

MELVINDALE-NORTHERN ALLEN PARK
PUBLIC SCHOOLS
18530 Prospect Street
Melvindale, Michigan 48122-1596

TEACHER
COLLECTIVE BARGAINING CONTRACT

2025 - 2026
2026 - 2027
2027 - 2028

Between The

MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOLS

And

MELVINDALE-NORTHERN ALLEN

PARK FEDERATION OF
TEACHERS LOCAL 1051, AFT,
AFL-CIO

MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOL
TEACHER COLLECTIVE BARGAINING CONTRACT

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AGREEMENT between the Board of Education of the Melvindale-Northern Allen Park Public Schools, hereinafter called the "Board" and the Melvindale Federation of Teachers, Local 1051, and the American Federation of Teachers, AFL-CIO, hereinafter called the "Federation." (Headings are for reference only).

ARTICLE I
PREAMBLE

WHEREAS, the Board and the Federation believe in the importance of schools as an agency for the preservation and extension of our democracy; and

WHEREAS, the parties to this Agreement have a common goal of providing the best possible education for all children; and

WHEREAS, the Board and the Federation are mutually committed to the human rights and dignities of all, and to policies and programs of racial integration and desegregation as being necessary to good education, good management and good government; and

WHEREAS, the parties to this Agreement are mutually committed to the necessity of equal educational opportunity for all pupils enrolled in the Melvindale-Northern Allen Park Public Schools with no exclusion from any program on the basis of race, religion, creed, social or economic status; and

WHEREAS, the success of the Melvindale-Northern Allen Park Public Schools educational program is directly related to the knowledge, skill and creative ability of teachers; and

WHEREAS, to obtain this goal it is imperative that there be understanding and cooperation between the teachers in the classroom and the Board which is responsible for the operation of the school system; and

WHEREAS, the laws of the State of Michigan authorize public employees and public employers to enter into an exclusive Collective Bargaining Contract relative to rates of pay, wages, hours of employment and other conditions of employment; and

WHEREAS, the Federation has been selected as the exclusive representative for those teachers within the Bargaining Unit;

NOW, THEREFORE, the parties agree as follows:

ARTICLE II
DEFINITIONS

A. "School" includes any work location, functional division or group in which a grievance may arise.

B. "Principal" includes the immediate supervisor of any work location, functional division or group.

C. Pronouns are written in the masculine and singular only but will be read as if written in the plural, feminine or neuter.

D. "Federation Representative" means the Federation building representative or a designee whose name has been disclosed by the building representative to the building principal.

E. "Transfer" means a change from one teaching position to another teaching position.

F. "Seniority" shall be defined as total years of contracted service to the Melvindale-Northern Allen Park School District computed from the first day they reported for work. Part-time contractual employment, limited contracted employment, and substituting while on layoff shall not interrupt years of service and shall be prorated. Laid off contracted teachers on the preferred substitute list shall accrue seniority for each day worked as a substitute as per Article XVIII, L. Advanced study, care for a sick member of the immediate family, work experience, maternity leave, military leave, federation position leave, sick leave, personal business leave, and funeral leave, suspension with pay and suspension without pay for ten days or less shall not be considered as interruption of years of service. All other approved leaves including suspension without pay for more than ten days shall not count as years of service but seniority is computed from the first day of employment minus the time of such leave. If a person resigns or otherwise leaves the employ of the district other than on an approved leave of absence and subsequently returns, seniority is computed from the first day they reported to work after returning to the employ of the Board.

   1. In the event two (2) or more teachers have equal seniority as defined above, the date of signing of contract by individual teachers will be used to establish the longest seniority.

   2. In the event two (2) or more teachers have equal seniority as defined above, the number of degrees and/or certifications will be used to establish the longest seniority.

   3. In the event two (2) or more teachers have equal seniority as defined above, the number of hours beyond the bachelor's degree will be used to establish the longest seniority.

G. "Day" means working school day.

H. "Teacher" means any member of the Bargaining Unit.

I. "Preparation period" means a period in which the teacher is not assigned to a regular-programmed responsibility. This period will be self-directed in professional pursuits, and will be contained in the building or buildings in which the teacher has a professional responsibility.

J. "Increment" means additional pay on the salary schedule for experience.

K. "Posting" includes written notification to all teachers from the Central Office.

L. "Board" means Board of Education.

M. "Preferred Substitute" means a teacher who has been laid-off by the district.

N. "Vacant" means a position will be considered vacant unless filled by a certified teacher under full contract.

O. "Teaching position" means any job within the bargaining unit. A teaching position shall be described by a level, (K-5, 6-8, or 9-12), a building and a department, (secondary; social studies, science, etc. or elementary; classroom, art, music, etc.)

P. "Assignment" is the work performed within a teaching position.

Q. "Qualified" shall mean:

1. A teacher at the middle and high school level shall:

   a. Be Michigan certified to teach in the subject and level.

2. A self-contained elementary teacher shall:

   a. Be Michigan certified to teach in the subject and level.

3. A special subject's elementary teacher shall:

   a. Be Michigan certified to teach in the subject and level and

   b. Meet the present North Central Accreditation professional standards for the teaching field and/or subject standards.

R. Elementary school shall henceforth refer to Kindergarten through grade (5^{th}). Junior High School or Middle School shall be used interchangeably and be understood to henceforth refer to grade 6 through grade 8. High School or Secondary School shall be used interchangeably and understood to henceforth refer to grade 9 through grade 12.

S. "Compensated Time Off" (CTO) means all personal sick leave and all personal business leave.

T. Ancillary Staff are non-classroom teacher members of the bargaining unit (i.e. Counselors, Instructional Coaches, Social Workers, etc)

U. "Child Care Leave" means an authorized period of leave from work, available to an eligible employee for up to one (1) year following the completion of Parental Leave, in connection with the care of a child by birth, adoption, or foster placement.

V. "Parental Leave" means an authorized period of leave from work, available to an eligible employee immediately following the birth, adoption, or foster placement of a child.

ARTICLE III
STATUTORY POWERS OF THE BOARD

This agreement is not intended to abrogate the statutory powers of the Board to make reasonable rules and regulations, to manage, and to direct all the operations and activities to the full extent authorized by law, relative to anything whatever necessary for the proper establishment, maintenance, management and carrying on of the public school system, subject, however, to any limitations to any such powers imposed by this agreement.

Except as limited by the terms of this agreement, the Board of Education retains and reserves to itself all the rights, powers, authority, duties and responsibilities conferred upon it and vested in the Board of Education by the laws and constitution of the State of Michigan and the United States.

ARTICLE IV
RECOGNITION

The Board of Education recognizes the Federation as the exclusive representative of all contracted certified instructional and licensed personnel, including psychologists, social workers, and speech pathologists, and said employees on approved leaves or laid off due to the reduction of personnel, but excluding district nurse, school nurse, psychologist/special education coordinator, supervisory and executive personnel.

All work performed by members of the bargaining unit cannot be assigned to persons outside the bargaining unit. The duties of any teacher, or responsibilities of any position in the bargaining unit, shall not be increased, or transferred to persons not covered by this agreement without the prior written agreement of the Federation.

The Board agrees that supervisors or non-Federation personnel shall not be used at any time to displace teachers regularly employed in the bargaining unit, except in emergencies when teachers are not available or have refused to do the work as assigned. For the purposes of this provision, an emergency shall be defined as an unforeseen circumstance or a combination of circumstances which call for immediate action in a situation which is not expected to recur.

ARTICLE V
FAIR PRACTICES

A. No person or persons, departments or divisions, responsible to the Board or the Federation will discriminate against any teacher on the basis of race, creed, color, national origin, sex, marital status, handicap, family relationship, LGBTQ+ status, or membership in or association with the activities of the Federation or any other employee organization.

B. The Federation will continue to admit persons to membership without discrimination on the basis of race, creed, color, national origin, sex, marital status, handicap, LGBTQ+ status, or past membership or past participation in the activities of any employee organization.

C. The Board shall allow the Federation to attempt to substantiate their claim of any pattern or design, followed by the Board or any of its designees that would cause any individual or group of individuals personal harm or lack of proper consideration, because of his Federation membership or activities.

ARTICLE VI
QUALIFICATIONS FOR EMPLOYMENT - NEW TEACHER - SUMMER SCHOOL

A. A teacher will meet the requirements of the State of Michigan for the position in which he/she is to be employed.

B. The place of residence will not be a condition of employment.

C. If there are more qualified applicants (State Certification) than there are summer school positions (this does not include summer continuation or during school year extra contractual assignments) to be filled, preference shall be given in the following order:

1. Teachers who are properly certified to teach in the general subject area.

2. Teachers teaching position during the school year.

D. The Board will provide flu shots at Board expense on other than school time at a time and place determined by the Board.

E. Any individual contract between the Board and the teacher heretofore executed shall be subject to and consistent with the terms and conditions of this agreement. Any individual contract hereafter executed shall be in the form provided in Appendix B and shall be expressly made subject to and consistent with the terms of this or subsequent agreements to be executed by the parties. If an individual contract contains any language inconsistent with this agreement, this agreement, during its duration, shall be controlling.

F. A teacher, who has not previously attained tenure, under the Michigan Teachers' Tenure Act, MCLA 38.71 et. seq.; MSA 15.1971 et. seq.; in a position other than as a classroom teacher, who is placed in a position other than a classroom teacher, shall not be deemed to have tenure in such position by virtue of this contract or any individual contract for such non- classroom position but shall be deemed to have continuing tenure as an active classroom teacher.

ARTICLE VII
RIGHTS AND RESPONSIBILITIES OF BARGAINING AGENT

A. EMPLOYEES, UNDER CURRENT MICHIGAN LAW, HAVE THE RIGHT TO JOIN THE UNION AND BELONG, OR NOT. IF MEMBERS, THE EMPLOYEE HAS THE CHOICE TO PAY FULL DUES OR A LESSER SERVICE FEE.

B. Deductions will be made for the following when authorized by the teacher;

1. Insurance premiums;

2. Michigan Educational Credit Union;

3. Approved Annuity Program

Reduction shall be made for approved annuity programs when authorized by the teacher for either a 21-pay basis or for each pay received. Changes in the amount may be made at any time. A joint committee of representatives from the Federation and Board of Education Teams may be formed to review and recommend to the Board of Education additional acceptable annuity programs to be available for teacher consideration and acceptance.

C. Dues Collection

Section 1

A bargaining unit employee may sign an authorization for deduction of dues/fees for membership in the Union. The authorization for deduction of dues/fees may be revoked by the bargaining unit member upon written notice to the Union, by August 1st.

Section 2

The amount of dues/fees shall be designated by written notice from the Union to the Employer. If there is a change in the amount of dues/fees, such change shall become effective the month following transmittal of the written notice to the Employer. The Employer shall deduct the dues/fees once each month for the total monthly fee from the pay of the employees that have authorized such deductions. In the event a refund is due to an employee for any sums deducted from wages and paid to the Union, it shall be the responsibility of such employee to obtain the appropriate refund from the Union.

Section 3

Termination of check-off: An employee shall cease to be subject to check-off deductions beginning with the month immediately following the month in which he is no longer a member of the bargaining unit. The Local Union will be notified by the Employer of the names of such employees following the end of each month in which the termination took place.

Section 4

The Union will protect, save harmless and indemnify the Employer from any and all claims, demands, suits and other form of liability by reason of action taken by the Employer for the purpose of complying with this article of the Agreement.

D. At any time during a meeting with an administrator, a teacher may request Federation representation.

E. If it is necessary for Federation officers or their alternates to attend a Michigan Administration Board hearing, trial, election, etc. relative to School District business, such absences will not be charged against CTO days.

F. The President of the Federation will receive five (5) periods of released time per instructional week with pay (non-cumulative). The arrangement of hours will be negotiated between the President and the Building Administrator.

