



BETHLEHEM

AREA SCHOOL DISTRICT

SCHEDULE OF BENEFITS

EFFECTIVE DATE: July 1, 2015, as amended in the Policy through October 1, 2021

ELIGIBLE CLASSES: Each active, Full-time Teacher, SPARK Pre-School Teacher or Long Term Substitute Teacher who is a United States citizen or United States resident, except any person employed on a temporary or seasonal basis.

"Policyholder" will include Bethlehem Area School District, where applicable.

INDIVIDUAL EFFECTIVE DATE: The day you become eligible.

INDIVIDUAL REINSTATEMENT: 6 months

AMOUNT OF INSURANCE:

Basic Life: 1.75 times Earnings, rounded to the next higher \$1,000, subject to a maximum Amount of Insurance of \$375,000.

Amounts of basic insurance over the guaranteed issue amount of \$100,000 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 INDIVIDUAL INSURANCE) will be at no expense to us.

The Life amount will be reduced by any benefit paid under the Imminent Death 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 first of the month coinciding with or next following 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 in an Eligible Class for one full day.

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