



# **Disability Benefits**

**A Guide for Employees**

Effective January 1, 2024

## **1. OVERVIEW**

Worthington Steel's ("the Company") disability benefits provide income replacement if you become disabled due to a covered off-the-job illness or accident. On-the-job illnesses and accidents are covered under the Company's workers' compensation policy. Disability benefits are provided under the following programs:

- Short-Term Disability (STD), a self-insured payroll practice that is not subject to the Employee Retirement Income Security Act of 1974 (ERISA), and is administered by Broadspire Services Inc. ("Broadspire").
- Long-Term Disability (LTD), a fully insured benefit provided under the Company's Group Welfare Plan. The LTD program is administered by MetLife. For information about LTD benefits, see Section 6.

The entire cost of your disability coverage, with the exception of state required coverage, is paid by the Company.

If you work in a location with state disability benefits, you must file a claim with that state. As a result, your STD benefits may differ from what is described below. See section 2.2 for more information.

The Company expects to maintain these programs indefinitely and reserves the right to end or amend them. If the programs are terminated, there will be no effect on any benefits you are currently approved to receive.

### **1.1. Employment Eligibility for STD Benefits**

All active, regular full-time employees of the Company are eligible to participate in the STD program upon date of hire. If you change from part-time or seasonal status to regular full-time status, you are eligible immediately.

### **1.2. Qualification Requirements for STD Benefits**

To qualify for benefits under the STD program, you must:

- a. be unable to perform the material and substantial duties of your regular occupation due to a covered sickness or off the job injury, and
- b. apply for disability benefits (as described below).

You may also be considered partially disabled if you:

- a. Are able to perform some, but not all of the material and substantial duties of your regular occupation; or are only able to perform the material and substantial duties of your regular occupation for part of the time, and
- b. Are participating in an approved modified employment program

The Company reserves the right to require reasonable medical evidence of your disability as often as it deems necessary to certify your continuing disability. This may include having a qualified independent physician review your claim, contacting the attending physician or other health care providers for additional information, and/or having you examined as a condition of making or continuing disability benefits.

### **1.3. STD Program Administrator**

Broadspire is the program administrator of the Company's STD and Leave of Absence programs. Disability claims can be reported to Broadspire by calling 888-592-4295.

## **2. DISABILITY PROCESS**

### **2.1. Application for STD Benefits**

You must notify your Human Resources Partner, where practical, at least 30 days in advance of your disability. To request your leave, call Broadspire at the phone number provided in section 1.3.

### **2.2. Your Responsibilities**

If you expect to miss 5 or more days of work due to disability, you are required to file a claim. You are responsible for reporting your disability claim to Broadspire within 24 hours of the date of disability. Under exceptional circumstances, a claim may be accepted for up to 30 days following the date of disability.

If you fail to report a claim or provide documentation of your disability requested by the Company or Broadspire, it will be considered a voluntary resignation and/or job abandonment.

If you are eligible for state disability benefits (e.g., under California, or other state law), you must file a claim with the state and provide the Company with documentation showing the amount paid. If you work in New York, a state disability claim will be filed on your behalf by MetLife. Your Worthington Steel STD payments will be reduced by the estimated amount provided by the state until you provide documentation showing a different amount or a denial of benefits. Upon receipt of documentation, Worthington Steel's STD payments will be adjusted accordingly.

## **3. STD BENEFITS**

Disability leave runs concurrently with Family and Medical Leave (FMLA). FMLA is unpaid; however, if you qualify for a paid leave benefit such as STD, then you may receive paid leave while concurrently on FMLA. See the Company's Employee Handbook for additional information regarding the Family and Medical Leave Act.

### **3.1. STD Claim Payment Schedule & Timeline**

There is a 7-calendar day unpaid waiting period, prior to the start of your STD benefits. If your location utilizes Salary Plan, you will be paid for the waiting period under that benefit. Otherwise, you may use your accrued, unused vacation time during the waiting period.

Following the waiting period, all approved STD benefits will be calculated assuming that you work 8 hours per day Monday through Friday, rather than based on your specific work schedule.

