Policy Title: Short-term Disability

MGS provides a short-term disability (STD) benefits plan to eligible employees who are unable to work because of a qualifying disability due to an injury or illness. Employees in the following employment classifications are eligible to participate in STD plan:

*Regular full-time employees

Eligible employees may participate in the STD plan subject to all terms and conditions of the agreement between MGS and the insurance carrier.

Disabilities arising from pregnancy or pregnancy-related illness are treated the same as any other illness that prevents an employee from working. STD benefits are offset by any workers' compensation benefits so that combined benefits do not exceed the maximum level.

Details of the STD benefits plan including benefit amounts, when they are payable, and limitations, restrictions, and other exclusions are described in the Summary Plan Description provided to eligible employees. Contact the Human Resources Office for more information about STD benefits.