

SCHEDULE OF BENEFITS

A. Administrative

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| 1. Employer: | Fraser Public Schools |
| 2. Plan Number: | 3763 |
| 3. Initial Plan Effective Date: | August 1, 2009 |
| 4. Benefits Revised Date: | October 1, 2019 |
| 5. Evidence of Insurability Requirements: | Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts |
| 6. Eligible Class: | 09 AFSCME MI Council #25 and Local 3846 Sub Chapter 13 |
| 7. Minimum Hourly Work Requirement: | 15 hours per week |
| 8. Waiting Period for Insurance Coverage: | None |
| 9. New Employee Eligibility Date: | Upon completion of the Waiting Period |
| 10. Leaves / Layoffs: | Coverage with premium payment while on FMLA leave; Coverage with premium payment for up to 12 months while on Paid Leave |
| 11. Employee Premium Contribution | |
| Employee Basic Insurance: | 0% for Employees working Full-Time; Pro-Rated amount for Employees working less than Full-Time |
| 12. Participation Requirements | |
| Employee Basic Insurance: | 100% |
| 13. Insurance Reduction Schedule | |
| Employee Basic Insurance: | Basic Life and Basic AD&D Insurance reduces to 75% at age 70. Basic Life Insurance terminates at retirement unless eligible for Retiree Basic Life Insurance. Basic AD&D Insurance terminates at retirement. |

B. Basic Life Insurance

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

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&D Insurance:</u> | Equal to Employee Basic Life Amount |
| Guarantee Issue: | Equal to Employee Basic Life Amount |