The Short-Term Disability Plan

The JPMorgan Chase Short-Term Disability Plan (the “STD Plan”) is designed to provide you with time off and short-term disability pay if you become unable to work because of an approved disability caused by illness or injury.

Based on your years of recognized service, the plan may provide short-term disability pay equal to all or a portion of your eligible compensation for up to 25 weeks per qualified disabling event. Employees in New Jersey may be entitled to 26 weeks of paid statutory STD benefits.

This section of Your Guide to Benefits at JPMorgan Chase will provide you with a better understanding of how the Short-Term Disability Plan works, including how and when benefits are paid. Other types of leave may be applicable to your situation; for more information, please consult the Leave of Absence policies, available at me@jpmc > HR Policies > Leaves of Absence.

Leave taken under the STD Plan may run concurrently with other types of leave, including qualifying leave under the Family and Medical Leave Policy. The requirements for each type of leave must be satisfied in order for leaves to run concurrently.

Questions?

For questions about the Short-Term Disability Plan or to report a short-term disability, contact accessHR:

• 1-877-JPMChase (1-877-576-2427)
• Choose option 4, then option 2

If calling from outside the United States:

• 1-212-552-5100 (GDP# 352-5100)

Service Representatives are available from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday, except certain U.S. holidays.

You can also obtain answers to your questions 24 hours a day, seven days a week online at My Health. My Health provides one-stop access to your benefits information. Simply use your Single Sign-On password to access the Benefits Web Center from My Health. Go to My Health > My Other Benefits > Benefits Web Center.

From work: My Health from the intranet

From home: myhealth.jpmorganchase.com

Please Note: Spouses/domestic partners can access My Health from the internet.

Update: Your Guide to Benefits at JPMorgan Chase

This document is your summary plan description of the JPMorgan Chase Short-Term Disability Plan. The U.S. Department of Labor requires JPMorgan Chase to routinely provide benefits plan summaries to plan participants. Please retain this information for your records.

This document does not include all of the details contained in the applicable insurance contracts, plan documents, and trust agreements. If there is a discrepancy between the official plan documents and this summary, the official plan documents will govern.

Be sure to read the “About This Guide” section and the “Plan Administration” section for more important details about the plan and this description.
The JPMorgan Chase U.S. Benefits Program is available to most employees on a U.S. payroll who are regularly scheduled to work 20 hours or more a week and who are employed by JPMorgan Chase & Co. or one of its subsidiaries to the extent that such subsidiary has adopted the JPMorgan Chase U.S. Benefits Program. This information does not include all of the details contained in the applicable insurance contracts, plan documents, and trust agreements. If there is any discrepancy between this information and the governing documents, the governing documents will control. JPMorgan Chase & Co. expressly reserves the right to amend, modify, reduce, change, or terminate its benefits and plans at any time. The JPMorgan Chase U.S. Benefits Program does not create a contract or guarantee of employment between JPMorgan Chase and any individual. JPMorgan Chase or you may terminate the employment relationship at any time.
## Important Terms

