

SCHEDULE OF BENEFITS FOR CLASS 1

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: The first of the month following 30 days of Active Service

For Employees hired after the Policy Effective Date: The first of the month following 30 days of Active Service

The *Eligibility Waiting Period* does not apply if a former Employee is rehired within 90 days after his or her termination date and the former Employee had satisfied the *Eligibility Waiting Period* prior to his or her termination date. If a former Employee did not fully satisfy the *Eligibility Waiting Period* prior to his or her termination date, credit will be given for any time that was satisfied.

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit \$50,000
Guaranteed Issue Amount: \$50,000
Maximum Benefit: \$50,000

Basic Terminal Illness Benefit The insured can elect up to 50% of Basic Life Insurance Benefits in force on the date the insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$25,000.

Voluntary Benefit An amount elected in units of \$10,000
Guaranteed Issue Amount: the greater of a) or b) below:
a) the lesser of 5 times Annual Compensation or \$200,000, or
b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit: the lesser of 5 times Annual Compensation or \$500,000
Benefit Level: An amount equal to the difference between the current benefit option and the next higher benefit option.

The Guaranteed Issue Amount and Maximum Benefit will be rounded to the next higher \$10,000, if not already a multiple thereof.

Voluntary Terminal Illness Benefit The insured can elect up to 50% of Voluntary Life Insurance Benefits in force on the date the insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$250,000.

Age Based Reductions

Life Insurance Benefit for an Employee age 70 and over will reduce to the percentage shown below:

50% of the Life Insurance Benefit at age 70

25% of the Life Insurance Benefit at age 75

Benefit reductions will be effective on the Policy Anniversary Date coinciding with or next following the Employee's attainment of age as specified in schedule above.

Continuation Options

For Layoff

Maximum Benefit Period: 3 months

For Leave of Absence

Maximum Benefit Period: 3 months

For Family Medical Leave

Maximum Benefit Period: the later of the period of the approved FMLA leave or the leave period required by the laws of the state in which the Employee is employed

For Disability for Employees over Age 60

Maximum Benefit Period: 12 months

Applicable Coverages: Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any

Extended Death Benefit with Waiver of Premium

Extended Death Benefit

Applicable Coverages Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any

Waiver of Premium

Waiver Waiting Period 9 months from the date the Employee's Active Service ends

Maximum Benefit Period To Age 65

Applicable Coverages Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any

Portability Options

For Employees

See the Former Employee and Spouse of Former Employee sections in this Schedule of Benefits for the amounts of insurance an Insured is eligible to continue under this option.

Spouse Benefits

Basic Benefit	\$5,000
Guaranteed Issue Amount:	\$5,000
Maximum Benefit:	\$5,000
Voluntary Benefit	Units of \$5,000
Guaranteed Issue Amount:	the greater of a) or b) below: a) \$50,000, or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit:	\$250,000

A Spouse's Life Insurance Benefits cannot exceed 50% of the Employee's Voluntary Life Insurance Benefits.

Portability Options

For Spouse

See the Former Spouse section in this Schedule of Benefits for the amounts of insurance an Insured is eligible to continue under this option.

Terminal Illness Benefit

The insured can elect up to 50% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill.

Dependent Child Benefits

Basic Benefit	\$2,500
	The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.
Voluntary Benefit	Units of \$1,000
Maximum Benefit:	\$10,000
	The Maximum Benefit for a Dependent Child who is less than 6 months old is \$500.

All Dependent Child benefits are Guaranteed Issue.

Portability Options

For Dependent Children

See the Former Dependent Child section in this Schedule of Benefits for the amounts of insurance an Insured is eligible to continue under this option.