

## SCHEDULE OF BENEFITS

### A. Administrative

1. Employer: Fraser Public Schools
2. Plan Number: 3763
3. Initial Plan Effective Date: August 1, 2009
4. Benefits Revised Date: October 1, 2018
5. Evidence of Insurability Requirements: Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
6. Eligible Class: 04 Transportation - AFSCME MI Council #25 and Local 2846 Sub Chapter 11
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%
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> | \$25,000 |
| Guarantee Issue:            | \$25,000 |

### 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  
Employee Basic AD&D Insurance: Equal to Employee Basic Life Amount  
Guarantee Issue: Equal to Employee Basic Life Amount