



Disability Coverage

Effective 1/1/25

The JPMorgan Chase U.S. Benefits Program includes plans that can pay you benefits to replace lost income if you become disabled and cannot work. The plans include:

- *The Short Term Disability (STD) Plan;*
- *The Long-Term Disability (LTD) Plan (which includes the JPMorgan Chase Long-Term Disability Plan's Individual Disability Insurance (IDI)).*

The Short-Term Disability Plan's documentation is not included as part of this Guide. The documentation for the STD Plan is available at https://sites.jpmchase.com/sites/hr/HRInbox/SN/Policy/short-term_disability_leave_spd.pdf.