



Concentra Inc. 401(k)  
and Profit Sharing Plan

Start investing in yourself today, with help from the Concentra Inc. 401(k) and Profit Sharing Plan and Fidelity.



YOUR GUIDE TO GETTING STARTED



## Invest some of what you earn today for what you plan to accomplish tomorrow.

Dear Concentra employee:

You have been automatically enrolled in the Plan. Your company offers outstanding convenience and a variety of investment options. Take a look and see what a difference the Plan can make in achieving your goals.

Benefit from:

**Convenience.** Your contributions are automatically deducted regularly from your paycheck.

**Tax savings now.** Your pretax contributions are deducted from your pay before income taxes are taken out. This means that you may actually lower the amount of current income taxes withheld each period. It could mean more money in your take-home pay versus saving money in a taxable account.

**Tax-deferred savings opportunities.** You pay no taxes on any earnings until you withdraw them from your account, enabling you to keep more of your money working for you now.

**Investment options.** You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

**Portability.** You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company.

**Online Beneficiary.** With Fidelity's Online Beneficiary Service you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time.

To learn more about what your plan offers, see "Frequently asked questions about your plan" later in this guide.

Sincerely,

Concentra Inc.



Participate in your plan and invest in yourself today.



# Frequently asked questions about your plan.

Here are answers to questions you may have about the key features, benefits, and rules of your plan.

## When can I enroll in the Plan?

If you have not enrolled in the Plan within 90 days from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 4% of your pretax eligible earnings. You will also be enrolled in the Automatic Increase Program, which will automatically increase the amount you defer by 1% on an annual basis, up to 10%. Your contributions will be invested in the Oakmark Equity and Income Fund Class I. However, we encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 90 calendar days of your employment. You may change your contribution rate at any time.

## How do I enroll in the Plan?

Log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or call the Fidelity Retirement Benefits Line at 1-800-835-5097 to enroll in the Plan.



For illustrative purposes only.

## When is my enrollment effective?

Your enrollment becomes effective once you

elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

## How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, available through Fidelity NetBenefits®, offers a straightforward, convenient process that takes just minutes. Simply log on to NetBenefits® at [www.401k.com](http://www.401k.com) and click on "Beneficiaries" in the About You section of Your Profile. If you do not have access to the internet or prefer to complete your beneficiary information by paper form, please contact 1-800-835-5097.

## What is the Roth contribution option?

A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least 5 tax years after your first Roth 401(k) contribution and after you have attained age 59 ½, or become disabled or die.

Through automatic payroll deduction you can contribute between 1% and 25% of your eligible pay as designated Roth contributions, up to the annual IRS dollar limits.

For more information please log on to NetBenefits® at [www.401k.com](http://www.401k.com) and select "Tools & Learning" from the home page. Under "Learning" you will see a tab called "About 401(k)s," select that tab and click on "Roth."

## How much can I contribute?

Through automatic payroll deduction, you can contribute between 1% and 25% of your eligible

pay on a pretax basis, up to the annual IRS dollar limits. You can request to change your contribution amount virtually any time by logging on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com).

**What are the IRS contribution limits?**

If you are under age 50, the IRS contribution limit is \$16,500 for 2010. If you will be at least age 50 during the year, your plan may allow you to defer an additional \$5,500 as catch-up contributions.

**Does the Company contribute to my account?**

Concentra may make discretionary matching contributions in an amount equal to a percentage of compensation to be determined annually by a board of directors' resolution. You must be employed as of the last day of the Plan year to be eligible for any discretionary matching contributions made for that Plan year. Note: Eligible compensation is your total compensation excluding:

- the taxable value of a qualified or non-qualified stock option
- car allowance, auto and moving expenses
- personal use employer provided vehicle
- non-cash or any other remuneration received or paid other than in cash
- any deferred compensation or non-taxable contribution to any plan qualified under section 401(a) of the Code (other than Elective Deferral Contributions under this Plan)

Compensation for first year participants will be measured from the date of eligible participation.

**What are my investment options?**

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The 13 investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at Fidelity NetBenefits®.

