

SCHEDULE OF BENEFITS

Policyholder:	OSWEGO COMMUNITY UNIT SCHOOL DISTRICT 308	
Policy Number:	F023119-0001	
Effective Date:	January 1, 2019	
Eligibility:	<p>The following are eligible: All active Full-time and Part-time Employees, excluding Employees of the Oswego Transportation Association</p> <p>A full-time and part-time Employee is one who regularly works a minimum of 20 hours per week for the Policyholder. Seasonal and temporary Employees of the Policyholder are not eligible.</p>	
Waiting Period:	<p>If You are in a class eligible for insurance on or before the Policy Effective Date: First of the month following or coincident with Date of Hire of continuous, full-time and part-time Active Work</p> <p>If You enter a class eligible for insurance after the Policy Effective Date: First of the month following or coincident with Date of Hire of continuous, full-time and part-time Active Work</p>	
Elimination Period:	90 Days	
Elimination Period: Catastrophic Disability Benefit	180 Days	
LTD Monthly Benefit:	60% of Monthly Earnings to a Maximum Gross Monthly Benefit of \$6,000 per month subject to reduction by deductible sources of income or Disability Earnings	
Social Security Offset Method:	Primary & Family	
Minimum Monthly Benefit:	\$100 or 10% of Your Gross LTD Monthly Benefit, whichever is greater	
Policyholder Contribution:	100% of premium	
Maximum Period Payable:	Age on Date Disability Commences	Maximum Period Payable
	Less than 60	To SSNRA*
	60	60 months or to SSNRA*, whichever is greater
	61	48 months or to SSNRA*, whichever is greater

	62	42 months or to SSNRA*, whichever is greater
	63	36 months or to SSNRA*, whichever is greater
	64	30 months or to SSNRA*, whichever is greater
	65	24 months
	66	21 months
	67	18 months
	68	15 months
	69 or over	12 months

* Social Security Normal Retirement Ages Based on the 1983 amendment to the Social Security Act, the following are normal retirement ages by date of birth.

Year of Birth	Social Security Normal Retirement Age
1937 or earlier	65 years
1938	65 years, 2 months
1939	65 years, 4 months
1940	65 years, 6 months
1941	65 years, 8 months
1942	65 years, 10 months
1943-1954	66 years
1955	66 years, 2 months
1956	66 years, 4 months
1957	66 years, 6 months
1958	66 years, 8 months
1959	66 years, 10 months
1960 or later	67 years
Catastrophic Disability Benefit:	To the End of the Maximum Period Payable