



Short-Term Disability (STD)

This salary continuation program helps provide income when eligible employees are unable to work because of an injury or illness. Benefits are payable at 75% of base pay. This program does not provide job protection but may run concurrently with any available job-protected leave of absence policies.

Eligibility

Employees who are full-time (average of at least 30 hours per week) Store Support Center, Field Management, Distribution Center or Cedar Valley Inn employees are eligible for STD benefits after six months of continuous active employment. Employees who are not actively working at that time will be eligible for STD benefits when they return to work on a full-time basis.

Short-Term Disability benefits are available for a maximum of 12 weeks in a rolling 12-month period. The duration of approved benefits is determined by medical documentation received. STD benefits for maternity leave are based on the employee's actual disability and does not include parental bonding time. In other words, STD benefits end when an individual is released to return to work by her physician. Employees must be actively working for any newly accrued benefit to be available. STD benefits are not available for elective cosmetic surgeries or parental bonding time.

How to Apply for Short-Term Disability Benefits

Individuals are eligible for STD benefits only after missing 7 consecutive calendar days of work due to a disability that prohibits the employee from performing the essential functions of their job. This 7-day waiting period is not covered by STD benefits. As a result, all nonexempt employees must use any earned Paid Time Off (PTO) days to receive pay during this time. The waiting period will be unpaid if no paid time is available or if PTO is not requested by the employee through Workday.

To request time off from work, employees must go to Workday and request a leave of absence (click on Menu > Request Absence). A claim form will be provided once the leave of absence request is submitted. The Physician's section of the form must be completed by the employee's health care provider. The STD Plan may require this section be completed by a specialist consistent with the diagnosis.

STD Benefit Approval and Pay Process

STD benefit payments are issued through Cracker Barrel's standard payroll process. Employees may request PTO to supplement their pay while receiving STD benefits. PTO requests are submitted through the Absence app in Workday.

No STD benefit payments will be made until an employee's claim is approved. If the claim is approved after the regular payroll process has occurred, any benefit due will be processed in the next available payroll cycle. If any overpayment of benefits occurs or any regular wages are processed prior to receiving notification of an employee's absence, the overpayment will be deducted from the next available paycheck(s) until overpayment has been fully repaid.

Due to the timing of the payroll process, pay adjustments are sometimes necessary. To keep pay adjustments to a minimum, employees must provide notification of any need for leave, required documentation and any updates as timely as possible.

Coordination of Company Benefits

Employees who have given birth and have been employed with the company for at least one year may also be eligible for Paid Parental Leave. This benefit is provided **after** Short-Term Disability (STD) benefits have been exhausted. To learn more about the Paid Parental Leave benefit, visit totalrewards.crackerbarrel.com.

Benefit Offsets

STD benefits will be offset by:

- Any benefits employees are eligible to receive under law, including Workers' Compensation, Unemployment Compensation, and Social Security
- Benefits paid for lost time under any state-mandated disability law or paid family leave
- Benefits for lost time provided through any other group insurance contract or benefit arrangement which the Company sponsors
- Any compensation earned while performing a temporary light duty assignment

Employees are required to provide documentation showing the amount of pay received from any of these deductible sources of income. Any necessary pay adjustments will be made via payroll deduction, as permitted by state law, upon receipt of documentation. Under no circumstance will the combined benefits from these forms of income and the Company STD payments exceed 100% of an employee's regular base compensation.

Temporary Light Duty Assignments

The Company reserves the right to determine if an employee's medical condition and restrictions will permit a temporary assignment to perform light duty work.

Program's Right to Require Physical Exams

The Company may require employees to be examined by a physician of its choice, as often as reasonable, while receiving disability benefits. The cost of these exams will be paid by the Company.

When STD Benefits End

Benefits under this program will end when an employee:

- Can perform the essential functions of their job (with or without accommodation)
- No longer meets the plan's eligibility requirements
- Has received benefits under this plan for the maximum period
- Fails to provide proof of a disability

Returning to Work on a Reduced Schedule

Employees who are medically clear to return on a part-time or reduced schedule and still have short-term disability (STD) benefits remaining may qualify for a pro-rated STD payment. All standard policy limits, including the 12-week maximum benefit period, continue to apply. The total of any partial STD benefit combined with wages earned while working cannot exceed 100% of the employee's regular base pay.

Returning to Work – Fitness for Duty Requirement

A fitness for duty form is generally required before returning to work following short-term disability leave. This form should clearly identify any restrictions or limitations an employee may have. Failure to provide this could result in an unexcused and unpaid delay of an employee's return to work.

This requirement does not apply when returning from maternity leave if a bonding period immediately followed the disability portion of the leave. For behavioral health-related leaves where there are no physical restrictions or limitations, the fitness for duty form may be waived.