

YOUR Disability Benefits

The Concordia Disability and Survivor Plan

When you miss work for medical reasons, you need to be able to focus on your recovery without extra financial stress. That's why your employer is providing you with income replacement benefits through CDSP disability benefits. So, what does that mean for you?

How do I know if I should apply for Disability Benefits?

- ☒ You are unable to work for at least seven consecutive days for short-term disability.
- ☒ You are unable to perform your job for medical reasons.
- ☒ You are a member of the Disability Plan.
- ☒ You are being treated by a doctor.

What is considered a medical reason?

The answer may surprise you.
Some examples include, but are not limited to:

INJURIES



MATERNITY



SURGERY



SERIOUS ILLNESS



what

are the disability income replacement benefits?

A percentage of your salary at the time your disability begins.

Benefit amounts can be found on your Personal Statement of Benefits on the Member Portal at ConcordiaPlans.org/MemberPortal.

how

do I file for Disability Benefits?

File a claim by contacting Sedgwick, our service provider.

Call **888-550-1617** or visit mySedgwick.com/ConcordiaPlans.

when

do I file for Disability Benefits?

As soon as it appears you will be off work for seven days.

Up to 30 days prior to an anticipated disability or maternity leave, but **no later than 90 days after** your disability began.

For more information and plan details visit: ConcordiaPlans.org/Disability