

## SCHEDULE OF BENEFITS

### A. Administrative

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|---|--|
| 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:                        | 04 Non-Union Instructional & Para-Educators  |
| 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

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|-----------------------------|----------|
| <u>Employee Basic Life:</u> | \$25,000 |
| Guarantee Issue:            | \$25,000 |

### C. Additional Benefits

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

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

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|---|----------|
| 1. Basic AD&D Insurance                   |          |
| <u>Employee Basic AD&amp;D Insurance:</u> | \$25,000 |
| Guarantee Issue:                          | \$25,000 |