

GROUP BENEFITS
FOR
HONOR RIDGE ACADEMY

Life Insurance:

- Provided by Guardian
- \$50,000 – All Full-Time Employees (Voluntary term coverage available)
- Includes Accidental Death & Dismemberment Insurance of \$50,000

Long Term Disability:

- With Guardian
- Benefits Begin: After 180 days
- Amount of monthly earnings: 60% of monthly earnings
- Benefits continue: Coordinated with Social Security
- Survivor Benefit

Short Term Disability

- Provided by Guardian
- Weekly Benefit: 2/3 of Employee's average weekly wage to a maximum of \$524
- Total Benefits Payable: 1/3 of total wages payable by Employer during the base year or 26 times the weekly benefit amount, whichever is lesser.
- Benefits begin: 8th day of Disability