



# **Marathon Petroleum Short Term Disability Program**

**Effective January 1, 2024**



# Short Term Disability Program



## Table of Contents

I.	Purpose .....	1
II.	Eligibility .....	1
III.	Enrollment .....	1
IV.	Cost .....	1
V.	When Coverage Begins.....	2
VI.	When Coverage Ends .....	2
VII.	Definition of Disability.....	2
VIII.	Notice of Disability .....	3
IX.	When Benefits Begin .....	3
X.	When Benefits End .....	3
XI.	Benefits .....	4
XII.	Benefit Reductions .....	5
XIII.	New Hire, Rehire, Transfer, Educational and Personal Leave, Seasonal Layoff, Work Stoppage.....	6
XIV.	Benefits in Connection with Other Absences.....	7
XV.	Multiple Disabilities .....	8
XVI.	Administrative Procedures.....	9
XVII.	Recovery of Overpayments .....	10
XVIII.	Exclusions and Limitations .....	10
XIX.	Participation by Affiliates.....	11
XX.	Modification and Termination .....	11
XXI.	Questions.....	11

# Short Term Disability Program



## I. Purpose

The Marathon Petroleum Short Term Disability Program (“Program” or “STD Program”) provides protection against loss of income for you if you are temporarily unable to work because of your own non-occupational disability, including both illness and injury and/or inability to work due to risk of infection as a result of a declared health pandemic and identified as high risk by the U.S. Government Centers for Disease Control and Prevention.

## II. Eligibility

You are eligible for coverage under this Program if you meet each of these requirements:

- A. You are classified as a Regular employee who works on a full-time or part-time basis;
- B. You work location is in a state other than California or Washington; and
- C. If you are subject to a collective bargaining agreement, that collective bargaining agreement expressly provides for participation in this STD Program.

Provided, however, you are not eligible for coverage under this Program if:

1. You are an employee classified as a Casual employee or Intern; or
2. You are in an employee group for whom another short term disability/sick benefit program has been established to which the Company or another member of the controlled group to which Marathon Petroleum Corporation belongs makes contributions or provides benefits.

For purposes of the Program’s eligibility requirements:

- Regular employee includes International Commuter and Seasonal employees.
- “Full-time” means you have a normal work schedule of at least 40 hours per week or at least 80 hours on a bi-weekly basis.
- “Part-time” means you are a non-supervisory employee who works on a part-time basis (minimum 20 hours but less than 35 hours per week) and not on a time, special job completion, or call when needed basis.

If you lose eligibility under the terms of the Program because of a change in your normally scheduled hours, the effective date of the termination of eligibility will be determined by the date of the change in your normally scheduled hours.

## III. Enrollment

You are automatically enrolled in this Program as of the date you meet the eligibility requirements described in Eligibility.

## IV. Cost

This Program is provided entirely at Company cost.

# Short Term Disability Program



## V. When Coverage Begins

If you are eligible, you are generally covered under the Program as of your first day of employment. If you are not actively at work on the day your coverage would otherwise begin, coverage will begin on the day your employment starts (or return to) active full-time work.

## VI. When Coverage Ends

Coverage ends on the earlier of the date:

- A. Your employment ends for any reason;
- B. You no longer meet the Program's eligibility requirements; or
- C. On which the Program is terminated.

## VII. Definition of Disability

Disability is a medically determinable injury, illness, or condition (other than an occupational disability) that prevents you from performing, for a temporary period of time, the material duties of your occupation with the Company. The injury, illness, or condition must be certified by a Health Care Provider, which for the purpose of the Program is defined as a Medical Doctor, Doctor of Osteopathic Medicine, Nurse Practitioner, Physician's Assistant, Clinical Psychiatrist, and/or as otherwise required by law. Any such Health Care Provider certifying an injury, illness, or condition must be authorized to practice within the state such authorization is taking place and performing within the scope of their practice as defined under state law. This may also include, but is not limited to:

- A. Health Care Provider directed absences from active employment prior to childbirth or continued after Parental Leave has been exhausted;
- B. Absences from employment due to a medically determinable injury, illness, or condition suffered or incurred by a dependent child (as defined below) that prevents them from attending daycare or school or performing services for an employer for a temporary period of time; and
- C. Absences from employment due to risk of infection as a result of a declared health pandemic and identified as high risk by the U.S. Government Centers for Disease Control and Prevention.

