

Understanding disability



What if a medical event or health issue were to prevent you from being able to work? Disability coverage helps protect your financial well-being.

- ✓ Physical wellness
- ✓ Emotional wellness
- ✓ Financial wellness

Time away for your health

If you're regularly scheduled to work 30 or more hours per week, here's how you can benefit from disability coverage.

First days of illness

For a short illness, accrued, available company-paid time off may cover your absence at your full base pay. For information, see [Colleague Zone](#).

Short-term disability (STD)

CVS Health® automatically provides STD coverage at no cost to you. STD pays a percentage of your annual benefits base rate (ABBR) — see callout at right for definition — for up to 26 weeks.

After a seven-day waiting period, you receive:

- 80% of your ABBR for the first six weeks of disability
- 60% of your ABBR for the next 19 weeks of disability

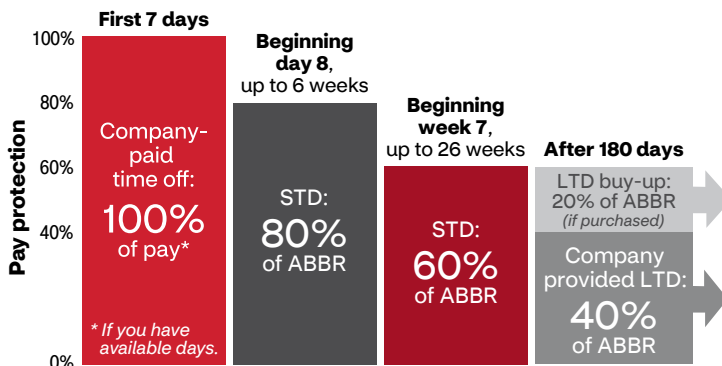
If you work in California, Hawaii, New Jersey, New York, Rhode Island or the Commonwealth of Puerto Rico, you automatically are covered in your state's mandatory disability plan, and will see a deduction in your paycheck for the coverage. STD benefits from CVS Health are offset by whatever you receive from your state plan.

Long-term disability (LTD)

CVS Health also provides a basic level of LTD coverage at no cost to you. After a 180-day waiting period, company-provided LTD pays a benefit of 40% of your ABBR, up to \$10,000 per month. You may purchase LTD buy-up coverage for added protection; this coverage pays an additional benefit of 20% of your ABBR, for a combined total of 60% and up to \$15,000 per month.

Annual benefits base rate (ABBR) is base pay plus an average of your last two years' paid bonus and commissions. See [BenefitMoments.com](#) for more details.

Your pay during disability



In addition, CVS Health offers federal leaves, including leaves under the Family Medical Leave Act (FMLA) and Americans with Disabilities Act (ADA), as well as state and other company leaves. If you have a disability, be sure to call the HR Service Center at **1-888-694-7287**.

Things to consider

In addition to paid time off, STD and LTD, you have these protections and resources:

Benefit Plan	Highlights
Basic Accidental Death & Dismemberment (AD&D)	Basic AD&D is company paid if you are scheduled to work an average of 30 or more hours per week. For a covered accident, AD&D pays up to one times your ABBR, up to \$2 million.
Supplemental AD&D	You also may add Supplemental AD&D of one to eight times your ABBR, up to \$3 million.
Legal Services Plan*	If enrolled, this coverage provides a nationwide network of attorneys available for legal advice and to represent you on a range of legal services, such as consulting on your rights if you are in an accident.
No-cost confidential counseling	A disability can be stressful. Whether you're enrolled in CVS Health medical coverage or not, you and your household members can receive unlimited confidential telephonic assistance and have access to up to 20 no-cost confidential counseling sessions (in-person, phone, video or chat therapy) per issue, per plan year through Resources For Living® providers. Or connect with a licensed behavioral therapist through the online therapy platform, Talkspace. Visit resourcesforliving.com/CVSHealth or call 1-800-789-8990 , TTY: 711. Care Partners can help direct you to resources and find an available appointment with a provider who meets your needs.
Resources for managing stress, anxiety, sadness, depression and more	Visit resourcesforliving.com/CVSHealth to review articles, videos assessments and more on a wide range of topics, all at no cost. Mind Companion Self-care , available through Resources for Living, provides self-guided videos, interactive questions and breathing exercises to help you build resilience and healthy behaviors.
Colleague Resource Groups (CRGs)	Based on your situation, a CRG such as Capabilities, Family and Caregivers (FC), FitClub and/or BRAVE may be helpful. See Colleague Zone for more information.

* Enroll when first eligible or at annual enrollment.

Covering your medical expenses

In addition to your CVS Health medical plan, remember that these benefits can help cover your medical costs.

- Your **Health Savings Account (HSA)**, if enrolled in a Health Savings Plan (HSP) option, includes company contributions and you also can make your own pretax contributions (make changes any time). Note: If enrolled in an HSP option and not eligible for an HSA, company contributions are made to a Health Reimbursement Account (HRA).
- **Supplemental health plans** (accident, critical illness and/or hospital indemnity) pay cash benefits for financial peace of mind. Enroll when first eligible or at annual enrollment.

If you have any medical question and are enrolled in a CVS Health medical plan by Aetna, call Aetna One® Advocate for concierge-level support at **1-800-558-0860**.

Are you expecting?

Review the **Welcoming a child** fact sheet in the Learning Library on BenefitMoments.com for information on additional resources.

Payroll deductions

Be sure to contact Colleague Zone for further information on how your payroll deductions for various benefits are affected based on the length of your disability.

Know and use your resources



BenefitMoments.com



Benefits help: ColleagueZone.CVS.com
or call the HR Service Center at
1-888-694-7287

This summary provides a brief overview for colleagues regularly scheduled to work 30 or more hours per week, and is for informational purposes only. If there's any difference between this and plan documents, official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues aren't covered unless their collective bargaining agreement specifically provides for a benefit.