

**AMENDMENT #6 TO
SCHOOLS INSURANCE FUND
JOINDER AGREEMENT FOR
LONG-TERM DISABILITY INSURANCE**

Carrier No: 6882

Carrier: MNL

Group Name: Cheboygan Otsego Presque Isle Educational Service District

State: MI

Employee Classification: All Insured Classifications

This Amendment, made part of the Schools Insurance Fund Joinder Agreement (the "Agreement") by and between the Administrator of the Schools Insurance Fund and **Cheboygan Otsego Presque Isle Educational Service District**, (the "Employer"), amends certain provisions of the Agreement effective October 1, 2017 as specified below. Provisions under this Amendment are subject to all the terms and conditions, limitations and exclusions of the entire contract, unless otherwise stated herein.

Benefit Change(s):

- Under 'B. Class and Benefit Summary', the item entitled 'Definition of Disability:' is hereby deleted in its entirety and replaced with the following for all classes:

'Definition of Disability:	Zero Day'
----------------------------	-----------

- Under 'B. Class and Benefit Summary', under 'Class Number: 03', the item entitled 'Predisability Earnings:' is hereby deleted in its entirety and replaced with the following:

Class Number:	03
'Predisability Earnings:	Base pay plus Longevity Pay'

- Under 'B. Class and Benefit Summary', the following is hereby added for all classes:

'Work Incentive Period:	First 12 months of Disability with Work Earnings'
-------------------------	---

Rates: The premium rate will remain unchanged.

The above rates are guaranteed until the next plan renewal date. This rate guarantee will not pertain to adjustments in premium rate due to amendments requested by the Employer.

Continued payment of premium constitutes acceptance of this Amendment, which becomes a part of the entire contract. It shall continue in force under the same provisions that govern the entire contract. All other terms, provisions and conditions of the entire contract remain unchanged except as stated above.

Accepted for SCHOOLS INSURANCE FUND
by Administrator, National Insurance
Services of Wisconsin, Inc.



Date: October 11, 2017