

## **SCHEDULE OF BENEFITS: Administrators, Directors, Accounting**

### A. Administrative

1. Employer: Holland Public Schools
2. Plan Number: 3997
3. Initial Plan Effective Date: May 1, 2012
4. Evidence of Insurability Requirements: Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
5. Eligible Class: 01 **Administrators, Directors, Accounting**  
Supervisor and Administration Assistants
6. Minimum Hourly Work Requirement: 30 hours per week
7. Waiting Period for Insurance Coverage: None
8. New Employee Eligibility Date: Upon completion of the Waiting Period
9. Leaves / Layoffs: Coverage with premium payment while on FMLA leave; Coverage with premium payment until the end of the month in which a Paid or Unpaid Leave of Absence began
10. Employee Premium Contribution  
Employee Basic Insurance: 0%
11. Participation Requirements  
Employee Basic Insurance: 100%
12. Insurance Reduction Schedule  
Employee Basic Insurance: Basic Life and Basic AD&D Insurance reduces to 65% at age 65, reduces to 40% of the original amount at age 70 and will terminate at retirement.

### B. Basic Life Insurance

- Employee Basic Life: \$105,000  
Guarantee Issue: \$105,000

### 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: \$105,000  
Guarantee Issue: \$105,000
- ### E. Additional AD&D Benefits
1. Seat Belt Benefit: Included

## **SCHEDULE OF BENEFITS: HESPA Employees**

### A. Administrative

1. Employer: Holland Public Schools
2. Plan Number: 3997
3. Initial Plan Effective Date: May 1, 2012
4. Evidence of Insurability Requirements: Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
5. Eligible Class: 06 **HESPA Employees**
6. Minimum Hourly Work Requirement: 20 hours per week
7. Waiting Period for Insurance Coverage: None
8. New Employee Eligibility Date: First of month following completion of the Waiting Period
9. Leaves / Layoffs: Coverage with premium payment while on FMLA leave; Coverage with premium payment until the end of the month in which a Paid or Unpaid Leave of Absence began
10. Employee Premium Contribution  
Employee Basic Insurance: 0%
11. Participation Requirements  
Employee Basic Insurance: 100%
12. Insurance Reduction Schedule  
Employee Basic Insurance: Basic Life and Basic AD&D Insurance reduces to 65% at age 65, reduces to 50% of the original amount at age 70 and will terminate at retirement.

### B. Basic Life Insurance

Employee Basic Life: \$20,000  
Guarantee Issue: \$20,000

### 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: \$20,000  
Guarantee Issue: \$20,000

### E. Additional AD&D Benefits

1. Seat Belt Benefit: Included

## **SCHEDULE OF BENEFITS: Operational Assistants and Interpreters**

### A. Administrative

1. Employer: Holland Public Schools
2. Plan Number: 3997
3. Initial Plan Effective Date: May 1, 2012
4. Benefits Revised Date: July 1, 2013
5. Evidence of Insurability Requirements: Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
6. Eligible Class: 02 **Operational Assistants and Interpreters**
7. Minimum Hourly Work Requirement: 30
8. Waiting Period for Insurance Coverage: None
9. New Employee Eligibility Date: First of month following completion of the Waiting Period
10. Leaves / Layoffs: Coverage with premium payment while on FMLA leave; Coverage with premium payment until the end of the month in which a Paid or Unpaid Leave of Absence began
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 65% at age 65, reduces to 40% of the original amount at age 70 and will terminate at retirement.

### B. Basic Life Insurance

- Employee Basic Life: \$50,000  
Guarantee Issue: \$50,000

### 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: \$50,000  
Guarantee Issue: \$50,000
- ### E. Additional AD&D Benefits
1. Seat Belt Benefit: Included

## **SCHEDULE OF BENEFITS: Paraprofessionals**

### **A. Administrative**

1. Employer: Holland Public Schools
2. Plan Number: 3997
3. Initial Plan Effective Date: May 1, 2012
4. Evidence of Insurability Requirements: Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
5. Eligible Class: 03 **Paraprofessionals**
6. Minimum Hourly Work Requirement: 30 hours per week
7. Waiting Period for Insurance Coverage: None
8. New Employee Eligibility Date: First of month following completion of the Waiting Period
9. Leaves / Layoffs: Coverage with premium payment while on FMLA leave; Coverage with premium payment until the end of the month in which a Paid or Unpaid Leave of Absence began
10. Employee Premium Contribution  
Employee Basic Insurance: 0%
11. Participation Requirements  
Employee Basic Insurance: 100%
12. Insurance Reduction Schedule  
Employee Basic Insurance: Basic Life and Basic AD&D Insurance reduces to 65% at age 65, reduces to 40% of the original amount at age 70 and will terminate at retirement.

### **B. Basic Life Insurance**

- Employee Basic Life: \$5,000  
Guarantee Issue: \$5,000

### **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: \$5,000  
Guarantee Issue: \$5,000

### **E. Additional AD&D Benefits**

1. Seat Belt Benefit: Included

## **SCHEDULE OF BENEFITS: Professional Support Group and Other**

### A. Administrative

1. Employer: Holland Public Schools
2. Plan Number: 3997
3. Initial Plan Effective Date: May 1, 2012
4. Evidence of Insurability Requirements: Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
5. Eligible Class: 05 **Professional Support Group and Other Supervisors**
6. Minimum Hourly Work Requirement: 30 hours per week
7. Waiting Period for Insurance Coverage: None
8. New Employee Eligibility Date: First of month following completion of the Waiting Period
9. Leaves / Layoffs: Coverage with premium payment while on FMLA leave; Coverage with premium payment until the end of the month in which a Paid or Unpaid Leave of Absence began
10. Employee Premium Contribution  
Employee Basic Insurance: 0%
11. Participation Requirements  
Employee Basic Insurance: 100%
12. Insurance Reduction Schedule  
Employee Basic Insurance: Basic Life and Basic AD&D Insurance reduces to 65% at age 65, reduces to 40% of the original amount at age 70 and will terminate at retirement.

### B. Basic Life Insurance

- Employee Basic Life: \$50,000  
Guarantee Issue: \$50,000

### 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: \$50,000  
Guarantee Issue: \$50,000

### E. Additional AD&D Benefits

1. Seat Belt Benefit: Included