

Benefit Summary for Benzie County Central Schools
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Eligible Employees: Active full time Administrator. Does not include temporary or seasonal employees.

Minimum Hours Required: 30 per week

Employee Effective Date: The day the employee becomes eligible

Group Life and AD&D Benefits; Policy No. GL647667

Benefit: \$105,000

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

Long Term Disability Policy No. LTD648175

Benefit: 66 2/3% of covered monthly earnings to a maximum monthly benefit of \$4,000 (this is equal to a maximum Covered Monthly Earnings of \$6,000).

Elimination Period: The greater of 90 consecutive days of total disability or the number of accumulated sick days

Your LTD benefit may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

Please refer to the master policies or employee certificates for complete detail.

Benefit Summary for Benzie County Central Schools
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Eligible Employees: Active full time Mechanic or Administration Assistant.
Does not include temporary or seasonal employees.

Minimum Hours Required: 30 per week

Employee Effective Date: The day the employee becomes eligible

Group Life and AD&D Benefits; Policy No. GL647667

Benefit: \$55,000

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

Long Term Disability Policy No. LTD648175

Benefit: 66 2/3% of covered monthly earnings to a maximum
monthly benefit of \$4,000 (this is equal to a maximum
Covered Monthly Earnings of \$6,000).

Elimination Period: The greater of 90 consecutive days of total disability or
the number of accumulated sick days

Your LTD benefit may be reduced by deductible sources of income and disability earnings.
Some disabilities may not be covered or may have limited coverage under this plan.

Please refer to the master policies or employee certificates for complete detail.

Benefit Summary for Benzie County Central Schools
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Eligible Employees: Active full time Counselor. Does not include temporary or seasonal employees.

Minimum Hours Required: 30 per week

Employee Effective Date: The day the employee becomes eligible

Group Life and AD&D Benefits; Policy No. GL647667

Benefit: \$25,000

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

Long Term Disability Policy No. LTD648175

Benefit: 66 2/3% of covered monthly earnings to a maximum monthly benefit of \$4,000 (this is equal to a maximum Covered Monthly Earnings of \$6,000).

Elimination Period: The greater of 90 consecutive days of total disability or the number of accumulated sick days

Your LTD benefit may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

Please refer to the master policies or employee certificates for complete detail.