### Care for a Dependent Child

The provisions of the STD Program related to non-occupational disability are applicable to your absences resulting from the short-term disability of a dependent child. A dependent child means your child under the age of 18, whether related by blood, marriage, domestic partnership (provided such domestic partnership has been established in accordance with Company policies and procedures), provided such child constitutes a "qualifying dependent" or "qualifying relative" of the participant (or, if applicable, his or her domestic partner).

# Short Term Disability Program



## VIII. Notice of Disability

To be eligible to receive benefits under the STD Program, you must report your disability in accordance with the procedures established for reporting absences as far in advance as possible. If advance notification of the disability is not possible, you must follow the notification procedures as soon as possible, but no later than 24 hours after your first absence from work.

**IMPORTANT:** Disabilities incurred while at work must be reported prior to leaving the worksite. Failure to provide timely notice in accordance with local established procedures may result in a delay in the commencement of benefits under the Marathon Petroleum Occupational Short Term Disability Program or the loss of eligibility for benefits under that Program. Refer to the Marathon Petroleum Occupational Short Term Disability Program for additional information.

## IX. When Benefits Begin

STD benefits begin upon commencement of your approved disability and:

- A. You are an eligible employee;
- B. You have been absent from work due to a disability as defined in this Program;
- C. You have met your STD benefit waiting period;
- D. You have notified your supervisor of the disability absence; and
- E. You have submitted a claim for benefits and that claim is approved.

For all participants, the waiting period is seven continuous calendar days for each non-occupational disability. This seven-day waiting period starts on the first calendar day of the disability. The Company will apply any paid sick leave you have accrued as of the date of your disability toward satisfaction of the waiting period, unless otherwise prohibited by law or upon your approved request.

If you are absent from work on account of personal leave, a labor dispute, a military leave of absence or due to a family medical leave of absence (FMLA) on the date of your disability, your waiting period will begin upon your scheduled return to work.

## X. When Benefits End

STD benefit payments end on the earlier of the date:

- A. You have exhausted all weeks of STD;
- B. You refuse to comply with the administrative procedures required by this Program;
- C. You no longer meet the definition of disability; or
- D. Your employment ends for any reason.

# Short Term Disability Program



## **XI. Benefits**

Your STD benefit for a qualifying disability will be calculated based upon a percentage of your base salary. For these purposes, base salary generally refers to wages payable for the performance of services in accordance with your normal work schedule, as in effect prior to the disability. If you are eligible for an STD benefit, you will not be eligible for any benefits under the Marathon Petroleum Short Term Disability Plan for Specified Employees or the Marathon Petroleum Occupational Short Term Disability Program.

STD benefits include the weekly compensation paid to you for normal regularly scheduled hours for your classification as a Regular employee and at your regular base rate or rates, regardless of whether you are paid on an hourly or monthly basis, plus any additional pay or allowances such as area differential, cost of living, housing, temporary hardship, or overseas premium to which you may be entitled, as in effect prior to your disability.

STD benefits are treated as pay for purposes of other applicable benefit plans including, but not limited to, the Marathon Petroleum Thrift Plan, Retirement Plan, 125 Plan, and Health Care Flexible Spending Account Plan.

Unscheduled overtime, shift differential, other premium pay, commissions, bonuses, suggestion awards, military pay, travel pay, or other types of special pay or allowances are excluded from STD benefits.

The applicable benefit percentage will be 50% or 100%, depending on the length of absence and length of total continuous service with the Company at the time of disability. If you are eligible for benefits at both the 100% and 50% levels, benefits are paid based upon 100% of base salary until that benefit is exhausted, with the remainder of your accumulated benefit calculated based upon 50% of base salary.

