold of 135 steps per minute, whereas workout minutes* are based on elevated heart rate. Steps are tracked by actual number of steps taken. The Virgin Pulse portal captures and displays active minutes and steps on separate graphs. Credit towards MRA funds will be given when either step or active minute requirements are reached.

**Heart rate thresholds may vary across different devices.*

12. **What devices and apps sync with the Virgin Pulse portal to track my activity and steps?**

Some examples of devices and apps include Health App (iOS), Google Fit (Android), Samsung Health, Garmin, Polar Heart Rate Monitor, Withings, Nuyu, Mi Band, Samsung Gear, Fitbit, Striiv and Strava. For a complete list of compatible devices and instructions on how to sync compatible devices, go to Virgin Pulse > DEVICES & APPS.

It is recommended that you log onto the Virgin Pulse app once a week, however, **you must log on at least once every 14 days** to sync your steps/active minutes to the platform and receive credit toward your activity goal. Please be aware that steps do not sync between quarters or calendar years (i.e., you can’t sync steps to Virgin Pulse in April for Q1, or in January for steps completed in December – even though there is a 14 day look back period for syncing).

Important Device Information:

Apple Watch – in order to receive credit for *active minutes* captured on your Apple Watch, you must use the *activity app* on your Apple Watch and be sure to **start and end a workout**. To do this, select the *activity app* on your watch and then *choose the activity* you are doing. Click *end* on the Apple Watch once you have completed the activity. When you open the Virgin Pulse app, the number of minutes you performed the activity will sync to the Virgin Pulse platform.

Any *steps* tracked on your Apple Watch will **automatically sync** to the Virgin Pulse platform when you open the Virgin pulse app (make sure your Apple Watch is paired to the Virgin Pulse platform). Remember, you must still open the Virgin Pulse app at least every 14 days to sync your Apple Watch to the Virgin Pulse platform and receive credit for steps/active minutes.

Strava – since Strava uses GPS to verify activity/distance, your physical location must change during your workout in order to receive credit for active minutes. You will not receive credit for stationary activities tracked on a Strava device such as indoor cycling. Remember, you must still open the Virgin Pulse app at least every 14 days to sync your Strava device to the Virgin Pulse platform and receive credit for active minutes.

Garmin – Garmin devices can vary greatly on their tracking capabilities. Some devices can track workout minutes and/or steps. Please contact Virgin Pulse Member Support to find out if your device is compatible with the Virgin Pulse portal and which type of activity tracking your device supports.

13. **Where can I see my steps on the Virgin Pulse portal?**

To see your step totals, go to the Home tab in the top navigation bar and click Stats.

14. **Can I earn MRA funds if I track my steps manually on the Virgin Pulse platform?**

No, only steps and active/workout minutes tracked from activity tracking devices (including approved apps on your smart phone) that are synced to the Virgin Pulse portal are eligible to earn MRA funds. **Manual** logging of steps or active/workout minutes is NOT eligible to earn MRA funds, even though Virgin Pulse does allow self-reported, manual step entry.

15. **How can I track my activities if I do not have a smart phone or tracking device?**

There are a variety of non-physical activities available on the Virgin Pulse platform that do not require a smart phone or tracking device for completion (e.g., Journeys, Daily Cards, etc.). Visit the [Rewards](#) page in your Virgin Pulse account or app for a full listing of available activities.

16. **Can I earn Wellness Rewards if I complete non-step physical activities (e.g., cycling, swimming)?**

Yes. Completion of non-steps-based physical activities can also be tracked on the Virgin Pulse platform. You can get credit for completing non-step-based physical activities by using apps like Strava and devices from Garmin and Polar for activities like cycling, swimming, etc. and syncing that app to Virgin Pulse.

Security and Contact Information

17. How is JPMC maintaining security of my personal information across the various Medical Plan service providers?

The security of our employees' information is important to the firm. All the Medical Plan and Wellness Incentive Program service providers we engage with are required to successfully pass the firm's rigorous vetting process, with a particular focus on data and data security. In addition, these companies comply with privacy regulations, including those outlined in the Health Insurance Portability and Accountability Act (HIPAA), and are bound by stringent data use standards set by JPMC.

18. How do I contact Virgin Pulse?

You can call the JPMC dedicated Member Services phone number: 1-833-568-3958, available Mon-Fri, 8am – 9pm EST. You can also send an email to JPMCSupport@virginpulse.com. Or, you can chat with an agent Mon – Fri, 2am – 9pm EST via the Virgin Pulse Support button.

You can also access Virgin Pulse support 24/7 by clicking on the support button for instant access to video tutorials, general program overview and FAQs.

- from the Virgin Pulse *website*: click on the support icon located at the top next to your profile picture
- from the Virgin Pulse *app*: click the more icon located on the bottom menu

19. I have questions about the JPMC Wellness Incentive Program. Who can I talk to?

If you need help with :

- your MRA funds and balance, visit the Cigna website -from My Health > My MRA Balance (in the Visit section) or call Cigna 24/7 at 1-800-790-3086 – even if you are enrolled in Aetna
- other questions, submit a Wellbeing Assistance request on me@jpmc

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