G. A building representative will have released time to process general teacher grievances, attend meetings called by the Administrator, and aid staff members in professional problems, providing classroom teaching is not interrupted or reduced.

H. A representative of the Federation Executive Board will, following the first fifteen (15) school days, make an appointment with an appropriate central office secretary to update their bargaining unit directory with names, addresses, and telephone numbers (if not unlisted). The appointment will take place within five (5) days of the request. This procedure may be followed periodically throughout the school year.

I. The first and second Tuesday of each month will be reserved for after-school meetings of the Federation.

J. All social activities sponsored by the bargaining representative will be held outside the regular duty day except an opening day luncheon and a retirement luncheon.

K. The Board will make available, within a reasonable time, to the Federation upon request any information, statistics, and records which it has available or which may be obtained without undue difficulty; and which may be mutually agreed to be necessary to make intelligent decisions relevant to negotiations or necessary for proper enforcement of the terms of this Agreement.

L. With respect to matters affecting the working conditions, salary, wages and hours of employment, the Board will make no changes without prior negotiations with the Federation.

M. The Federation will be granted a place on the regular Board agenda upon written request of the Federation, delivered to the superintendent's office not later than 11:00 a.m. of the Wednesday immediately preceding the meeting, consistent with Board policy. This deadline will be waived for grievance requests, if the superintendent's answer in Step 2 of the grievance procedure is required by contract, the Thursday immediately preceding the meeting.

N. A bulletin board will be provided in each building including central office exclusively for Federation use. Notice placed on the bulletin board and in the teachers' mailboxes will bear the written approval of a Federation building representative as shown by his initials or by his signature.

O. A visiting Federation representative will notify the principal of his presence in the building.

P. The Federation will be provided with five (5) copies of any Melvindale-Northern Allen Park School District bargaining unit agreement within ten (10) days of distribution.

Q. The Board shall give to the Federation president a draft copy of the full minutes of any Board meeting eight (8) days after the Board Meeting (electronic form is acceptable).

R. The Board shall give in writing to the Federation president the list of extra contractual positions as listed in Appendix E and personnel who hold those positions within twenty (20) days following the placement. After the start of each program, the Board shall give in writing to the Federation president within fifteen (15) days a list of any change in the above list.

S. Conformity to Law Clause – Should any provision of this Agreement be or become contrary to law such provision shall not be performed or enforced except to the extent allowable by law, and the Parties shall seek to negotiate a substitute provision to comply with the law while preserving the original intent of the provision. All other provisions of the Agreement shall continue in full force and effect.

T. Law Saving Clause – The contract may only be altered by a final decision of the highest State court or a lower court when no appeal has been made. The Board and Union will immediately negotiate for substitute language in accordance with the decision of the court on the relevant section(s).

U. Negotiation Procedure - By mutual agreement or upon written request of either party, but no later than ninety (90) days before the expiration of the existing contract, negotiations will be undertaken for a successor contract.

ARTICLE VIII
TEACHER RIGHTS AND BENEFITS

A. INJURIES AND ILLNESS

2. During the first days of disability involving Worker's Compensation, arising out of and in the course of employment by the Board, the Board will pay a teacher his full salary until Worker's Compensation insurance benefits for loss of income commence. Thereafter, a teacher sustaining any injury arising out of and in the course of employment by the Board will be compensated in accordance with the provisions of the Michigan Worker's Compensation Act. Further, the Board will pay to the teacher a sum which, inclusive of Worker's Compensation and other disability benefits, will total not to exceed eighty percent (80%) of the teacher's regular salary, while the teacher is unable to return to work, for not to exceed one (1) calendar year. Provided, however, that if the teacher's disability is the result of a student assault that occurs on school property and arises out of and in the course of the teacher's employment, the teacher may draw upon the CTO/leave without waiting for ten (10) days to expire, and whether the teacher has worked a minimum of thirty (30) days for the School District, a sum which inclusive of Worker's Compensation and any other disability benefit provided, will equal 100% of the teacher's straight regular salary according to the Salary Schedule, for not to exceed one
(1) calendar year. Absences will not be chargeable against a teacher's sick bank until the teacher has been absent for one (1) calendar year.

3. Before returning to work after an operation, injury or serious illness, a teacher will present to the Board Central Office a statement from his doctor stating that the teacher has satisfactorily recovered and is able to return to work. The Board may direct that the doctor's statement be corroborated by a statement from a doctor selected by the Board. If the dispute still exists, at the request of the Federation, the school physician and the employee's doctor will agree upon a third doctor to submit a report to the Board and to the teacher and the decision of such third party will be binding on both parties. The expense of the third doctor will be shared equally by the Board and the teacher.

4. A teacher who suffered a school-connected injury or any sickness which causes him to be disabled, will be reinstated with all pay increments he would otherwise have normally earned during the time of disability during the first year following the commencement of the disability. Upon return, the teacher will be assigned to his original position or to a position of like nature, seniority, status and pay.

5. In case of partial disability resulting from either illness or injury, verified by medical certification, which may incapacitate a teacher from discharging his full duties, his position and assignment will be adapted to the disability whenever possible. In such case, salary will be mutually agreed upon by the Board with the teacher and the Federation and nothing herein will preclude such agreement being reached.

B. INSURANCE

2. The Board of Education will provide Life Insurance equal to $50,000.00 with Accidental Death and Dismemberment (Double indemnity for accidental death).

3. The Board will provide district approved carrier for medical insurance and prescription coverage with co-pay. (See benefit summary attached (Appendix H.) and Part d. below.)

a. The Board will pay a pro-rated portion of the hospitalization and medical coverage for a regular part-time teacher desiring hospitalization (50% of Full Day and up).

b. Hospitalization, prescription and life insurance premiums will be paid by the Board for two (2) months following the use of all CTO/disability days to which a teacher is entitled (See part d. below.)

Hospitalization, prescription, life/disability, dental and vision insurance premiums will be paid by the Board during the duration of all FMLA leave. Following the expiration of all FMLA leave, the Board will pay these premiums at the COBRA rate, with the employee paying their proportionate share of either hard cap or 20%, depending on what the Board has elected as cost-sharing payment. Should the employee's leave of absence extend beyond two months following the expiration of all FMLA leave, the employee may cost share at the COBRA rate, provided the employee has at least one (1) day available in their sick bank. If an employee is on an unpaid leave of absence and not a disability leave, the employee may only elect full COBRA, regardless of days available in their sick bank.

c. DCCR-Dependent Child Rider will be in effect. (See benefit summary attached in Appendix H.)

d. Any other provision of this agreement notwithstanding, should the Board not choose the "Hard Cap," all teachers shall be liable for a portion of the premium payment for their hospitalization, medical and prescription insurance. All teachers shall pay twenty percent (20%) of the total cost of their hospitalization, medical, and prescription insurance.

e. In an effort to contain costs, both parties agree that the district's health care coverage will be reviewed annually. The Director of Finance will obtain such alternatives to the existing plan as may be necessary to provide affordable insurance, while at the same time providing comparable coverage. The Director of Finance will share said alternatives with the Union President and work to obtain mutually-agreeable coverage.

4. Dental Insurance

100% paid dental insurance policy will be provided to a full-time teacher by the Board. The full benefit summary is found in Appendix H.

The Board reserves the right to name the carrier.

5. Long Term Disability and Managed Sick Leave Policy

The Board shall provide at no cost to the teacher or bargaining agent a policy which will guarantee disability income benefits to a teacher who is unable to perform his or her duties because of illness or conditions physical or mental (excluding the following conditions of Appendix A.) See Appendix A. The Board reserves the right to name the carrier.

The teacher is responsible to use leave days (CTO and sick days) to be paid through the first sixty (60) calendar days of the illness. If the employee does not have leave days to use, these days will be unpaid (docked). On the sixty-first (61st) day of illness the insurance program will start and continue payments, according to the

specifications of the policy, providing the teacher provides a statement from the doctor stating the illness and that the employee is unable to perform his/her duties.
The coverage and benefits of Appendix A will remain the same; the benefits are of the minimum allowed by the contract and only an increase of benefits will be accepted. All other procedures, definitions and requirements will not be changed or altered. All future policies cannot deviate from the specifications detailed in Appendix A. The carrier will be the sole decision of the Board providing the Federation has the guaranteed right to eliminate or refuse any carrier which does not meet all the specifications in Appendix A before Board adoption of the carrier.

a. A teacher receiving benefits from the insurance company will be considered on sick leave for the length of the disability. Upon return, seniority and pay step to be determined by Article VIII, Section E (Leave of Absence).

b. Any forms filled out by the teacher in order to collect benefits from the company or any other processes or procedures required by the insurer, will not be used by the Board or its agents to negate or modify any of the teacher's contractual or statutory rights with the Board of Education, other than those financial rights replaced by the policy. It will be clear that such requirements are being followed for financial benefits only.

c. Hospitalization and group life insurance premiums will be paid by the Board for two (2) months following the use of all sick leave days to which the teacher is entitled.

d. The teacher will be able to participate fully in all contractual group fringe benefits at his own expense at the group rate, once the contractual obligations of the Board contributions for these group benefits expire.

   Failure of the carrier to meet the provisions of this contract will result in the Board and Federation initiating appropriate legal action to protect this provision of the contract. Costs to be shared equally.

6. The Board will provide vision insurance with the full benefit summary found in Appendix H.

   Benefits are available once every twelve (12) months.

7. A teacher who receives hospitalization and prescription benefits from another source may decline hospitalization and prescription benefits under this contract. In lieu of said benefits, the teacher shall receive a stipend of $2,000.00 per school year (payable in twenty [20] equal installments of $100.00 each, starting in September). This option must be elected prior to the school year and cannot be revoked during the school year unless the teacher's current hospitalization benefits are changed or terminated (the stipend will then be prorated for the months that it was in effect).

8. The Board shall not provide dual hospitalization and prescription insurance coverage to spouses, both of which are employed by the Board. If both employees are covered by any contract, one spouse shall select the stipend provided in Section B. 6. above, or the cash in lieu of health insurance option in their contract.

9. Eligibility for Hospitalization, Prescription, Dental & Optical Insurance:

   Employees hired for four (4) hours and up, their spouse, dependent children to the end of the year in which they turn 19 and dependent full-time college students to age 25 or as required by law.

C. TEACHER'S PROPERTY

2. The Board will reimburse a teacher within fifty (50) days of a claim made to the Board for the teacher's property loss sustained under the following conditions:

    a. Personal property, used for educational instruction when written approval for such use is obtained in advance from the Principal.

    b. Clothing torn or damaged by children in the classroom in school or on a field trip.

    c. Teacher's automobile damaged on school property.

3. Three (3) descriptive copies of a claim will be given to the Board by the teacher within five (5) days upon receiving information that damage occurred on school property.

4. Decision by the Board will be made within thirty (30) days of their filing of the claim. If the claim is granted, payment by the Board will be made within twenty (20) days.

5. A determination by the Board relative to such a claim will be final.

D. MISCELLANEOUS TEACHER RIGHTS AND BENEFITS

1. All members of the bargaining unit will be provided with a safe workspace/classroom that does not in any way put their physical health at risk. This includes both environmental issues (i.e. mold) and physical issues (i.e., broken windows).

    a. All classrooms will be thoroughly cleaned on a nightly basis. This includes cleaning of tables, desks, toilets, and mopping of bathroom floors.

    b. Each teacher shall be provided with a personal desk, computer, a white board, phone or similar communication device, rotary or electric pencil sharpener, filing cabinet, adequate storage for district materials, and closet space or wardrobe equivalent. Exceptions can be made in consultation with the Union if extenuating circumstances exist.

    c. Adequate, functioning audiovisual equipment shall be provided at all schools to meet the needs of the curriculum.

    d. All school building facilities and equipment shall be in reasonably proper working condition.

    e. For new school facilities planned and undertaken, the district shall make every effort to keep the teachers informed and actively engaged in the determination of construction and equipage of such buildings

2. A teacher will not be required to transport students.

3. A teacher will have a duty-free lunch period. A teacher may leave the building to which he is assigned during his lunch period except that on inclement weather days, in the elementary schools, a teacher will be available for assigned duties after the lunch period.

