

# The Disability Leave Policy

The JPMorgan Chase Disability Leave Policy is designed to provide you with continued income if you become unable to work because of an approved disability.

In most cases, the Disability Leave Policy provides financial protection for approved periods of disability (illness or injury). Based on your years of recognized service, the policy may continue all or a portion of your benefits pay for up to a total of 25 weeks within a calendar year.

This section will provide you with a better understanding of how the Disability Leave Policy works, including how and when benefits are paid.

## Questions?

For questions regarding the Disability Leave Policy, please call accessHR

- 1-877-JPMChase (1-877-576-2427)
- *Quick Path*: Enter your Standard ID or Social Security number; press 3
- TDD: 1-800-719-9980

If calling from outside the United States:

- 1-212-552-5100 (GDP#352-5100)

Service Representatives are available from 8 a.m. to 7 p.m. Eastern Time, Monday through Friday, except certain U.S. holidays. For questions regarding your disability claim, please contact the applicable claims evaluator. See "Claiming Benefits" on page 14.

### **Update: Your Guide to Benefits at JPMorgan Chase**

*This document is your summary plan description of the JPMorgan Chase Disability Leave Policy. 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, and for references to the official plan documents that contain the full specifics about the plan.*

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*The JPMorgan Chase U.S. Benefits Program is available to most full-time and part-time U.S. dollar-paid salaried employees 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 Disability Leave Policy, you'll come across some important terms related to the policy. To help you better understand the policy, many of those important terms are defined here.

Term	Definition
<b>Actively-at-Work or on an Active Employment Basis</b>	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. A person who works at home must be able to report to a place of employment outside the home.
<b>Benefits Pay for Disability Leave</b>	Generally, your annual base salary plus applicable job differential pay (e.g., shift pay). It does not include any annual bonuses, overtime, special recognition, or other incentive awards you might receive. In certain situations, your benefits pay may include other cash earnings (e.g., commissions, draws, and overrides) paid under certain non-annual incentive plans that provide compensation in lieu of base salary. <b>Please Note:</b> Any adjustments made to your benefits pay during your disability leave will be applied to the pay that you receive during disability leave. <b>Please Note:</b> Separate definitions other than what is described here may apply to employees in certain sales positions who are paid on a draw-and-commission basis. If this situation applies to you, you will be notified.
<b>Claims Evaluators</b>	The company, or its affiliate, that provides certain claims administration services for the Disability Leave Policy. The Hartford and Disability Management Services (DMS) are the claims evaluators for the Disability Leave Policy. The Hartford is the claims evaluator for the Disability Leave Policy, a self-insured plan, as it pertains to non-work-related (non-occupational) illnesses or injuries and for state-mandated disability benefits for employees who work in New Jersey and New York, which are fully insured. DMS is the claims evaluator for the Disability Leave Policy, a self-insured plan, as it pertains to non-work-related (non-occupational) illnesses or injuries for employees who work in states other than New Jersey and New York.
<b>Disability</b>	For purposes of the Disability Leave Policy, the term, disability, 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. You must be under the care of a licensed physician during this time and approved by JPMorgan Chase's applicable short-term disability claims evaluator for non-work-related illnesses or injuries or you must be approved as disabled by JPMorgan Chase's workers' compensation benefits provider for work-related illnesses or injuries. Accordingly, you are not covered under this policy 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 "Disability and Reasonable Accommodation Policy" available at Company Home > HR & Personal > Career & Work > HR Policies > What It Means to Work at JPMorgan Chase.) Furthermore, this policy does not cover any disability related to elective cosmetic surgeries or recuperation of such surgeries. However, any medical complications resulting from such surgeries may be covered under this policy and will be evaluated on an individual basis at the discretion of the disability claims evaluators. This policy does not cover any disability that results from any act of war (declared or undeclared), your active participation in a riot, or your participation in a felony.

