

LONG TERM DISABILITY (LTD)

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. Pre-existing 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, 1999 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: 09/12/88

Revised: 03/18/91 10/04/93 9/15/99

School District #1, Sweetwater County