Inclement weather days will be defined as days when the temperature, rain, snow, mud or icy conditions on the playground present a hazard to the health or safety of the students.

The definition of inclement weather days shall be consistent throughout the district. All inclement weather days will be recorded at the school. This record will be available to the Federation upon request.

4. The regular duty day of teachers, including lunch period, shall consist of 7 hours and 20 minutes; 7 Hours and 25 minutes for K-8. Beyond the regular day, teachers will be required to be in attendance at least two hours and thirty minutes per year in the school district. It shall be the responsibility of the teacher to log his/her hours of attendance and report such hours to the building principal at the end of the school year on a form provided by the Superintendent.

5. The scoring and recording of standardized tests that are Board of Education assigned shall not be the responsibility of the classroom teacher.

6. a. The principal's office staff will complete the preparations of CA-60.

   b. Clerical help will be provided kindergarten teachers at the beginning and end of each year. Additional time for Parent-Kindergarten teacher conferences will be provided at the discretion of the principal.

7. a. A teacher shall have at least five (5) preparation periods per week totaling not less than 275 minutes. Whenever feasible, the Board will provide for a location within each school that is private and equipped with a telephone for teachers to use in carrying out their professional duties requiring communications by telephone.

   b. Elementary classroom teachers will arrive 30 minutes before the start of the school day.

   c. A secondary teacher will not be responsible for more than three (3) different class preparations per day without his consent. If a teacher consents to teach more than three (3) class preparations per day they will be paid a stipend of $35 per day.

8. Building meetings will be scheduled on school time whenever possible, without infringing upon class time.

   a. Building meetings will be held during early release time no more than once per month. The meeting will start 10 minutes after students are dismissed. The meeting shall not extend beyond the end of the work day.

   b. An agenda of the meeting shall be provided to each teacher no later than the end of the school day on the Monday immediately prior to the scheduled building meeting.

   c. An additional three (3) meetings may be called at the discretion of the principal.

      1. Teacher attendance will be mandatory.

   d. The date of 'Open House' shall be at the discretion of the building principal but will not be held on the first or second Tuesday of the month because of Union meetings.

1. On the day of 'Open House' school will be dismissed two (2) hours early.
2. Teacher attendance will be mandatory.
3. Teachers shall arrive no later than fifteen (15) minutes prior to the start and shall remain at least fifteen (15) after the close of sheduled time

9. Assignment and Transfer:

    a. Vacancies

        1. Vacancies, including extracontractual positions, occur when teachers take a leave, resign, retire, are terminated, or take an assignment outside of the bargaining unit.
        2. Additional positions created will be considered a vacancy. A new assignment shall be declared if three (3) or more classes are added to a department in a secondary school.
        3. Vacancies will be created by teachers moving to other vacant positions.
        4. In elementary schools, the District shall have the right of posting the vacated grade(s), or the next highest grade.
        5. Placement in vacancies shall be done pursuant to the Revised School Code and determined by certification, evaluations as described in Article XXIV, and seniority.
        6. All teachers that receive specialized training and participate in a specialized program or activity have the right to continue with said program unless the teacher elects not to participate or it is determined by the Administration that their involvement is no longer needed. Proper notification will be given by the teacher regarding his or her participation by April 1 of the current school year.

    b. Posting

        1. Vacancies must first be offered internally for a period of five (5) days. If a qualified internal candidate applies they will be awarded the position based on the following criteria:
            i. If the vacancy is for an ancillary staff position or in a special program, i.e. Advanced Placement, Dual Enrollment, CTE, etc, the qualified candidate that applies for the position must be able to document they have experience teaching in that program within the previous 4 years and/or have been trained to teach in that program within the previous 2 years. Acceptable documentation will be defined by the district on a per-program basis.
            ii. In the instance that more than one qualified internal candidate claim the vacancy, it will be awarded based on a combination of seniority, evaluation rating, and interviews if necessary.

2. If no qualified internal candidates claim the vacancy, it will be offered to a qualified “preferred substitute” based on seniority.
3. If no qualified internal candidates or qualified “preferred substitutes” exist the vacancy will be posted for internal and external candidates.

c. Assignment

1. Teacher assignment decisions shall be informed by a Building Committee consisting of administrators and union representatives or designees. This committee will review teacher requests and consider input with the goal of reaching decisions that best support student learning. Final placement decisions rest with the Superintendent, who will consider the committee’s recommendations in making determinations.
2. Preferencing Procedure
    i. At the March staff meeting, unless mutually agreed upon by the bargaining unit and the District, programming preference sheets shall be distributed to all teachers.
    ii. Preferences will be honored to the extent consistent with the provisions of this Agreement relating to programming. By the last day of the term/school year teachers shall be notified of the following matters concerning their programs for the following school year:
        1. Subjects to be taught;
        2. Grades of the subjects to be taught;
        3. Room assignment
    iii. When rooms or schools are closed, the School District will provide for the transfer of the moving teacher’s pertinent materials and equipment/furniture, etc, to the new location. Teachers will pack and label all materials to be moved. No later than the end of the next to the last day of the term, teachers shall receive their building schedules for the following term, including the periods and rooms where their teaching assignments occur. It is understood that all information detailed above is to be considered subject to change if necessary because of changes in subject enrollment, staff changes, and programming exigencies.
3. Elementary and Middle School Staff Assignments
    i. Building enrollment projections and the number of staff positions with grade level/department assignments will be established in cooperation with the Building Principal or designee, Curriculum Director or designee, and Union President or Designee (Assignment Team).
4. High School Staff Assignments
    i. High School students complete scheduling forms under the direction of the counseling office. Student requests along with enrollment counts and current staffing levels will be used to determine the number of class sections. The building principal or designee(s) and Union President or designee(s) are responsible for creating the master schedule.

ii. The building principal or designees(s) and department chairs will assign teachers to completed schedules within the master schedule with input from the department members including but not limited to the Assignment Declaration Forms.

5. The Superintendent will have final say on all teacher assignment decisions after the preferencing procedure has been completed.

i. Ancillary Staff Assignments
   1. Ancillary staff will not participate in the preferencing process.
   2. Ancillary staff will not be involuntarily transferred to a different building without consultation with the employee and a representative of the bargaining unit.

ii. Teachers may not transfer into ancillary department positions except through the posting procedure.

iii. After current staff in a school or in an Ancillary department is placed, positions remaining vacant shall be posted as required by contract.

iv. No teacher shall be placed on special assignment before consultation with the Bargaining Unit. All such assignments for the duration of more than one (1) school year shall be posted.

v. A partial schedule in a building shall, at the option of the teacher, be his only assignment. Once selected, the assignment shall be maintained for that school year.

vi. When a building has a special program that could affect the teaching style of the teacher, or the discipline attitude, this program will be noted on the posting. All transfer and new hires going into a building which is conducting special programs shall be in-serviced for the ensuing year

a. No teacher shall hold two or more extra contractual positions that require his supervision or presence at the same time.

b. When an appropriate room is vacated by a leaving teacher or a transfer, teachers in the building will be allowed to request the room. The teacher with the most seniority will be given the room unless circumstances make the move unfeasible.

10. When a teacher leaves the building during the school day, he must first notify the principal or designee, except at regularly scheduled lunchtime.

11. On any day during which a teacher is engaged in activity or business under the direction and approval of the Board, he will not be regarded as absent, even though such activity might require the teacher to be present in a place other than that of his regular assignment. The following items are listed as examples (inclusive but not exclusive).

a. Attendance at institutes or conferences.

b. Serving on educational committees or commissions such as those established by the Legislature or State Department of Public Instruction.

c. Visiting days to other schools or school sponsored trips.

d. Absence occasioned by programs of the Michigan Federation of Teachers and the Melvindale Federation of Teachers for educational activities.

3. CLASS SIZE

a. A week beyond Count Day, if the maximum number of students in a regular classroom exceeds the limits stated in paragraph d. (below), except for specialized instruction or subject matter which permits larger class sizes such as chorus, band, and physical education. Secondary teachers will be paid $1 per student per day for each student above the class size limit. Elementary teachers will be paid $6 per student per day for each student above the class size limit.

b. A Federation representative may meet with the principal to review class size and the schedule. The principal shall make himself/herself available within two (2) days of notification by the Federation.

c. In reimbursable Special Education classes, class size will not exceed Michigan Department of Education standards.

d. It is recognized by the Board and the Federation that the pupil-teacher ratio is an important aspect of an effective program. Therefore, they agree that every effort will be made to keep class size at an acceptable number taking into consideration the building and classroom facilities available and the best interest of the district as deemed administratively and educationally feasible.

e. Students that are placed in the general education classroom as part of their IEP, will be done so in such a manner as to affect an equal distribution of work responsibility among the teaching staff to the greatest extent possible.

The maximum number of students in a teacher's class during the term of this agreement shall be:

1. Young 5's classes will be held within a range of 18-20 with and overall class average between 14-15.

2. The kindergarten and first grade classes will be held within a range of 25-28. Class size will be balanced within a grade level.

3. The 2-5 classes will be held within a range of 26-28 for grades 2 through 3 and 28-30 for grades 4 through 5. There is a class size exception for chorus and band. Class size will be balanced within a grade level.

4. In cases where split classes are unavoidable, the class size will be held within a range of 20-26 students.

5. All secondary schools with a six (6) hour day will hold the classes within a range of 18-36 with a maximum of 160 students assigned to any teacher except physical education, chorus, band and study hall. If a teacher has fewer than five (5) classroom teaching periods, then the maximum per day shall be thirty-two times the number of teaching periods. All secondary schools with a seven (7) hour day will hold ELA classes within a range of 18-36 with a maximum of 180 students assigned to any teacher and all other classes except physical education, chorus,

band and study hall will be held within a range of 18-36 students with a maximum of 190 students assigned to any teacher. If a teacher has fewer than six (6) classroom teaching periods, then the maximum per day shall be thirty-two times the number of teaching periods. These class sizes may be exceeded with consent from the teacher. During the school year, special efforts will be made to equalize class counts in similar areas (example - 6th grade, Basic Math, Typing I, Advanced English, etc.) Classes in special programs (AP, Dual enrollment, CTE, etc) may be run with numbers lower than the minimum in order to maintain continuity of the program(s) from year to year. Any teacher, including physical education, chorus, band and study hall whose total daily caseload exceeds the limits set by this agreement will be paid $1 per student per day for each student above the limit.

4. A payroll schedule will be distributed at the commencement of the school year giving a full-time teacher the option of choosing a ten or twelve month pay plan. This option will be available no later than Friday of the first week of school and will be irrevocable for that year. In the absence of such a timely election, a teacher will be paid according to the ten-month pay plan.

5. Whenever possible, the Board will provide for the handling, by non-certified personnel, of lunchroom responsibilities. The Board will provide for the handling of non-teaching duties (such as playground supervision, money collection and routine clerical chores) by non-certified personnel.

6. a. A teacher will furnish the Central Office his address and telephone number and promptly notify the office of any change. The teacher's telephone number will not be published in the directory if a teacher so requests.

   b. The Board will issue an identification card to a teacher which will serve as a pass for the teacher and his family to all athletic events and other events sponsored by the School District.

