



Disability Coverage

Effective 1/1/19

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)).*