As you read this summary of the JPMorgan Chase Short-Term Disability Plan, you’ll come across some important terms related to the plan. To help you better understand the plan, many of those important terms are defined here.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Actively-at-Work or on an Active Employment Basis</td>
<td>Performing all the duties that pertain to your work on a regular basis at the place where they are normally performed or where they’re required to be performed by JPMorgan Chase.</td>
</tr>
<tr>
<td>Claims Administrator</td>
<td>JPMorgan Chase Disability Management Services (&quot;DMS&quot;) is the claims administrator for the Short-Term Disability Plan, a self-insured plan, as it pertains to non-work-related (non-occupational) illnesses or injuries. DMS also administers the statutory disability plans in New York, New Jersey, and Hawaii, and is the claims administrator in all states for time off approved under the Family and Medical Leave Policy. For additional information, please refer to the Family and Medical Leave Policy, available at me@jpmc &gt; HR Policies &gt; Leaves of Absence.</td>
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<tr>
<td>Disability</td>
<td>For purposes of the Short-Term Disability Plan, &quot;disability&quot; is defined as a period of illness or injury that continues for eight or more consecutive calendar days during which you are unable to perform the material and substantial duties of your position on an active employment basis. A medical certification by a licensed physician must show that you are disabled, and you must be under the care of a licensed physician during your period of illness or injury. You must also be determined to be disabled by DMS, the claims administrator for the Short-Term Disability Plan, for non-work-related illnesses or injuries or you must be approved as disabled in accordance with the applicable state Workers’ Compensation law for work-related illnesses or injuries. The claims administrator may use any appropriate information, including surveillance information, to determine whether you are disabled. Furthermore, you are not eligible for leave or pay covered under the STD Plan if the sole reason you cannot report to work is due to your inability to commute to the workplace. (If this is an issue that affects you, please see the Accommodating Disabilities and Temporary Work Restrictions Policy, available at me@jpmc &gt; HR Policies &gt; Employee Assistance.)</td>
</tr>
<tr>
<td>Eligible Compensation for Short-Term Disability</td>
<td>Generally, your annual base salary plus applicable job differential pay (e.g., shift pay) up to $400,000 per year. It does not include any annual bonuses, overtime, special recognition, or other incentive awards you might receive. In certain situations, your eligible compensation may include other cash earnings (e.g., commissions and draws) paid under certain non-annual incentive plans that provide compensation in lieu of base salary. Separate definitions other than what is described here may apply to employees in certain positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.</td>
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<tr>
<td>Term</td>
<td>Definition</td>
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| **Full-Time Employee (For purposes of the Short-Term Disability Plan)** | An employee paid through a U.S. payroll of the firm, subject to FICA withholding, and regularly scheduled to work 40 hours per week. Full-time employees include employees who are paid on a salaried basis or an hourly basis, as well as employees who are eligible for draws or commissions. Employees who are eligible for draws or commissions are paid according to line of business commission plans. Full-time employees are generally eligible to participate in the firm’s benefits programs and for paid time off, subject to such programs’ eligibility criteria.  
  • *Full-time salaried employees* are exempt or overtime-eligible employees paid on a salaried basis (does not apply to full-time overtime-eligible employees who work in California).  
  • *Full-time hourly-paid employees* are overtime eligible employees paid on an hourly basis (applies only to full-time overtime eligible employees who work in California). |
| **Introductory Period**                                               | The first 90 days of employment for newly hired and re-employed employees at JPMorgan Chase.                                                                                                           |
| **Licensed Physician**                                               | A person who is not your relative or family member and:  
  • Is determined by the Plan Administrator or its delegate to be qualified to render an opinion about your physical or mental condition as it relates to your claim of disability;  
  • Is a healthcare provider or mental health provider licensed in the jurisdiction in which he or she practices and is determined by the claims administrator, in its sole discretion, to be qualified and appropriate under the circumstances to provide medical certification; and  
  • Whose primary practice is treating patients. |
<p>| <strong>Medical Certification</strong>                                            | Certification from your licensed physician confirming the status of your medical condition as it relates to your claim of disability and objective documentation that your medical condition disables you from performing your job. |
| <strong>Non-Occupational Injury/Illness</strong>                                 | A non-occupational injury/illness means an injury, sickness, or disease not related to your employment.                                                                                                     |
| <strong>Occupational Injury/Illness</strong>                                     | An occupational injury or illness extends to all injuries or diseases that arise out of and are in the course and scope of employment. If you have an occupational illness or injury, you may be eligible for Workers’ Compensation benefits, including paid medical expenses and compensation for lost work time. |</p>
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<tr>
<th>Term</th>
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<tr>
<td>Recognized Service</td>
<td>The period of service with JPMorgan Chase that may include service with heritage organizations (including predecessors of JPMorgan Chase) as outlined by the following conditions:</td>
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<tr>
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<td><strong>If employed as of July 1, 2004:</strong></td>
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<td>If employed by JPMorgan Chase &amp; Co. or one of its participating subsidiaries or Bank One Corporation or one of its participating subsidiaries as of the date of the merger (July 1, 2004), only prior service with the specific heritage organization employing the individual on that merger date (July 1, 2004) will count as recognized service, as follows:</td>
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<tr>
<td></td>
<td>• If employed by JPMorgan Chase &amp; Co. or one of its participating subsidiaries as of July 1, 2004, service defined as cumulative service under heritage JPMorgan Chase Human Resources policies (including pre-acquisition service in identified situations) will count as recognized service; or</td>
</tr>
<tr>
<td></td>
<td>• If employed by Bank One Corporation or one of its participating subsidiaries as of July 1, 2004, recognized service will be determined by the Bank One Service Date (as documented in official company records).</td>
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<td><strong>If re-employed during the period July 2, 2004 through June 30, 2005:</strong></td>
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<td></td>
<td>If not employed by a heritage organization on the merger date (July 1, 2004) and re-employed during the period July 2, 2004 through June 30, 2005, the applicable service provisions referenced above will be those of the heritage organization that most recently employed the individual prior to his/her re-employment date.</td>
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<td><strong>If re-employed on or after July 1, 2005:</strong></td>
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<td></td>
<td>For individuals who were employed by the firm as of July 1, 2005, experience a subsequent break in service and are re-employed by the firm:</td>
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<td>• If the individual’s break in employment ending on or after July 1, 2005, is 12 months or less, his/her service will be considered uninterrupted for purposes of recognized service. In other words, the period of the break in employment ending on or after July 1, 2005 counts toward the period of recognized service.</td>
</tr>
<tr>
<td></td>
<td>• If the individual’s break in employment ending on or after July 1, 2005, is more than 12 months, recognized service upon rehire will include recognized service as in effect on the last day of the previous employment period.</td>
</tr>
<tr>
<td></td>
<td>For individuals who were not employed as of June 30, 2005 but who are re-employed on or after July 1, 2005, the employer for purposes of recognized service is the employer who most recently employed the individual prior to the re-employment date:</td>
</tr>
<tr>
<td></td>
<td>• If the individual’s break in employment, ending on or after July 1, 2005, is 12 months or less, his/her service will be considered uninterrupted for purposes of recognized service. In other words, the period of the break in employment counts toward the period of recognized service.</td>
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<td></td>
<td>• If the individual’s break in employment, ending on or after July 1, 2005, is more than 12 months:</td>
</tr>
<tr>
<td></td>
<td>— For rehires whose last employer before the break was heritage JPMorgan Chase, recognized service upon rehire will include service defined as cumulative service under heritage JPMorgan Chase Human Resources policies during the previous employment period plus an adjustment for pre-acquisition service in identified situations.</td>
</tr>
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<td>— For rehires whose last employer before the break was heritage Bank One, recognized service will include service denoted by the employee’s Bank One Service Date as in effect on the last day of the previous employment period.</td>
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<tr>
<td>Term</td>
<td>Definition</td>
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<td>For heritage Bear Stearns employees who were employed by the firm as of August 31, 2008:</td>
<td>• Recognized Service will be determined by the Bear Stearns Service Date (as documented in official company records).</td>
</tr>
</tbody>
</table>
| For heritage Bear Stearns employees re-employed on or after September 1, 2008 (whose last employer before the break in service was heritage Bear Stearns versus JPMorgan Chase): | • If the individual’s break in employment, ending on or after September 1, 2008, is 12 months or less, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.  
• If the individual’s break in employment, ending on or after September 1, 2008, is more than 12 months, Recognized Service upon rehire will include prior Bear Stearns service, excluding the period of the break in employment. |
| For heritage Washington Mutual employees who were employed by the firm as of June 30, 2009: | • Recognized Service will be determined by the Washington Mutual Service Date (as documented in official company records).                                                                                  |
| For heritage Washington Mutual employees re-employed on or after July 1, 2009 (whose last employer before the break in service was heritage Washington Mutual versus JPMorgan Chase): | • If the individual’s break in employment, ending on or after July 1, 2009, **is 12 months or less**, his/her service will be considered uninterrupted for purposes of Recognized Service. In other words, the period of the break in employment counts toward the period of Recognized Service.  
• If the individual’s break in employment, ending on or after July 1, 2009, **is more than 12 months**, Recognized Service upon rehire will include prior Washington Mutual service, excluding the period of the break in employment.  
Service with a company at the time of its acquisition (as opposed to a merger) will count toward recognized service, if so provided under the terms of the applicable purchase agreement. |
| Temporary Employee (For purposes of the Short-Term Disability Plan)   | Employees hired onto the U.S. JPMorgan Chase payroll for a specific length of time or for a temporary project, typically for less than six months. In general, these employees are paid on an hourly basis and are not eligible to participate in certain JPMorgan Chase benefit plans and paid time off policies. |
| Under the Care of a Licensed Physician                               | You are considered to be under the care of a licensed physician when you:  
• Personally visit a licensed physician as frequently as is medically required (according to generally accepted medical standards) to effectively manage and treat your disability condition(s);  
• Are receiving the most appropriate treatment and care (which conforms with generally accepted medical standards for your disability condition(s)), by a licensed physician whose specialty or experience is the most appropriate for your disability; and  
• Are receiving active treatment from a licensed healthcare provider on a regular basis that is appropriate for your disability, as determined by the claims administrator. |
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<tr>
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<th>Definition</th>
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<tbody>
<tr>
<td><strong>Wait Period</strong></td>
<td>The first week of short-term disability leave is generally a one-week wait period (i.e., seven consecutive calendar days) before short-term disability pay begins, unless otherwise indicated by state statutory requirements. If your short-term disability leave is due to a non-work-related illness or injury, you must apply any available sick time as pay during this first week of short-term disability leave. If your available sick time is exhausted, where allowable by state law, you must apply available personal days and floating holidays, if applicable, as well as any accrued and unused vacation as pay during the wait period. In addition, at your request, JPMorgan Chase will advance you unaccrued vacation time for the calendar year in which your leave begins for use during your one-week wait period. If your short-term disability leave is due to a work-related illness or injury, a Workers’ Compensation state-mandated wait period may also apply and will run concurrently with the STD Plan wait period. Furthermore, you may, but are not required to, apply any of your available paid time off as pay during the wait period. If all of your paid time off is exhausted, the applicable portion of the first week of your short-term disability or Workers’ Compensation leave is unpaid. For more information, please refer to the Time Away from Work Policies, available at me@jpmc &gt; HR Policies &gt; Time Away from Work. <strong>Please Note:</strong> If JPMorgan Chase advanced you unaccrued vacation time for a wait period and your employment later terminates, any vacation time that was paid to you but has not been accrued by your termination date will be considered a salary advance and will be recovered at termination.</td>
</tr>
<tr>
<td><strong>Workers’ Compensation Insurance Program</strong></td>
<td>Workers’ Compensation insurance provides medical, disability, and other statutory benefits for employee illnesses and injuries arising out of and in the course and scope of work. Where applicable, short-term disability pay benefits may supplement a Workers’ Compensation wage replacement benefit. Workers’ Compensation claims are approved in accordance with applicable state Workers’ Compensation law. If a Workers’ Compensation claim is approved, the approval will also serve as the authorization of applicable pay benefits under the STD Plan. If a Workers’ Compensation claim is denied, the leave will still be considered under the STD Plan and will be required to meet the requirements of the STD plan in order to qualify as paid leave. For further information about JPMorgan Chase’s Workers’ Compensation administrators, please go to: FWS &gt; Corporate &amp; LOB Finance Groups &gt; Global Treasury &gt; Corporate Insurance Services &gt; Workers’ Compensation Claims Reporting.</td>
</tr>
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## Some Quick Facts