7. a. No position will be permanently filled by a substitute teacher.

   b. A substitute will be provided for a special teacher who is scheduled for one building, while another building at which he teaches is having a workshop applicable to him.

   c. A teacher will not have his normal class load increased by acting as substitute for an absent teacher unless he agrees to do so and no other substitute is available. If a teacher relinquishes his regular preparation period on a continuous basis for financial remuneration, he must make up his preparation time on a daily basis immediately following the regular school day. A teacher may substitute only during his designated preparation period. In the case of emergency, counselors may be used as substitutes at any time. A teacher's regular assignment shall not be canceled to act as a substitute.

8. A kindergarten pupil will receive a minimum of thirty (30) minutes of gym instruction each week.

9. Requisitioning and budgeting will be categorized as follows:

   a. K through 3

   b. 4 through 5

   c. 6 through 8

d. 9 through 12

Upon reasonable request, daily teaching supplies (pencils, staples, Scotch tape, folders, chalk, etc.) shall be given the teacher within budget limits.

10. Regularly scheduled testing will be scheduled at times which are least disruptive to the instructional program.

11. A student teacher will be assigned only to a tenured teacher who is permanently certified for the grade level and subject, who voluntarily accepts the assignment.
No teacher will be assigned more than one (1) student teacher in a period of four (4) consecutive semesters when other teachers in that subject are willing and available. The Federation will be provided with a list containing all assignments.

12. The Board will provide a copy of the Collective Bargaining Contract to each teacher within forty-five (45) days after execution. An electronic copy will be acceptable.

13. Elementary report cards will be distributed three (3) times per year. Middle school report cards will be distributed every ten (10) weeks. High school progress reports will be distributed one (1) time per semester. High school report cards will be distributed one (1) times at the end of each semester. It will be the professional responsibility of the teacher to notify the parents in advance if the student is not meeting the class requirements. A standardized form will be available in the office.

14. The Board of Education agrees to use and maintain a district wide call-in system for absences.

15. The Board shall provide a safe working station, free of hazards, to the health and safety of the teachers and students.

16. Monitoring - All monitoring or observation of the work performance of a teacher shall be conducted openly and with full knowledge of the teacher. The use of eavesdropping, closed circuit television, public address or audio systems and any similar devices, shall not be used without the full knowledge and consent of the teacher.

17. During the period of a teacher's employment and thereafter, a teacher shall have and retain all property and copyright interests in and to any book, article, publication, motion picture filmstrip, recording musical composition, curricular outline, teaching materials, or other creative or copyrightable work, written, composed, created or devised by such teacher. The Board reserves the right to use the material without cost or royalties which might be incurred due to copyright interests.

18. In the absence of the principal or secretary, or in exceptional situations, a teacher may be required to administer medication to a student. The teacher must have access to a form minimally indicating parental consent, physician's signature, amount to be given at school, and a description of the medications. The Board will carry a minimum of $1,500,000 liability insurance for members of the bargaining unit.

19. The Board will provide one (1) one-half (1/2) day to hold Parent/Teacher Conferences in both the fall and winter. The Board will offer two (2) evening teacher/parent conference sessions in the fall and one (1) evening teacher/parent conference session in the winter with one (1) full day of no instruction as

compensation for evening sessions at the elementary level (see calendars for determined date.) The Board will provide two (2) one-half (1/2) day sessions in both the fall and spring and offer one (1) evening teacher/parent conference session with one (1) full day of no instruction as compensation for the evening session at the middle school and high school level. The teacher/parent conferences shall occur the last three days of the 2nd week following the publication of the first report card or progress report. Teacher attendance will be mandatory.

Teachers will schedule regular SST meetings for students who are not meeting grade level expectations to discuss the situation with all appropriate stakeholders.

The three (3) days for <u>elementary and middle school</u> schedule of teacher/parent conferences shall be as follows:

1st day: Regular day of student instruction. Evening available for teacher/parent conferences from 5:30 - 8:00 P.M.

2nd day: Regular day of student instruction. Evening available for teacher/parent conferences from 5:30 – 8:00 P.M.

3rd day: Morning with regular student instruction. One (1) hour lunch period. Afternoon available for teacher/parent conferences until regular dismissal time.

See calendar for determined date of no student instruction/no teachers report (as compensation for two (2) evening conference sessions.)

The two (2) days allotted for <u>high school</u> teacher/parent conferences shall be as follows:

1st day: Morning with regular student instruction.
One (1) hour lunch period.
Afternoon available for teacher/parent conferences until regular dismissal time.

2nd day: Morning with regular student instruction.
One (1) hour lunch period.
Afternoon available for teacher/parent conferences until regular dismissal time.
Evening available for teacher/parent conferences from 5:30 - 8:00 P.M.

See calendar for determined date of no student instruction/no teachers report.

b. Any and all IEPs, METs, REEDs or any meeting pertaining to the Special Education Program or 504s may be held during fall and spring teacher/parent conferences. (The teacher will have the 15-minute allotted conference time to discuss the student with the parents/guardians and the 15 minutes after will be handled by the case manager without the general education teacher present.) Scheduling will be done by the teacher and case manager.

c. Any and all IEPs, METs, REEDs or any meeting pertaining to the Special Education Department or 504s will be scheduled by the administration in two ways:

1. During regular teaching time with a substitute teacher being provided for

the classroom teacher.

2. Mandatory before or after school with 24-hour notice.

   Every effort will be made to schedule all IEPs, METs, REEDs or any meeting pertaining to the Special Education Program, or 504s so that all parties involved can easily attend the meetings. Meetings held after school shall begin with fifteen (15) minutes after teacher dismissal time, unless a member of the bargaining unit is not present. The administrator will log in the time the IEP, MET, REED or meeting pertaining to the Special Education Program or 504 begins and ends.

   Teachers will be paid for any time spent beyond the length of the regular teaching day.

20. All teachers shall have an option to work remotely for the ½ day Record Days.

E. LEAVE OF ABSENCE

1. An extended absence will be applied for and granted in writing. The superintendent will submit the teacher's application for leave to the Board for approval. A teacher returning from leave will be placed by the administration. If a teacher gives written notice at least sixty (60) days before the commencement of school that he is returning from a leave at the commencement of school, he will be returned to a position of like seniority, pay and status. If a teacher returns from a leave during the school year, he will be placed in a position of like seniority, status and pay, as the position he held at the commencement of the leave. In categories 4, 5, and 7 below, not more than 2% of the members of the bargaining unit may participate in any one school year.

   A teacher on leave who wishes to return will notify the Central Office of his intent to return, at least sixty (60) days (calendar) before the commencement of the school year.

   The Family Medical Leave is available for leaves regarding personal illness or injury, care for a sick member of the immediate family, and maternity leaves. In reference to the Board Policy, the FMLA may be used by employees with at least one full year of service and at least 1,250 hours of work in the last l2 months. These requirements entitle the employee to a leave of up to l2 weeks in any rolling year period. The leave may be continuous or intermittent contingent on the agreement between the employee and the CEO/Superintendent.

   During the FMLA, the employee must use accumulated sick leave and/or personal leave prior to going on an unpaid status. Benefits will continue during the FMLA upon payment of appropriate contributions.

   At the expiration of a leave of absence, including FMLA, if an employee has not notified the district of his intent to return to work and no extension has been granted, the Board shall hold a hearing and determine if the teacher has abandoned the employment of the district.

   The classroom teacher is expected to provide lesson plans for at least the first two (2) weeks of their leave. If a teacher is requested by administration to do more than two (2) weeks of lesson plans the building administrator will give them two (2) hours of

extra prep time for each additional week of planning they are requested to do. If the classroom teacher is ill and cannot provide plans this requirement will be waived, and planning will be done by another member.The lesson planning for the remainder of the leave will be done either by the guest teacher or another member of the bargaining unit. If planning is done by a member of the bargaining unit, that person will be assigned by the building administrator and they will be paid the extra contractual rate for the additional planning up to 15 hours for 3 weeks from the first date they began helping with planning. Any planning work for teachers on leave beyond these 15 hours must be approved by the building administrator. Additional hours will be approved on a per week basis, not to exceed 5 hours per week.

2. Care for a sick member of the immediate family:

   Not more than one (1) school year for the care of a sick member of his/her immediate family, without pay and without increment ("Immediate family" is defined under the section on CTO/Leave). Sufficient proof that such leave is necessary, such as certification by attending physician, will be required by the superintendent before such leave shall be granted.

3. Personal illness or injury:

   The Board will grant a leave of absence to a teacher who is unable to perform his regular duties for an extended period of time, not to exceed one (1) school year, for personal injury or illness, without increment and without pay, providing written certification of illness is received from a physician.

4. Childcare leave:

   Childcare leave without pay shall be granted for up to one (1) full year (unless mutually extended) to all full-time tenure teachers who desire to return to employment in a similar capacity at a time consistent with the needs of the District as determined by the Board. Each approved childcare leave of absence shall be of a reasonable duration required to meet the purpose of the leave consistent with a reasonable continuity of instruction of students. Leaves of absence for the purpose of childcare shall be granted under the following Conditions:

   Request for childcare leave must be made in writing to the Superintendent at least ninety (90) calendar days before the leave is to begin, stating the beginning and ending dates of the requested leave.

   Requested dates of departure and return must be acceptable to the administration and the Board. Such leave shall not be allowed after the first day of school following the child’s first birthday, or in case of adoption, the first day of school following the anniversary date of the adopted child’s reception into the Family.

   Parental Leave:

   Teachers eligible for an approved parental leave shall be granted five (5) days of paid parental leave, without deduction from their CTO/Bank. Requests for parental leave must be made in writing to the Superintendent at least ninety (90) calendar days before the leave is anticipated to begin, stating the anticipated beginning and ending dates of the requested leave.

In case of adoption the Superintendent of Schools will be notified in writing within ten (10) days of filing an application for a child with an adoption agency. In the case of an adoption the Superintendent of Schools will be notified in writing immediately upon notification to the teacher that child placement or custody is about to take place. (Specific date, if known, must be indicated.).

For the purpose of childbearing the pregnant teacher shall, upon written request, be granted a Medical Disability Leave for the period of time needed to cover the temporary medical disability. The leave shall begin when the teacher and her doctor determine that she is not physically able to continue her duties. At this time, a letter confirming these dates from the teacher and her doctor shall be submitted to the human resources secretary . If the teacher has sick days in her sick bank, these days are to be used while on Maternity Medical Disability leave.

5. Advanced Study:

The Board of Education will grant a leave of absence for one (1) year or one (1) semester, without pay, but with increment, for advanced study in an educational institution of recognized rank upon written request.

6. Work Experience:

The Board of Education will grant a leave of absence, without pay but with increment, for work experience directed by the Board of Education (i.e., teaching in governmental programs as a foreign exchange teacher).

7. Military Leave:

A tenure teacher, who may enlist for one (1) period not to exceed four (4) years or to be conscripted into the defense forces of the United States for service or training, will be re-employed, but not necessarily in the same position, with full credit for annual increments under the salary schedule.

If not fulfilling previous reserve commitment, he/she will be on a leave of absence with pay after severing teacher duties during the first twenty (20) teaching days after severance.

8. Travel Experience:

The Board will grant a leave of absence, without pay or increment, for cultural travel, unless such absence will adversely affect the instructional program.

9. Federation Position:

Teacher who is appointed or elected to a full-time position with the Federation will be granted a leave of absence without pay but with salary increment upon return. Such leave will be limited to one (1) staff member not to exceed two (2) school years.

