

### SCHEDULE OF BENEFITS

Employer(s):	Clio Area Schools
Plan Number:	7571
Original Plan Effective Date:	July 1, 2016
Eligible Class:	Class 02: All Bus Drivers and Mechanics with less than 10 days in their sick leave bank at the beginning of each academic semester occurring in August and January in active employment
Employer Premium Contribution:	100%
Elimination Period:	Injury: 14 days Physical Disease: 14 days
Minimum Hourly Work Requirement:	25 hours per week
Waiting Period:	None
Evidence of Insurability Requirement:	Required for Late Enrollees, Increases and amounts exceeding the Guarantee Issue
Employee Eligibility Date:	Upon completion of the Waiting Period
Minimum Participation Requirement:	100%
Leaves and Sabbaticals:	Coverage with premium payment while on FMLA leave Coverage with premium payment until the end of the month following the month in which a Paid Leave began Coverage with premium payment until the end of the month following the month in which a Unpaid Leave began Coverage with premium payment until the end of the month following the month in which a Layoff began
Definition of Disability:	Total
Own Occupation Period:	From the end of the Elimination Period to the end of the Maximum Benefit Period
Recurrent Disability:	2 weeks
Definition of Predisability Earnings:	Base pay only
STD Benefit Percentage:	50%

Maximum Weekly Benefit:	\$450
Guarantee Issue:	\$450
Minimum Weekly Benefit:	\$25
Maximum Benefit Period:	Commencing at the end of the Elimination Period and continuing for the lesser of 26 weeks, or until LTD Benefits commence. No STD Benefits will be paid for periods of time for which LTD Benefits are payable.
Integration with Sick Pay:	Pays in addition to Sick Pay
Integration with Work Earnings:	Direct
Social Security Integration:	N/A
Freeze Type:	No Freeze
Twenty-Four Hour Coverage:	No; Non-Occupational Only
Claim Payment Method:	Biweekly

GSDI-C400-(12/06)

## SCHEDULE OF BENEFITS

Employer(s):	Clio Area Schools
Plan Number:	7571
Original Plan Effective Date:	July 1, 2016
Eligible Class:	Class 01: All Bus Drivers with 10 or more days in their sick leave bank at the beginning of each academic semester occurring in August and January in active employment
Employer Premium Contribution:	100%
Elimination Period:	Injury: 14 days Physical Disease: 14 days
Minimum Hourly Work Requirement:	25 hours per week
Waiting Period:	None
Evidence of Insurability Requirement:	Required for Late Enrollees, Increases and amounts exceeding the Guarantee Issue
Employee Eligibility Date:	Upon completion of the Waiting Period
Minimum Participation Requirement:	100%
Leaves and Sabbaticals:	Coverage with premium payment while on FMLA leave Coverage with premium payment until the end of the month following the month in which a Paid Leave began Coverage with premium payment until the end of the month following the month in which a Unpaid Leave began Coverage with premium payment until the end of the month following the month in which a Layoff began
Definition of Disability:	Total
Own Occupation Period:	From the end of the Elimination Period to the end of the Maximum Benefit Period
Recurrent Disability:	2 weeks
Definition of Predisability Earnings:	Base pay only
STD Benefit Percentage:	50%

Maximum Weekly Benefit:	\$450
Guarantee Issue:	\$450
Minimum Weekly Benefit:	\$25
Maximum Benefit Period:	Commencing at the end of the Elimination Period and continuing for the lesser of 26 weeks, or until LTD Benefits commence. No STD Benefits will be paid for periods of time for which LTD Benefits are payable.
Integration with Sick Pay:	Pays in addition to Sick Pay
Integration with Work Earnings:	Direct
Social Security Integration:	N/A
Freeze Type:	No Freeze
Twenty-Four Hour Coverage:	No; Non-Occupational Only
Claim Payment Method:	Biweekly

GSDI-C400-(12/06)

### SCHEDULE OF BENEFITS

Employer(s):	Clio Area Schools
Plan Number:	7571
Original Plan Effective Date:	July 1, 2016
Eligible Class:	Class 03: Custodians
Employer Premium Contribution:	0%
Elimination Period:	Injury: 14 days Physical Disease: 14 days
Minimum Hourly Work Requirement:	25 hours per week
Waiting Period:	None
Evidence of Insurability Requirement:	Required for Late Enrollees, Increases and amounts exceeding the Guarantee Issue
Employee Eligibility Date:	Upon completion of the Waiting Period
Minimum Participation Requirement:	100%
Leaves and Sabbaticals:	Coverage with premium payment while on FMLA leave Coverage with premium payment until the end of the month following the month in which a Paid Leave began Coverage with premium payment until the end of the month following the month in which a Unpaid Leave began Coverage with premium payment until the end of the month following the month in which a Layoff began
Definition of Disability:	Total
Own Occupation Period:	From the end of the Elimination Period to the end of the Maximum Benefit Period
Recurrent Disability:	2 weeks
Definition of Predisability Earnings:	Base pay only
STD Benefit Percentage:	50%
Maximum Weekly Benefit:	\$450

Guarantee Issue:	\$450
Minimum Weekly Benefit:	\$25
Maximum Benefit Period:	Commencing at the end of the Elimination Period and continuing for the lesser of 11 weeks, or until LTD Benefits commence. No STD Benefits will be paid for periods of time for which LTD Benefits are payable.
Integration with Sick Pay:	Pays in addition to Sick Pay
Integration with Work Earnings:	Direct
Social Security Integration:	N/A
Freeze Type:	No Freeze
Twenty-Four Hour Coverage:	No; Non-Occupational Only
Claim Payment Method:	Biweekly

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