**When am I vested?**

You are always 100% vested in your contributions to the Concentra Inc. 401(k) and Profit Sharing Plan, as well as any earnings on them. The Company's matching contributions and any earnings vest according to the following

schedule:

Years of employment	Vested percentage
1	20
2	40
3	60
4	80
5	100

**Can I take a loan from my account?**

Although your plan account is intended for the future, you may borrow from your account for any reason. Generally, the Concentra Inc. 401(k) and Profit Sharing Plan allows you to borrow up to 50% of your vested account balance. The minimum loan amount is \$1,000, and a loan must not exceed \$50,000. You then pay the money back into your account, plus interest, through after-tax payroll deductions. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. You may have one loan outstanding at a time. The cost to initiate a loan is \$35, and there is a quarterly maintenance fee of \$3.75. The initiation and maintenance fees will be deducted directly from your individual plan account. If you fail to repay your loan (based on the original terms of the loan), it will be considered in "default" and treated as a distribution, making it subject to income tax and possibly to a 10% early withdrawal penalty. Defaulted loans may also impact your eligibility to request additional loans. Be sure you understand the Plan guidelines and impact of taking a loan before you initiate a loan from your plan account.

**Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have severe financial hardship as defined by your Plan.

The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer's retirement plan is subject to 20% mandatory federal income tax withholding, unless it is rolled directly over to an IRA or another employer plan. (You may owe more or less when you file your income taxes.) If you are under age 59½, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty, unless you qualify for an exception to this rule. To learn

more about and/or to request a withdrawal, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or call the Fidelity Retirement Benefits Line at 1-800-835-5097. The plan document and current tax laws and regulations will govern in case of a discrepancy. Be sure you understand the tax consequences and your plan's rules for distributions before you initiate a distribution. You may want to consult your tax adviser about your situation.

When you leave the Company, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$1,000, you can leave contributions and any associated earnings in the Plan. After you leave the Company, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you.

### **Can I move money from another retirement plan into my account in the Concentra Inc. 401(k) and Profit Sharing Plan?**

You are permitted to roll over eligible pretax contributions from another 401(k) plan account or eligible pretax contributions from conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions. Call the Fidelity Retirement Benefits Line at 1-800-835-5097 or log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) for details. You should consult your tax adviser and carefully consider the impact of making a rollover contribution to your employer's plan because it could affect your eligibility for future special tax treatments.

### **How do I access my account?**

You can access your account online through Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or call the Fidelity Retirement Benefits Line at 1-800-835-5097 to speak with a representative or use the automated voice response system, virtually 24 hours, 7 days a week.

### **What are my rights with respect to mutual fund pass-through voting?**

As a Plan participant, you have the ability to exercise voting, tender, and other similar rights for mutual funds in which you are invested through the Plan. Materials related to the exercise of these rights will be sent to you at the time of any proxy meeting, tender offer or similar rights relating to the particular mutual funds held in your account.

### **How do I obtain additional investment option and account information?**

The Company has appointed Fidelity to provide additional information on the investment options available through the Plan. Also, a statement of your account may be requested by phone at 1-800-835-5097 or reviewed online at Fidelity NetBenefits®.



# Investment Options

The following is a list of investment options for the Concentra Inc. 401(k) and Profit Sharing Plan, organized by category. For up-to-date performance information and other fund specifics, go to [www.401k.com](http://www.401k.com).

← CONSERVATIVE					AGGRESSIVE →	
Categories to the left have potentially more inflation risk and less investment risk					Categories to the right have potentially less inflation risk and more investment risk	
BONDS		STOCKS AND BONDS		STOCKS		
Managed Income	Bond	Balanced/Hybrid		Domestic Equity		International/Global Equity
Managed Income Portfolio	PIMCO Total Return Fund Administrative Class	Oakmark Equity And Income Fund Class I	<b>Large Value</b> American Beacon Large Cap Value Fund Investor Class  <b>Small Value</b> American Beacon Small Cap Value Fund Investor Class	<b>Large Blend</b> Spartan® 500 Index - Investor Class  <b>Mid Blend</b> Fidelity® Low-Priced Stock Fund	<b>Large Growth</b> Fidelity® Blue Chip Growth Fund  Fidelity® Contrafund® Fidelity® Magellan® Fund  MainStay Large Cap Growth Fund Class A  <b>Small Growth</b> Columbia Acorn USA Fund Class Z	Allianz NFJ International Value Fund Institutional Class  Fidelity® Diversified International Fund

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories of the investment options and not on the actual security holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 10/31/2010. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.

