



POLICY AMENDMENTS

Policy Number(s):
920011-001: Voluntary Long Term Disability Income (LTD) Insurance
920011-002: Dental PPO Insurance

Policyholder: Halifax Community College

Amendment Effective Date: Various – See Below

The policy is restated from the Amendment Effective Date to reflect the changes indicated below. The policy incorporates the requested amendment(s) and replaces any prior policy issued.

<u>Amendment Effective Date</u>	<u>Description of Change</u>
February 1, 2021	Following changes have been made: 1. Updated Termination Provision to “the last day of the month in which” for Voluntary Long Term Disability Income (LTD) Insurance. 2. Updated Premium Adjustment Method to “next premium due date” for all lines of coverage.
January 1, 2020	Removed Sick Leave and Salary Continuance offset from Voluntary Long Term Disability Income Insurance.
January 1, 2022	Added “any disability income or retirement benefits you receive under your Employer’s Retirement Plan” as Non-deductible Sources of Income from Deductible Sources of Income