Weeks 2-4 (a maximum of 120 hours) are paid at 100% and you will receive your full base wage and profit sharing. Benefits will be suspended beyond 14 calendar days (including the 7-calendar day waiting period) until your claim has been approved by the STD Administrator. If your claim is not approved by the 14<sup>th</sup> calendar day of your disability, the Company may substitute your accrued, unused vacation time until a claim determination is made. Upon approval, STD benefits will be paid retroactively, and any vacation time used during this interim period will be credited back to you.

Weeks 5-27 are paid at 75% of "Benefit Earnings." Benefit Earnings is defined as regular annualized pay as calculated by the Company each year on September 30. It includes base pay, profit sharing, and commissions earned during the previous 12 months and is effective on January 1 of the following year. If you have less than 12 months of service with the Company, your Benefit Earnings will reflect a 12-month projection based upon other employees with similar base rates.

If you are receiving STD benefits due to a partial disability claim, the hours worked will be paid at your regular rate of pay and your hours not worked will be paid based on the applicable income replacement outlined in the above schedule.

Payment of STD benefits will be made until one of the following occurs:

- a. Your recovery and physician's release to return to work
- b. Physician's release to return for modified duty work, if available
- c. You become eligible for Long-Term Disability
- d. You begin to receive Worker's Compensation benefits
- e. Your voluntarily resignation, involuntary termination or job abandonment

If your claim is denied, Broadspire will send you a letter of explanation. The letter will provide information on how to appeal the decision. The Company will be notified that your claim has been denied and no additional STD benefits will be paid unless the original determination is overturned.

### **3.2. Exclusions or Limitations to STD Benefits**

STD benefits may be reduced or totally offset if you are receiving, or are expected to receive, payments for, or pursuant to, any of the following:

- a. Any state non-occupational disability law
- b. Any other state or federal governmental act or law (or a company plan established in lieu of)
- c. Unemployment benefits from any state fund

STD benefits will not be paid for the following reasons:

- a. Receiving pay under any Worker's Compensation or occupational disease law. Once a Worker's Compensation claim is approved, you will be required to repay all STD pay received.
- b. Disability due to an intentionally self-inflicted injury
- c. Disability due to war or any act of war (declared or not declared)
- d. Disability resulting from committing, or attempting to commit, an assault, battery, or felony
- e. Claims submitted with fraudulent information
- f. Disability due to an insurrection, rebellion, or taking part in a riot or civil commotion
- g. Disability due to elective cosmetic surgery

## **4. RETURN TO WORK PROCESS**

Upon recovery from a disability sufficient for you to perform the essential functions of your position with or without a reasonable accommodation, you must return the Worthington Steel Return to Work form, completed by your physician, to your manager.

If you fail to return to work after release by your attending physician and/or a physician designated by the Company, it will be considered a voluntary resignation and/or job abandonment.

If you are unable to return to work prior to the end of the calendar year in which your disability occurs, your remaining accrued, unused vacation time will be paid out.

Successive periods of disability resulting from related causes will be considered one disability unless the disabilities are separated by your return to active service for at least 30 consecutive calendar days.

## **5. TERMINATION OF STD BENEFITS & ELIGIBILITY**

If one of the following events occur, then your eligibility for coverage or continued STD benefit payments will terminate as of:

- a. Your last day worked due to voluntary or involuntary termination including, but not limited to, layoff, retirement, voluntary resignation, or job abandonment
- b. The date you no longer meet the eligibility requirements set forth in Section 1.1
- c. Your last day worked due to imprisonment or incarceration
- d. Your last day worked due to induction into active duty into the uniformed forces

## **6. LONG-TERM DISABILITY (LTD) BENEFIT**

If your disability will last longer than 27 weeks, then you may be eligible for LTD benefits through MetLife. Premiums for your LTD coverage are paid by the Company. Broadspire, the STD administrator, will work with MetLife to initiate your LTD claim after 20 weeks of STD. The LTD policy is intended to provide up to 60% of your eligible earnings to a maximum of \$20,000/month.

For a complete description of the LTD program, including how benefits and any offsets are calculated, benefits eligibility, exclusions, limitations, and the formal claims and appeal procedures, see your Long-Term Disability Summary Plan Description. The Summary Plan Description is available on the benefits website, [WorthingtonSteelBenefits.com](http://WorthingtonSteelBenefits.com). If there is any discrepancy between the information contained in this summary and the plan document, the plan document will apply.