The maximum benefit period under the Program is 26 weeks. Accordingly, your benefits for a subsequent qualifying disability will be reduced by benefits previously paid under the Program with respect to a disability, unless you have satisfied a restoration period, as described below. Although the benefit amount is expressed in weeks in the following Schedule of Benefits, your accrued benefit and use of benefits may be administered in hours or minutes, depending on the duration of the absence.

Absences or the portion of any absences due to illness or injury can be administered in hours or minutes. The number of hours in a “week” is defined as the number of hours in your regular annual work schedule divided by 52.

Benefits are not available for any period you are eligible for Paid Sick Leave benefits, Paid Parental Leave, or any other mandated sick pay. Further, your period of disability benefits under this STD Program will be reduced by any period of absence covered by paid sick leave benefits, or other mandated sick pay.

Periods of occupational disability will be managed separately through the Marathon Petroleum Occupational Short Term Disability Program in computing the calendar year benefit maximum. STD benefits paid for any day of absence will be charged against the calendar year in which that day occurs, even if your absence continues from one calendar year to another.

# Short Term Disability Program



## STD Benefit Schedule

Continuous Service	Annual Maximum Benefits	
	100% STD Benefit	50% STD Benefit
<b>Less than 1 Year</b>	3 weeks	0 weeks
<b>1 year</b>	3 weeks	23 weeks
<b>2 years</b>	4 weeks	22 weeks
<b>3 years</b>	6 weeks	20 weeks
<b>4 years</b>	8 weeks	18 weeks
<b>5 years</b>	10 weeks	16 weeks
<b>6 years</b>	12 weeks	14 weeks
<b>7 years</b>	14 weeks	12 weeks
<b>8 years</b>	16 weeks	10 weeks
<b>9 years</b>	18 weeks	8 weeks
<b>10 years</b>	20 weeks	6 weeks
<b>11 years</b>	22 weeks	4 weeks
<b>12 years</b>	24 weeks	2 weeks
<b>≥ 13 years and over</b>	26 weeks	0 weeks

Continuing service employees will move from one benefit level to the next benefit level on their continuous service anniversary date.

If you are receiving STD benefits at the time you become eligible to move from one benefit level to another benefit level due to reaching the next continuous service level, you must return to work for at least one full day to be eligible to receive benefits at the new benefit level.

Employees are eligible for a maximum total number of hours based on work schedule.

For example, if you are a part-time employee working a 20-hour per week schedule with 6 years of continuous service, you will be eligible for a total of 280 hours (12 weeks × 20 hours per week schedule) at 100% benefit and 240 hours (14 weeks × 20 hours per week schedule) at 50% benefit.

## XII. Benefit Reductions

Where permitted by federal, state, or local law your STD benefits will be reduced by any income you are eligible for or entitled to under:

- A. Any applicable Workers' Compensation law (or similar coverage); and/or
- B. Any disability compensation in lieu of wages paid to you under the Federal Jones Act, Federal Employers' Liability Act, or any other federal or state disability compensation program, including Social Security.

# Short Term Disability Program



Additionally, all benefits will be reduced by any award or settlement received from a third party to compensate for lost wages resulting from such disability for which such third party (including an insurer) is responsible, as well as any amount of income received from self-employment or from providing services to a third party. Benefits under the STD Program, when aggregated with payments you receive from other sources, may not exceed 100% of base salary.

These benefits are taken into account regardless of whether an award is actually received or whether you have timely enrolled or applied for such benefits or payments. Nonetheless, this reduction applies only to 100% benefits.

If you receive any disability payments, awards, or settlements such as those described in this Section XII, you are required to immediately provide the Company notice of the payment(s) for a determination of offset to benefits under this Program. Failure to do so will terminate your eligibility for participation in this Program and may result in disciplinary action up to and including discharge.

