

SCHEDULE OF BENEFITS

A. Administrative

- | | |
|---|---|
| 1. Employer: | Clio Area Schools |
| 2. Plan Number: | 35082 |
| 3. Initial Plan Effective Date: | July 1, 2016 |
| 4. Evidence of Insurability Requirements: | Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts |
| 5. Eligible Class: | 01 Administrators |
| 6. Minimum Hourly Work Requirement: | 30 hours per week |
| 7. Waiting Period for Insurance Coverage: | None |
| 8. New Employee Eligibility Date: | Upon completion of the Waiting Period |
| 9. Leaves / Layoffs: | 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 |
| 10. Employee Premium Contribution | |
| Employee Basic Insurance: | 0% |
| 11. Participation Requirements | |
| Employee Basic Insurance: | 100% |
| 12. Insurance Reduction Schedule | |
| Employee Basic Insurance: | Basic Life and AD&D Insurance reduces to 65% at age 70, to 50% at age 75 and terminates at retirement. |

B. Basic Life Insurance

- | | |
|-----------------------------|--|
| <u>Employee Basic Life:</u> | 2 times Annual Salary, rounded to the next \$1,000 |
| Guarantee Issue: | \$220,000 |
| Maximum Issue: | \$220,000 |

C. Additional Benefits

- | | |
|-------------------------------------|----------|
| 1. Conversion of Insurance Benefit: | Included |
| 2. Waiver of Premium Benefit: | Included |
| 3. Living Benefit: | Included |
| 4. Portability Benefit: | Included |

D. Accidental Death and Dismemberment (AD&D) Insurance

- | | |
|---|---------------|
| 1. Basic AD&D Insurance | |
| <u>Employee Basic AD&D Insurance:</u> | Equal to Life |
| Guarantee Issue: | Equal to Life |
| Maximum Issue: | Equal to Life |

E. Additional AD&D Benefits

- | | |
|-----------------------|----------|
| 1. Exposure Benefit: | Included |
| 2. Seat Belt Benefit: | Included |

- 3. Air Bag Benefit:
- 4. Education Benefit:

Included
Included

GTL-C700-0608

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A. Administrative

1. Employer:	Clio Area Schools
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4. Evidence of Insurability Requirements:	Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
5. Eligible Class:	02 All Other Eligible Employees
6. Minimum Hourly Work Requirement:	30 hours per week
7. Waiting Period for Insurance Coverage:	None
8. New Employee Eligibility Date:	Upon completion of the Waiting Period
9. Leaves / Layoffs:	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
10. Employee Premium Contribution	
Employee Basic Insurance:	0%
11. Participation Requirements	
Employee Basic Insurance:	100%
12. Insurance Reduction Schedule	
Employee Basic Insurance:	Basic Life and AD&D Insurance reduces to 65% at age 70, to 50% at age 75 and terminates at retirement.

B. Basic Life Insurance

<u>Employee Basic Life:</u>	\$50,000
Guarantee Issue:	\$50,000

C. Additional Benefits

1. Conversion of Insurance Benefit:	Included
2. Waiver of Premium Benefit:	Included
3. Living Benefit:	Included
4. Portability Benefit:	Included

D. Accidental Death and Dismemberment (AD&D) Insurance

1. Basic AD&D Insurance	
<u>Employee Basic AD&D Insurance:</u>	Equal to Life
Guarantee Issue:	Equal to Life

E. Additional AD&D Benefits

1. Exposure Benefit:	Included
2. Seat Belt Benefit:	Included
3. Air Bag Benefit:	Included
4. Education Benefit:	Included

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1. Employer:	Clio Area Schools
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5. Eligible Class:	03 Superintendent
6. Minimum Hourly Work Requirement:	30 hours per week
7. Waiting Period for Insurance Coverage:	None
8. New Employee Eligibility Date:	Upon completion of the Waiting Period
9. Leaves / Layoffs:	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
10. Employee Premium Contribution	
Employee Basic Insurance:	0%
11. Participation Requirements	
Employee Basic Insurance:	100%
12. Insurance Reduction Schedule	
Employee Basic Insurance:	Basic Life and AD&D Insurance reduces to 65% at age 70, to 50% at age 75 and terminates at retirement.

B. Basic Life Insurance

<u>Employee Basic Life:</u>	3 times Annual Salary, rounded to the next \$1,000
Guarantee Issue:	\$450,000
Maximum Issue:	\$501,000

C. Additional Benefits

1. Conversion of Insurance Benefit:	Included
2. Waiver of Premium Benefit:	Included
3. Living Benefit:	Included
4. Portability Benefit:	Included

D. Accidental Death and Dismemberment (AD&D) Insurance

1. Basic AD&D Insurance	
<u>Employee Basic AD&D Insurance:</u>	Equal to Life
Guarantee Issue:	Equal to Life
Maximum Issue:	Equal to Life

E. Additional AD&D Benefits

1. Exposure Benefit:	Included
2. Seat Belt Benefit:	Included

- 3. Air Bag Benefit:
- 4. Education Benefit:

Included
Included

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A. Administrative

1. Employer:	Clio Area Schools
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4. Evidence of Insurability Requirements:	Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
5. Eligible Class:	04 Bus Drivers and Drivers Aides
6. Minimum Hourly Work Requirement:	10 hours per week
7. Waiting Period for Insurance Coverage:	None
8. New Employee Eligibility Date:	Upon completion of the Waiting Period
9. Leaves / Layoffs:	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
10. Employee Premium Contribution	
Employee Basic Insurance:	0%
11. Participation Requirements	
Employee Basic Insurance:	100%
12. Insurance Reduction Schedule	
Employee Basic Insurance:	Basic Life and AD&D Insurance reduces to 65% at age 70, to 50% at age 75 and terminates at retirement.

B. Basic Life Insurance

<u>Employee Basic Life:</u>	\$15,000
Guarantee Issue:	\$15,000

C. Additional Benefits

1. Conversion of Insurance Benefit:	Included
2. Waiver of Premium Benefit:	Included
3. Living Benefit:	Included
4. Portability Benefit:	Included

D. Accidental Death and Dismemberment (AD&D) Insurance

1. Basic AD&D Insurance	
<u>Employee Basic AD&D Insurance:</u>	Equal to Life
Guarantee Issue:	Equal to Life

E. Additional AD&D Benefits

1. Exposure Benefit:	Included
2. Seat Belt Benefit:	Included
3. Air Bag Benefit:	Included
4. Education Benefit:	Included