<table>
<thead>
<tr>
<th>Your Coverage</th>
<th>The Short-Term Disability Plan provides time off, and if eligible, financial protection of full or partial pay for approved periods of disability.</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>• Full-time and part-time employees who are regularly scheduled to work 20 or more hours per week may receive up to 26 weeks of time off for each approved Short-Term Disability Leave.</td>
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<td></td>
<td>• Part-time employees who are regularly scheduled to work less than 20 hours per week may receive up to 60 days of time off for each approved Short-Term Disability Leave.</td>
</tr>
<tr>
<td></td>
<td>• Full-time and part-time employees who are regularly scheduled to work 20 or more hours per week may be eligible to receive short-term disability pay at either 100% or 60% pay in accordance with the “Short-Term Disability Pay Schedule” on page 11 (up to 25 weeks for each approved disability leave – please see “Multiple Short-Term Disability Leaves” on page 15 to learn how the 25 weeks are counted in cases of multiple disabilities during a calendar year).</td>
</tr>
<tr>
<td></td>
<td>• Employees who work in New Jersey may receive 100% or 66.67% of pay in accordance with state statutory benefits.</td>
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<tr>
<td></td>
<td>Short-term disability pay is payable only if your claim is approved for short-term disability or Workers’ Compensation benefits. You may not receive more than 100% of your pay between any non-occupational state disability or occupational Workers’ Compensation disability benefits and the short-term disability pay you may be eligible to receive under the STD Plan.</td>
</tr>
</tbody>
</table>
Participating in the Short-Term Disability Plan

The Short-Term Disability Plan provides time off and short-term disability pay to eligible employees who have an approved disability and are unable to work. The general guidelines of the JPMorgan Chase Short-Term Disability Plan are described below.

Eligibility

You are eligible for short-term disability leave if:

- You are an employee on a U.S. payroll of the firm, subject to FICA withholding;
- You are actively at work or are on a leave of absence approved under the Family and Medical Leave Policy, Parental Leave Policy, or are already on an approved short-term disability leave when you have another need for short-term disability leave; and
- You file your completed claim within 30 calendar days of the first day of absence and it is approved by the appropriate claims administrator.

The following individuals (or other similarly situated individuals) are not eligible for short-term disability pay under the STD Plan, even if they are later found by a court order or government entity to be “common law employees” of a participating employer:

- Independent contractors, agents, and their employees;
- Part-time employees regularly scheduled to work less than 20 hours per week;
- Interns; and/or
- Leased, temporary, and occasional/seasonal employees.

