

SCHEDULE OF BENEFITS: Administrators, Directors, Accounting Supervisor, Administration Assistants

Employer(s): Holland Public Schools

Plan Number: 7298

Original Plan Effective Date: May 1, 2012

Eligible Class: Class 01: **Administrators, Directors, Accounting Supervisor, Administration Assistants**

Employer Premium Contribution: 100%

Elimination Period: 90 days

Minimum Hourly Work Requirement: 30 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 until the end of the month following the date the Paid or Unpaid Leave of Absence began

Definition of Disability: Zero Day

Own Occupation Period: 24 months from 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: 10 working days

Recurrent Disability: 6 months

Predisability Earnings: Base Pay only

Maximum Monthly Covered Salary: \$11,429

LTD Benefit Percentage: 70%

Maximum Monthly Benefit: \$8,000

Guarantee Issue: \$8,000

Minimum Monthly Benefit: \$100

Maximum Benefit Period:

Age at Disablement	Benefit Duration*
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61 or younger	to age 65
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62	3-1/2 years
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63	3 years
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64	2-1/2 years
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65	2 years
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66	1-3/4 years
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67	1-1/2 years
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68	1-1/4 years
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69	or older 1 year
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*To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.

Social Security Integration: Full family

Freeze Type: General Freeze

Pre-existing Condition Exclusion: 3 months/12 months

Mental Disorder Limitation: 24 months unless hospital confined

Substance Abuse Limitation: 24 months unless hospital confined

Claim Payment Method: Monthly

Rehabilitation Benefit: Included

Survivor Benefit: Included

SCHEDULE OF BENEFITS: Eligible Operational Assistants, Interpreters, Professional Support

Employer(s): Holland Public Schools

Plan Number: 7298

Original Plan Effective Date: May 1, 2012

Eligible Class: Class 02: **All Eligible Operational Assistants, Interpreters, and Professional Support**

Employer Premium Contribution: 100%

Elimination Period: 120 days

Minimum Hourly Work Requirement: 30 hours per week

Waiting Period: None

Evidence of Insurability: Required for Late Enrollees, increases and amounts exceeding the Guarantee Issue

Employee Eligibility Date: First of the month following completion of the Waiting Period

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 date the Paid or Unpaid Leave of Absence began

Definition of Disability: Zero Day

Own Occupation Period: 24 months from 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: 10 working days

Recurrent Disability: 6 months

Predisability Earnings: Base Pay only

Maximum Monthly Covered Salary: \$3,750

LTD Benefit Percentage: 66-2/3%

Maximum Monthly Benefit: \$2,500

Guarantee Issue: \$2,500

Minimum Monthly Benefit: \$100

Maximum Benefit Period:

Age at Disablement	Benefit Duration*
61 or younger	to age 65
62	3-1/2 years
63	3 years
64	2-1/2 years
65	2 years
66	1-3/4 years
67	1-1/2 years
68	1-1/4 years
69	or older 1 year

*To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.

Social Security Integration: Full Family

Freeze Type: General Freeze

Pre-existing Condition Exclusion: 3 months/12 months

Mental Disorder Limitation: 24 months unless hospital confined

Substance Abuse Limitation: 24 months unless hospital confined

Claim Payment Method: Monthly

Rehabilitation Benefit: Included

Survivor Benefit: Included

SCHEDULE OF BENEFITS: HESPA Employees

Employer(s): Holland Public Schools

Plan Number: 7298

Original Plan Effective Date: May 1, 2012

Eligible Class: Class 03: **HESPA Employees**

Employer Premium Contribution: 100%

Elimination Period: 120 days

Minimum Hourly Work Requirement: 20 hours per week

Waiting Period: None

Evidence of Insurability: Required for Late Enrollees, increases and amounts exceeding the Guarantee Issue

Employee Eligibility Date: First of the month following completion of the Waiting Period

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 date the Paid or Unpaid Leave of Absence began

Definition of Disability: Zero Day

Own Occupation Period: 24 months from 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: 10 working days

Recurrent Disability: 6 months

Predisability Earnings: Base Pay only

Maximum Monthly Covered Salary: \$3,750

LTD Benefit Percentage: 66-2/3%

Maximum Monthly Benefit: \$2,500

Guarantee Issue: \$2,500

Minimum Monthly Benefit: \$100

Maximum Benefit Period:

Age at Disablement	Benefit Duration*
61 or younger	to age 65
62	3-1/2 years
63	3 years
64	2-1/2 years
65	2 years
66	1-3/4 years
67	1-1/2 years
68	1-1/4 years
69 or older	1 year

*To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.

Social Security Integration: Full Family

Freeze Type: General Freeze

Pre-existing Condition Exclusion: 3 months/12 months

Mental Disorder Limitation: 24 months unless hospital confined

Substance Abuse Limitation: 24 months unless hospital confined

Claim Payment Method: Monthly

Rehabilitation Benefit: Included

Survivor Benefit: Included