10. Central Sick Leave Bank (CSLB)

a. The purpose of this bank is to provide income continuation of any

participating MFT member who has suffered a catastrophic illness and/or injury after exhausting his/her CTO/disability bank. Participating members will be defined as any member having contributed to the CSLB as determined by the Melvindale Federation of Teachers. Those receiving the CSLB benefits will be treated as if using days from their personal CTO/disability bank until that employee can begin a disability sick leave.

b. Criteria for the CSLB benefits are:

i. A person is eligible for these benefits only if he/she is a participating member of CSLB prior to suffering a catastrophic illness or injury.

ii. Any participating member suffering a catastrophic illness or injury (approved for CSLB) will immediately become eligible to draw from the CSLB once his/her personal CTO/disability bank has been exhausted.

iii. To be eligible for consideration to receive CSLB benefits, the participating member must submit a statement of verification from two (2) health care professionals, one of whom is the doctor, describing the nature of illness or injury, the treatment required, and duration of care.

iv. This illness/injury is so disabling or life threatening that the personal requires extensive treatment or convalescence.

c. The CSLB will be funded by voluntary contributions from existing CTO/disability banks of the Federation Members. Each member of the Melvindale Federation wishing to participate will be able to do so in writing annually. The Melvindale Federation of Teachers will be responsible to establish, maintain and administer the CSLB. The CSLB records will be shared with Central Office.

d. The CSLB distribution ends immediately upon the start of a disability sick leave.

e. Denial of access to the CSLB benefit is not subject to the grievance procedure.

f. The Melvindale Federation of Teachers agree to indemnify and hold the District harmless, and to release and forever discharge the District and its Board Members, officers, agents, employees and assigns from any and all complaints, expenses, claims for damage or injury, contribution and/or indemnification, judgments and causes of action of any kind, at law or in equity, including the payment of damages or judgments, and the provision of legal services or the payment of fees and costs incurred therefore, arising out of, or in consequence of this provision.

11. CTO/Leave:

a. A teacher covered by this agreement will accumulate one and three-tenths (1.3) days of CTO/leave allowance, as defined herein, for each month the teacher receives pay in his regular yearly position but not to exceed thirteen (13) days per year. Unused CTO leave days will accumulate and after the current year be designated as “Sick Bank.” A teacher's absence will be first chargeable to his/her current CTO leave allowance, then “Sick Bank.” A teacher, while on CTO leave, will be deemed to be on continued employment for the purpose of

computing all benefits referred to in this agreement, except as herein stated.

b. CTO leave will be advanced at the beginning of the school year. A deduction will be made from a teacher's final salary check for CTO leave used in excess of earned CTO leave if a teacher's employment is terminated prior to the end of the school year.

c. The superintendent, or if s/he directs, each building principal, will establish a procedure for reporting expected absences to a central reporting point. The procedure will set forth the number of hours notice the teacher must give before returning to duty.

d. A statement of his/her accumulated (CTO allowance/sick bank) days will be given to all teachers by the first pay period in October.

e. No deduction in pay will result from absence from duty while a teacher is on CTO leave until his absence exceeds his CTO leave allowance and Sick Bank.

f. Upon proper notice, indicating the cause, a teacher's absence, due to the following, may be charged against CTO leave:

   i. Absence occasioned by a teacher's illness or injury;

   ii. Absence occasioned by an emergency, illness or injury in the teacher's immediate family: "Immediate family" means spouse, child, parent, father-in-law, mother-in-law, grandparents, and any other relative or non- relative living or making his home in the household of the teacher. Nursing and babysitting services are not covered by this provision. This leave will not exceed three (3) consecutive days nor ten (10) days in a school year.

   iii. Religious observance:
   All teachers shall be granted such days as shall be required by their religion for holy observance and abstention from work. Such days shall be deducted from CTO day accumulation. The teacher shall give five (5) days' notice to his administrator.

g. CTO leave allowance will not accrue, be used or granted for additional service such as night school, summer school, and supplemental positions and/or assignments. If a teacher's employment is terminated, all accumulated CTO leave allowance and Sick Bank will be forfeited. However, if a teacher resumes his employment and his absence has been through approved leave of absence or reduction of personnel, accumulated sick leave allowance will be restored.

h. In case of absence, the teacher will notify the superintendent, or the principal, of his absence and return as noted in the contract. Failure of proper notice when a substitute has been placed on duty will result in deduction of one (1) day from the teacher's accumulated CTO leave allowance or Sick Bank.

i. A teacher will not accumulate CTO leave during any month in which the teacher receives pay for less than the majority of the scheduled working days in that month.

j. Any unused CTO days will be converted and placed into a bank from one contract year to the next contract year. This bank will be called the Sick Bank. Once a day is in this bank it can only be used for illness or injury. If three (3) or more consecutive days are used out of this Sick Bank, a doctor's script shall be required. No compensation or severance will be paid for any of these days.

k. Any teacher that has exhausted all CTO and sick bank days must submit a doctor's script for each day of absence upon returning to work.

l. Any teacher needing to exhaust three (3) or more consecutive CTO days for personal business (vacation) must request the time off from the Superintendent with two weeks advanced notice. Days will be permitted at the Superintendent's discretion.

m. At the time of retirement, any teacher that has taught in the district for a minimum of 15 years will be paid $150 per each day remaining in his/her sick bank, not to exceed one-hundred (100) days paid. There is no minimum number of days required to be in the member's sick bank to be eligible for payout.

n. In order to qualify, the bargaining until member must notify the district at least one (1) month prior to the date or retirement. Exceptions shall be made at the discretion of the superintendent on a case-by case basis for a teacher who cannot provide advanced noticed due to unforeseen circumstances.

12. Involuntary leave:

A teacher may be requested to take Involuntary Leave when it has become apparent to the superintendent that the teacher is no longer able to physically and/or mentally discharge the duties of his position in a competent professional manner.

a. Upon the recommendation of the superintendent and the approval of the Board, the superintendent may request in writing that a teacher take a physical or mental examination at Board expense, the results of which may be used for determining Involuntary Leave.

b. When an examination is requested, a report of three (3) physicians will be required; one (1) physician will be selected by the teacher, one (1) selected by the Board and a third will be mutually agreed upon by both parties.

c. Should the examination prove sickness, the teacher will be entitled to apply for personal illness or injury leave.

d. A teacher requesting return from Involuntary Leave may return only upon the recommendation of the superintendent and approval of the Board. The Board may require verification of the teacher's ability to perform their essential job functions.

e. Reinstatement will occur no later than the beginning of the semester following the approval of the superintendent's recommendation by the Board.

13. Public office leave

The Board will grant a leave of absence up to two (2) years, or the length of the term of office, without pay or increment, to any teacher to campaign for himself or serve in a public office.

14. Funeral leave

A teacher will be allowed five (5) consecutive days as funeral leave days, not to be deducted from sick leave, for a death in the teacher's immediate family. The leave shall be within 30 days of the date of death and inclusive of the ceremony, unless approval is granted by the Superintendent, or designee. The immediate family will be defined as spouse, child, step-child, parent, step-parent, legal guardian, father-in-law, mother- in-law, grandparents, brother, sister, son-in-law, daughter-in-law, grandchild and other individuals, including life partner and significant other, living in the household of the employee being included in the definition under funeral leave.

15. Additional leave of absence will be granted for participation in: Armed Forces, Dependents, school programs Peace Corps, or Department of Health, Education and Welfare Teachers exchange programs, with prior Board approval.

16. If the Board can find certified replacements, the Board shall grant up to two members leave of absence for one year, without pay or increment, or seniority to a teacher wishing to seek an alternative career outside the field of education. Seniority will be the basis for awarding. Employment, during the leave, in the field of education will result in disciplinary action. Applications must be received no later than March 15th for Board consideration.

ARTICLE IX
SALARY AND OTHER PAY BENEFITS

A. Consideration of outside classroom teaching experience on the salary schedule shall only be given for actual work experience in the field of education but the salary step which shall be no greater than work experience will be at the discretion of the Board.

B. After commencement of school, if a teacher earns credit before January 31st, that entitles him /her to additional salary. According to the salary schedule, he/she will receive the additional salary at the termination of the school year, retroactive to February 1st of that year. An additional earned degree must be from a Michigan- recognized fully-accredited university. Any teacher who begins an advanced degree program must notify the Board of Education of the estimated completion date for budget purposes.

C. A teacher (including counselors) may substitute only during his/her designated preparation period. The rate of pay will be $50.00 per designated preparation periods during which a teacher substitutes. Requests for substitute teaching during a teacher's preparation period will be made upwards from the bottom of the seniority list.

Salary Schedules for the duration of the contract. (See Salary Appendix D.)

Any teacher on the 4th Step or higher who completes a 2nd Masters, Ed. Specialist or Doctorate degree after 9/1/11 will receive compensation per the 2nd Master's salary schedule.

School Psychologists, Social Workers, Speech Pathologists, Occupational Therapists, and Physical Therapists on the 4th Step or higher who have a master's degree and at least a preliminary license in their field will receive compensation per the 2nd Master's salary schedule.

Self-contained Special Education Classroom Teachers and fully licensed School Psychologists shall receive a $4,000 per year stipend.

Employees teaching classes in ELD/Bridge programs/ESL classes shall receive a $1500 per year stipend.

All staff with ESL endorsements on their teaching certificate will receive an annual stipend of $500, so long as grant funds are available.

For recognition on the degree salary scale, the teacher must be certified and furnish official transcripts as required.

D. Employees on Step 12 and Longevity will receive a 3% bonus (off scale) calculated on their 2024-2025 base wage. Prior to the 2026-2027 and the 2027-2028 contract years,

respectively, the Parties shall negotiate for wages, only.

E. Extra Contractual Pay Schedule

1. The Board shall give in writing to the Federation president the list of extra contractual positions as listed in Appendix E and the personnel who hold those positions within twenty (20) days following the placement. After the start of each program, the board shall give in writing to the Federation president within fifteen (15) days a list of any changes in the above list.

2. The following activities are to be paid on a prorated basis of the teacher's salary. Prior approval of the activity and its scheduled time must be obtained from the person in charge. The rate of pay will be based upon a pro-rata portion of the teacher's salary (Ex.: 6.75 hours per day times 200 days equals 1,350 hours, divided into his/her base annual salary).

   a. Counseling (Saturday test program) - except when financial arrangements are made by an outside agency.

   b. IEP meetings that extend beyond the regular working day.

3. Building School Improvement Teams/NCA will be eligible for "club" stipends as defined in Appendix E:

4. A teacher who is entitled to remuneration under items in Appendix E will be paid twice a year; the first pay of the second semester and the last pay of the second semester based on a 21 pay (payroll schedule). Only the last pay of the second semester will include the club stipends. A teacher who is entitled to remuneration under items E-8 a-d will also be paid during these two pays (payroll schedule).

5. In instances where released time is provided as in Robotics, Student Council, etc., the remuneration is for time spent above and beyond the released time.

6. Any regular contractual teacher position and/or assignment which extends beyond the school day will be paid on a prorated basis of the teacher's contractual salary.

7. The extra contractual hourly pay scale for members of this bargaining unit will be $50.00. If no members of this bargaining unit choose to participate in the above-mentioned Extra Contractual activities, the hourly pay will be $35.00.
   All Summer School Teachers will be paid $50.00 with the understanding that teachers in the bargaining unit will be hired first for these positions.
   In the event a teacher is unable to complete an extra contractual assignment, the remuneration received will be based upon the percentage of the activity completed and the amount allocated for the assignment.

8. Rates of pay and classification of new positions or functions related to instruction must be negotiated before positions can be filled.

9. All items in Article IX. E. will have the option of being paid as a 0-9 pay split on a regular paycheck. Teacher will select said option upon application for extra contractual remuneration.

F. Mileage Allowance

Regular duty within or outside the school district will be reimbursed at a rate per the Internal Revenue Service standard mileage allowance for that calendar year.

G. Attendance Bonus

Employees that do not use CTO Leave Days during a school year shall be paid a bonus, as below. All payments shall be equated to scheduled hours in relation to a full day at $100.00 per day. All attendance bonuses shall be paid the last pay in June at the end of each school year.