Short-Term Disability Leave Duration and Pay

When you take a Short-Term Disability Leave, your maximum short-term disability leave duration (i.e., the maximum amount of leave time available for each short-term disability leave you take), is determined by your employment classification. Depending upon your employment classification and length of service, your short-term disability leave may consist of paid and/or unpaid time off, as described below.

If you are regularly scheduled to work 20 hours or more per week:

- You are eligible for up to 26 weeks of leave per approved disability.
- Generally, up to 25 weeks of your short-term disability leave is paid (see “Short-Term Disability Pay Schedule” on page 11) if you:
  - are a full-time employee who has completed 90 days of employment (i.e., the Introductory Period, as defined under “Important Terms” beginning on page 3); or
  - are a part-time employee who is regularly scheduled to work 20 or more hours per week who has completed two years of Recognized Service (please see “Important Terms” beginning on page 3 for the definition of “Recognized Service”).
- Otherwise, your leave is unpaid.

For More Information on Time Off Policies

JPMorgan Chase offers a variety of time-off and human resources policies that complement the Short-Term Disability Plan. For more information on these policies, please refer to the Time Away from Work Policies, available at me@jpmc > HR Policies > Time Away from Work.

If your Short-Term Disability is related to childbirth, the Parental Leave Policy and the Family and Medical Leave Policy may also apply to you. For more information on these policies, please refer to the Leave of Absence policies, available at me@jpmc > HR Policies > Leaves of Absence.
If you are regularly scheduled to work less than 20 hours per week:

- You are eligible to take up to 60 calendar days of **unpaid** short-term disability leave per approved disability.

**Please Note:** If your short-term disability leave is denied and you are not approved for time off under the Family and Medical Leave Policy or Parental Leave Policy, you are not eligible for subsequent short-term disability leave unless you have returned to work. For additional information, please refer to the “Return from Leave” section of the Short-Term Disability Leave Policy, available at [me@jpmc](mailto:me@jpmc) > HR Policies > Leaves of Absence.

**Cost of Coverage**

JPMorgan Chase does not charge any costs to employees for their Short-Term Disability Plan benefits. As a result, any paid leave you receive through the plan would be taxable.
How the Short-Term Disability Plan Works

Length and Amount of Benefits

If you are an eligible employee and suffer a non-occupational illness or injury, short-term disability pay under the Short-Term Disability Plan will not begin immediately. No benefits under the plan are available until you have been disabled for seven consecutive calendar days (the "Wait Period," as defined under “Important Terms” beginning on page 3). This means that you will not receive pay for those days unless you have paid time off available to you.

If you meet the eligibility criteria for short-term disability pay described on 9, beginning on the eighth consecutive calendar day of your short-term disability leave you may be eligible to receive short-term disability pay at either 100% or 60% pay (for up to 25 weeks for each approved disability), in accordance with the Short-Term Disability Pay Schedule below. (In certain instances, employees may receive short-term disability pay at a higher percentage of pay than 60%, in accordance with applicable statutory requirements in their state.)

The number of weeks of short-term disability pay at 100% or 60% pay for which you may be eligible is determined by your completed years of recognized service as of the beginning of your approved short-term disability leave and the number of weeks of short-term disability pay that you may have already received in the calendar year in which your short-term disability begins. If you have multiple short-term disability leaves that begin within the same calendar year, you will receive the 60% benefit once you have reached the maximum number of weeks at 100% within the calendar year (please see “Multiple Short-Term Disability Leaves” on page 15).

Short-Term Disability Pay Schedule*

<table>
<thead>
<tr>
<th>Years of Recognized Service</th>
<th>Weeks at 100% Pay Within a Calendar Year</th>
<th>Weeks at 60% Pay</th>
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<tbody>
<tr>
<td>Less than 1</td>
<td>0</td>
<td>25</td>
</tr>
<tr>
<td>1–2</td>
<td>4</td>
<td>21</td>
</tr>
<tr>
<td>3–4</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>5–6</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td>7–9</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>10–19</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td>20 or more</td>
<td>25</td>
<td>0</td>
</tr>
</tbody>
</table>

* Full-time employees, including re-employed individuals, must complete the Introductory Period before the beginning of the short-term disability leave to be eligible for short-term disability pay; part-time employees who are regularly scheduled to work 20 or more hours per week must complete two years of Recognized Service before the beginning of the short-term disability leave to be eligible for short-term disability pay. Re-employed part-time employees who are regularly scheduled to work 20 or more hours per week must complete the Introductory Period following their re-employment date to be eligible to receive short-term disability pay, even if they previously satisfied the two-year recognized service requirement. (Please see “Important Terms” beginning on page 3 for the definition of “Introductory Period” and “Recognized Service.”)

The Long-Term Disability Plan

Should you continue to be disabled longer than 26 consecutive weeks, you may be eligible to receive benefits under the Long-Term Disability (LTD) Plan if, prior to becoming disabled, you either had JPMorgan Chase-provided LTD coverage or you elected LTD coverage, and your disability is approved by the LTD claims administrator.
Please note the following restrictions with respect to short-term disability pay:

- Eligible compensation greater than $400,000 per year is disregarded for purposes of determining short-term disability pay.

- You may not apply any of your available paid time off while you are receiving short-term disability pay, including to benefits that are provided on a partial pay basis (e.g., 60% of pay).

- If it is determined that your short-term disability pay benefit was underpaid, you'll be paid the additional amount. If it is determined that your disability pay benefit was overpaid, you will be responsible for repaying any excess payments you received. Failure to do so may result in corrective action, including termination of employment. JPMorgan Chase may satisfy all or a part of this repayment obligation by withholding any amounts not yet paid to you. In addition, JPMorgan Chase will be entitled to any costs and attorneys fees associated with enforcing this repayment obligation.