# Investment Options

*Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.*

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## Managed Income Portfolio

**Fund code:** 00632

**What it is:** A stable value fund (not a mutual fund). It is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans and is managed by Fidelity Management Trust Company (FMTC).

**Goal:** Seeks to preserve your principal investment while earning a level of interest income that is consistent with the principal preservation. MIP seeks to maintain a stable net asset value (NAV) of \$1 per share, but it cannot guarantee that it will be able to do so. The yield of MIP will fluctuate.

**What it invests in:** MIP invests in investment contracts issued by insurance companies and other financial institutions ("Wraps"), fixed income securities, and money market funds. Wraps are designed to permit the use of book value accounting to maintain a constant \$1 NAV. Wraps are purchased in conjunction with an investment by MIP in fixed income securities. These securities may include, but are not limited to, U.S. Treasury and agency bonds, corporate bonds, mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and bond funds. MIP may also invest in futures contracts, option contracts, and swap agreements. FMTC, as investment manager and trustee of the Fidelity Group Trust for Employee Benefit Plans, has claimed an exemption from registration under the Commodity Exchange Act and is not subject to registration or regulation under the Act. Through the use of book value accounting, there is no immediate recognition of investment gains and losses on MIP's securities. Instead, gains and losses are recognized over time by adjusting the interest rate credited to MIP under the Wraps. The Wraps provide for the payment of participant-directed withdrawals and exchanges at book value (principal and interest accrued to date) during the term of the Wraps. In order to maintain the Wrap issuers' promise to pay participant-initiated withdrawals and exchanges at book value, the Wraps impose ongoing contractual commitments on MIP as well as the plans invested in MIP. Withdrawals from MIP are subject to certain restrictions. For example, withdrawals prompted by certain events (e.g., termination of MIP, changes in laws or regulations) may be paid at market value which may be less than book value. Plan sponsor-directed withdrawals may be required to be preceded by 12 months written notice. All Wraps and securities purchased for MIP must satisfy FMTC's credit quality standards. The Wraps and securities purchased for MIP are backed solely by the financial resources of the issuers. Although MIP seeks to maintain a stable \$1 NAV, it is possible to lose money by investing in MIP. MIP's yield will fluctuate.

### Who might want to invest:

- Someone who wants to try for a slightly higher yield than is offered by money market funds and who is willing to accept slightly more investment risk.
- Someone who is interested in balancing an aggressive portfolio with an investment that seeks to provide stability of price.

### Footnote:

An investment in the fund is not insured or guaranteed by FMTC, the plan sponsor, the FDIC, or any other government agency. Under the Wraps, certain funds offered by your plan may be deemed to "compete" with MIP (e.g., money market funds, short term bond funds). You are not permitted to make a direct exchange from MIP to these competing funds. You must instead first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the issuers of the Wraps as a condition for issuing the Wraps to retirement plans.

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## PIMCO Total Return Fund Administrative Class

**Fund code:** 99474

**Objective:** A Corporate Bond - General mutual fund; the Morningstar Category is Intermediate-Term Bond.

**Strategy:** The investment seeks maximum total return. The fund normally invests at least 65% of assets in a diversified portfolio of Fixed-Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of total assets in high-yield securities (junk bonds). The fund may invest in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.



**Risk:** In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Please consult the prospectus for additional risk information specific to this fund.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

**Footnote:**

A mutual fund registered under PIMCO Funds, and managed by Pacific Investment Management Co LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

### **Oakmark Equity And Income Fund Class I**

**Fund code:** 22433

**Objective:** A Balanced mutual fund; the Morningstar Category is Moderate Allocation.

**Strategy:** The investment seeks current income, preservation and growth of capital. The fund invests primarily in a diversified portfolio of U.S. equity and fixed-income securities (although the fund may invest up to 35% of total assets in securities of non-U.S. issuers). It invests approximately 40-75% of total assets in common stock, including securities convertible into common stock, and up to 60% of assets in U.S. government securities and debt securities rated within the two highest grades assigned by Moody's Investors Service, Inc. or by Standard & Poor's Corporation Ratings Group, a division of The McGraw-Hill Companies.