Unused Days	Payment (Equated)
10	$1,000
9	$900
8	$800
7	$700
6	$600
5	$500
4	$400
3	$300
2	$200
1	$100
0	$0

ARTICLE X
SPECIAL CONFERENCE

An Administrator will meet informally with a Federation representative, or teacher, at a mutually agreed time to discuss a contract issue. A special conference for important matters will be arranged between the Federation President and a designated representative of the Board upon the request of either party. Such meeting will be between not more than two (2) representatives of each party unless additional representation is mutually agreed upon by the parties. Arrangements for such special conference will be made in advance and a written agenda of the matters to be considered will be presented at the time the conference is requested. A special conference may be held during the instructor's preparation period or after school. A Federation member will not lose time or pay for the amount of time spent in such special conference held during working hours.

The Federation has the right and responsibility to present matters which it believes are detrimental to the educational processes of the district to the Board after discussing the situation with the Superintendent of Schools.

ARTICLE XI
GRIEVANCE AND GRIEVANCE PROCEDURE

A. "Teacher" includes the Federation acting on behalf of a teacher. A grievance is defined as a complaint about an act or condition which a teacher conceives to be contrary to this contract.

If a grievance arises, there will be no stoppage or suspension of work because of such grievance, but such grievance will be processed pursuant to the grievance procedures.

B. A teacher may present a grievance to the Board or its designated representative, without the intervention of the Federation or its representatives, as long as any adjustment is not contrary to the terms of this agreement. However, when a teacher decides to process a grievance in his own behalf, the Federation will be entitled to have a representative present at any time.

A teacher will not be accompanied by, nor represented by an officer, executive, delegate or employee in any capacity of a teacher organization other than the Federation. An organization, other than the Federation, cannot lodge a grievance in its own behalf or in behalf of a teacher.

C. The teacher with a grievance will discuss the matter with the principal informally.

Step 1:

In the event the matter is not resolved informally, the grievance, in writing, may be lodged with or submitted to the principal of the school in which the grievance arises, within five (5) days following the act or discovery of the act or condition which is the basis of the grievance.

Within three (3) days after receiving the complaint, the principal will answer the teacher, in writing with his reasons or reason therefore, with a copy to the Federation. The principal's reasons will not be legally binding on the Board.

Step 2:

Within five (5) days after the principal has delivered his answer, a written appeal from the decision may be made to the superintendent with a copy of the decision of the principal.

The grievance will be in writing and will set forth specifically the act or condition and the contract clauses allegedly violated on which the grievance is based, and signature of the teacher.

The superintendent, or acting superintendent, will give the teacher an answer in writing no later than five (5) days after the receipt of the grievance.

Step 3:

If the grievance is not resolved in Step 2, and the teacher within five (5) days after receipt of the answer from the superintendent requests a meeting, the Board and the teacher will meet within a reasonable time, not less than seven (7) calendar days nor more than fourteen (14) calendar days from the receipt of the request. Three (3) days notice of such meeting will be given to the teacher, the Federation representative and the local Federation president and they will have an opportunity to be heard at this meeting.
The Board will mail or deliver its decision in writing, together with supporting reasons to the teacher and the Federation within ten (10) days of the date of the meeting.

Step 4:

If a satisfactory disposition of the grievance is not made as a result of the meeting provided for in Step 3 above, only the Federation will have the right to appeal the dispute to an impartial arbitrator. Such appeal must be filed with the American Arbitration Association within fifteen (15) days from the date of the receipt of the Board's answer by the Federation. Arbitration will be conducted under and in accordance with the rules of the American Arbitration Association.

1. The arbitrator will limit his decision strictly to the application and interpretation of the provisions of this contract, and he will have no authority to act in the following matters:

    a. Where a complaint is being processed, at the initiation of the teacher through other legal procedures. (Example: Teacher Tenure Act).

    b. Any matter stated in this contract in which the Board's decision is final.

2. The arbitrator's decision will be accepted as binding by the teacher and the Board. There will be no appeal by either party from an arbitrator's decision, if the decision is within the scope of the authority of the arbitrator. If the scope of the arbitrator's authority is litigated, the losing party will pay to the other party the cost of litigation and reasonable attorney fees.

3. In the event a case is appealed to an arbitrator and he has no power to rule, it will be referred back to the parties without decision or recommendation on its merits.

4. Expedited Arbitration

    a. If the Federation is not satisfied with the disposition of the grievance by the Board or if no disposition has been made within the period provided, the Federation may submit the grievance to expedited arbitration before an impartial arbitrator upon mutual agreement of the Federation and the Board. The arbitrator shall be selected by the American Arbitration Association in accordance with its rules, which shall govern the proceeding. The arbitrator shall have no power to alter, add to, or subtract from the terms of this agreement. Both parties agree to be bound by the award of the arbitrator.

    b. The fees and expenses of the arbitrator shall be shared equally by the parties.

    c. Upon notification by the Federation of its intention to go to expedited arbitration, the Board will make its decision by the next regularly scheduled Board meeting.

D. Time Limit

    Any grievance not advanced to the next step within the time limit in that step will be deemed abandoned. If the superintendent or Board does not respond or perform any other required act relative to a grievance within the time specified, the grievance will be awarded without prejudice. Time limits may be extended mutually by the Board and the Federation, in writing, and if so, the new time limits will prevail. The time provisions are mandatory and are of the essence for this grievance procedure.

E. Hearing held pursuant to this grievance procedure will be conducted at a time and place which will afford a reasonable opportunity for all persons, including witnesses, entitled to be present, to attend. If such hearings are conducted during school hours, all employees who are required to be present at the hearing will be excused with pay for that purpose.

F. If a grievance arises from action by an authority higher than the principal or if it involves more than one building, the teacher or Federation may present a grievance at Step 2.

G. No decision in any one case will require a retroactive salary or wage adjustment in any other case.

H. Notwithstanding the expiration of this agreement, any claim or grievance arising hereunder may be processed by the grievant through the grievance procedure until resolution.

ARTICLE XII
TEACHER DISCIPLINE

1. No employee shall be disciplined, given a verbal warning or written reprimand or discharged by the Employer except for reasons that are not arbitrary or capricious and which comports with due process.

2. The President of the Union or Designee will be given a copy of any verbal warnings or written reprimand imposed upon a bargaining unit member within 24 hours of such discipline.

3. Any discipline and discharge may be contested through the grievance procedure of the contract, including Arbitration. Only discipline that causes a loss of pay to an employee can be the subject of arbitration.

4. Disciplinary action will not be taken based solely on the following:
    a. Hearsay
    b. Anonymous complaints
    c. Recordings created by students, parents, staff, etc without the knowledge of the Bargaining Unit Member.

5. Disciplinary action will not be taken without first holding a conference with the employee to determine the facts of the incident.

6. An employee shall receive written notice 24 hours prior to a disciplinary conference, unless waived by the employee. The notice must include the time of the meeting, the location, and the purpose. An employee shall receive verbal notice at the outset of an investigative conference that the investigation may result in disciplinary action.

7. When imposing discipline or giving reprimands, warnings, or criticism, confidentiality must be maintained at all times. This shall not unduly restrict communication between managerial employees who have a need to know.

8. The employee has the right to be accompanied by a Representative of the Union to any meeting with an administrator, including but not limited to the investigative conference, that may or will result in disciplinary actions.

9. Teachers shall have the right to inspect, comment upon and shall be given a duplicate of the material in their own individual personnel file.

10. Employees must be permitted to submit a rebuttal to any disciplinary action. The rebuttal will be attached to the letter of disciplinary action and will be placed in all files containing the disciplinary action.

11. The District will follow progressive discipline except in cases of severe violations, which justify suspension or dismissal. Repeated violations of district policies or appropriate directive may be cause for dismissal.

12. No employee will be publicly reprimanded.

13. A copy of administrative or parental compliments, complaints, evaluations or any other material shall be given to a teacher whenever such material is placed in the teacher's personnel file. If there is a written follow-up to such material, the teacher shall receive a copy.

14. The personnel file shall constitute the official employment record of the teacher. It is recognized that only material which has been placed in the teacher's personnel file following the above procedure may be used as a basis for official action against a teacher.

15. All documents, communications and records dealing with a grievance shall be filed separately from the personnel file.

16. The teacher shall have the right to remove any material in his own individual personnel file that is four (4) or more years old providing the teacher is not currently involved in corrective action. Verbal warnings will be removed after 1 year.

17. If the Board receives a Freedom of Information Act request concerning materials contained in a bargaining unit member's personnel file, it will notify the Federation and the bargaining unit member prior to or at the time of fulfilling the request of the materials requested and if requested by the bargaining unit member, furnish copies of the materials. The Board reserves the right to charge the Federation the same amount for copies as it charges the person making the request under the Freedom of Information Act. If other requested materials are not in the personnel file and the bargaining unit member is named in the F.O.I.A. request, then the foregoing shall also apply.

ARTICLE XIII
STUDENT DISCIPLINE

A. The teacher is immediately responsible for student supervision in the classroom, and except for emergencies and excused absences will be in the classroom.
B. It is understood that student discipline is the mutual responsibility of teachers and administrators.
C. Building principals will render to members assistance as necessary in the maintenance of good classroom management.
D. It shall be the responsibility of the building administration to provide members with the Code of Conduct and inform and review with their respective staff the discipline policy annually. The student Code of Conduct shall be enforced uniformly by teachers and administrators including tracking removals of individuals with 504s and IEPs.
E. A student who physically attacks a member of the bargaining unit or threatens bodily harm will be dealt with in a decisive manner up to or including expulsion. Any case of assault or threatened assault shall be promptly reported to administration.
F. Counselors, social workers, resource teachers, and speech pathologists shall not be used for control and supervision of students, except how teachers are so used. Counselors shall not be placed in a position where they are expected to deal with their counselees in a disciplinary role.

G. A member may exclude a student from class when the grossness of the offense, the persistence of the misbehavior or the disruptive effect of the violation makes the continued presence of the student in the classroom intolerable. The duration of the exclusion will be for the remainder of the hour at the secondary level. At the elementary level, an exclusion will be for one hour or until a conference is held with the administration and member, providing adequate supervision is available.

H. A child will be suspended from his class when, in the opinion of the principal and the teacher, the child is causing serious disruption. Within twenty-four (24) hours, a written report by the teacher will be delivered to the principal's office. The child may be readmitted by the principal after some adjustment has been made or the principal may hold a conference at which at least two (2) of the parties will be present:

1. The principal or assistant principal
2. A counselor
3. Social worker, school psychologist or attendance officer
4. The child
5. A parent or parents of the child
6. The teacher will be present at the conference if his presence is deemed necessary by the principal.

A teacher may temporarily suspend a pupil from a classroom when the grossness of the offense, the persistence of the misbehavior or the disruptive effect of the violation makes the continued presence of the student in the classroom intolerable. In such cases, the teacher will furnish the principal as promptly as his teaching obligations will allow, full particulars of the incident in writing.
A teacher may use such restraints as necessary to protect himself from physical abuse or to prevent injury to another student so long as they are not inconsistent with existing legal statutes.
J. A member, may at all times, use such appropriate and reasonable force as is necessary to protect themselves, a fellow employee or administrator, or a student, from attack, physical abuse, or injury.
K. The Board shall reimburse any member for major damage or destruction of their property caused by a student acting out (i.e. broken shelves, materials, etc.). The member will provide administration with receipts showing value when possible, and if not available, will work with the administrator to determine a fair value.
L. The teacher will be informed of the results of the conference and/or adjustment by the principal. If the teacher disagrees with the principal's decision, the teacher may request an immediate hearing with the superintendent, who after hearing from both the teacher and principal, will make a decision which will be final and conclusive.
If the Board determines that a teacher has been assaulted by a student on school property while the teacher is in the course of his employment, and if requested by the teacher, the Board will provide legal counsel as selected by the Board to advise the teacher of his rights. The Board's determination is final.
M. If an action, civil or criminal, is instituted by a student against a teacher by reason of an act or acts committed by the teacher on school property and arising out of and in the course of the teacher's employment, and if requested, the Board will select and provide legal counsel to assist the teacher in his defense, provided the Board first determines that the teacher did not violate the rules, regulations or policies of the school district. The Board's determination is final.

