

RELIANCE STANDARD

Life Insurance Company

a **DELPHI** company

Benefit Summary for Bay de Noc Community College

Eligibility: *Faculty of Bay de Noc Community College 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: *180 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