## **XIII. New Hire, Rehire, Transfer, Educational and Personal Leave, Seasonal Layoff, Work Stoppage**

- A. New Hires will immediately be eligible for STD benefits equivalent to 3 weeks of 100% benefit within their first 12 months of continuous employment. Immediately upon completion of 12 months of continuous service, new hires will have available, through the remainder of the calendar year in which 12 months of service is completed, 3 weeks at 100% benefit and 23 weeks at 50% benefit, offset by any STD benefits used from the January 1 immediately following date of hire through the date 12 months of service is completed. (As a result, the total STD benefits used in the employee's first full calendar year of employment cannot exceed 3 weeks at 100% benefit and 23 weeks at 50% benefit.)
- B. Employees who are rehired:
  - a. In less than 12 months immediately qualify for benefits based on their total continuous service and will have available, through the remainder of the calendar year, STD benefits based on total continuous service, offset by any STD benefits used from January 1 of the calendar year of rehire through the rehire date. (As a result, the total STD benefits used in the employee's calendar year of re-employment cannot exceed STD benefits that they would have otherwise had, based on total continuous service.)
  - b. In excess of 12 months will have available, through the remainder of the calendar year in which 12 months of service is completed from their return date, STD benefits based on total continuous service, offset by any STD benefits used from the January 1 immediately following the return date through the date 12 months of service is completed. (As a result, the total STD benefits used in the employee's first full calendar year of re-employment cannot exceed STD benefits that they would have otherwise had, based on total continuous service.)

# Short Term Disability Program



- C. Employees returning from an Educational Leave, Personal Leave, seasonal layoff, or work stoppage:
  - a. In less than 12 months immediately qualify for benefits based on their total continuous service, and will have available, through the remainder of the calendar year, STD benefits based on total continuous service, offset by any STD benefits used from the January 1 of the calendar year of the return through the date of return. (As a result, the total STD benefits used in the employee's calendar year of return cannot exceed STD benefits that they would have otherwise had, based on total continuous service.)
  - b. In excess of 12 months will have available, through the remainder of the calendar year in which 12 months of service is completed from their return date, STD benefits based on total continuous service, offset by any STD benefits used from the January 1 immediately following the date of return through the date 12 months of service is completed. (As a result, the total STD benefits used in the employee's first full calendar year of re-employment cannot exceed STD benefits that they would have otherwise had, based on total continuous service.)
- D. During the calendar year in which a transfer from a non-participating employer occurs, the amount of STD benefits for that year will be based on total continuous service and offset by any STD benefits already applied in the same calendar year under the non-participating controlled group.

## **XIV. Benefits in Connection with Other Absences**

- A. No STD benefits will be paid if the disability begins prior to your employment with the Company, or while you are on any paid or unpaid absence (including seasonal layoff and work stoppage), other than a Medical Leave.
- B. If you are receiving benefits under this STD Program and you are eligible for leave under the Family and Medical Leave Act of 1993 (as amended), your qualified unpaid FMLA leave period will run concurrently with your period of STD benefits. Refer to the Family and Medical Leave Act on [www.myMPCbenefits.com](http://www.myMPCbenefits.com) for additional information.
- C. If a disability occurs while you are on vacation, holiday, bereavement, Civic Duty Leave, Military Leave, Paid Parental Leave, Family Leave, or other non-medical leave under the FMLA, or seasonal layoff and the disability continues beyond the date of the scheduled return to work, available STD benefits will be paid as though your disability originated on the day of your scheduled return to work.
- D. If a disability occurs while you are on an Educational Leave, Personal Leave, or work stoppage and the disability continues beyond the date of the scheduled return to work, you will not be eligible for STD benefits. (You may be placed on Medical Leave, but without STD benefits.)
- E. Vacation benefits may be used in connection with an absence due to disability if requested by you, subject to the provisions of the Marathon Petroleum Vacation Plan.
- F. If you are eligible to receive STD benefits and a holiday occurs while you are off work, you will receive the regular holiday absence allowance which will not be charged against STD benefits, except where collective bargaining agreements and/or local practices differ.

# Short Term Disability Program



## **XV. Multiple Disabilities**

### **Waiting Period**

The waiting period described on page 4 is imposed with respect to the first covered disability of each calendar year.

