

# USable Life

## Schedule of Benefits

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Group Policyholder: Grand Rapids ISD #318  
Group Policy Number: 10013529  
Website: [www.usablelife.com](http://www.usablelife.com)  
Effective Date: November 1, 2007\*

*\*This certificate replaces any certificate issued before the date shown.*

Waiting Period: Employees enrolled on the effective date: 0 days  
Employees enrolled after the effective date: 0 days

Benefits for eligible employees shall be determined in accordance with the following schedule:

### Class 1 – All Full Time Active Employees

Life Insurance	\$6,500
AD&D	\$6,500

### Guaranteed Issue Amounts

Life Insurance	\$6,500
AD&D	\$6,500

*The employee must furnish evidence of insurability, which is subject to our approval, for any amount in excess of the guaranteed issue amount.*

### Reductions, Termination, and Special Provisions

Life and Accidental Death and Dismemberment benefits do not reduce and benefits will terminate at retirement.