

## 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:                        | 08 Food Service - AFSCME MI Council #25 and Local 3846 Sub Chapter 14  |
| 7. Minimum Hourly Work Requirement:       | 10 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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|----------------------|----------|
| Employee Basic Life: | \$15,000 |
| Guarantee Issue:     | \$15,000 |

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