

RELIANCE STANDARD

Life Insurance Company

a **DELPHI** company

Benefit Summary for Sanilac ISD

Eligible Employees: Active full time Administration Employee or Teacher.
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. GL647677

Benefit: \$50,000

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

Long Term Disability Policy No. LTD648182

Benefit: 70% of covered monthly earnings to a maximum
monthly benefit of \$4,000 (this is equal to a maximum
Covered Monthly Earnings of \$5,714).

Elimination Period: 180 consecutive days of total disability

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.