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: 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