



POLICY AMENDMENTS

Policy Number(s):

948232-001: Voluntary Long Term Disability (LTD) Income Insurance

948232-002: Dental PPO Insurance

Policyholder: Haywood 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>
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 in Voluntary Long Term Disability Income Insurance.