



# Benefits To Go

Whether planned or unplanned, there are things in life that can interfere with our ability to work. These may be exciting things, like the birth of a child, or they may be difficult things, like an illness or injury. In either case, JCPenney is dedicated to helping Associates handle these situations by offering Illness Recovery Time (IRT) to provide some income protection to eligible Associates when they are unable to work.

## What is Illness Recovery Time (IRT)?

Some companies call this short-term disability, but at JCPenney we call it Illness Recovery Time. If you can't return to work within seven calendar days due to a disability, JCPenney provides you with IRT to help you get through your illness or injury. In order to qualify, you must be absent from work due to a qualified disability that prevents you from performing your job duties or an alternate assignment with the Company.

Disabilities can include recovering from a surgery, the birth of a child or a serious injury. You are expected to be under the care of a Physician and recovering at home or in a care facility while you are receiving IRT Benefits.

To qualify, the Physician who advised you to stay off work for more than seven calendar days must provide PowerLine and Liberty Mutual with supporting information about your disability.

### Maternity Leave

**Maternity is treated like any other disability. Once your maximum paid Benefit under the IRT Policy ends, you may be entitled to an additional unpaid Leave of Absence as required by state or federal law.**

## Am I eligible for IRT Benefits?

All Benefits Eligible Associates, except those in Puerto Rico, are automatically covered by the IRT Policy. To receive IRT Benefits, you must be actively at work and Benefits Eligible on the date your disability begins.

## How do I file an IRT request?

It's easier than ever to file an IRT request! All you have to do is call PowerLine at 1-888-890-8900 and select "Leaves, Illness and Injury" from the Main Menu. Claims may be reported 8am - 8pm CST, M-F. The PowerLine Leave Coordinator and Liberty Mutual claims manager will help you throughout your leave until you return to work.

All eligible Associates must make a request for absences due to a disability of more than seven consecutive calendar days. You should make a request no later than the 7th calendar day of your absence or up to two weeks in advance of a planned absence (such as childbirth or pre-scheduled surgery).

## Can I file an IRT request in advance?

Even when you call in advance, as with the case of a birth or a planned surgery, medical information can't be verified until one or two days after the event. This means that a leave request determination can't be made prior to your planned absence.

You should also remember that if you make a leave request in advance of your absence and your surgery or childbirth occurs earlier than you anticipated, you or a family member should contact PowerLine as soon as possible after the surgery or birth of your child to provide revised dates.

## What information will I need to submit my leave request?

You will be asked to provide the following information when you make a leave request:

- Your name, address, phone number and Social Security Number (or Military ID number, if you are treated at a Military facility)
- The name, address and phone number of your treating physician
- The name and phone number of the appropriate person in your store or unit who can verify your last day worked, next scheduled days, job duties, etc.
- The date you were first treated for this disability by your physician, the date of your most recent visit and the date of your next scheduled visit, if applicable

## What percentage of my salary am I eligible to receive while on IRT?

Amount of Benefit Payment	
Status	Benefit Amount*
Non-Management Associate Hired or Rehired on or after 01/01/1993	80% of current pay
Non-Management Associate Hired or Rehired before 01/01/1993	100% of current pay
Management Associate	100% of current pay

\*Your IRT benefit amount will be reduced by other income as explained in the Illness Recovery Time Policy.

## When does coverage begin?

You are automatically covered for any disability that begins on or after the date you become eligible for IRT Benefits, unless you aren't actively at work on your eligibility effective date due to a separate disability. In such case, your coverage won't begin until the day after you return to work and work a full day's schedule.

## What is my maximum Benefit?

The table below shows the maximum number of days of IRT Benefits you are eligible to receive for any absence during a period of disability. The number of days is based on your total Benefits Eligible service months on your date of disability.

Benefit Duration		
If Your Benefits Eligible Service Months On Your Date of Disability Are:	The IRT Provides Benefits For Up To:	
	Management	Non-Management**
Less than 12 months	30 calendar days	23 calendar days
At least 12 but less than 24 months	60 calendar days	53 calendar days
At least 24 but less than 36 months	90 calendar days	83 calendar days
At least 36 but less than 48 months	120 calendar days	113 calendar days
At least 48 but less than 60 months	150 calendar days	143 calendar days
At least 60 or more months	180 calendar days	173 calendar days

\*\*The first seven calendar days must be paid from any available paid time off account balances. Non-Management Associates' paid time off accruals include additional time to help cover the seven-day waiting period.

**Remember—If you fail to request a leave and you don't report back to work, you will be automatically terminated.**

## When will I get paid?

Approved IRT Benefits are paid in your regular paycheck. For example, a bi-weekly paid Associate normally scheduled to be paid on June 12 and June 26 will get their check:

Sample Payout Dates		
Pay Period Begin Date	Pay Period End Date	Check Date
June 1, 2009	June 15, 2009	June 12, 2009
June 16, 2009	June 30, 2009	June 26, 2009

Your approval date must be at least seven days prior to the check date.

**Example:** If your IRT leave request is approved on June 4, the IRT Benefit will be paid on the payroll check dated June 12. If your IRT leave request is approved on June 6, the IRT Benefit will be paid on the check dated June 26, since the approval date is less than seven days prior to the June 12 check date.

If your IRT leave request is denied, you will receive a letter explaining the reason for the denial and instructions on how to file an appeal, if necessary.

## Reminder

**If you work in California, Connecticut, Hawaii, New York, New Jersey or Rhode Island, State Disability Insurance Benefits are an offset to IRT. Make sure you apply to the state (California, Connecticut, Hawaii and Rhode Island) or the insurer (New York or New Jersey) to receive these Benefits. Contact PowerLine for more information.**

## When does this Benefit end?

There are several situations that will lead to your IRT Benefits ending:

- Your Physician releases you to return to work at your original assignment or an alternate assignment on a Full-Time or Part-Time basis
- PowerLine determines you are no longer disabled
- You begin working for profit for yourself or a third party during your IRT Leave
- You are a Management Associate and you don't call PowerLine to file a claim on or before the 15th calendar day of absence
- Your employment with the Company ends
- The IRT Policy is terminated
- The IRT Policy is amended to terminate coverage for a group that includes you

## What should you do when your IRT Benefits end?

If you are denied IRT Benefits, or if you are unable to return to work when your IRT Benefits end, you must call PowerLine at 1-888-890-8900 and select "Leaves, Illness and Injury" to request an unpaid leave. PowerLine will explain the type of leave available to you.

If you are able to return to work when your IRT Benefits end, you must:

- Contact PowerLine to verify your return to work date
- Notify your unit in advance of your expected return to work date
- Provide PowerLine with a return to work release from your physician

## How does Disability Insurance work with IRT?

Disability Insurance, sometimes called long term disability, helps to fill the gap when your IRT Benefits end and you aren't able to return to work. Benefits can begin after you have been disabled for 180 days and can continue until you no longer meet the definition of disability or reach age 65. Benefits are not tied to Social Security approval.

If you are enrolled in Disability Insurance and are unable to return to work, your PowerLine Leave Coordinator will work with you to apply for Disability Insurance. For more information on Disability Insurance see the online policy.

## Who do I call for more information?

If you have questions about taking IRT Leave, call PowerLine at 1-888-890-8900.

