



2024 Concordia Disability and Survivor Plan changes

The disability benefits you offer to your workers through the CDSP provide them with peace of mind, knowing that they will have income replacement in times of need. Beginning Jan. 1, 2024 the disability benefit provided through the CDSP will be updated, with the following changes:

1. Elimination Period Update (amount of time between when disability begins and when disability benefit payments begin)
> Seven-day elimination period (benefits begin on the 8th day from the date of disability).

2. Healthcare Coverage Update (for those enrolled in the Concordia Health Plan)

Members and all enrolled dependents will continue coverage in the CHP with contributions waived beginning at month four.

- > Monthly stipend beginning the first Jan. 1, following the 7th month of disability.
 - o Example: Disability begins Mar. 1, 2024, stipend begins Jan 1, 2025
 - o Example: Disability begins Nov. 1, 2024; stipend begins Jan. 1, 2026
- > Stipend for healthcare coverage continues up to 30 months from the date of disability at which time the member becomes eligible for Medicare coverage.

These changes only affect claims with a first day of disability on or after Jan. 1, 2024. All earlier claims are grandfathered under the provision of the current plan.

Current	Effective Jan. 1, 2024
<p>Elimination Period</p> <ul style="list-style-type: none"> • Short Term Disability - 14-days (benefits begin 15th day). • Long Term Disability - six months. 	<p>Elimination Period</p> <ul style="list-style-type: none"> • Short Term Disability - seven-days (benefits begin 8th day). • Long Term Disability - six months.
<p>Healthcare Coverage (for those enrolled in the Concordia Health Plan)</p> <ul style="list-style-type: none"> • Members and all enrolled dependents will continue coverage in the CHP with contributions waived beginning at month four. • The waiver of CHP contributions continues up to age 65. For those in CDSP A this only continues through the 30th month. 	<p>Healthcare Coverage (for those enrolled in the Concordia Health Plan)</p> <ul style="list-style-type: none"> • Members and all enrolled dependents will continue coverage in the CHP with contributions waived beginning at month four. • Members receive assistance to transition to other health coverage for themselves and dependents beginning the first Jan. 1 following the 7th month of disability through Allsup* (free of charge). • A stipend of \$1,500 is offered each month the member and dependents are covered under other healthcare - up to 30 months. • Members receive assistance to transition to Medicare at the 30th month of disability through Allsup* (free of charge).

**Allsup offers professional assistance through their benefit coordination service, which helps individuals understand their healthcare benefits and the coverage options available.*

Healthcare Coverage Transition (for those enrolled in the Concordia Health Plan)

Stipend Transition

- At the first Jan. 1 following the 7th month of disability, the member's coverage (including enrolled dependents) in the CHP will be replaced with a \$1,500 monthly stipend.
- The monthly stipend will be offered up to the 30th month of disability.
- CPS Team will be reaching out to member three to four months prior to the Jan. 1 stipend to prepare them for transition to alternative coverage.
- Preparation will include detailed information in writing, as well as benefit coordination services through Allsup* (free of charge).

30-Month Transition

- Beginning the 30th month, from the start of a disability, a member becomes Medicare eligible at which point CPS will assist them in transitioning from other care to a type of Medicare product.
- CPS Team will be reaching out to member three to four months prior to the 30th month to prepare them for transition to alternative coverage.
- Preparation will include detailed information in writing, as well as benefit coordination services through Allsup* (free of charge).

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