



POLICY AMENDMENTS

Policy Number(s):

915630-001: Voluntary Long Term Disability (VLTD) Income Insurance

Policyholder: Asheville City Schools

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 and Salary Continuance Offsets.
February 1, 2021	Updated termination provision to "the last day of the month". Updated Premium Adjustment Method to "next premium due date".
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.
January 1, 2020	Removed Sick Leave and Salary Continuance Offsets.
October 1, 2023	Updated Incremental Schedule Changes and Decreases in Insurance to "on the July 1st following date of change".