

SCHEDULE OF BENEFITS

To be attached to and made part of your Certificate Booklet

Participating Employer

HUDSONVILLE PUBLIC SCHOOLS

PLAN EFFECTIVE DATE: January 1, 2008

EMPLOYEES INCLUDED: TEACHER, PSYCHOLOGIST SOCIAL WORKER

DATE OF ELIGIBILITY: You will be eligible on the Plan Effective Date, the date of your employment, or the day following completion of the eligibility waiting period as determined by your Employer, whichever is later.

Life Insurance..... \$45,000

Accidental Death and Dismemberment \$45,000

0108-110L TEACHER, PSYCHOLOGIST SOCIAL WORKER

980011-1 (a) (PC-1001)

SCHEDULE OF BENEFITS

EFFECTIVE DATE: July 1, 2011

ELIGIBLE CLASSES: Each active, Full-time Administrator, except any person employed on a temporary or seasonal basis.

INDIVIDUAL EFFECTIVE DATE: The day you become eligible.

AMOUNT OF INSURANCE:

Basic Life and Accidental Death and Dismemberment: Two (2) times Earnings, rounded to the next higher \$5,000, subject to a maximum Amount of Insurance of \$350,000.

Amounts of basic insurance over \$280,000 are subject to our approval of your proof of good health. However, any proof of good health required due to late application for this insurance (See EFFECTIVE DATE OF INSURANCE) will be at no expense to us.

For Insureds age 70 and over, the Amount of Basic Life and Accidental Death and Dismemberment Insurance is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Amount of Basic Life and Accidental Death and Dismemberment Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 70 or over on their Individual Effective Date.

Age	Percentage of available or in force amount at age 69
70+	50%

The Life amount will be reduced by any benefit paid under the Living Benefit Rider.

CHANGES IN AMOUNT OF INSURANCE: Increases and decreases in the Amount of Insurance because of changes in age, class or earnings (if applicable) are effective on the date of the change.

With respect to increases in the Amount of Insurance, you must be Actively At Work on the date of the change. If you are not Actively At Work when the change should take effect, the change will take effect on the day after you have been Actively At Work for one full day.

CONTRIBUTIONS: You are not required to contribute toward the cost of the Basic Insurance.

SCHEDULE OF BENEFITS

EFFECTIVE DATE: July 1, 2011

ELIGIBLE CLASSES: Each active, Full-time Transportation Director, Supervisor and Executive Secretary, except any person employed on a temporary or seasonal basis.

INDIVIDUAL EFFECTIVE DATE: The day you become eligible.

AMOUNT OF INSURANCE:

Basic Life and Accidental Death and Dismemberment: \$50,000.

For Insureds age 70 and over, the Amount of Basic Life and Accidental Death and Dismemberment Insurance is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Amount of Basic Life and Accidental Death and Dismemberment Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 70 or over on their Individual Effective Date.

Age	Percentage of available or in force amount at age 69
70+	50%

The Life amount will be reduced by any benefit paid under the Living Benefit Rider.

CHANGES IN AMOUNT OF INSURANCE: Increases and decreases in the Amount of Insurance because of changes in age, class or earnings (if applicable) are effective on the date of the change.

With respect to increases in the Amount of Insurance, you must be Actively At Work on the date of the change. If you are not Actively At Work when the change should take effect, the change will take effect on the day after you have been Actively At Work for one full day.

CONTRIBUTIONS: You are not required to contribute toward the cost of the Basic Insurance.

SCHEDULE OF BENEFITS

EFFECTIVE DATE: July 1, 2011

ELIGIBLE CLASSES: Each active, Full-time Maintenance Director, Tech Director 12 month or Community Ed-Childcare Program, except any person employed on a temporary or seasonal basis.

INDIVIDUAL EFFECTIVE DATE: The day you become eligible.

AMOUNT OF INSURANCE:

Basic Life and Accidental Death and Dismemberment: \$50,000.

For Insureds age 70 and over, the Amount of Basic Life and Accidental Death and Dismemberment Insurance is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Amount of Basic Life and Accidental Death and Dismemberment Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 70 or over on their Individual Effective Date.

Age	Percentage of available or in force amount at age 69
70+	50%

The Life amount will be reduced by any benefit paid under the Living Benefit Rider.

CHANGES IN AMOUNT OF INSURANCE: Increases and decreases in the Amount of Insurance because of changes in age, class or earnings (if applicable) are effective on the date of the change.

With respect to increases in the Amount of Insurance, you must be Actively At Work on the date of the change. If you are not Actively At Work when the change should take effect, the change will take effect on the day after you have been Actively At Work for one full day.

CONTRIBUTIONS: You are not required to contribute toward the cost of the Basic Insurance.

SCHEDULE OF BENEFITS

EFFECTIVE DATE: July 1, 2011

ELIGIBLE CLASSES: Each active, Full-time Custodian, Mechanic, Computer Tech or 12 Month Secretary, except any person employed on a temporary or seasonal basis.

INDIVIDUAL EFFECTIVE DATE: The day you become eligible.

AMOUNT OF INSURANCE:

Basic Life and Accidental Death and Dismemberment: \$15,000.

For Insureds age 70 and over, the Amount of Basic Life and Accidental Death and Dismemberment Insurance is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Amount of Basic Life and Accidental Death and Dismemberment Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 70 or over on their Individual Effective Date.

Age	Percentage of available or in force amount at age 69
70+	50%

The Life amount will be reduced by any benefit paid under the Living Benefit Rider.

CHANGES IN AMOUNT OF INSURANCE: Increases and decreases in the Amount of Insurance because of changes in age, class or earnings (if applicable) are effective on the date of the change.

With respect to increases in the Amount of Insurance, you must be Actively At Work on the date of the change. If you are not Actively At Work when the change should take effect, the change will take effect on the day after you have been Actively At Work for one full day.

CONTRIBUTIONS: You are not required to contribute toward the cost of the Basic Insurance.

SCHEDULE OF BENEFITS

EFFECTIVE DATE: July 1, 2011

ELIGIBLE CLASSES: Each active, Full-time School Year Secretary, except any person employed on a temporary or seasonal basis.

INDIVIDUAL EFFECTIVE DATE: The day you become eligible.

AMOUNT OF INSURANCE:

Basic Life and Accidental Death and Dismemberment: \$10,000.

For Insureds age 70 and over, the Amount of Basic Life and Accidental Death and Dismemberment Insurance is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Amount of Basic Life and Accidental Death and Dismemberment Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 70 or over on their Individual Effective Date.

Age	Percentage of available or in force amount at age 69
70+	50%

The Life amount will be reduced by any benefit paid under the Living Benefit Rider.

CHANGES IN AMOUNT OF INSURANCE: Increases and decreases in the Amount of Insurance because of changes in age, class or earnings (if applicable) are effective on the date of the change.

With respect to increases in the Amount of Insurance, you must be Actively At Work on the date of the change. If you are not Actively At Work when the change should take effect, the change will take effect on the day after you have been Actively At Work for one full day.

CONTRIBUTIONS: You are not required to contribute toward the cost of the Basic Insurance.