**Statutory Benefits**

Generally, the benefits that you receive under the Short-Term Disability Plan during your approved short-term disability leave include statutory benefits for which you may be eligible, such as state disability or Workers' Compensation disability benefits. The short-term disability pay that you receive during your approved disability period is offset by any Workers' Compensation disability benefits for which you may be eligible. Please see below for information on state disability benefits; Workers' Compensation is discussed in “Filing a Claim for a Non-Occupational Illness or Injury” on page 18.

You are not eligible to receive more than 60% or 100% of your eligible compensation (based on your years of recognized service) between any state disability or Workers' Compensation disability benefits and short-term disability pay under the STD Plan, unless the laws in your state require otherwise. In California, New Jersey, New York, Rhode Island, and Hawaii you cannot receive state statutory disability benefits and Workers' Compensation disability benefits simultaneously. Please note for California the statutory benefit will be offset until Workers' Compensation claim is approved.

**Please Note:** Any overpayment will be collected by JPMorgan Chase or the claims administrator. Failure to reimburse JPMorgan Chase or the claims administrator for any benefits you receive in excess of 100% of your short-term disability pay may result in corrective action, including termination of employment.

**State Disability Benefits**

California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island have disability laws requiring short-term disability payments. Disability provisions vary as to eligibility, cost, and the portion of regular pay that's provided.

In Hawaii, New Jersey, and New York, JPMorgan Chase self-insures and self-administers the state statutory benefits as well as the STD Plan. In these states, if you qualify for short-term disability benefits, the approved short-term disability pay that you receive under the JPMorgan Chase Short-Term Disability Plan will include any state disability benefits for which you may be eligible.

Furthermore, for these states, if the state statutory benefit is more generous, JPMorgan Chase Disability Management Services (“DMS”), the claims administrator for the Short-Term Disability Plan, will ensure you receive the appropriate benefit under the applicable state requirement.
If you are not eligible for short-term disability pay under the JPMorgan Chase Short-Term Disability Plan, but are eligible for the state statutory portion of the short-term disability pay benefit, you will receive the state statutory benefit from JPMorgan Chase.

**Important Note About California and Rhode Island Disability Benefits**

- For employees with non-work related illnesses or injuries who work in California and Rhode Island, any short-term disability pay you are eligible to receive under the JPMorgan Chase Short-Term Disability Plan will be reduced or offset by the amount of the state statutory benefits you are expected to receive. The offset will be taken *even if you do not actually apply for the benefits*. Therefore, it is strongly recommended that you submit a disability claim to the applicable state for these benefits as soon as possible based on the state’s guidelines. If you receive a lower amount of state benefits than expected, please contact JPMorgan Chase so that your offset amount can be reviewed and recalculated, if necessary.

- The JPMorgan Chase claims administrator will determine the appropriate offset to be applied.

- Once you report your leave of absence by calling accessHR (please see the “Questions” chart under the “The Short-Term Disability Plan” on page 1 for contact information), you will receive a packet of information, which will include information and directions to file for the state statutory benefits and for benefits under JPMorgan Chase’s Short-Term Disability Plan. Note that there are deadlines associated with both state and STD Plan benefits that may affect the total amount you are eligible to receive. You are encouraged to complete and submit your claim form to the state and to DMS in a timely manner.

- The JPMorgan Chase claims administrator will determine the appropriate offset to be applied.

- For more information regarding California SDI, you may contact a Disability Insurance Customer Service Center at 1-800-480-3287. TTY (for deaf or hearing impaired individuals only) is available by calling 1-800-563-2441. You may also obtain information online at [http://www.edd.ca.gov/disability/](http://www.edd.ca.gov/disability/).

- For more information regarding Rhode Island SDI, you may contact a Rhode Island Temporary Disability Insurance Representative at (401) 462-8420 and select option #1 for an application or file online at [https://uiclaims.ri.gov/tdionline/](https://uiclaims.ri.gov/tdionline/).

**Temporary Reduced Schedule Return to Work/Partial Short-Term Disability Pay**

The partial return to work program is designed to assist employees who are actively recovering from a short-term injury or illness with the expectation that they will return to full duty work without restrictions within six weeks of the start of their partial return to work under this policy.

- If you qualify for a partial return to work program, JPMorgan Chase may provide temporary modifications, including the reduction of your regularly scheduled work hours, to accommodate temporary work-related restrictions and to promote a gradual transition to full duty. The following are generally required:
  - Your health care provider’s support of a defined, short-term, transitional/reduced work schedule; and
  - Your line of business management’s agreement that a transitional assignment can be made available, based on business requirements and critical job function needs.
If a transitional assignment requires a reduced-work schedule, JPMorgan Chase will pay for your hours worked. You may receive additional pay or disability pay for the non-working portion of the day. This pay will follow the short-term disability pay outlined in the Length and Amount of Benefits and Short-term Disability Pay Schedule sections on page 11 for your partial return to work.

A transitional assignment is temporary in nature and would normally not exceed six to eight weeks. Your daily hours of work would increase over the course of the transitional assignment.

Your JPMorgan Chase Disability Management Services (“DMS”) case manager will work with you and your manager regarding the transitional assignment.

If you are not able to return to a full schedule in six to eight weeks and you have remaining STD benefits available, you will be returned to full STD status or be considered for Long-Term Disability benefits, if available.

If you have exhausted all available disability benefits, DMS will contact the appropriate HR Business Partner or HR Support Team to evaluate further options.

If you need a different form of accommodation to resume your essential job duties you should contact DMS and your HR Business Partner or HR Support Team. For details, please see the Accommodating Disabilities and Temporary Work Restrictions Policy, available at me@jpmc > HR Policies > Employee Assistance.

