



PENN Entertainment provides both short-term and long-term disability that helps supplement your income while you are unable to work due to an illness or injury.

Short-Term Disability (STD)

Short-Term Disability (STD) insurance allows you to replace a portion of your income if you become unable to work because of a covered illness or injury, for up to 13 weeks.

As a new team member who has worked at PENN Entertainment for less than one year, you can choose to purchase Basic STD, for coverage of 40% of your pre-disability salary, up to a maximum of \$1,000 per week.

On the first of the month following one year of employment at PENN Entertainment, we provide you this Basic STD coverage at no cost to you. On the first of the month following your one-year anniversary date, you may also choose to elect Buy-Up STD coverage — which you pay for — to provide extra coverage beyond the Basic STD coverage. If you elect Buy-Up STD, you'll receive coverage of 66.67% of your pre-disability salary (instead of 40%), up to a weekly maximum of \$1,500 (instead of \$1,000).

Note: If you elect Basic STD during your first year at PENN Entertainment, it will automatically convert to Buy-Up STD on the first of the month following your one-year anniversary date. You can drop the team member-paid Buy-Up STD benefit by accessing the online benefits [enrollment website](#).

If you've worked at PENN Entertainment for less than 1 year

Team Member-Paid Basic STD*

Benefits Effective Date	As of your date of hire, provided you enroll within 30 days of your hire date
Enrollment	Voluntary
Weekly Pre-Disability Income	40%
Weekly Maximum Benefit Amount	\$1,000
Elimination Period	29 days
Who Pays for this Benefit	Team Member

If you've worked at PENN Entertainment for more than 1 year

Company-Paid Basic STD*

Team Member-Paid Buy-Up STD*

Benefits Effective Date	First of the month following one year of employment	First of the month following one year of employment
Enrollment	Automatic	Automatic if enrolled in Team Member-paid Basic STD during year one, but can opt out Voluntary active election if not enrolled in Team Member-paid Basic STD during year one

If you've worked at PENN Entertainment for more than 1 year

Company-Paid Basic STD*

Team Member-Paid Buy-Up STD*

Weekly Pre-Disability Income	40%	Enhancement to 66.67%
Weekly Maximum Benefit Amount	\$1,000	Enhancement to \$1,500
Elimination Period	29 days	Reduced to 14 days
Who Pays for this Benefit	PENN Entertainment	Team Member

* If you have been actively at work for less than 12 months after the date your disability insurance takes effect, benefits will not be paid for a disability that results from a pre-existing condition. Pre-existing condition refers to a sickness or accidental injury in the three months before your disability insurance takes effect, for which you:

- received medical treatment, consultation, care, or services;
- took prescription medication or had medications prescribed; or
- had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment.

Long-Term Disability (LTD)

PENN Entertainment provides access to two Long-Term Disability (LTD) coverage options, available through [MetLife](#). LTD is a team member-paid benefit, and you can enroll as soon as you become benefits eligible. Premium rates vary and are based on your age and the length of time benefits are provided.

Note: If you do not elect Voluntary LTD for yourself when initially eligible, you will be required to submit Evidence of Insurability (EOI) if you decide to enroll in this coverage outside of your initial eligibility window.

Team Member-Paid 50% LTD* to Age 65

Team Member-Paid 50% LTD* Payable for Five Years

Enrollment	Voluntary	Voluntary
Weekly Pre-Disability Income	50%	50%
Monthly Maximum Benefit Amount	\$10,000	\$10,000
Elimination Period	90 days	90 days
Duration of Benefits	To age 65**	For five years from the date the LTD benefits become payable
Who Pays for this Benefit	Team Member	Team Member

* If you have been actively at work for less than 12 months after the date your disability insurance takes effect, benefits will not be paid for a disability that results from a pre-existing condition. Pre-existing condition refers to a sickness or accidental injury in the three months before your disability insurance takes effect, for which you:

- received medical treatment, consultation, care, or services;
- took prescription medication or had medications prescribed; or
- had symptoms or conditions that would cause a reasonably prudent person to seek diagnosis, care or treatment.

** If you are over the age of 61 on the date your disability begins, benefits will continue from 12 to 42 months, depending on your exact age on the date disability begins.



When are LTD benefits payable?

You must have received the maximum period of **STD benefits** to be eligible for LTD benefits, and you must be disabled for at least 90 consecutive calendar days before benefits are payable to you. Monthly benefits may continue to be paid as long as you remain disabled as defined under the MetLife Long-Term Disability policy, until your 65th birthday or for up to five years, depending on which option you choose.



What does “elimination period” mean?

The elimination period is the amount of time you need to wait until STD benefits kick in. That means for Basic STD, you will need to have 29 consecutive days of illness or injury before you begin receiving STD benefit payments. With the Buy-Up STD, it's only 14 days. During the elimination period, you will typically use available sick time or paid time off to cover absences. In either case, you need to report the need for STD benefits within 24 hours of the incident or when you first learn you will need to be absent (e.g. following a scheduled surgery).



Evidence of Insurability

If you do not elect the Team Member-paid Basic STD for yourself when initially eligible, you will be required to submit Evidence of Insurability (EOI) if you later enroll in Team Member-paid Basic STD or Team Member-paid Buy-Up STD coverage.