



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.
January 1, 2023	Updated Dental Benefit Waiting Period Type III and Benefit Waiting Period Type IV to 0 months for class - All Eligible Employees-Passive PPO Enhanced for Dental Insurance.
January 1, 2024	Changed Dental Insurance contract to 2022 Version. Allows transfer treatment for new hires that had prior coverage.