

2021 Long Term Disability Renewal

Plan Provisions	Plan 1 - First Reliance Standard 2020 Long Term Disability		
	1	2	3
Class	Teachers & Nurses	Administrator	Teachers Aide, Teachers Assistant & Monitor
Eligibility			
Employer Contribution	100%	100%	100%
Earnings Definition	Basic Annual Earnings	Basic Annual Earnings	Basic Annual Earnings
Monthly Benefit Percentage	60%	60%	60%
Maximum Monthly Benefit	\$2,000	\$2,000	\$2,000
Minimum Monthly Benefit	\$100	\$100	\$100
Duration of Benefits Under Age 60	SSNRA	SSNRA	SSNRA
Duration of Benefits at Age 60	To Age 65	To Age 65	To Age 65
Age 61	To Age 65	To Age 65	To Age 65
Age 62	3.5 Years	3.5 Years	3.5 Years
Age 63	3 Years	3 Years	3 Years
Age 64	2.5 Years	2.5 Years	2.5 Years
Age 65	2 Years	2 Years	2 Years
Age 66	1.75 Years	1.75 Years	1.75 Years
Age 67	1.50 Years	1.50 Years	1.50 Years
Age 68	1.25 Years	1.25 Years	1.25 Years
Age 69	1 Year	1 Year	1 Year
Age 70	1 Year	1 Year	1 Year
Elimination Period	180	180	180
Definition of Disability	Duties	Duties	Duties
Own Occupation Duration	24 Months	24 Months	24 Months
Definition of Own Occupation	Cannot Perform the Material Duties of Regular Occupation	Cannot Perform the Material Duties of Regular Occupation	Cannot Perform the Material Duties of Regular Occupation
Social Security Offset	Full Family	Full Family	Full Family
Drug/Alcohol Limitation	24 Months	24 Months	24 Months
Mental/Nervous Limitation	24 Months	24 Months	24 Months
Pre-Existing Condition Clause	3/12	3/12	3/12
Current Rate Guarantee Through	January 1, 2021	January 1, 2021	January 1, 2021
Renewal Rate Guarantee Through	January 1, 2022	January 1, 2022	January 1, 2022