Term	Definition
<b>Full-Time Employee (For Purposes of the Disability Leave Policy)</b>	A U.S. dollar-paid employee paid through JPMorgan Chase payroll who is regularly scheduled to work 40 hours per week. Full-time employees include employees who are paid on a salaried basis, as well as employees who earn draw, commissions, or production overrides. Employees who earn draw, commissions, or production overrides are paid according to line of business commission plans. Full-time employees are generally eligible to participate in the firm's benefits programs, subject to such programs' eligibility criteria.
<b>Introductory Period</b>	The first 90 days of employment for newly hired and re-employed employees at JPMorgan Chase.
<b>Licensed Physician</b>	<p>A person who:</p> <ul style="list-style-type: none"> <li>• Performs tasks that are within the limits of his or her medical license; and</li> <li>• Is licensed to practice medicine and prescribe and administer drugs or perform surgery; or</li> <li>• Has a doctoral degree in psychology (Ph.D. or PSY.D.) whose primary practice is treating patients; or</li> <li>• Is a legally qualified medical practitioner according to the laws and regulations of the governing jurisdiction and is licensed in the state in which he or she practices; and</li> <li>• Is not a relative or family member.</li> </ul>
<b>Medical Certification</b>	Certification from your licensed physician confirming the status of the disability for which you're requesting disability leave and/or disability pay benefits under the Disability Leave Policy.
<b>Non-Occupational Illness/Injury</b>	<p>A non-occupational illness means a sickness or a disease not related to your employment.</p> <p>A non-occupational injury means a bodily injury that is the direct result of an accident and not related to any other cause and not related to your employment.</p>
<b>Occupational Illness/Injury</b>	<p>An occupational illness extends to all diseases that arise out of and are in the course and scope of employment.</p> <p>An occupational injury means an injury caused by accidents arising out of and in the course and scope of employment.</p> <p>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>
<b>Part-Time Hourly-Paid Employee (For Purposes of the Disability Leave Policy)</b>	A U.S. dollar-paid employee paid through JPMorgan Chase payroll who is regularly scheduled to work less than 20 hours per week. Part-time hourly-paid employees are paid on an hourly basis and are generally not eligible for most JPMorgan Chase benefits or for paid time off.
<b>Part-Time Salaried Employee (For Purposes of the Disability Leave Policy)</b>	A U.S. dollar-paid employee paid through JPMorgan Chase payroll who is regularly scheduled to work 20 or more hours but less than 40 hours per week. Part-time salaried employees include employees who are paid on a salaried basis, as well as employees who earn draw, commissions, or production overrides. Employees who earn draw, commissions, or production overrides are paid according to line of business commission plans. Part-time salaried employees are generally eligible to participate in the firm's benefits programs, subject to such programs' eligibility criteria.

Term	Definition
<b>Recognized Service</b>	<p>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:</p> <p><b>If Employed as of July 1, 2004:</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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).</li> </ul> <p><b>If Re-Employed During the Period July 2, 2004 through June 30, 2005:</b></p> <p>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.</p> <p><b>If Re-Employed on or after July 1, 2005:</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <p>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.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• If the individual's break in employment, ending on or after July 1, 2005, is more than 12 months: <ul style="list-style-type: none"> <li>— 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.</li> <li>— 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.</li> </ul> </li> <li>• 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.</li> </ul>

Term	Definition
<b>Temporary Employee (For Purposes of the Disability Leave Policy)</b>	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.
<b>Under the Care of a Licensed Physician</b>	<p>You are considered to be under the care of a licensed physician when you:</p> <ul style="list-style-type: none"> <li>• Personally visit a physician as frequently as is medically required (according to generally accepted medical standards) to effectively manage and treat your disability condition(s); and</li> <li>• Are receiving the most appropriate treatment and care (which conforms with generally accepted medical standards for your disability condition(s)), by a physician whose specialty or experience is the most appropriate for your disability.</li> </ul>
<b>Wait Period</b>	<p>The first week of your disability leave. There is a one-week wait period (i.e., seven consecutive calendar days) for disability pay benefits.</p> <p>If your disability leave is due to a non-work-related illness or injury, you must apply any earned and unused sick time during the one-week wait period for disability pay benefits, as well as during an unpaid disability leave that is approved by the applicable claims evaluator or by the Family and Medical Leave Act (FMLA) Unit of Disability Management Services (DMS).</p> <p>DMS is also the claims evaluator for time off approved under the FMLA. For additional information, please refer to the “JPMorgan Chase and the Family and Medical Leave Act Policy” available at Company Home &gt; HR &amp; Personal &gt; Career &amp; Work &gt; HR Policies &gt; Time Away from Work &gt; Leave of Absence Policies.</p> <p>If your earned and unused sick time is exhausted, you must apply earned and unused personal days and floating holidays, if applicable, as well as any accrued and unused vacation to your 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 or unpaid disability leave.</p> <p><b>Please Note:</b> If your employment terminates and you have used more vacation than you have accrued by your termination date, this will be considered a salary advance and will be recovered at termination.</p> <p>If your 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 during the one-week wait period for disability pay benefits or an unpaid disability leave that is approved by the workers’ compensation evaluator or by the FMLA Unit of DMS. <b>Please Note:</b> A state-mandated wait period for workers’ compensation benefits may also apply and will run concurrently with the disability leave wait period.</p> <p>If all of your paid time off is exhausted, the applicable portion of the first week of your disability leave is unpaid. For more information, please refer to the “Time Away from Work Policies” available at Company Home &gt; HR &amp; Personal &gt; Career &amp; Work &gt; HR Policies.</p>

