

RELIANCE STANDARD

Life Insurance Company

a **DELPHI** company

Benefit Summary for Bay de Noc Community College

Eligibility: ***Full time Administrator, Clerk, Custodian, Librarian, Secretary and Technician who is regularly scheduled to work a minimum of 20 hours per week and not in any other class***

Group Life and AD&D Benefits; Policy No. GL 147695

Benefit: ***\$50,000***

Included: ***Waiver of premium in the event of total disability; critical illness benefit; accelerated death benefit, conversion and bereavement counseling***

Long Term Disability Policy No. LTD 121319

Benefit: ***66 2/3% of covered monthly earnings to a maximum benefit of \$4,000 per month. The maximum covered monthly earnings amount is \$6,000.***

Elimination Period: ***90 consecutive days of disability***

Own- Occupation Period: ***24 months***

This is a brief summary of the benefits provided under the above policy numbers. For complete detail, please refer to your employee certificate.

The program is underwritten by:

Reliance Standard Life Insurance Company of Philadelphia PA