Please Note: Employees on a transitional assignment are not generally eligible for overtime assignments.
Recurrent Disabilities

A recurrent disability occurs if you return to work after being on an approved short-term disability leave and go out again within 60 days due to the same or a related medical condition. If you experience a recurrent disability, your successive leave must be approved by JPMorgan Chase Disability Management Services. You will not have to complete another one-week wait period and your subsequent short-term disability will be considered a continuation of your original short-term disability. The subsequent weeks of short-term disability will count toward the maximum leave duration for which you are eligible, i.e., 26 weeks for employees who are regularly scheduled to work 20 or more hours per week. If you are eligible for non-occupational short-term disability pay, your benefits will resume at the appropriate rate, i.e., 100% or 60% of pay, based on your length of service as of the beginning of your original approved short-term disability leave, up to the maximum of 25 weeks. For example:

- Assume you are a full-time employee with eight years of recognized service. According to the “Short-Term Disability Pay Schedule” on page 11, in a calendar year you would be eligible for up to 13 weeks of disability pay at 100% of pay and up to 12 weeks of disability pay at 60% of pay. Assume your short-term disability leave is approved from February 8 through April 25 (for 11 weeks). During your first week of leave, you would be required to use available sick time to cover the one-week wait period for short-term disability pay. You would then receive 100% of your pay for the next 10 weeks until your return to work on April 26.

- Further assume that on June 5, you begin leave for the same health condition and your short-term disability leave is approved for an additional four weeks (i.e., June 5 through July 3). Since this leave is a continuation of your prior leave, you do not need to complete another one-week wait period. Your total short-term disability leave time is 15 weeks (11 weeks from the prior leave, plus four more as a continuation of that leave). Since you previously received 10 weeks of short-term disability pay at 100% of pay, you would be entitled to receive three additional weeks at 100% of pay, according to the schedule. Your fourth (and final) week of leave would be at 60% of pay.

Please Note: Should you continue to be disabled longer than 26 consecutive weeks, you may be eligible for long-term disability benefits if you had JPMorgan Chase-provided LTD coverage or you elected coverage under the LTD Plan before becoming disabled and you are approved by the LTD claims administrator.

Multiple Short-Term Disability Leaves

This section applies to situations in which you return to work after being on an approved short-term disability leave and you begin leave again due to an unrelated medical condition or more than 60 days after returning to work. If you have multiple short-term disability leaves, under the following circumstances your leave will be considered a new short-term disability (versus a continuation of the same leave):

- If you begin a short-term disability leave more than 60 calendar days after returning from a prior short-term disability leave; or
- If you begin a short-term disability leave anytime after returning from a prior short-term disability leave that was for a different medical condition.
If either of the above circumstances apply, you will be required to complete another one-week wait period. Your maximum short-term disability leave duration (i.e., 26 weeks for employees who are regularly scheduled to work 20 or more hours per week) will begin anew. If you are eligible and approved for short-term disability pay, you are eligible for up to 25 weeks of pay according to the short-term disability pay schedule. If your disability begins in the same calendar year that your prior disability leave began, your pay will resume at the level you were receiving for the preceding claim. For example:

- Assume you are a full-time employee with five years of recognized service. According to the “Short-Term Disability Pay Schedule” on page 11, in a calendar year you would be eligible for up to 10 weeks of disability pay at 100% of pay and up to 15 weeks of disability pay at 60% of pay. Assume your short-term disability leave is approved for six weeks. During your first week of leave, you would be required to use available sick time to cover the one-week wait period for short-term disability pay. You would then receive 100% of your pay for the next five weeks before your return to work.

- Assume that several months later you begin a new short-term disability leave and it is approved for twelve weeks. Since you previously received five weeks of short-term disability pay at 100% of pay, you would be entitled to receive five additional weeks at 100% of pay. Therefore, the two week remainder of your short-term disability leave would be paid at 60% of pay.
What Is Not Covered

The JPMorgan Chase Short-Term Disability Plan does not cover any disability that results from:

- War — declared or undeclared — or any act of war;
- Active participation in a riot;
- Your participation in a felony; or
- Disability related to elective cosmetic surgery or recuperation from such surgery. However, any medical complications resulting from such surgeries may be covered under the STD Plan and will be evaluated on an individual basis at the discretion of JPMorgan Chase Disability Management Services, the claims administrator.

If you suffer an illness or injury but are considered able to work, you will not be eligible for short-term disability pay under the Short-Term Disability Plan if the sole reason you do not report to work is due to your inability to commute to your workplace. (If this is an issue that affects you, please see the JPMorgan Chase Accommodating Disabilities and Temporary Work Restrictions Policy, available at me@jpmc > HR Policies > Employee Assistance.)

For more information on what is covered and not covered under the JPMorgan Chase Short-Term Disability Plan, please contact accessHR (please see the "Questions" chart under the "The Short-Term Disability Plan" on page 1 for contact information.)
Claiming Benefits

This section explains when and how to submit a claim for short-term disability benefits. For more information on your rights with respect to claims, please see the Plan Administration section of this Guide.

How to File Claims

The claims process differs based on the type of illness or injury that causes you to have an approved short-term disability.

Filing a Claim for a Non-Occupational Illness or Injury

Reporting a Leave

- It is your responsibility to call accessHR if you believe that you will be absent due to an illness or injury that will continue for eight or more consecutive calendar days (please see the “Questions” chart under the “The Short-Term Disability Plan” on page 1 for contact information). You may report your leave of absence up to 30 days in advance of your leave start date. Applications for short-term disability leave filed more than 30 calendar days after your first date of absence will be denied. When calling to report your leave of absence, you will be required to provide the following:
  — Last day worked;
  — Date of disability;
  — Your health care provider’s name, address, and telephone number;
  — The reason for your leave; and
  — Time that you have taken in the calendar year for sick time, vacation, personal days, etc.

- Please Note: If you are unable to call to report your leave due to incapacitation, a designee (such as a spouse or domestic partner), your manager, or a Human Resources Business Partner can report your leave on your behalf.

- If you are out of work 8 or more days due to a work related illness or injury, please refer to Filing a Claim for an Occupational Illness or Injury section.

- Timely reporting of your short-term disability leave will facilitate a timely determination of the short-term disability pay for which you may be eligible.

- You should also follow your Line of Business absence reporting requirements when reporting a leave of absence. Advance notification will enable your line of business to make the necessary arrangements to cover your work during your absence.

