



Short Term Disability (STD)

Policy

CSM provides short term disability as income protection for a period of time when you are unable to work due to illness, injury or pregnancy.

Associates are eligible for this benefit after completing three (3) months of employment at the time the qualifying incident occurs. Benefits begin on day eight (8) and continue for up to twelve (12) weeks, provided you continue to qualify for benefits, [running concurrent with FMLA]. Benefits are payable at 40% or 80% of your base weekly salary, excluding any bonuses, commissions or incentives. Payment will be processed on CSM's regular pay cycle. Payment received is subject to applicable taxes and deductions.

You are responsible for your portion of benefit premiums for all group benefits that you are enrolled. Any benefit premiums that are not deducted from your short term disability payments will fall into arrears and can be paid each month while you are out or will be made up upon return from a leave of absence. Please reference the enclosed CSM Arrears Repayment Policy for more information. During the time that you are receiving short term disability, you will not accrue any PTO benefits.

Verification of your inability to work by your health care provider will be required prior to initiating short term disability payments.