

**LONG TERM DISABILITY (LTD)
CLASSIFIED EMPLOYEES**

General Long Term Disability Plan Provisions are:

1. The Employee will use all Sick Leave/Sick Bank days at 100% of salary prior to necessity of access to LTD coverage.
2. 90 day qualifying/elimination period
3. Preexisting conditions provisions
4. Benefits until Social Security Retirement Age
5. No offset with Wyoming State Retirement Disability coverage
6. 66 2/3% of salary benefits
7. 3 month survivor Benefits
8. 24 month Own Occupation Coverage
9. Rehabilitation Benefits
10. Zero day residual
11. 24 month mental/nervous/alcohol/drug condition
12. Effective date of coverage September 1, **2001** for qualifying eligible employees

The above are General Plan provisions and are subject to governance of the actual provisions included in the Long Term Disability Insurance Employee Benefit Handbook.

Adopted: 9/15/99

School District #1, Sweetwater County, Wyoming