

NOTICE OF PLAN

To

Members employed by **Town of Longboat Key**
insured under Group Policy 164624-C issued to
Public Risk Management of Florida as Policyholder.

Effective October 1, 2018, the Group Policy provides the following for you:

1. The Class Definition as shown in the General Policy Information portion of the **Coverage Features** reads as follows for you:

Class Definition:

Class 6: Town of Longboat Key - Full-time employees working at least 30 hours per week

2. The Schedule Of Insurance portion of the **Coverage Features** provides the following for you:

Class 6

Eligibility Waiting Period: You are eligible on the later of A) the first day of the calendar month coinciding with or next following 30 consecutive days as a Member, and B) the Group Policy Effective Date.

Eligibility Waiting Period means the period you must be a Member before you become eligible for insurance.

Own Occupation Period: The first 24 months for which LTD Benefits are paid.

Any Occupation Period: From the end of the Own Occupation Period to the end of the Maximum Benefit Period.

LTD Benefit: 60% of the first \$13,333 of your Predisability Earnings, reduced by Deductible Income.

Maximum: \$8,000 before reduction by Deductible Income.

Minimum: \$100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater.

Benefit Waiting Period: 90 days. However, you will be credited for time served under the Prior Plan's benefit waiting period when your Disability is a recurrent disability under the Prior Plan's recurrent disability provisions.

Assisted Living Benefit: An additional 20% of the first \$13,333 of your Predisability Earnings, but not to exceed \$2,667. The Assisted Living Benefit is not reduced by Deductible Income.

3. The Premium Contributions portion of the **Coverage Features** provides the following for you:

Insurance is: Noncontributory

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY