



## POLICY AMENDMENTS

Policy Number(s):

921967-001: Voluntary Long Term Disability Income (LTD) Insurance

Policyholder: Winston-Salem/Forsyth County Board of Education

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>   |
|---------------------------------|--|
| January 1, 2020                 | Removed Sick Leave Offset and Remove Salary Continuance Offset for Voluntary Long Term Disability Income Insurance.  |
| February 1, 2021                | Updated Termination Provision to “the last day of the month in which” and Premium Adjustment Method to “next premium due date” for 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 Nondeductible Sources of Income from Deductible Sources of Income for Voluntary Long Term Disability Income Insurance. |