**Risk:** Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Please consult the prospectus for additional risk information specific to this fund.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking to invest in a fund that invests in both stocks and bonds.
- Someone who is seeking the potential both for income and for long-term share-price appreciation and who is willing to accept the volatility of the bond and stock markets.

**Footnote:**

A mutual fund registered under Harris Associates Investment Trust, and managed by Harris Associates L.P. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

### **American Beacon Large Cap Value Fund Investor Class**

**Fund code:** 93159

**Objective:** A Growth and Income mutual fund; the Morningstar Category is Large Value.

**Strategy:** The investment seeks long-term capital appreciation and current income. The fund normally invests at least 80% of assets in equity securities of large market capitalization U.S. companies. These companies generally have market capitalizations similar to the market capitalization of the companies in the Russell 1000 Index at the time of investment. The investments may include common stocks, preferred stocks, securities convertible into U.S. common stocks, U.S. dollar-denominated ADRs, and U.S. dollar-denominated foreign stocks traded on U.S. exchanges.

**Risk:** Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Please consult the prospectus for additional risk information specific to this fund.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

**Footnote:**

A mutual fund registered under American Beacon Funds, and managed by American Beacon Advisors, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund. The Russell 1000<sup>®</sup> Index is an unmanaged market capitalization-weighted index measuring the performance of the 1,000 largest companies in the Russell 3000<sup>®</sup> Index and is

an appropriate index for broad-based large-cap funds.

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### **American Beacon Small Cap Value Fund Investor Class**

**Fund code:** 47008

**Objective:** A Small Company mutual fund; the Morningstar Category is Small Value.

**Strategy:** The investment seeks long-term capital appreciation and current income. The fund normally invests at least 80% of total assets in equity securities of U.S. small companies with market capitalizations of \$3 billion or less at the time of investment. The investments may include common stocks, preferred stocks, securities convertible into common stocks, U.S. dollar-denominated ADRs, and U.S. dollar-denominated foreign stocks traded on U.S. exchanges.

**Risk:** The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Please consult the prospectus for additional risk information specific to this fund.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

**Footnote:**

A mutual fund registered under American Beacon Funds, and managed by American Beacon Advisors, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

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### **Spartan® 500 Index - Investor Class**

**Fund code:** 00650

**Objective:** Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.

**Strategy:** Normally investing at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States.

**Risk:** Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

**Footnote:**

A mutual fund registered under Fidelity Concord Street Trust, and managed by Fidelity Management Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund. The S&P 500® Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stock prices of 500 widely held U.S. stocks that includes the reinvestment of dividends. As of January 22, 2010, this fund changed its name from Spartan® U.S. Equity Index Fund - Investor Class.

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### **Fidelity® Low-Priced Stock Fund**

**Fund code:** 00316

**Objective:** Seeks capital appreciation.

**Strategy:** Normally investing at least 80% of assets in low-priced stocks (those priced at or below \$35 per share), which can lead to investments in small and medium-sized companies. Investing in either "growth" or "value" stocks or both. Normally investing primarily in common stocks.



**Risk:** Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The securities of smaller, less well-known companies can be more volatile than those of larger companies.

**Short-term Redemption Fee:** This fund has a Short-term Redemption Fee of 1.50% for shares held less than 90 days.

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

**Footnote:**

A mutual fund registered under Fidelity Puritan Trust, and managed by Fidelity Management Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

**Fidelity® Blue Chip Growth Fund**

**Fund code:** 00312

**Objective:** Seeks growth of capital over the long term.

**Strategy:** Normally investing at least 80% of assets in blue chip companies (companies whose stock is included in the S&P 500 or the Dow Jones Industrial Average, and companies with market capitalizations of at least \$1 billion if not included in either index). Investing in companies that FMR believes have above-average growth potential (stocks of these companies are often called "growth" stocks). Normally investing primarily in common stocks of well-known and established companies.

**Risk:** Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Footnote:**

A mutual fund registered under Fidelity Securities Fund, and managed by Fidelity Management Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund. The S&P 500® Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stock prices of 500 widely held U.S. stocks that includes the reinvestment of dividends. The Dow Jones Industrial Average (DJIA) is an unmanaged price-weighted index and is the most widely used indicator of how the country's industrial leaders are performing. Also known as "the Dow," this is a formula based on the stock prices of 30 major companies chosen from sectors of the economy most representative of our country's economic condition.

