

SCHEDULE OF BENEFITS

Employer(s):	Vicksburg Community Schools
Plan Number:	6558
Plan Effective Date:	November 1, 2008
Eligible Class:	Class 02: Teachers
Employer Premium Contribution:	100%
Elimination Period:	Greater of 90 Consecutive Calendar Days or End of Sick Leave
Minimum Hourly Work Requirement:	20 Hours per Week
Waiting Period:	None
Evidence of Insurability:	Required for Late Enrollees, Increases and amounts exceeding the Guarantee Issue
Employee Eligibility Date:	Upon completion of Waiting Period
Minimum Participation Requirement:	100%
Leaves and Sabbaticals:	Coverage with Premium Payment while on FMLA; Military Leave up to 12 Weeks in a 12 Month Period
Definition of Disability:	Zero Day
Own Occupation Period:	24 Months from the end of the Elimination Period
Any Occupation Period:	From the end of the Own Occupation Period to the end of the Maximum Benefit Period.
Cumulative Elimination Period:	10 Days
Recurrent Disability:	6 Months
Predisability Earnings:	Base pay only
Maximum Monthly Covered Salary:	\$6,667
LTD Benefit Percentage:	66-2/3%
Maximum Monthly Benefit:	\$4,445
Guarantee Issue:	\$4,445
Minimum Monthly Benefit:	5% of Gross LTD Benefit

Maximum Benefit Period:

Age at Disablement	Benefit Duration*
61 or younger	to age 65
62	3-1/2 years
63	3 years
64	2-1/2 years
65	2 years
66	1-3/4 years
67	1-1/2 years
68	1-1/4 years
69 or older	1 year
*To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.	

Work Incentive Period:

First 12 months of Disability with Work Earnings

Social Security Integration:

Full Family

Freeze Type:

General Freeze

Mental Disorder Limitation:

24 Months unless hospital confined

Substance Abuse Limitation:

24 Months unless hospital confined

Claim Payment Method:

Monthly

Child-Family Care
Expense Adjustment:

Included

Cost of Living Adjustment:

Included

Long Term Care Insurance:

Included

Reasonable Accommodation
Expense Benefit:

Included

Rehabilitation Benefit:

Included

Survivor Benefit:

Included