Term	Definition	
<b>Workers' Compensation Program</b>	The JPMorgan Chase Workers' Compensation Program is administered by Liberty Mutual, unless you work in one of the following states listed below:	
	<b>State</b>	<b>Responsible Entity</b>
	North Dakota	Workforce Safety and Insurance — State Insurance Fund Program
	Ohio	<ul style="list-style-type: none"> <li>• Bureau of Workers' Compensation ("BWC") — State Insurance Fund Program</li> <li>• Cambridge Integrated Services — Self-Insured Program</li> </ul> <p><b>Please Note:</b> To determine whether the BWC or Cambridge is your workers' compensation administrator, please refer to the "Information" section of the JPMorgan Chase Corporate Insurance Services web site at Company Home &gt; Lines of Business &gt; Corporate Groups &gt; Global Finance &gt; Global Finance Home &gt; Select LOBS &amp; Regions &gt; Corporate Insurance Services.</p>
	Washington	Department of Labor and Industries — State Insurance Fund Program
	West Virginia	BrickStreet Mutual Insurance Company
Wyoming	Division of Workers' Compensation — State Insurance Fund Program	
For more information regarding workers' compensation, please refer to the JPMorgan Chase Corporate Insurance Services web site or contact your state Workers' Compensation Board.		

# Some Quick Facts

<b>Your Coverage</b>	<p>The Disability Leave Policy provides time off, and if eligible, financial protection of full or partial pay for approved periods of disability.</p> <ul style="list-style-type: none"> <li>• Full-time and part-time salaried employees may receive up to 26 weeks of time off for each approved disability leave. Part-time hourly-paid employees may receive up to 60 days of time off for each approved disability leave.</li> <li>• Full-time and part-time salaried employees may be eligible to receive disability pay benefits at either 100% or 60% pay (up to a total of 25 weeks within a calendar year), in accordance with the Disability Pay Benefits Schedule (in the “How the Disability Leave Policy Works” section).</li> </ul> <p>Disability pay benefits are payable only if your claim is approved for short-term or workers’ compensation benefits. You are not eligible to receive more than 100% of your pay between any state disability or workers’ compensation benefits and disability pay benefits you may be eligible to receive under this policy.</p> <p>Please note that if you are eligible for disability leave and disability pay benefits, the time frames run concurrently.</p>													
<b>The Disability Leave Policy Claims Evaluator</b>	<p>The Hartford and Disability Management Services (DMS) are the claims evaluators for the Disability Leave Policy. For employees who work in New Jersey and New York, The Hartford is the claims evaluator for the Disability Leave Policy, a self-insured plan, as it pertains to non-work-related (non-occupational) illnesses or injuries and for state-mandated disability benefits. For employees who work in states other than New Jersey and New York, DMS is the claims evaluator for the Disability Leave Policy, a self-insured plan, as it pertains to non-work-related (non-occupational) illnesses or injuries.</p>													
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**How the Policy Works**

The Disability Leave Policy is administered differently for employees working in New Jersey and New York as a result of certain state law requirements. For employees working in New Jersey and New York, benefits under the Disability Leave Policy are administered by The Hartford. A portion of those benefits are state-mandated benefits that are provided under the terms of an insurance policy. For eligible employees working in New Jersey and New York, the amount of benefits available under the Disability Leave Policy that are in excess of the state-mandated benefits are “self-insured,” that is, the benefits are paid out of corporate assets.

For employees working in all other states, JPMorgan Chase “self-insures” the benefits, which are administered by the JPMorgan Chase Disability Management Services (DMS) unit and are paid directly out of corporate assets.

# Coverage Under the Disability Leave Policy

The Disability Leave Policy provides time off to eligible employees when you have an approved disability and are unable to work. The general guidelines of the JPMorgan Chase Disability Leave Policy are described below.

## Eligibility

All employees are eligible to take time off in accordance with the terms of the Disability Leave Policy. Depending upon your employment classification and length of service, your disability leave may consist of paid and/or unpaid time off, as further described below. When you take a disability leave, your maximum disability leave duration (i.e., the maximum amount of disability leave time available to you for each disability leave you take), is determined by your employment classification, as follows:

- If you are a full-time or part-time salaried U.S. dollar-paid employee who is actively at work when your approved disability leave begins, you are eligible to take up to 26 weeks of paid or unpaid disability leave.
- If you are a part-time hourly-paid employee who is actively at work when your approved disability leave begins, you are eligible to take up to 60 days of unpaid disability leave. While you are not eligible for disability pay benefits, you may be eligible for statutory benefits (i.e., state disability benefits if you work in a state that provides such benefits or workers' compensation benefits).

