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:

<table>
<thead>
<tr>
<th>Age at Disablement</th>
<th>Benefit Duration*</th>
</tr>
</thead>
<tbody>
<tr>
<td>61 or younger</td>
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<tr>
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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:

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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
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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