SCHEDULE OF BENEFITS

Employer(s): Clio Area Schools 7571 Plan Number: July 1, 2016 Original Plan Effective Date: Class 02: All Bus Drivers and Mechanics with Eligible Class: less than 10 days in their sick leave bank at the beginning of each academic semester occurring in August and January in active employment 100% **Employer Premium Contribution:** Elimination Period: Injury: 14 days Physical Disease: 14 days 25 hours per week Minimum Hourly Work Requirement: Waiting Period: None Evidence of Insurability Requirement: Required for Late Enrollees, Increases and amounts exceeding the Guarantee Issue Upon completion of the Waiting Period Employee Eligibility Date: Minimum Participation Requirement: 100% Leaves and Sabbaticals: Coverage with premium payment while on FMLA leave Coverage with premium payment until the end of the month following the month in which a Paid Leave began Coverage with premium payment until the end of the month following the month in which a Unpaid Leave began Coverage with premium payment until the end of the month following the month in which a Layoff began Definition of Disability: Total Own Occupation Period: From the end of the Elimination Period to the end of the Maximum Benefit Period Recurrent Disability: 2 weeks Definition of Predisability Earnings: Base pay only

50%

STD Benefit Percentage:

\$450 Maximum Weekly Benefit: \$450 Guarantee Issue: \$25 Minimum Weekly Benefit: Commencing at the end of the Elimination Maximum Benefit Period: Period and continuing for the lesser of 26 weeks, or until LTD Benefits commence. No STD Benefits will be paid for periods of time for which LTD Benefits are payable. Pays in addition to Sick Pay Integration with Sick Pay: Direct Integration with Work Earnings:

N/A

Freeze Type: No Freeze

Twenty-Four Hour Coverage: No; Non-Occupational Only

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Claim Payment Method: Biweekly

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Social Security Integration:

SCHEDULE OF BENEFITS

Clio Area Schools Employer(s): 7571 Plan Number: Original Plan Effective Date: July 1, 2016 Class 01: All Bus Drivers with 10 or more days Eligible Class: in their sick leave bank at the beginning of each academic semester occurring in August and January in active employment 100% Employer Premium Contribution: Injury: 14 days Elimination Period: Physical Disease: 14 days 25 hours per week Minimum Hourly Work Requirement: None Waiting Period: Required for Late Enrollees, Increases and Evidence of Insurability Requirement: amounts exceeding the Guarantee Issue Upon completion of the Waiting Period Employee Eligibility Date: 100% Minimum Participation Requirement: Coverage with premium payment while on Leaves and Sabbaticals: FMLA leave Coverage with premium payment until the end of the month following the month in which a Paid Leave began Coverage with premium payment until the end of the month following the month in which a Unpaid Leave began Coverage with premium payment until the end of the month following the month in which a Layoff began Total Definition of Disability: From the end of the Elimination Period to the Own Occupation Period: end of the Maximum Benefit Period Recurrent Disability: 2 weeks Definition of Predisability Earnings: Base pay only

STD Benefit Percentage:

50%

Maximum Weekly Benefit: \$450

Guarantee Issue: \$450

Minimum Weekly Benefit: \$25

Maximum Benefit Period: Commencing at the end of the Elimination
Period and continuing for the lesser of 26 weeks,

Period and continuing for the lesser of 26 weeks, or until LTD Benefits commence. No STD Benefits will be paid for periods of time for

which LTD Benefits are payable.

Integration with Sick Pay: Pays in addition to Sick Pay

Integration with Work Earnings: Direct

Social Security Integration: N/A

Freeze Type: No Freeze

Twenty-Four Hour Coverage: No; Non-Occupational Only

Claim Payment Method: Biweekly

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SCHEDULE OF BENEFITS

Clio Area Schools Employer(s): 7571 Plan Number: July 1, 2016 Original Plan Effective Date: Class 03: Custodians Eligible Class: 0% Employer Premium Contribution: Injury: 14 days Elimination Period: Physical Disease: 14 days 25 hours per week Minimum Hourly Work Requirement: None Waiting Period: Required for Late Enrollees, Increases and Evidence of Insurability Requirement: amounts exceeding the Guarantee Issue Upon completion of the Waiting Period Employee Eligibility Date: 100% Minimum Participation Requirement: Coverage with premium payment while on Leaves and Sabbaticals: FMLA leave Coverage with premium payment until the end of the month following the month in which a Paid Leave began Coverage with premium payment until the end of the month following the month in which a Unpaid Leave began Coverage with premium payment until the end of the month following the month in which a Layoff began Total Definition of Disability: From the end of the Elimination Period to the Own Occupation Period: end of the Maximum Benefit Period Recurrent Disability: 2 weeks Base pay only Definition of Predisability Earnings: 50% STD Benefit Percentage:

Maximum Weekly Benefit:

\$450

Guarantee Issue: \$450

Minimum Weekly Benefit: \$25

Maximum Benefit Period: Commencing at the end of the Elimination

Period and continuing for the lesser of 11 weeks, or until LTD Benefits commence. No STD Benefits will be paid for periods of time for

which LTD Benefits are payable.

Integration with Sick Pay: Pays in addition to Sick Pay

Integration with Work Earnings: Direct

Social Security Integration: N/A

Freeze Type: No Freeze

Twenty-Four Hour Coverage: No; Non-Occupational Only

Claim Payment Method: Biweekly

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