Generally, you are eligible to receive disability pay benefits if you:

- Are actively at work when your approved disability leave begins (please see "Important Terms" beginning on page 3 for the definition of "Actively-at-Work");
- Are either a full-time employee who has completed the introductory period or a part-time salaried employee who has completed two years of recognized service (please see "Important Terms" beginning on page 3 for the definition of "Introductory Period" and "Recognized Service");
- You file your completed claim in a timely manner; and
- Your claim is approved by the appropriate claims evaluator.

If you are a re-employed full-time or part-time salaried employee, you must complete the introductory period following your rehire date to be eligible for disability pay benefits, even if you have met the recognized service requirement.

The following individuals (or other similarly situated individuals) are not eligible for disability pay benefits, 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 hourly-paid employees;
- Interns; and/or
- Leased, temporary, and occasional/seasonal employees.

### For More Information on Time Off Policies

*JPMorgan Chase offers a variety of time-off and human resources policies that complement the Disability Leave Policy. For more information on these policies, please refer to the "Time Away from Work Policies" available at Company Home > HR & Personal > Career & Work > HR Policies > Time Away from Work > Leave of Absence Policies.*

*If your disability leave is related to childbirth, the Parental Leave Policy and the JPMorgan Chase and the Family and Medical Leave Act Policy may also apply to you. For more information on these policies, please refer to the Leave of Absence policies available at Company Home > HR & Personal > Career & Work > HR Policies > Time Away from Work > Leave of Absence Policies.*

# How the Disability Leave Policy Works

## Length and Amount of Benefits

If you are an eligible employee and suffer a non-occupational illness or injury, disability pay benefits under the Disability Leave Policy will not begin immediately. No benefits under the policy are available until you have been disabled for seven consecutive calendar days. This means that you will not receive pay for those days unless you have unused paid time off available to you. (Please see “Important Terms” beginning on page 3 for the definition of “Wait Period”).

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

### Taxable Income

*To the extent that JPMorgan Chase contributes to the cost of coverage under the Disability Leave Policy and/or state disability benefits, generally a portion of this contribution may represent taxable income to you.*

Disability Pay Benefits Schedule		
Years of Recognized Service	Weeks at 100% Pay Within a Calendar Year	Weeks at 60% Pay Within a Calendar Year
Less than 1*	0	25
1–2*	4	21
3–4	7	18
5–6	10	15
7–9	13	12
10–19	16	9
20 or More	25	0

### Long-Term Disability (LTD)

*Should you continue to be disabled longer than 26 consecutive weeks, you may be eligible for long-term disability benefits, if you elected LTD coverage and you are approved by The Hartford, the LTD claims administrator.*

\* Full-time salaried employees, including re-employed individuals, must complete the introductory period before the beginning of the disability leave to be eligible for disability pay benefits; part-time salaried employees must complete two years of recognized service before the beginning of the disability leave to be eligible for disability pay benefits. Re-employed part-time salaried employees must complete the introductory period following their re-employment date to be eligible to receive disability pay benefits, even if they previously satisfied the two-year recognized service requirement.

Disability pay benefits are payable only if your claim is approved for short-term disability benefits or workers’ compensation benefits. You are not eligible to receive more than 100% of your pay between any state disability or workers’ compensation benefits and disability pay benefits you may be eligible to receive under this policy. **Please Note:** In the event you receive payments exceeding 100% of your pay, the overpayment will be collected by JPMorgan Chase or the claims evaluator.

Failure to reimburse JPMorgan Chase or the claims evaluator for any benefits you receive in excess of 100% of your disability pay benefits may result in corrective action, including termination of employment.

The number of weeks of disability pay benefits at 100% or 60% pay for which you may be eligible during an approved disability leave under this policy is determined by your completed years of recognized service as of the beginning of your approved disability leave and the number of weeks of disability pay benefits that you may have already received within the calendar year in which your disability leave begins.

Generally, the benefits that you receive under the Disability Leave Policy during your approved disability leave include any statutory benefits, such as state disability or workers' compensation benefits for which you may be eligible. Please see "About State Disability Benefits" below for more information.

## About State Disability Benefits

In certain instances, you may not satisfy the eligibility requirements for JPMorgan Chase's disability pay benefits provided under the Disability Leave Policy. Some states and Puerto Rico have disability laws that also provide employees working in those states with income when they're unable to work for a period of time.

California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island all have disability laws requiring such income payments. Disability provisions vary as to eligibility, cost, and the portion of regular pay that's provided. For example, in New York, the current state disability benefit covers 50% of your regular pay to a maximum benefit of \$170 a week. That benefit can continue for up to 26 weeks within a 52-week period. State disability benefits begin on your eighth consecutive calendar day of disability.

