

RELIANCE STANDARD

Life Insurance Company

a **DELTA** company

Benefit Summary for Mecosta-Osceola ISD

Eligible Employees: Each active full time SE Para-Educator, COTA, PTA, HI Interpreter and Bus Driver

Employee Effective Date: Date of employment as an eligible employee.

Long Term Disability Policy No. LTD 116241

Benefit: 66 2/3% of covered monthly earnings to a maximum benefit of \$5,000 per month. The minimum monthly benefit is \$100.

Elimination Period: 90 days or end of accrued sick leave, whichever is greater

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.