

RELIANCE STANDARD

Life Insurance Company

a **DELPHI** company

Benefit Summary for Tawas Area Schools

Eligible Employees: Active full time Administrator or Teacher. Does not include temporary or seasonal employees.

Minimum Hours Required: 20 per week

Employee Effective Date: The day the employee becomes eligible

Long Term Disability Policy No. LTD648041

Benefit: 60% of covered monthly earnings to a maximum monthly benefit of \$2,000. The maximum covered monthly earnings are \$3,333/per employee.

Minimum Benefit: \$100

Elimination Period: 180 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.