

## SCHEDULE OF BENEFITS

**EFFECTIVE DATE:** May 1, 2010

**ELIGIBLE CLASSES:** Each active, Full-time Employee participating in the Employer's Healthcare Plan, except an employee covered in any other class and any person employed on a temporary or seasonal basis.

**WAITING PERIOD:** 90 days of continuous employment.

**INDIVIDUAL EFFECTIVE DATE:** The first of the Policy month coinciding with or next following completion of the Waiting Period.

**INDIVIDUAL REINSTATEMENT:** 6 months

### **AMOUNT OF INSURANCE:**

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

For Insureds age 65 and over, the Amount Basic Life and Accidental Death and Dismemberment Insurance is subject to automatic reduction. Upon the Insured's attainment of the specified age below, the Basic Life and Accidental Death and Dismemberment Insurance will be reduced to the applicable percentage. This reduction also applies to Insureds who are age 65 or over on their Individual Effective Date.

<b>Age</b>	<b>Percentage of available or in force amount at age 64</b>
65-69	65%
70-74	40%
75+	20%

**DEPENDENT LIFE:** Spouse Amount: \$2,00

Child Amount:

14 days to 6 months: \$1,000

6 months and over: \$1,000

The Spouse amount of insurance may not exceed 100% of your amount.

The Spouse amount of insurance will reduce in the same manner as your amount of insurance upon your spouse's attainment of reducing ages.

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