If you receive STD benefits, recover from disability, return to work, and then subsequently become disabled:

- A. You will be required to satisfy a new waiting period for the subsequent disability if your subsequent disability occurs in the same calendar year and is not caused by the same illness or injury as your previous disability.
- B. If your subsequent disability occurs in the same calendar year as your previous disability, begins within 90 days after you return to work from your previous disability and is caused by the same illness or injury as your previous disability (a “recurrent disability”), your recurrent disability will be treated as a continuation of your previous disability and you will not have to satisfy a new waiting period for the recurrent disability (assuming that you satisfied the waiting period for your previous disability).
- C. If your subsequent disability occurs in the same calendar year as your previous disability, begins 90 or more days after you return to work from your previous disability, your disability will be considered a new disability (even if it is caused by the same illness or injury as your previous disability), and you will be required to satisfy a new waiting period for the subsequent disability.

### **If You Become Disabled Again in the Same Calendar Year**

If you receive STD benefits, recover from disability, return to work, and then subsequently become disabled in the same calendar year, the maximum STD benefits payable to you for the balance of the calendar year will be reduced by the STD benefits you received with respect to your previous disability, even if your subsequent disability is not caused by the same illness or injury as your previous disability.

### **If Your Disability Continues into the Next Calendar Year**

If you are receiving STD benefits on January 1 of a calendar year based on a disability that started in the prior calendar year, your STD benefits will be based on the STD benefit schedule in effect when your disability began, unless you satisfy a refresh period by returning to your full-time work schedule for a period of at least four consecutive workweeks. If you return to your full-time work schedule for a period of at least four consecutive workweeks, the STD benefits paid to you in the new calendar year for the previous year’s disability will be based on the new calendar year’s STD benefit schedule. When new calendar year STD benefits are awarded after a disability that continued into the new calendar year, the new calendar year benefits will be reduced by any benefits already paid in the new calendar year.

If you are absent from your full-time work schedule during the four consecutive workweeks following your return to employment, the four-week return to work requirement will start over. Periods of vacation, sick leave or other paid time off will be counted as absences. A scheduled holiday will not count as an absence unless you were scheduled to work on that holiday.

# Short Term Disability Program



If you are on an unpaid leave of absence on January 1 of a calendar year that started in a prior calendar year, your STD benefits will be based on the STD benefit schedule in effect when your leave of absence began, unless you return to your work schedule for at least one full day. If you return to your full-time work schedule for at least one full day, the STD benefits paid to you in the new calendar year will be based on the new calendar year's STD benefit schedule.

## **XVI. Administrative Procedures**

To qualify for benefits under the STD Program, you must report your disability in accordance with the procedures established by the Company for reporting absences at your worksite as far in advance as possible. If you can't give prior notice due to the nature of your disability, you must follow the notification procedures as soon as possible, but no later than 24 hours after your first absence from work.

You must also, if requested, present evidence satisfactory to Absence Management that your absence results from a covered disability and/or submit to a medical examination. Such evidence must also indicate that you are obtaining reasonable and customary care and treatment from a Health Care Provider, defined herein, or you must, if requested, submit a substantiation of time away that exceeds reasonable guidelines for your disability/injury/illness.

After an examination of all the facts, the Company reserves the right not to pay STD benefits if it appears the disability is not bona fide, that you are not taking appropriate steps to expedite your recovery, or at any time an employee refuses to provide substantiation that an absence or disability meets the definition of the plan.

The Company may, at its expense, have a Health Care Provider review the circumstances of your disability to determine whether you are taking appropriate steps to expedite your recovery. The Company subsequently reserves the right following any such review to deny payment of STD benefits, if, in the opinion of the Company, you are not taking appropriate steps to expedite your recovery. In the case of chronic disability or of frequent absences on account of disability, the Company may, at its expense, appoint a physician to review and determine the probable future frequency or duration of such absences and handle each such case on its own merits, regardless of the above schedule of STD benefits.

Except where prohibited by law, the Company may require that you obtain a release from a physician before returning to active employment after any absence of four workdays or more on account of your disability. This does not include a disability involving your dependent child.

