

ALLEGAN COUNTY EMPLOYEE HANDBOOK

Category: Employee Benefit Policy
Number: 503
Approved: January 27, 2005, supersedes prior policy
Subject: LIFE AND DISABILITY INSURANCE

1. **LIFE INSURANCE:** Employees will be provided with a term life insurance policy purchased through the County in the amount of one and one half times (1½x) their annual salary to a maximum of fifty thousand dollars (\$50,000), unless stated differently in a specific bargaining agreement.

2. **DISABILITY INSURANCE:** Employees will be provided with a disability income insurance policy, which shall provide at the first day of a non-duty related injury or the eighth day of non-duty illness, an income equal to sixty-six and two thirds (66 2/3%) of the employee's regular straight time earnings for a maximum of fifty-two (52) weeks.

3. **ELIGIBILITY:** Unless stated differently in a specific bargaining agreement, full-time and part-time regular employees are enrolled in life and disability insurance benefits on their first day of work.

The County reserves the right to select the insurance carrier. Policy certifications are available by contacting the Human Resources Department.