If you work in California, Hawaii, New Jersey, New York, Puerto Rico, or Rhode Island, and you qualify for short-term disability benefits, the approved disability pay benefits that you receive under the JPMorgan Chase Disability Leave Policy will include any state disability benefits for which you may be eligible. Otherwise, if you work in these states and you are not eligible for disability pay benefits under the Disability Leave Policy, you may file directly with your state for any other benefits which may be available.

## Cost of Coverage

Salaried and hourly-paid employees who work in California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island are required to pay for these benefits as a deduction from their regular pay. Employers in these states are also required to share in the cost of providing coverage for their employees. JPMorgan Chase withholds a contribution towards the mandated state disability benefits for employees who work in New Jersey or New York to fulfill this requirement.

If you do not work in these states, there is no cost to you for coverage under the Disability Leave Policy.

### Important Note About New Jersey State Disability Benefits

JPMorgan Chase insures the statutory disability benefits required under New Jersey law with The Hartford. As a result, in those cases in which you have received disability pay benefits that are at least equal to or in excess of the minimum benefits required under New Jersey law, we require your cooperation by asking you to endorse back to the firm the check that the state of New Jersey issues in your name. Therefore, soon after the conclusion of your disability leave, if you were eligible for benefits under the Disability Leave Policy and you work in New Jersey, you will receive a letter from Corporate Benefits asking you to endorse a check from The Hartford made out to you, which actually represents benefits that you already received from JPMorgan Chase during your leave. Failure to cooperate in the check endorsement process can result in corrective action, up to and including termination of employment.

# What Is *Not* Covered

Disability pay benefits under the JPMorgan Chase Disability Leave Policy do 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 your elective cosmetic surgery or recuperation of such surgery. Please see “Disability” in the “Important Terms” section beginning on page 3 for more information.

If you suffer a disability but are considered able to work, you will not be eligible for disability pay benefits under the Disability Leave Policy 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 “Disability and Reasonable Accommodation Policy” available at [Company Home > HR & Personal > Career & Work > HR Policies > What It Means to Work at JPMorgan Chase](#).)

For more information on what is covered and what is not covered under the JPMorgan Chase Disability Leave Policy, please contact the appropriate claims evaluator, either The Hartford or Disability Management Services (DMS). (Please see “Appealing Claims” on page 16 for contact information.)

# Claiming Benefits

This section explains when and how to file claims for 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 disability as follows:

### Non-Occupational Illnesses or Injuries

- It is your responsibility to provide your manager with as much advance notification as possible if you believe that you will be absent due to an illness or injury that will continue for eight or more consecutive calendar days.
- Advance notification will enable your manager to make the necessary arrangements to cover your work during your absence and to report your request for disability leave to the accessHR Contact Center via the Leaves Processing web site between the first and eighth consecutive calendar day of your absence. Timely reporting of your disability leave ensures a timely determination of the disability pay benefits for which you may be eligible.
- Upon learning of your disability leave from your manager, the accessHR Contact Center will send you a leave of absence packet that includes disability claims forms and the instructions for filing your disability claims to determine if you are eligible for disability pay benefits.
- You and your health care provider will be required to provide complete medical information to support your request for disability leave by sending the completed claims forms to the appropriate claims evaluator. **Please Note:** Any disability pay benefits for which you may be eligible will be suspended if you fail to provide the necessary medical information within the time frame required (i.e., within 15 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 disability leave to be evaluated — both initially and on an ongoing basis. You also will be required to provide signed authorization for JPMorgan Chase’s appropriate claims evaluator to obtain and release all reasonably necessary information that supports your disability pay benefits claim.
- You should only provide your medical certification to the medical professionals who are responsible for reviewing your medical certification — it should not be provided to your manager, Human Resources Business Partner, or any other JPMorgan Chase employee.
- 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 disability pay benefits provided under this policy.

- If your approved disability leave could potentially continue beyond 25 weeks, your claim is automatically referred to the JPMorgan Chase Long-Term Disability Plan — as long as you elected coverage under that plan before becoming disabled. If your disability leave is not approved and you choose to apply for long-term disability benefits, please contact The Hartford directly.
- If you do not receive a letter, disability forms, or a phone call from the claims evaluator within 15 days of the first day of your absence, please call the accessHR Contact Center or your claims evaluator.
- The policy’s claims evaluators will work with JPMorgan Chase and your licensed physician to determine when you may return to work.
- Your claim will either be approved or denied within 45 days of its submission to the applicable claims evaluator, 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 this decision.

## Occupational Illnesses or Injuries

- 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 your manager can open a claim for any work-related illnesses or injuries directly to the JPMorgan Chase workers’ compensation evaluator.

The JPMorgan Chase Workers’ Compensation Program is insured and administered by Liberty Mutual, unless otherwise indicated below:

State	Responsible Entity
North Dakota	Workforce Safety and Insurance — State Insurance Fund Program
Ohio	<ul style="list-style-type: none"> <li>• Bureau of Workers’ Compensation (“BWC”) — State Insurance Fund Program</li> <li>• Cambridge Integrated Services — Self-Insured Program</li> </ul> <p><b>Please Note:</b> To determine whether the BWC or Cambridge is your workers’ compensation administrator, please refer to the “Information” section of the JPMorgan Chase Corporate Insurance Services web site at Company Home &gt; Lines of Business &gt; Corporate Groups &gt; Global Finance &gt; Global Finance Home &gt; Select LOBS &amp; Regions &gt; Corporate Insurance Services.</p>
Washington	Department of Labor and Industries — State Insurance Fund Program
West Virginia	BrickStreet Mutual Insurance Company
Wyoming	Division of Workers’ Compensation — State Insurance Fund Program

- Your manager should open a workers' compensation claim by contacting the applicable workers' compensation evaluator immediately to report:
  - Your occupational illness or injury; and
  - Any amount of lost time from work, if you are disabled by your occupational illness or injury.
- If you are absent on an intermittent basis, you should notify the applicable workers' compensation evaluator.
- If your illness or injury causes you to be absent from work for eight or more consecutive calendar days, your manager must report a workers' compensation leave of absence through the Leaves Processing web site.
- Upon learning of your disability leave from your manager, the accessHR Contact Center will send you a leave of absence packet that includes disability claims forms and the instructions for filing your disability claims to determine if you are eligible for disability pay benefits.
- You must provide medical documentation of your claim for disability to the applicable workers' compensation evaluator.
- The applicable workers' compensation evaluator will make a determination of your eligibility for benefits based on your disability.
- If your approved disability leave could potentially continue beyond 25 weeks, you will receive the claims forms necessary to apply for benefits under the JPMorgan Chase Long-Term Disability Plan, as long as you elected coverage under that plan before becoming disabled. If your disability leave is not approved and you choose to apply for long-term disability benefits, please contact The Hartford directly.
- To qualify for workers' compensation benefits, you must meet the state-mandated requirements of the workers' compensation law for the state in which you work. In addition, you must notify in a timely manner and file your claim, present medical evidence, and submit to independent medical exams when required by the applicable workers' compensation evaluator or the appropriate state Workers' Compensation Board or Industrial Commission.
- Once a claim is filed and approved, you should inform the applicable workers' compensation evaluator of any absences that are related to your claim.

**Please Note:** While you are receiving workers' compensation benefits, you may not receive state disability benefits because those benefits apply only to non-occupational disabilities. You will not receive more than 100% of your benefits pay between workers' compensation disability benefits and any disability pay benefits provided by JPMorgan Chase that you may be eligible to receive. Failure to reimburse JPMorgan Chase for any benefits you receive in excess of 100% of your benefits pay may result in corrective action, including termination of employment.

## Appealing Claims

JPMorgan Chase is not involved in deciding appeals for any disability leave and/or disability pay benefits claim denied by The Hartford. All fiduciary responsibility and decisions regarding a claim for a denied benefit for employees who work in New Jersey and New York rest solely with The Hartford, and any appeals must be made in accordance with The Hartford's requirements. An appeals committee within JPMorgan Chase is responsible for deciding appeals for any disability leave and/or disability pay benefits claim denied by Disability Management Services (DMS) for employees working in all other states.

The process for filing an appeal varies based on the type of illness or injury that caused your disability and the state in which you work, as follows:

## Non-Occupational Illnesses and Injuries

If a claim for a disability leave under the JPMorgan Chase Disability Leave Policy 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 disability leave decision.
- To appeal the disability leave decision, you must send a letter of appeal and medical records, progress notes, test results, and any other applicable medical documentation to the applicable claims evaluator at:

### **For Employees Working in New Jersey and New York:**

The Hartford Group Benefits

JPMorgan Chase Claims Management Team

2599 Lucien Way

Maitland, FL 32751

### **For Employees Working in All Other States:**

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; and you may submit written comments, documents, records, and other information relating to your claim.
- The claims evaluator will make a decision no more than 45 days after your appeal is received unless the claims evaluator determines 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. 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 evaluator will consult with an appropriate, independent medical professional. 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 Disability Leave Policy, please see the “Plan Administration” section of this Guide.

## Occupational Illnesses and Injuries

All claims appeals for occupational illnesses or injuries should be directed to the workers’ compensation claims evaluator and/or your appropriate state Workers’ Compensation Board or Industrial Commission.

