



Short-term Disability

This salary continuation program helps provide income when you are unable to work because of a short-term injury or illness. Benefits are payable at 100% or 60% of your base pay, depending on tenure (see chart below). This program does not provide job protection but may run concurrently with any available job-protected leave of absence policies.

Eligibility

If you are a full-time (average of at least 30 hours per week) Cracker Barrel Home Office, Field Management, Distribution Center or Cedar Valley Inn employee or Maple Street Family Support Team, Mission Coach, Community Leader or Operations Leader, you are eligible for the program after one (1) year of active employment. If you are not actively at work, you will be eligible for the program when you return to work on a full-time basis.

Short-term disability is available for a maximum of 12 weeks in a rolling 12-month period. You must be actively at work in order for any newly accrued benefit to be available.

Schedule of Benefits

The chart below shows the percentage of pay based on length of service with the company. The duration of benefits is determined by medical documentation from your physician.

Years of Service	Weeks at 100% Pay	Weeks at 60% Pay
1 to less than 2 years	2	10
2 to less than 3 years	4	8
3 to less than 4 years	6	6
4 to less than 5 years	8	4
5 to less than 6 years	10	2
6 or more years	12	0

Additional Provisions for Pregnancy Claims

The following provisions apply for pregnancy-related claims:

- Eligible for short-term disability benefits after six (6) months of active employment.
- The 60% rate of pay described in the chart above will be payable at 75%.
- Duration of disability is typically up to six weeks from the date of delivery (up to eight weeks for a cesarean delivery). If you incur medical complications prior to or after delivery, the maximum amount of STD available (including pre- and post-partum) is 12 weeks in a 12-month period.
 - Commencement of short-term disability benefits for a maternity leave must be based on actual disability of the individual, not the mere fact of pregnancy.

*Note: These provisions apply only to pregnancy related short-term disability claims. All other provisions of the program apply.

What's Not Covered

Absences due to elective cosmetic surgeries are not covered under the Short-term Disability program.

How to Apply for Short-term Disability Benefits

You will be eligible for Short-term Disability (STD) after missing 7 consecutive calendar days due to a disability that prohibits you from performing the essential functions of your job. Since this 7-day waiting period is not covered under STD, nonexempt employees/members must use any earned personal and/or vacation days available during this time. The 7-day period will be unpaid if no paid time is available or if available paid time is not requested through Workday.

To file a claim, you must complete the Short-term Disability Claim Form, which can be obtained from the Benefits Department by requesting a leave of absence. Requests for leave of absence must be made through the Absence app in Workday by clicking on Menu > Absence > Request Absence. The Attending Physician's section must be completed by your doctor. The Plan may require this section be completed by a specialist consistent with your diagnosis. You may choose to use vacation days in lieu of STD benefits.

Pay Process

Short-term Disability payments are issued through Cracker Barrel's standard payroll process. No STD payments will be paid until your claim is approved. If your claim is approved after the regular payroll process has occurred for the applicable pay period, any benefit due will be processed in the next available payroll cycle.

Likewise, if any overpayment of benefits occurs or any regular wages are processed prior to receiving notification of your absence, the overpayment will be deducted from your 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, be sure to provide notification of any need for leave, required documentation and any updates as timely as possible.

Benefit Offsets

Benefits will be offset by:

- Any benefits you 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 loss of 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/Team Members residing in certain states may have state disability and/or paid family leave benefits which are not affiliated with the Company. The Company's Short-term Disability benefit will be decreased by an estimation of the state benefit you are eligible to receive. You are required to provide documentation showing the amount of pay received from any state benefit. Any necessary adjustments will be made upon receipt of documentation. Under no circumstance will the combined benefits from state disability/paid leave plans and the Company STD payments exceed 100% of your regular base compensation.

Temporary Light Duty Assignments

The Company and your Manager reserve the right to determine if your medical condition and restrictions will permit a temporary assignment to perform light duty work during this time period.

Program's Right to Require Physical Exams

The Company may require you to be examined by a physician of its choice, as often as reasonable, while you are 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 you:

- Are able to perform the essential functions of your job (with or without an accommodation)
- No longer meet the plan's eligibility requirements
- Have received benefits under this plan for the maximum period of time
- Fail to provide proof of your disability

Returning to Work

Before returning to work, you must provide your Manager and the Benefits Department with a written release from your doctor, certifying your ability to return to work. The release should clearly identify any restrictions or limitations you may have. Failure to provide this release could result in an unexcused and unpaid delay of your return to work.