

**ALLEGAN COUNTY  
POLICY**



**TITLE: LIFE AND DISABILITY INSURANCE  
POLICY NUMBER: 503**

**APPROVED BY: Board of Commissioners**

**EFFECTIVE DATE: January 1, 2020**

1. **PURPOSE:** The purpose of this policy is to outline the Life and Disability insurance benefits available to benefit eligible employees. These benefits are offered to assist employees with financial wellness during unexpected life events.
2. **POLICY:** The County reserves the right to select the insurance carrier. Policy certifications are available on the County Intranet or by contacting the Human Resources Department.
  - 2.1. **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 Regular Full-time or Regular Part-time status.
  - 2.2. **LIFE INSURANCE:** Employees will be provided with a term life insurance policy (with AD&D – Accidental Death and Dismemberment) purchased through the County in the amount of \$50,000 for full-time employees and \$25,000 for regular part-time employees.
  - 2.3. **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.