



Effective Date: 01/01/2023

Monica McKay, Field Representative

Print Date: 11/11/2022

Ancillary plans

Life/AD&D: \$10,000 Negotiated Life
\$10,000 Negotiated AD&D

Negotiated LTD:	66.67% Benefit Level	5% Minimum Benefit
	\$6,000 Maximum Benefit	Survivor Income Benefit - No
	60 Calendar Days Modified Fill	Pre-Existing Condition - Waived
	Alcohol/Drug - Same as any other illness	COLA Provision - No
	Mental/Nervous - Same as any other illness	Education Supplement Program - No
	Family Social Security Offset	Maternity - Yes
	2 Year Own Occupation	Freeze on Offsets - Yes