

SCHEDULE OF BENEFITS

A. Administrative

- | | |
|---|--|
| 1. Employer: | Mecosta Osceola Intermediate School District |
| 2. Plan Number: | 3917 |
| 3. Plan Effective Date: | July 1, 2010 |
| 4. Evidence of Insurability Requirements: | Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts |
| 5. Eligible Class: | 03 Maintenance |
| 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 for up to 12 months while on Paid or Unpaid Leave; Coverage with premium payment for up to 60 days while on Layoff; Coverage with premium payment for up to 12 months while on leave due to Physical Disease or Injury. |
| 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 Basic AD&D Insurance does not reduce due to age, and will terminate upon employee's retirement |

B. Basic Life Insurance

- | | |
|-----------------------------|------------------------------|
| <u>Employee Basic Life:</u> | \$35,000 \$30,000 |
| Guarantee Issue: | \$35,000 \$30,000 |

C. Additional Benefits

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

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

- | | |
|---|------------------------------|
| 1. Basic AD&D Insurance | |
| <u>Employee Basic AD&D Insurance:</u> | \$35,000 \$30,000 |
| Guarantee Issue: | \$35,000 \$30,000 |