

Disability Benefits

Concentra provides all eligible colleagues basic Long-Term Disability (LTD) coverage. You may purchase optional Short-Term Disability (STD) and optional LTD Plus coverage. Combined, these benefits can provide a continuing source of income when you are unable to work due to pregnancy, illness, or injury.

Overview Of Disability Benefits

Plan Provisions	STD	LTD Plus	Basic LTD
Waiting period*	13 days	90 days	180 days
Benefit (monthly base pay)	60%	60%	50%
Maximum benefit	\$1,500/week	\$10,000/month	\$5,000/month

*calendar days

Optional Short-Term Disability (STD) Coverage

Optional STD is very important to consider. This benefit helps to replace your base pay if you are unable to work due to a pregnancy, injury, or illness. In certain states, disability benefits under the STD Plan will be reduced by state-provided disability payments.

Once you are unable to work for 13 consecutive calendar days due to a disabling illness or injury, the STD benefits will provide 60% of your weekly base pay up to a maximum weekly payment of \$1,500 for up to 11 weeks.

Any available PTO will be paid out during your disability period as per the payroll schedule.

Evidence of Insurability (EOI) Form. Coverage for STD benefits is subject to insurance company approval through Evidence of Insurability (EOI) for participants enrolling during the annual Benefit Plan enrollment period. New hires or newly eligible colleagues are not required to complete an EOI form as part of the initial/new benefit enrollment process.

The EOI form may be found on ConcentraTotalBenefits.com.



Short-Term Disability Coverage Maximum benefit up to 11 weeks (after waiting period)	
Age Group	Bi-weekly Cost per \$100 of Earnings
Under 25	\$0.786
25 – 29	\$0.898
30 – 34	\$0.734
35 – 39	\$0.596
40 – 44	\$0.466
45 – 49	\$0.527
50 – 54	\$0.622
55 – 59	\$0.786
60 – 64	\$0.950
65+	\$1.079
Calculation: $\frac{\text{Bi-weekly Pay}}{100} \times \text{Age Group Rate} = \text{Cost Per Pay Period}$	

Long-Term Disability (LTD) Coverage

- **Basic LTD** is paid in full by Concentra to provide protection against total loss of income during an extended illness or injury. After 180 consecutive days of disability, basic LTD will pay 50% of your monthly base pay up to a maximum monthly benefit of \$5,000. All eligible colleagues are automatically enrolled in Basic LTD.
- **Optional LTD Plus** supplements company-provided Basic LTD by increasing the benefits level by 10% and reducing the waiting period from 180 days to 90 days. After a 90-day waiting period, the monthly benefit is 60% of monthly base pay up to \$10,000.

Long-Term Disability Plus Coverage
All Age Groups: \$0.230 per \$100 of bi-weekly salary
Calculation: $\frac{\text{Bi-weekly Pay}}{100} \times 0.230 = \text{Cost Per Pay Period}$

Optional Disability Benefits Plans may require approval from the insurance carrier and may have a delayed effective date of coverage.