ARTICLE XV
WAIVER CLAUSE AND AMENDMENTS

The parties acknowledge that during the negotiations which resulted in this agreement each had the unlimited right and opportunity to make demands and proposals with respect to any subject or matter not removed by law from the area of collective bargaining, and that the understandings and agreements arrived at by the parties after the exercise of that right and opportunity are set forth in this Agreement. Any amendment or agreement supplemental hereto will not be binding upon either party unless executed in writing by the parties hereto.

This agreement shall constitute a binding obligation of both the Board and the Federation and for the duration hereof may be altered, changed, added to, deleted from, or modified only through the voluntary, mutual consent of the Board and the Federation in written and signed amendment to this agreement.

ARTICLE XVI
VETERANS RIGHTS

Veteran's reinstatement and re-employment rights will be governed by applicable Federal and State laws.

ARTICLE XVII
JURY DUTY

Notice of jury duty will be communicated immediately to the Central Office. If a teacher is compelled to serve, the Board will pay the difference between jury duty remuneration and his basic salary.

ARTICLE XVIII
SCHOOL
CALENDAR

Rescheduled Instructional Days

1. If the number of hours or days of pupil instruction falls below the number of hours or days as required for State funding due to conditions not within the control of school authorities, then sufficient day(s) or hours of pupil instruction may be rescheduled on a day(s) mutually agreed upon between the District and the Federation.

2. On such day(s) when pupil instruction is not provided, Union members will not be required to work. Federation members will be required to work on the rescheduled day(s) as if it were a regularly-scheduled day(s).

3. On the rescheduled work day(s), the School District will not pay nor will Federation members receive any additional compensation, insurance benefits or fringe benefits under the contract.

4. It is understood and agreed that current/future legislation may mandate additional student instruction hours or days. Should legislation or rule increase days or hours beyond those required by this contract, the parties shall meet to negotiate all ramifications and compensations for said instructional days or hours.

ARTICLE XIX
REDUCTION IN PERSONNEL - FOR LAYOFF ONLY

Should changes in student population or financial conditions warrant an adjustment or reduction in staff the following procedures shall prevail:

A. Before official action on layoff or reduction of bargaining unit members is taken by the Board it will give notice to the Federation of the contemplated reduction and afford the Federation the opportunity to discuss it with the Superintendent. As soon as the names of the bargaining unit members to be laid off are known, a list of such names shall be given to the Federation. A bargaining unit member who moves to an administrative or supervisory position shall retain, but not accumulate, seniority. Administrators hired from outside the bargaining unit employed shall not have seniority in the bargaining unit.

B. Layoff means removal from the payroll with no employment rights, other than retention of seniority status.

C. “Seniority” shall be defined as total years of contracted service to the Melvindale-Northern Allen Park School District computed from the first day they reported for work. Part-time contractual employment, and substituting while on layoff shall not interrupt years of service and shall be prorated. Laid-off contracted teachers on the preferred substitute list shall accrue seniority for each day worked as a substitute as per Article XVIII, “L”. Advanced study, care for sick member of the immediate family, work experience, maternity leave, military leave, federation position leave, sabbatical leave, sick leave, personal business leave, funeral leave, suspension with pay and suspension without pay for ten (10) days or less shall not be considered as interruption of years of service. All other approved leaves, including suspension without pay for more than ten (10) days, shall not count as years of service but seniority is computed from the first day of employment minus the time of such leave. If a person resigns, or otherwise leaves the employ of the district other than on an approved leave of absence and subsequently returns, seniority is computed from the first day they reported to work after returning to the employ of the Board.

   1. In the event two (2) or more teachers have equal seniority as defined above, the date of signing of contract by individual teachers will be used to establish the longest seniority.

   2. In the event two (2) or more teachers have equal seniority as defined above, the number of degrees will be used to establish the longest seniority.

   3. In the event that two (2) or more teachers have equal seniority as defined above, the number of hours beyond the bachelor’s degree will be used to establish the longest seniority.

D. Following any teacher layoff and/or at the beginning of each school year, all teachers who have been laid off will be placed on the preferred substitute list in order of seniority. These preferred list teachers shall be called for substituting on identified or mutually agreed upon days of availability before any other substitutes. Preferred substitutes will be hired and paid directly by the school district, unless this violates and existing contract with a third party employment agency. Preferred substitutes may also contract with a hiring agency to substitute in other districts, without impacting seniority, if no positions are available in The District.

   Starting with the most senior teacher on the list, each teacher will be given a complete choice of all positions available for substituting at that time, eliminating each one as it is chosen.

   Each teacher on the preferred substitute list will begin at $200.00 per day at the beginning of each school year.

   One day seniority for each day worked as a substitute will be earned only by a teacher on the preferred substitute list.

   If a teacher has worked 5-days-a-week substituting, then at the end of the school year each teacher on the preferential substitute list who has worked 90% of the days he/she was needed to substitute shall be awarded 200 days seniority in that school year. Under no circumstances shall any teacher accrue more than 200 days of seniority for one school year.

E. The Board shall direct the superintendent or his designee to keep the Federation fully informed of all matters involving any condition or conditios brought about by this Article.

ARTICLE XX

TIME-SHARED TEACHING ASSIGNMENTS

A. PURPOSE

1. A time-shared teaching program is to allow pairs of tenured teachers to voluntarily share full time assignments in order to increase work options, prevent possible lay-offs, to enable the employees to better meet the dual responsibilities of work and family, and to bring greater educational experiences to the District's students.

B. PROCEDURE

1. Each time-share teaching team (known hereafter as TST) submits a plan to the Building Administrator, Curriculum Director, Superintendent and the Board of Education for review with the following considerations:

    a. partnerships (names of the team)

    b. when each will teach

    c. how the curriculum will be divided

    d. when joint planning will take place

    e. various duties/responsibilities divided (teacher meetings, IEPs, report cards)

    f. specify how parent/teacher conferences and open house will be handled

    g. how the one benefit package will be distributed by the partnership

2. Each plan will be individually evaluated by the Board of Education, have the final authority, will grant or deny the implementation of each TST. The decision rendered by the Board will be final and is not grievable or reviewable.

3. One representative from administration (Curriculum Director, Principal) and one representative from the Melvindale Federation of Teachers will facilitate the implementation of the program, when the TST plan is approved. The building principal will have the opportunity to interview teachers wanting to time-share in his/her building.

C. CONDITIONS FOR TIME-SHARE TEACHING

1. Positions that are available for time-share teaching may be determined by the Representatives of the Administration and Melvindale Federation of Teachers.

2. All TST positions will be for one (1) year, unless a TST team requests a renewal for the following year and the same is approved by the Board of Education.

3. At the termination of TST, both teachers will be assigned to their former building, positions, departments or a comparable assignment as is available given their certification.

4. TST teachers will be able to share at a 50%/50% at the elementary level, or a 40%/60% at the secondary level, or as agreeable to the Board, to complete a full-time position.

5. For each teacher on a shared teaching assignment, the granting of seniority and experience on the salary schedule will be determined on a case-by-case basis.

6. Retirement credit is prorated by the State Retirement Office in relation to the hours worked per day.

7. Full preparation time will be provided and divided as equitably as possible within the assigned position.

ARTICLE XXI
ANCILLARY STAFF

1. Ancillary staff will provide their daily schedule to building administration within the first two weeks of school, and once agreed upon, their schedules will be shared with the building staff. All ancillary staff (social workers, SLP, coaches,etc.) are entitled to preparation time commensurate with union members in the building they are assigned to. Planning time is not assigned to ancillary staff, therefore, members will communicate their planning time with their building administrator and teaching staff. Ancillary staff are entitled to a duty-free lunch commensurate with unit members in the building they are assigned to.
2. Early release: Within the early release block, Special Education staff will have a portion of early release time for special education related paperwork such as Medicaid billing, REED/MET/IEPs, etc. Remaining time will be used for special education PLCs or SST meetings. Special education monthly meetings with the special education director can be substituted for PLC time no more than once a month.
3. Ancillary staff will follow their respective building schedule concerning starting and end times. Staff assigned to multiple buildings, will work with the building administrators before the start of school to determine their contractual work hours.
4. A substitute teacher will be provided when resource room and ELL teachers (bridging, newcomer classrooms, etc) are not in attendance.

ARTICLE XXII
INSTRUCTIONAL COACHES

Role of the Instructional Coach

The Instructional Coach is a non-evaluative support professional who collaborates with teachers to improve instructional practices through coaching, modeling, and feedback.

Responsibilities of the Instructional Coach

- Provide individualized support for teachers in lesson planning, instructional strategies, and classroom management.
- Conduct focus classroom visits and provide constructive, non-evaluative feedback.
- Facilitate professional development workshops and training sessions.
- Assist in the analysis of student performance data to inform instruction.
- Support the implementation of new curriculum, teaching methodologies, and technology integration.
- Maintain confidentiality and professionalism in all coaching interactions.

- ESL Coaches (WIDA test administration (WIDA timeline per the State of Michigan) and Screener (all year)

Confidentiality & Professionalism

- Coaching interactions are non-evaluative and confidential.
- Information shared between teachers and coaches will not be used for formal evaluations.
- Both parties are expected to foster a professional and respectful relationship.

All non-tenured classroom teachers will participate in 2 or more qualified instructional coaching experiences per year. Tenured classroom teachers will participate in a minimum of 1 qualified instructional coaching experience per year.

A qualified coaching experience is any documented work with an instructional coach toward the completion of a district instructional goal, an administrative goal set during the evaluation process, or an individually agreed upon goal between the teacher and the instructional coach. Specific examples of types of qualified coaching experiences are defined in the District Instructional Coaching Handbook.

ARTICLE XXIII
SPECIAL EDUCATION

1. The district shall publish and make available to every general education classroom teacher the rights and responsibilities of members of the IEP as outlined in the Michigan Administrative Rules for Special Education and Individuals with Disabilities Education Act (MARSE & IDEA).
2. Special education personnel shall provide general education teachers with a summary of services and accommodations students on their roster are entitled to through their IEP prior to the start of school if previously identified, and within two weeks of the initiation of an IEP during the school year.
3. Student time in the resource program shall be determined by the IEP team, and should be coordinated by the student's case manager and classroom teacher. Implementation of the student's IEP shall be decided by the resource classroom teacher, in conjunction with the classroom teacher.
4. At no time shall students without resource services on their IEP be housed in a resource classroom, nor shall resource students be placed in the resource room for in-school suspension.
5. The special education department shall provide specific in-service and consultation to the general education classroom teacher on a particular student when requested to do so. Casual conversations or general handouts do not constitute in-service/consultation.

ARTICLE XXIV
PERFORMANCE EVALUATIONS

A. The performance evaluation for teachers will fairly evaluate performance and provide timely and constructive feedback that supports professional development. The evaluation system must provide teachers ample opportunity to improve and provide relevant coaching, instruction support and professional development. The evaluation system will be rigorous, transparent, fair, and in accordance with Section 380.1249 of The Revised School Code of the State of Michigan (Act 451 of 1976) as amended by 2023 PA 225 (the statute).

B. Definitions
    a. An evaluator is a school or building administrator, or district administrator who has been trained on the approved evaluation tool and may be assigned to conduct observations of teachers.
    b. Halfway Point is the ninetieth (90^{th}) day of school as identified in the district calendar.
    c. Student Learning Objectives are measurable, long-term, academic goals, informed by available data, that a teacher or teacher team sets at the beginning of the year for all students.

C. Except as otherwise provided in this article all teachers will receive a year-end evaluation.
    a. Year-end evaluations will result in a rating of teachers as effective, developing, or needing support.
    b. The year-end evaluation rating must be determined by a combination of metrics and performance as primarily measured by an evaluation tool.