# When Coverage Ends

Your coverage for disability pay benefits under the JPMorgan Chase Disability Leave Policy will end on the earliest of the following:

- The date you are no longer disabled as determined by the applicable claims evaluator or the applicable workers' compensation evaluator;
- The date you reach the maximum time frame allowable for disability leave (i.e., 26 weeks of leave or 25 weeks of disability pay benefits\*);
- The date your employment with JPMorgan Chase ends for any reason;
- The date the Disability Leave Policy is discontinued or amended; or
- The date you die.

\* *Disability pay benefits under the JPMorgan Chase Disability Leave Policy cannot continue for more than 25 weeks in a calendar year. However, if you're still disabled after this 25-week period, you may then be eligible for benefits under the JPMorgan Chase Long-Term Disability Plan — provided you elected and were approved for coverage under that plan before becoming disabled. Please see the "Long-Term Disability Plan" section of this Guide for more information.*

If your disability leave ends or is denied, you do not receive long-term disability benefits, and you are not able to return to work, your employment and your participation and coverage in the JPMorgan Chase benefit plans will **end** when your benefits under the Disability Leave Policy end, unless you are approved for additional leave under another JPMorgan Chase Policy, such as the Disability and Reasonable Accommodation Policy. If you participate in the LTD Plan and receive LTD benefits, then you may continue to participate in certain benefits plans and receive pay credits under the Retirement Plan.

If your disability leave ends or is denied, you do not receive long-term disability benefits, and you are released by your health care provider to return to work, you may return to your prior position if it is available or you may conduct a 60-day unpaid internal job search if your prior position is not available. If you do not obtain a position, your employment and your participation and coverage in the JPMorgan Chase benefit plans will **end**, unless you are approved for additional leave under another JPMorgan Chase Policy, such as the Disability and Reasonable Accommodation Policy.

## Ongoing Certification Process

Based on the medical information supplied, the applicable claims evaluator will determine your eligibility for disability pay benefits, including the duration of benefits. AccessHR will be notified of the claim determination and you will be paid accordingly. If you continue to be unable to return to work, periodic updates of medical documentation may be required at your expense. Disability pay benefits will be suspended and your employment may be terminated if you fail to provide the necessary medical certification when it is required.

## 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 related medical condition. If you experience a recurrent disability and your successive leave is approved by the claims administrator, you will not have to complete another one-week wait period and your subsequent disability leave will be considered a continuation of your original disability leave (even if the subsequent disability period occurs in a new calendar year).

The subsequent weeks of disability leave will count toward the maximum leave duration for which you are eligible, i.e., 26 weeks for salaried employees. 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 disability leave, up to the maximum of 25 weeks available to you within the calendar year in which your original disability period began. For example:

- You are a full-time employee with eight years of recognized service. Your disability leave is approved from February 8 through April 25 (11 weeks). During your first week of leave, you used accrued unused paid time off (e.g., sick time) to cover the one-week wait period for disability pay benefits. According to the Disability Pay Benefits Schedule, you received 100% of your pay for the next 10 weeks. You returned to work on April 26.
- Continuation of Your Disability Leave: On June 5, you began leave for the same health condition. Your disability leave was approved for an additional four weeks (i.e., June 5 through July 3). Since this is a continuation of your prior leave, you do not need to complete another one-week wait period. Your total disability leave time is 15 weeks (11 weeks from prior leave, plus four more as a continuation of the leave). Since you previously received 10 weeks of disability pay benefits (at 100% of pay), you will receive three additional weeks (at 100% of pay) (i.e., according to the Disability Pay Benefits Schedule, the maximum disability pay benefits at 100% of pay for an employee with eight years of recognized service is 13 weeks within a calendar year). Therefore, you receive the fourth week at 60% of pay (as per the Disability Pay Benefits Schedule).

If you reach the maximum of 25 weeks of disability pay benefits within a calendar year, and your disability leave continues to be approved by the claims evaluator, any further (short-term) disability leave for which you may be eligible is provided on an unpaid basis.

**Please Note:** Should you continue to be disabled longer than 26 consecutive weeks, you may be eligible for long-term disability benefits if you elected LTD coverage and you are approved by the LTD claims administrator.

## Multiple Disability Leaves

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

- If you begin a disability leave more than 60 calendar days after returning from a prior disability leave; or
- If you begin a disability leave anytime after returning from a prior 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 disability leave duration (i.e., 26 weeks for salaried employees) will begin anew. If you are eligible and approved for disability pay benefits, your benefits will resume at the appropriate rate (i.e., 100% or 60% of pay), based on your length of recognized service as of the beginning of your most recent disability leave.

