

SCHEDULE OF BENEFITS FOR CLASS 4

Policy Effective Date: November 1, 2008
Certificate Effective Date: July 1, 2019
Policy Anniversary Date: November 1
Policy Number: FLX-962576

Class Definition

You are eligible for insurance if you are a member of the class defined below.

All active Employees working a minimum of 20 hours per week, classified as Central office staff of the Employer.

Your Eligibility Waiting Period

The Eligibility Waiting Period is the period of time you must be in Active Service to be eligible for coverage. It will be extended by the number of days you are not in Active Service.

If you were hired on or before the Policy Effective Date:
The first of the month coinciding with or following the date of hire

If you were hired after the Policy Effective Date:
The first of the month coinciding with or following the date of hire

LIFE INSURANCE BENEFITS

If an Insured is eligible under one Class of Eligible Employees and later becomes eligible under a different Class of Eligible Employees, changes in his or her insurance due to the class change will be effective on the date of the change in class.

Employee Benefits

Effective July 1, 2018

Amount of Insurance	\$95,000
Guaranteed Issue Amount:	\$95,000
Maximum Benefit:	\$95,000

Terminal Illness Benefit	
Maximum Benefit:	\$47,500

Employee Benefits

Effective July 1, 2019

Amount of Insurance	\$100,000
Guaranteed Issue Amount:	\$100,000
Maximum Benefit:	\$100,000

Terminal Illness Benefit	
Maximum Benefit:	\$50,000