

SCHEDULE OF BENEFITS

Employer(s):	Fraser Public Schools
Plan Number:	6714
Original Plan Effective Date:	August 1, 2009
Benefits Revised Date:	August 1, 2020
Eligible Class:	Class 13: AFSCME MI Council #25 and Local 3846 Sub Chapter 13
Employer Premium Contribution:	100% if working Full-Time; Pro-Rated if working less than Full-Time
Elimination Period:	180 consecutive calendar days
Minimum Hourly Work Requirement:	15 hours per week
Waiting Period:	None
Evidence of Insurability:	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 for up to 12 months while on Paid Leave
Definition of Disability:	Partial
Own Occupation Period:	24 months following the end of the Elimination Period
Any Occupation Period:	From the end of the Own Occupation Period to the end of the Maximum Benefit Period
Cumulative Elimination Period:	14 Calendar Days
Recurrent Disability:	6 months
Predisability Earnings:	Base pay only
Maximum Monthly Covered Salary:	\$5,833
LTD Benefit Percentage:	66-2/3%
Maximum Monthly Benefit:	\$3,889