If the Company offers you work duties that will allow you to return to active employment on a full or reduced work schedule that meets your medical restrictions, your continued receipt of benefits under this STD Program may be conditioned upon your acceptance of such available work duties to the extent otherwise permissible under company policy and applicable law. Benefits under this STD Program will be offset in the case of a reduced work schedule.

It is also your responsibility to provide, when requested, notices and reports that may be required by workers' compensation, state disability or similar laws.

You are required to obtain the prior written permission of HR before becoming or continuing to be self-employed or providing services to a third party while receiving benefits under the STD Program unless otherwise required by law.

# Short Term Disability Program



Failure to follow these administrative procedures can result in immediate termination of your benefits under this STD Program.

## **XVII. Recovery of Overpayments**

Whenever payments have been made by the STD Program in excess of the maximum amount of payment authorized by the terms of the STD Program, or when a Program participant has refused to reimburse the Plan the amount of any overpayments, the Program or its designee has the right to recover these excess payments or withhold payment of future benefits to offset such excess payments, and the participant has the obligation to refund to the STD Program any such amount, unless otherwise required by law.

An overpayment occurs when it is determined that the total amount paid on a participant's claim is more than the total of the benefits due under the Program. This includes any overpayments resulting from:

- A. Retroactive awards received;
- B. Fraud; or
- C. Any error made in processing a claim.

The STD program or its designee may withhold or offset future benefit payments, due to recover such overpayment, or use any other lawful remedy to recoup any such overpayment, unless otherwise required by law or collective bargaining agreement.

## **XVIII. Exclusions and Limitations**

An illness, injury or condition is not a covered disability under this STD Program if it occurs under any of the following conditions:

- A. While participating in an insurrection, a war or act of war;
- B. Your professional participation in a hazardous sport;
- C. While committing an unlawful act, including a riot or fight (unless you are defending yourself against an unprovoked assault);
- D. As a direct or indirect result of willful disregard of Company health or safety regulations;
- E. While under the influence of unprescribed drugs, prescribed drugs that are used for reasons other than those for which they are prescribed or in a manner other than that prescribed, or alcohol (other than with respect to an absence from active employment during which you are receiving professional treatment for alcohol or drug abuse);
- F. While performing services for a third party or while self-employed;
- G. While absent during an Educational Leave or Personal Leave;
- H. While absent due to a work stoppage;
- I. For any period of time that is also covered by an unpaid disciplinary suspension;

# Short Term Disability Program



- J. During any period of time when, in the absence of a disability, and you are otherwise unable to work due to other reasons (such as confinement in a jail, prison, etc.); or
- K. As a result of cosmetic surgery or other procedures that are not medically necessary (except breast reconstructive surgery following a mastectomy or a cesarean section delivery) other than with respect to an absence from active employment that is the direct result of a complication that arises from such surgery or procedure and which extends the period of absence beyond the standard period of recovery, as determined by the Company in its sole and absolute discretion.

## **XIX. Participation by Affiliates**

Upon specific authorization and subject to such terms and conditions as it may establish, Marathon Petroleum Company LP may permit subsidiaries and affiliated companies to participate in the Program. Currently, these participating companies include Marathon Petroleum Service Company, Marathon Petroleum Logistics Services LLC, Marathon Refining Logistics Services LLC, and MW Logistics Services LLC.

For purposes of the Program: (i) the term “Company” and other similar terms means Marathon Petroleum Company LP and, where the context requires, such participating affiliates; and (ii) the term “You” and other similar terms mean an eligible you of Marathon Petroleum Company LP, and, where the context requires, an eligible you of a participating affiliate.

## **XX. Modification and Termination**

The Company reserves the right to modify or terminate the Program, in whole or in part, in such manner, as it shall determine, either alone or in conjunction with other plans of the Company. Modification or termination of the Program may be made by the Company for any reason.

## **XXI. Questions**

Questions regarding the Marathon Petroleum Short Term Disability Program may be directed to:

Marathon Petroleum Absence Management  
(888) 421-2199 (option 3)  
[HelpBenefitsFMLA\\_Leaves@marathonpetroleum.com](mailto:HelpBenefitsFMLA_Leaves@marathonpetroleum.com)