**Fidelity® Contrafund®**

**Fund code:** 00022

**Objective:** Seeks capital appreciation.

**Strategy:** Investing in securities of companies whose value FMR believes is not fully recognized by the public. Investing in either 'growth' stocks or 'value' stocks or both. Normally investing primarily in common stocks.

**Risk:** The value of the fund's domestic and foreign investments will vary from day to day in response to many factors. Stock values fluctuate in response to the activities of individual companies, and general market and economic conditions. Investments in foreign securities involve greater risk than U.S. investments. You may have a gain or loss when you sell your shares.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Footnote:**

A mutual fund registered under Fidelity Contrafund, and managed by Fidelity Management Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

**Fidelity® Magellan® Fund**

**Fund code:** 00021

**Objective:** Seeks capital appreciation.

**Strategy:** Normally investing primarily in common stocks. Investing in either "growth" stocks or "value" stocks or both.



**Risk:** Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Footnote:**

A mutual fund registered under Fidelity Magellan Fund, and managed by Fidelity Management Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

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### **MainStay Large Cap Growth Fund Class A**

**Fund code:** 40082

**Objective:** A Growth mutual fund; the Morningstar Category is Large Growth.

**Strategy:** The investment seeks long-term growth of capital. The fund invests in companies that have the potential for above-average future earnings growth. It normally invests at least 80% of assets in large-capitalization companies which have a market capitalization in excess of \$4.0 billion and generally are improving their financial returns. The fund is permitted to invest up to 20% of net assets in foreign securities.

**Risk:** Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Please consult the prospectus for additional risk information specific to this fund.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Footnote:**

A mutual fund registered under MainStay Funds, and managed by New York Life Investment Management Llc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund. This share class of this fund is no longer available for certain retirement plans effective 06/01/2008. Participants may continue to invest in this fund if it is already part of their plan.

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### **Columbia Acorn USA Fund Class Z**

**Fund code:** 93540

**Objective:** A Growth mutual fund; the Morningstar Category is Small Growth.

**Strategy:** The investment seeks long-term capital appreciation. The fund normally invests at least 80% of net assets (plus any borrowings for investment purposes) in U.S. companies. Under normal circumstances, it invests a majority of net assets in small- and mid-sized companies with market capitalizations under \$5 billion at the time of investment.

**Risk:** The securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Please consult the prospectus for additional risk information specific to this fund.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

**Footnote:**

A mutual fund registered under Columbia Acorn Trust, and managed by Columbia Wanger Asset Management, L.P. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

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### **Allianz NFJ International Value Fund Institutional Class**

**Fund code:** 85162

**Objective:** A Foreign Stock mutual fund; the Morningstar Category is Foreign Large Value.

**Strategy:** The fund seeks long-term growth of capital and income. The fund invests at least 65% of net assets in common stocks and other equity securities of non-U.S. companies with market capitalizations greater than \$1 billion. It invests significantly in securities that the portfolio managers expect will generate income. The fund may invest up to 50% of assets in emerging market securities. It typically achieves its exposure to non-U.S. equity securities through investing in ADRs.

**Risk:** Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Please consult the prospectus for additional risk information specific to this fund.

**Short-term Redemption Fee:** None

**Who might want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**Footnote:**

A mutual fund registered under Allianz Funds, and managed by Allianz Global Inv Fund Mgmt LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

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**Fidelity® Diversified International Fund**

**Fund code:** 00325

**Objective:** Seeks capital growth.

**Strategy:** Normally investing primarily in non-U.S. securities. Normally investing primarily in common stocks.

**Risk:** Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

**Short-term Redemption Fee:** This fund has a Short-term Redemption Fee of 1.00% for shares held less than 30 days.

**Who might want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**Footnote:**

A mutual fund registered under Fidelity Investment Trust, and managed by Fidelity Management Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The investment options available through the Plan reserve the right to modify or withdraw the exchange privilege.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing price.

This document provides only a summary of the main features of the Concentra Inc. 401(k) and Profit Sharing Plan, and the Plan Document will govern in the event of discrepancies.

Fidelity Management & Research Company manages Fidelity mutual funds.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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