



CONTRACT MODIFICATION

Date: October 2, 2025
Contract #: UCPJMU6004
Service: Voluntary Employee Benefits
Modification #: Three
Issued By: James Madison University Ph: 540-568-4280
Adam Fleming, Buyer Senior Fx: 540-568-7935
Contractor: Pierce Insurance Agency, Inc.
Attn: Lonnie Pierce
3766 South Main Street
Farmville, NC 27828
Contract Administrator: Julie Byers, Human Resources

Description of Modification Notice:

This modification hereby adds an optional long-term disability plan with three different purchase options for faculty members.

Liberty Long-Term Disability Insurance:

Long-Term Disability Benefits			
Option	1	1	1
Class	1	2	3
Class Description	All Full-Time Employees electing the 50% option	All Full-Time Employees electing the 40% benefit	All Full-Time Employees Electing the 25% benefit
Benefit Percent	50%	40%	25%
Benefit Increment	None	None	None
Maximum Monthly Benefit Amount	\$5,000	\$5,000	\$5,000
Minimum Monthly Benefit Amount	Greater of \$100 or 10% of Benefit	Greater of \$100 or 10% of Benefit	Greater of \$100 or 10% of Benefit
Elimination Period	180 Days	180 Days	180 Days
Maximum Benefit Period	Later of Age 65 or SSNRA	Later of Age 65 or SSNRA	Later of Age 65 or SSNRA
Pre-Existing Conditions*	Subject to a 3/12 pre-existing limitation	Subject to a 3/12 pre-existing limitation	Subject to a 3/12 pre-existing limitation
Definition of Earnings	Basic Annual Earnings Excluding Overtime, Bonuses & Commission	Basic Annual Earnings Excluding Overtime, Bonuses, & Commission	Basic Annual Earnings Excluding Overtime, Bonuses & Commission
Integration	Non-Integration	Non-Integration	Non-Integration
Own Occupation Period	24 Months	24 Months	24 Months
Specialty Own Occupation	Not Applicable	Not Applicable	Not Applicable
Return to Work Incentive	Later of Age 65 or SSNRA	Later of Age 65 or SSNRA	Later of Age 65 or SSNRA
Partial Disability	Residual with Progressive	Residual with Progressive	Residual with Progressive
Mental and Nervous Limitation	24 Months	24 Months	24 Months
Substance Abuse Limitation	24 Months	24 Months	24 Months
Specified Illness Limitation	No Limitation	No Limitation	No Limitation

Vocational Rehabilitation Benefit	Mandatory	Mandatory	Mandatory
Reasonable Accommodation Benefit	Included		
Conversion	Not Included	Not Included	Not Included
Portability	Included	Included	Included
Family Income Benefit	3 Months	3 Months	3 Months
Progressive Income Benefit	10% maximum of \$5,000	10% maximum of \$5,000	10% maximum of \$5,000
Employee Assistance Program (EmployeeConnect)	Included	Included	Included

Except as provided herein, all terms and conditions of Contract Number UCPJMU6004 as herefore changed, remain unchanged and in full force and effect.

Pierce Insurance Agency, Inc.

By: 
 Lonnie Pierce

Name (print)

President, CEO 10/2/2025

Title Date Signed

James Madison University

By: 
 Adam Fleming,

Name (print)

Buyer Senior 10/2/2025

Title Date Signed