

**SCHEDULE OF BENEFITS**

ELIGIBLE CLASS means: Class 1 Judges, Elected Officials, ICEA Asst. Prosecuting Attorneys and All Full-Time Managerial / Confidential and Teamsters Zoo Employees

MINIMUM HOURS PER WEEK: 40

**LONG-TERM DISABILITY BENEFITS**

BENEFIT PERCENTAGE: 50%

MAXIMUM MONTHLY BENEFIT: \$2,500

MINIMUM MONTHLY BENEFIT: \$100

Long-Term Disability Benefits for PRE-EXISTING CONDITIONS will be subject to the Pre-Existing Condition Exclusion on the Exclusion page.

ELIMINATION PERIOD: 90 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 180 calendar day period.

**MAXIMUM BENEFIT PERIOD:** (For Sickness, Injury, or Pre-Existing Conditions): The Insured Employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later).

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than Age 60	To Age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

OWN OCCUPATION PERIOD means a period beginning at the end of the Elimination Period and ending 24 months later for Insured Employees.

WAITING PERIOD: Six months of continuous Active Work (For date insurance begins, refer to "Effective Dates" section)

CONTRIBUTIONS: Insured employees are not required to contribute to the cost of the Long-Term Disability coverage.

**SCHEDULE OF BENEFITS**

**ELIGIBLE CLASS** means: Class 2 All Full-Time ICEA Parks Employees, OPEIU Family Court Prosecutors, OPEIU Probate Court Prosecutors, United Auto Workers / Tech Employees, Office Employees, Paraprofessionals and Service Employees

**MINIMUM HOURS PER WEEK:** 40

**LONG-TERM DISABILITY BENEFITS**

**BENEFIT PERCENTAGE:** 50%

**MAXIMUM MONTHLY BENEFIT:** \$1,300

**MINIMUM MONTHLY BENEFIT:** \$100

Long-Term Disability Benefits for **PRE-EXISTING CONDITIONS** will be subject to the Pre-Existing Condition Exclusion on the Exclusion page.

**ELIMINATION PERIOD:** 90 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 180 calendar day period.

**MAXIMUM BENEFIT PERIOD:** (For Sickness, Injury, or Pre-Existing Conditions): The Insured Employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later).

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than Age 60	To Age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

**OWN OCCUPATION PERIOD** means a period beginning at the end of the Elimination Period and ending 24 months later for Insured Employees.

**WAITING PERIOD:** Six months of continuous Active Work (For date insurance begins, refer to "Effective Dates" section)

**CONTRIBUTIONS:** Insured employees are not required to contribute to the cost of the Long-Term Disability coverage.

**SCHEDULE OF BENEFITS**

ELIGIBLE CLASS means: Class 3 All Other Full-Time Employees excluding All Full-Time AFSCME Employees of Ingham County and OPIEU and Non-Bargaining, Salaried Employees of Ingham County Road Commission

MINIMUM HOURS PER WEEK: 40

**LONG-TERM DISABILITY BENEFITS**

BENEFIT PERCENTAGE: 50%

MAXIMUM MONTHLY BENEFIT: \$1,300

MINIMUM MONTHLY BENEFIT: \$100

Long-Term Disability Benefits for PRE-EXISTING CONDITIONS will be subject to the Pre-Existing Condition Exclusion on the Exclusion page.

ELIMINATION PERIOD: 90 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 180 calendar day period.

**MAXIMUM BENEFIT PERIOD:** (For Sickness, Injury, or Pre-Existing Conditions): The Insured Employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later).

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than Age 60	To Age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

OWN OCCUPATION PERIOD means a period beginning at the end of the Elimination Period and ending 24 months later for Insured Employees.

WAITING PERIOD: Six months of continuous Active Work (For date insurance begins, refer to "Effective Dates" section)

CONTRIBUTIONS: Insured employees are not required to contribute to the cost of the Long-Term Disability coverage.

**SCHEDULE OF BENEFITS**

ELIGIBLE CLASS means: Class 4 All Full-Time AFSCME Employees of Ingham County

MINIMUM HOURS PER WEEK: 40

**LONG-TERM DISABILITY BENEFITS**

BENEFIT PERCENTAGE: 50%

MAXIMUM MONTHLY BENEFIT: \$3,500

MINIMUM MONTHLY BENEFIT: \$50

Long-Term Disability Benefits for PRE-EXISTING CONDITIONS will be subject to the Pre-Existing Condition Exclusion on the Exclusion page.

ELIMINATION PERIOD: 90 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 180 calendar day period.

**MAXIMUM BENEFIT PERIOD:** (For Sickness, Injury, or Pre-Existing Conditions): The Insured Employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later).

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than Age 60	To Age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

OWN OCCUPATION PERIOD means a period beginning at the end of the Elimination Period and ending 24 months later for Insured Employees.

WAITING PERIOD: Six months of continuous Active Work (For date insurance begins, refer to "Effective Dates" section)

CONTRIBUTIONS: Insured employees are not required to contribute to the cost of the Long-Term Disability coverage.

**SCHEDULE OF BENEFITS**

ELIGIBLE CLASS means: Class 5 All Full-Time OPIEU and Non-Bargaining, Salaried Employees of Ingham County Road Commission

MINIMUM HOURS PER WEEK: 40

**LONG-TERM DISABILITY BENEFITS**

BENEFIT PERCENTAGE: 50%

MAXIMUM MONTHLY BENEFIT: \$3,500

MINIMUM MONTHLY BENEFIT: \$50

Long-Term Disability Benefits for PRE-EXISTING CONDITIONS will be subject to the Pre-Existing Condition Exclusion on the Exclusion page.

ELIMINATION PERIOD: 90 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 180 calendar day period.

**MAXIMUM BENEFIT PERIOD:** (For Sickness, Injury, or Pre-Existing Conditions): The Insured Employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later).

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than Age 60	To Age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

OWN OCCUPATION PERIOD means a period beginning at the end of the Elimination Period and ending 24 months later for Insured Employees.

WAITING PERIOD: Six months of continuous Active Work (For date insurance begins, refer to "Effective Dates" section)

CONTRIBUTIONS: Insured employees are not required to contribute to the cost of the Long-Term Disability coverage.