Although the maximum duration of a disability leave is 26 weeks (per each disability leave), you are eligible for a maximum of 25 weeks of disability pay benefits within the calendar year in which your disability leave begins. If you reach the maximum of 25 weeks of disability pay benefits within a calendar year, any further disability leave for which you are eligible is on an unpaid basis, if your disability leave continues to be approved by the applicable claims evaluator.

**Please Note:** If your disability leave extends from one calendar year into the next, you are not entitled to an additional 25 weeks of disability leave or disability pay benefits for that leave. For example:

- You are a full-time employee with three years of recognized service. Your disability leave is approved from September 17 through November 19 (for a total of nine weeks). During your first week of leave, you used accrued unused paid time off (e.g., sick time) to cover the one-week wait period for disability pay benefits. According to the Disability Pay Benefits Schedule, you received 100% of pay for the next seven weeks, and 60% of pay for one week (one week wait period + seven weeks at 100% pay + one week at 60% pay = nine weeks). You returned to work on November 20.
- New Disability: On December 18, you began another disability leave unrelated to your previous leave. Your new disability leave was approved for 20 weeks (i.e., December 18 through May 5). Since this is considered a new disability leave, you must complete another one-week wait period (using accrued unused paid time off). You receive 17 weeks at 60% of pay (since the maximum number of weeks of disability pay benefits is 25 counting from the calendar year in which the leave began — i.e., eight weeks from previous leave + 17 weeks for this leave = 25 weeks). The total leave time for this leave is 20 weeks (i.e., one week wait period + 17 weeks maximum disability pay benefits = 18 weeks; therefore, the additional two weeks are unpaid).

# Other Important Information

Some important conditions apply to the disability pay benefits you may receive under the JPMorgan Chase Disability Leave Policy:

- You are not eligible to receive more than 100% of your benefits pay between any state disability or workers' compensation benefit and JPMorgan Chase disability pay benefit you may be eligible to receive. **Please Note:** Any combination of disability benefit payments exceeding 100% will be collected by JPMorgan Chase or the claims evaluator. Failure to repay JPMorgan Chase or the claims evaluator for any benefits you receive in excess of 100% of your disability pay benefits may result in corrective action, including termination of employment.
- You cannot receive state disability benefits and workers' compensation benefits simultaneously.
- Work-related illness or injuries:
  - If your 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 during any period of unpaid time, including the one-week wait period for disability pay benefits or an unpaid disability leave that is approved by the workers' compensation claims evaluator and/or your applicable State Workers' Compensation Board or Industrial Commission, or by the Family and Medical Leave Act (FMLA) Unit of Disability Management Services (DMS). You may also choose not to receive disability pay benefits described in this policy.
  - You are not eligible to receive more than 100% of your pay between workers' compensation benefits and your available paid time off and/or disability pay benefits.
  - **Please Note:** Any combination of disability pay benefits (or payments otherwise related to your disability leave) exceeding 100% of pay will be collected by JPMorgan Chase or the claims evaluator. Failure to repay JPMorgan Chase or the claims evaluator for any benefits you receive in excess of 100% of your pay may result in corrective action, including termination of employment.
- You may not apply any of your available paid time off if your pay is suspended because you have not provided medical information to support your request for leave in a timely manner or if your benefits claim is denied and your time off is not approved under the JPMorgan Chase and the FMLA Policy. You also may not apply any of your available paid time off while you are receiving disability pay benefits, including benefits that are provided on a partial pay basis (e.g., 60% of pay).
- If it's determined that your disability pay benefit was underpaid, you'll be paid the additional amount. If it's 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.

# Additional Plan Information

Your primary contact for all matters relating to the general administration of the JPMorgan Chase Disability Leave Policy is the *accessHR* Contact Center.

Your disability pay benefits under the Disability Leave Policy are provided under the terms of the official insurance policies and/or contracts, if any, issued to JPMorgan Chase. The applicable claims evaluators have complete authority to determine whether you've incurred a non-occupational disability for which benefits are payable under the policies, and to authorize the payment of any such benefits.

The applicable workers' compensation evaluator will determine whether you've incurred an occupational disability for which benefits are payable under the policy, 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 claims evaluator or insurer, has any authority to interpret the Disability Leave Policy or official insurance policy documents or to make any promises to you about them.

# Right to Amend

JPMorgan Chase reserves the right to amend, modify (including cost of coverage), reduce or curtail benefits under, or terminate the Disability Leave Policy at any time for any reason by act of the Employee Relations Executive. Upon termination of the Disability Leave Policy, all outstanding claims for benefits will be adjudicated and paid in accordance with the Disability Leave Policy. Coverage under the Disability Leave Policy 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 and all related updates and supplements. Neither this Guide nor the benefits described in the Guide create a contract of employment nor a guarantee of employment between JPMorgan Chase and any employee.

If you have any questions about this policy, please call the accessHR Contact Center.