- Following your call to report your leave of absence, JPMorgan Chase Disability Management Services (DMS), the claims administrator for the Short-Term Disability Plan, will send you a leave request acknowledgement letter that includes disability claims forms and instructions for filing your disability claims to determine if you are eligible for short-term disability leave and pay. California and Rhode Island employees will also receive forms and instructions to apply for the appropriate state disability insurance. Please refer to the “Important Note About California and Rhode Island Disability Benefits” on page 13 for important benefit information and claim filing guidance for these states.

Your claim will either be approved or denied within 45 days of its submission to DMS, unless you are notified in writing that special circumstances require a delay in the decision. If your claim is denied, you will be notified in writing and provided with instructions on how to appeal the decision.
**Submitting Required Information**

- You and your licensed physician will be required to provide objective and complete medical information to support your request for short-term disability leave by sending the completed claims forms to DMS. **Please Note:** Any short-term disability pay for which you may be eligible will be suspended if you fail to provide the necessary objective medical information within 11 calendar days. If you do not submit the required medical information and/or your claim is not approved within the subsequent time frame communicated to you, your claim will be denied and your employment may be terminated.

- The medical information requested of you must be supplied at your expense and in a timely manner for your request for short-term disability leave to be evaluated — both initially and on an ongoing basis. You also will be required to provide signed authorization to DMS to obtain and release all reasonably necessary information that supports your short-term disability pay claim.

- Based on the medical information supplied, DMS will determine your eligibility for short-term disability pay, including the duration of benefits. If you continue to require leave, periodic updates of medical information may be required at your expense. Short-term disability pay will be suspended and your employment may be terminated if you fail to provide the necessary objective medical information when it is required.

- JPMorgan Chase reserves the right to require you to be examined by a licensed physician chosen by the firm, at the firm’s expense, as often as reasonably necessary while your claim continues. Failure to comply with this examination may result in the denial, suspension, or termination of any short-term disability pay provided under the STD Plan, unless JPMorgan Chase agrees you have a valid and acceptable reason for not complying.

  **Note:** The Genetic Nondiscrimination Act of 2008 (GINA) generally prohibits employers and other entities covered by GINA Title II from requesting, or requiring, genetic information of an individual or family member of the individual. Your health care provider should not provide any genetic information when responding to requests for medical information. “Genetic information,” as defined by GINA, includes an individual’s family medical history, the results of an individual’s or family member’s genetic tests, the fact that an individual or an individual’s family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual’s family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

- You should only provide your medical information to DMS — it should not be provided to your manager, Human Resources Business Partner, or any other JPMorgan Chase employee. Any medical information that you submit to DMS is treated as confidential and used only for appropriate purposes.

**Return to Work Determination**

- DMS will work with your manager and your licensed physician to determine when you may return to work. JPMorgan Chase may at its expense request that an employee who is returning from a leave complete a fitness for duty evaluation, performed by a licensed physician selected by JPMorgan Chase, if there is a reasonable belief that: (1) the employee’s ability to perform essential job functions will be impaired by a medical condition, or (2) the employee will pose a danger to the him/herself or others due to a medical condition.

- If your approved short-term disability leave could potentially continue beyond 25 weeks, your claim is automatically referred to the JPMorgan Chase Long-Term Disability Plan Administrator — as long as you had JPMorgan Chase-provided or elected coverage under that plan before becoming disabled. If your short-term disability leave is not approved and you choose to apply for long-term disability benefits, please contact The Prudential directly at 800-842-1718.
Filing a Claim for an Occupational Illness or Injury

- If you believe that your illness or injury was sustained in the course of and arose out of work, you must immediately inform your manager — whether or not your illness or injury causes you to be absent — so that the appropriate Workers’ Compensation administrator can be notified of your claim of a work-related illnesses or injury. For further information about JPMorgan Chase’s Workers’ Compensation administrators, please go to: FWS > Corporate & LOB Finance Groups > Global Treasury > Corporate Insurance Services > Workers’ Compensation Claims Reporting.

- If you will be out of work for eight or more consecutive days, you must call accessHR (please see the “Questions” chart under the “The Short-Term Disability Plan” on page 1 for contact information) to report your claim and to be evaluated for a concurrent claim under the JPMorgan Chase Short-Term Disability Plan as well as under the Family and Medical Leave Policy.

- If you are out 8 or more days due to work related illness or injury, your manager may also file a short-term disability claim.

- The applicable Workers’ Compensation administrator will make a determination of your eligibility for benefits based on your disability.
  - If your claim for lost time under Workers’ Compensation is approved, your short-term disability leave and Family and Medical Leave under the policies will also be approved. If DMS denies your claim prior to a Workers’ Compensation approval, you can appeal to have the short-term disability claim reviewed. The duration of benefits for each of these plans will follow as outlined in each policy.
  - If your claim for lost time under Workers’ Compensation is denied, your claim for short-term disability leave and Family and Medical Leave will be evaluated in accordance to those policies. If approved, the duration of benefits will follow as outlined in each policy.

While you are receiving Workers’ Compensation disability benefits, you may not receive state statutory disability benefits because those benefits apply only to non-occupational illnesses and injuries.

If your short-term disability leave is due to a work-related illness or injury, you may, but are not required to, apply any of your available paid time off as pay during any period of unpaid time, including the one-week wait period for short-term disability pay or an unpaid short-term disability leave that is approved by the Workers’ Compensation claims administrator and/or your applicable State Workers’ Compensation Board or Industrial Commission, or by DMS. You may also choose not to receive short-term disability pay as stipulated by the STD Plan. However, if you choose not to receive the JPMorgan Chase short-term disability benefit to which you may be entitled to concurrent with a claim for lost time Workers’ Compensation, you may not at a later date request the short-term disability pay for that Workers’ Compensation lost time claim.

You may not receive more than 100% of your eligible compensation between Workers’ Compensation lost time benefits and any short-term disability pay provided by JPMorgan Chase. Failure to reimburse JPMorgan Chase for any benefits you receive in excess of 100% of your eligible compensation may result in corrective action, including termination of employment.

