

GROUP VOLUNTARY LONG-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on July 31, 2025.

POLICY INFORMATION

Policyholder:	Heard County Board of Commissioners dba Heard County BOC
Policy Effective Date:	July 1, 2025
Policy Anniversary:	July 1
Policy Number:	GUPR-CRM2
Group Number:	G000CRM2
Classification:	All Eligible Employees and Elected Probate Judges electing 5 Yr Duration Plan
Minimum Work Hours Required:	30 hours per week
Eligibility Present Waiting Period:	60 day
Eligibility Future Waiting Period:	60 day
When Insurance Begins:	The first day of the month that follows the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	The Elimination Period is the later of: <ul style="list-style-type: none"> a) 90 calendar days; or b) the date your Policyholder-sponsored short-term disability benefits from us end.

BENEFITS

Monthly Benefit Percentage:	60%								
Maximum Monthly Benefit:	\$5,000								
Minimum Monthly Benefit:	\$100								
Maximum Benefit Period:	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Age at Disability</th> <th style="text-align: left;">Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>Under 65.....</td> <td>5 years;</td> </tr> <tr> <td>65 through 68.....</td> <td>to age 70;</td> </tr> <tr> <td>69 and over.....</td> <td>1 year.</td> </tr> </tbody> </table>	Age at Disability	Maximum Benefit Period	Under 65.....	5 years;	65 through 68.....	to age 70;	69 and over.....	1 year.
Age at Disability	Maximum Benefit Period								
Under 65.....	5 years;								
65 through 68.....	to age 70;								
69 and over.....	1 year.								
Own Occupation Definition:	2 years								
Family Care Benefit:	Included								
Reasonable Accommodation Benefit:	The lesser of 100% for covered services expenses, \$5,000 or an amount equal to the total Gross Monthly Benefit.								
Survivor Benefit:	3 months								
Vocational Rehabilitation Benefit:	5%								

LIMITATIONS

Substance Abuse Limitation:	24 months while insured under the Policy
Mental Disorder Limitation:	24 months while insured under the Policy
Pre-existing Condition Limitation:	3/12 months