

SCHEDULE OF BENEFITS - \$16 MONTHLY CONTRIBUTION

Member's Age at Time of Claim	MEMBER			DEPENDENT	
	Group Term Life Insurance	Group Accidental Death & Dismemberment Insurance	Total Benefit For Accidental Death	Spouse/Domestic Partner	Child(ren)
Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000 (Age 14 days, but less than 21 years)
25 - 29	\$170,000	\$100,000	\$270,000	\$20,000	
30 - 39	\$100,000	\$100,000	\$200,000	\$20,000	
40 - 44	\$65,000	\$100,000	\$165,000	\$18,000	
45 - 49	\$40,000	\$100,000	\$140,000	\$15,000	
50 - 54	\$30,000	\$100,000	\$130,000	\$10,000	
55 - 59	\$18,000	\$100,000	\$118,000	\$7,000	
60 - 64	\$12,000	\$100,000	\$112,000	\$5,000	
65 and over	\$7,500	\$7,500	\$15,000	\$4,000	

The total cost of coverage for the Member, their Spouse/Domestic Partner and eligible Children is \$16 per month. Payment is made by payroll deduction.