Appealing Short-Term Disability Claim Denials

If a claim for a short-term disability leave under the JPMorgan Chase Short-Term Disability Plan for a non-occupational illness or injury is denied, either in whole or in part, you can appeal the denial by following the appropriate procedures described below.

You have 180 days from the date of your denial to send a written appeal of the short-term disability leave decision. To appeal the short-term disability leave decision, you must send a letter of appeal, medical records, progress notes, test results, and any other applicable medical documentation to DMS at:

JPMorgan Chase
Disability Management Services Appeals Coordinator
131 S. Dearborn
Mail Code: IL1-0708
Chicago, IL 60603
• You may request copies of all documents, records, and other information relevant to your claim decision; and you may submit written comments, documents, records, and other information relating to your claim for short-term disability benefits.

• DMS will make a decision no more than 45 days after your appeal is received, unless it is determined special circumstances exist that require an extension of time to process the appeal. If your appeal requires an extension, a decision will be made no more than 90 days after your appeal is received.

• If during the appeal process you determine you will require additional time to secure medical information and documentation to support your appeal, you may contact the DMS Appeals Coordinator to request an extension of time to submit additional information. Up to 45 days of additional time may be granted.

• The written decision will include specific references to the contract provisions on which the decision is based.

• In the appeal of a claim denial based upon medical judgment, the claims administrator will consult with an appropriate, independent licensed physician. You will have the right to obtain the name of such person if your appeal is denied.

For additional information regarding appealing claims under the Short-Term Disability Plan, please see the Plan Administration section of this Guide.

For Employees Who Work in the State of New Jersey

If you disagree with the determination of DMS, you have the right to appeal to the Division of Temporary Disability Insurance. You have one year from the date your disability began to file your appeal.

Send your written appeal to:
Division of Temporary Disability Insurance
Private Plan Operations
Claims Review Unit
PO Box 957
Trenton, NJ 08625-0957
Telephone: (609) 292-6135
When Coverage Ends

Your coverage for short-term disability pay under the JPMorgan Chase Short-Term Disability Plan will end on the earliest of the following:

- The date you are no longer disabled as determined by JPMorgan Chase Disability Management Services or the applicable Workers’ Compensation administrator;
- The date you reach the maximum time limit for short-term disability pay* (i.e., a one-week wait period plus 25 weeks of short-term disability pay for each approved disability);
- The date your employment with JPMorgan Chase ends due to an involuntary termination (excluding a reduction in force);
- The date the Short-Term Disability Plan is discontinued or amended; or
- The date you die.

* If you’re still disabled after a 26-week short-term disability period, you may then be eligible for benefits under the JPMorgan Chase Long-Term Disability (LTD) Plan — provided you had JPMorgan Chase-provided LTD coverage or you elected coverage under the LTD Plan before becoming disabled. Please see the Long-Term Disability (LTD) Plan section of this Guide for more information.

If your benefits under the Short-Term Disability Plan end and you are unable to return to work, your employment and your participation and coverage in the JPMorgan Chase benefit plans will generally end unless you are approved for additional leave under another JPMorgan Chase policy, such as the Accommodating Disabilities and Temporary Work Restrictions Policy. For details, please refer to the “Return from Leave” section of the Short-Term Disability Policy, available from me@jpmc > HR Policies > Leaves of Absence > Short-Term Disability. If you participate in the Long-Term Disability Plan and receive LTD benefits, then you may continue to participate in certain benefits plans and receive pay credits under the Retirement Plan.

Please Note: If you voluntarily end your employment during a period of approved short-term disability leave or if you are terminated due to job elimination, you will continue to receive short-term disability pay for the remainder of the leave duration for which you are eligible under the JPMorgan Chase Short-Term Disability Plan. If you voluntarily end your employment prior to an involuntarily termination, as determined by the claims administrator, you will not be eligible for continued short-term disability pay.
Additional Plan Information

Your primary contact for all matters relating to the general administration of the JPMorgan Chase Short-Term Disability Plan is accessHR (please see the "Questions" chart under the "The Short-Term Disability Plan" on page 1 for contact information).

Your short-term disability pay under the Short-Term Disability Plan is provided under the terms of the official insurance policies and/or contracts, if any, issued to JPMorgan Chase. JPMorgan Chase Disability Management Services has complete authority to determine whether your claim of a non-occupational disability meets the standard of the STD Plan for which benefits are payable, and to authorize the payment of any such benefits.

The applicable Workers’ Compensation administrator will determine whether you’ve incurred an occupational disability for which benefits are payable, and will pay any such benefits. All claims appeals for occupational illnesses or injuries should be directed to the appropriate state Workers’ Compensation Board or Industrial Commission.

Please Note: No person or group, other than the Plan Administrator, has any authority to interpret the JPMorgan Chase Short-Term Disability Plan (or official plan documents) or to make any promises to you about them. The Plan Administrator has complete authority in his or her sole and absolute discretion to construe and interpret the terms of the JPMorgan Chase Short-Term Disability Plan and any underlying policies and/or contracts, including the eligibility to participate in the plan. All decisions of the Plan Administrator are final and binding upon all affected parties.
Right to Amend

JPMorgan Chase reserves the right to amend, modify (including cost of coverage), reduce or curtail benefits under, or terminate the Short-Term Disability Plan at any time for any reason by act of the Employee Relations Executive. Upon termination of the Short-Term Disability Plan, all outstanding claims for benefits will be adjudicated and paid in accordance with the Short-Term Disability Plan. Coverage under the Short-Term Disability Plan does not represent a vested benefit.

JPMorgan Chase also reserves the right to amend any of the plans and policies, to change the method of providing benefits, to curtail or reduce future benefits, or to terminate at any time for any reason any or all of the plans and policies described in this Guide. Neither this Guide nor the benefits described in the Guide create a contract of employment or a guarantee of employment between JPMorgan Chase and any employee.

If you have any questions about this plan, please call the accessHR Contact Center (please see the “Questions” chart under the “The Short-Term Disability Plan” on page 1 for contact information).