

USable Life

Schedule of Benefits

Group Policyholder: Grand Rapids ISD #318
Group Policy Number: 10013529
Website: 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.