D. Twenty percent (20%) of the year-end rating shall be based on student growth and assessment data or student learning objectives.

    a. Student growth and assessment data or student learning objectives can be measured using any of the following:
        i. iReady data
            1. Effective = 50% of students must meet or exceed "Typical" growth as defined by iReady.
            2. Developing = 40% of students must meet or exceed "Typical" growth as defined by iReady.
        ii. Locally designed common assessment data
            1. Effective = 80% of students must meet growth
            2. Developing = 65% of students must meet growth
            3. Use Table 1 if using total scores.
            4. Use Table 2 if using proficiency levels.
        iii. ESGI data
            1. Director of Curriculum and Union President will meet to define these cut points.
        iv. Literacy Tasks
            1. Director of Curriculum and Union President will meet to define these cut points.
        v. IEP goal completion
            1. Cut points will be determined by the teacher and evaluator. Other data sets (i.e. WIDA) as appropriate and agreed upon by the teacher and the administrator responsible for their evaluation.
        vi. Other data sets (i.e. WIDA) as appropriate and agreed upon by the teacher and the administrator responsible for their evaluation.

        vii. There will be one form in Frontline for administrators to upload teacher growth data.
            1. The form in Frontline will simply list Effective, Developing, and Needing Improvement
            2. Teachers will share their growth data with the administrator responsible for their evaluation who will upload the data to the Frontline form.

        viii. Table 1 **Common Assessment Growth Table**

Pre-Test Score Range (Out of 100%)	Growth Needed
1 - 60	20
61 - 79	19.5 - 10.5
80-100	Excluded

Examples

A student who scores a 35% on the pre-test needs to score at least a 55% (20 points of growth) on the post-test to meet growth.
A student who scores a 72% on the pre-test needs to score at least an 86% (14 points of growth) on the post-test to meet growth.
A student who scores a 90% on the pre-test is excluded from growth measures.

ix. Table 2

Proficiency Levels	**To earn growth students must grow at least one (1) level. There must be a minimum of 3 questions for Beginning, Emerging, and Proficient levels on a common assessment.**
Below	<1/3 of points possible from Beginning level
Beginning	>2/3 of points possible from this level
Emerging	>⅔ of points possible from this level AND achieved the previous level
Proficient	>2/3 of points possible from this level AND achieved the previous level
Advanced	Achieved Proficient level AND >90% of total points possible from all levels

b. The teacher will decide which of those data sets is most appropriate for measuring student growth in their classroom, in consultation with the administrator responsible for their evaluation. The teacher will inform the administrator responsible for their evaluation of the data set they choose no later than the Thursday before Labor Day of the school year in which they are being evaluated.

c. Students who are absent 30 Days of the school year, or 15 days of a semester, are excluded from growth measures.

E. The remaining portion of the evaluation is primarily based on teacher performance as measured by a mutually agreed upon tool.

    a. The Danielson rubric will be used as the evaluation tool.

F. The year-end evaluation must include specific performance goals that will assist in improving effectiveness for the next school year. Performance goals will be identified by the evaluator, in consultation with the teacher. The evaluator, in consultation with the teacher, will identify training that will assist the teacher in achieving these performance goals.

    a. Teachers will be assigned no more than two (2) specific performance goals at the year-end evaluation.

G. The year-end evaluation and feedback concerning the evaluation must be provided in writing to the teacher no later than 2 weeks prior to the last day of work for teachers of the year the teacher is being evaluated.

    a. If a written evaluation is not provided to the teacher by this date, the teacher is deemed effective.
    b. This date can be revised based on agreement between the teacher and their evaluator.

H. An Individual Development Plan (IDP) must be created by the evaluator, in consultation with the teacher, for teachers who are either in the first year of the probationary period under section 1 of article II of 1937 (Ex Sess) PA 4, MCL 38.81 (Tenure Act) or who received a rating of minimally effective, ineffective, needing support, or developing in the teacher's most recent year-end evaluation.

    a. Teachers with an IDP must be given a midyear progress report including all of the following:
        i. The midyear progress report must be aligned with the teacher's IDP.
        ii. Specific performance goals for the remainder of the school year developed by the evaluator, in consultation with the teacher.
        iii. A written improvement plan including the specific performance goals and any training designed to assist the teacher to improve their rating.
        iv. The midyear progress report must not take the place of the year-end evaluation.
        v. The midyear progress report must be completed within 15 days prior to or after the halfway point of the school year.

I. There must be at least two classroom observations in each school year the teacher is evaluated. Both observations must be scheduled in advance.

    a. Evaluators must notify the teacher of the date and time of the scheduled observation and the date and time of the post-observation review meeting no less than 15 calendar days prior to the observation. That notification must also include a specific list of metrics the teacher will be evaluated on during that lesson. The teacher will provide a lesson plan for the scheduled observation no less than 5 calendar days prior to the date of the observation.

        i. Non-Tenured teachers in the first three (3) years of service in Melvindale-Northern Allen Park Public Schools must post weekly lesson plans.

    b. Evaluators conducting observations and evaluations will assume teachers are effective unless they observe a preponderance of evidence that the teacher

being observed and evaluated is at the developing or needs improvement level. Teachers will not be asked to prove their effectiveness by submitting additional documents beyond the observation and related lesson plans.

i. If the evaluator has a concern about something during observations, they may request the teacher to submit artifacts to demonstrate effectiveness for that area. Otherwise, teachers will not be required to turn in a portfolio.

c. The evaluator conducting the observation must conduct a post-observation meeting with the teacher. At this meeting they must discuss the teacher's lesson plan, the state curriculum standard being used in the lesson and review the pupil engagement in the lesson. This meeting must happen within 15 calendar days after the scheduled observation. If the meeting does not happen within 15 calendar days of the observation the teacher will be marked effective for the metrics observed. If there are extenuating circumstances that necessitate it, and if the teacher and evaluator agree to it, the 15-day deadline can be extended.

i. If there are extenuating circumstances and the teacher/evaluator can't agree about moving the deadline, the union president and superintendent will make the decision together.

d. Classroom observations must be not less than 15 minutes but do not have to be for an entire class period.

e. The school administrator responsible for the teacher's performance evaluation must conduct at least 1 of the observations.

f. Within 15 calendar days after each observation, the observer must provide the teacher with written feedback from the observation. If written feedback is not provided within this timeframe, the teachers will be marked as effective for that observation.

J. A teacher must be assigned a rating of unevaluated if any of the following apply:

a. The teacher worked less than 60 days in that school year.
b. The teacher's evaluation results were vacated through the grievance procedure.
c. There are extenuating circumstances and the teacher and the District agree to designate the teacher as unevaluated.

K. If a teacher receives a rating of unevaluated, the teacher's rating from the school year immediately before that designation must be used for consecutive purposes.

L. If a teacher who is not in a probationary period under the Tenure Act is rated as highly effective or effective on the 3 most recent consecutive year-end evaluations, the District will conduct a year-end evaluation triennially.

a. Teachers earning a rating of highly effective or effective in a triennial year-end evaluation will stay in a triennial rotation for year-end evaluations.

M. If a teacher who is not in a probationary period under the Tenure Act is rated as needing support the following options will be made available to them.

a. The teacher may request a review of the evaluation and the rating to the superintendent. Such request must be made in writing within thirty (30) calendar days after the teacher is informed of the rating. The superintendent or designee

shall review the evaluation and the rating and make any modifications as appropriate. The superintendent or designee must provide the teacher with a written response of their findings no later than thirty (30) calendar days after receipt of the request for review.

b. If the superintendent or designee does not respond in writing with their findings within this time period of thirty (30) days, the evaluation and rating will be vacated and the teacher will be rated as effective.

c. If the written response does not resolve the matter, the teacher or the Union may request mediation. This request must be sent, in writing, within thirty (30) calendar days of receiving the written response from the superintendent or designee. The District must respond to the teacher or the Union, in writing, within 15 days stating that mediation will be scheduled as appropriate.

N. A tenured teacher who receives two (2) consecutive ratings of needing support may demand to use the grievance procedure as outlined in the statute.

O. All terms and provisions in this article are fully enforceable through the contract's grievance procedure. Following a finding that the employer has failed to comply an arbitrator may grant any remedy which is appropriate to the violation including expungement of any evaluation which is the product of noncompliance.

ARTICLE XXV
DURATION OF CONTRACT

This agreement will become effective July 1, 2025 and will continue in force and effect through June 30, 2028. However, at any time during this agreement a duly authorized representative of the Melvindale Northern-Allen Park Board of Education or a duly-authorized representative of the Melvindale Board of Teachers may request a meeting to discuss the contents of the contract. The results of that meeting may, in fact, result in changes of the contract with agreement between the Melvindale-Northern Allen Park Board of Education and the Melvindale Federation of Teachers. The contract may have a reopener for consideration of wages the third year.

IN WITNESS WHEREOF, the parties have hereunto executed this agreement by their duly-authorized representatives.

Dated: January 29 2026

MELVINDALE FEDERATION OF TEACHERS; LOCAL 1051 AFT, AFL-CIO

By: Nicole Gores
Nicole Gores, MFT President

By:
Michael Maffesoli, MFT Treasurer

BOARD OF EDUCATION MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOLS

By:
Mathew Rader, BOE President

By: Ryan Vranesich
Ryan Vranesich, Superintendent

APPENDIX A
LONG TERM DISABILITY INSURANCE AND LIFE INSURANCE POLICY SUMMARIES

Certificate of Insurance

GROUP LONG TERM DISABILITY INSURANCE

Melvindale Northern Allen Park Public Schools
Melvindale, Michigan
Teachers

Administered By:

NIS
National Insurance Services

MADISON NATIONAL LIFE INSURANCE COMPANY, INC.

1241 John Q. Hammons Drive · Madison, WI 53717

GROUP LONG TERM DISABILITY INSURANCE
CERTIFICATE OF COVERAGE

The Group Policy has been issued to the Policyowner. No coverage under the Group Policy is in effect until approved in writing by Madison National Life Insurance Company, Inc.

The Employer must apply for group long term disability insurance coverage under the Group Policy and join the Policyowner by submitting a completed Joinder Agreement and agreeing to pay premiums. The Group Policy contains numerous optional and variable provisions. The options and variables we have approved for the Employer's coverage under the Group Policy are contained in the Joinder Agreement and the Certificate(s) of Coverage. Only those provisions of the Group Policy which appear in the Joinder Agreement and the Certificate(s) of Coverage will apply to the Employer's coverage under the Group Policy. All provisions on this and the following pages are part of the Certificate of Coverage.

The Group Policy is on file and available for review at the main office of the Policyowner. The Certificate summarizes and explains the parts of the Group Policy that apply to you. This certificate is not an insurance policy. In the event of any conflict between the Group Policy and the Certificate, the Group Policy will control.

This Certificate replaces any other Certificates previously provided to you under the Group Policy.

Unless defined differently within a particular provision, the terms "you" and "your" mean the Eligible Person. "We", "us" and "our" mean Madison National Life Insurance Company. Other defined terms appear with their initial letters capitalized. References to section headings appear in quotation marks.

MADISON NATIONAL LIFE INSURANCE COMPANY, INC.

By



Robert J. Stubbe
President

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SCHEDULE OF BENEFITS

Employer(s):	Melvindale Northern Allen Park Public Schools
Plan Number:	7294
Original Plan Effective Date:	July 1, 2012
Benefits Revised Date:	July 1, 2021
Eligible Class:	Class 01: Teachers
Employer Premium Contribution:	100%
Elimination Period:	60 consecutive calendar days
Minimum Hourly Work Requirement:	600 hours per year
Waiting Period:	None
Evidence of Insurability:	Required for Late Enrollees, Increases and amounts exceeding the Guarantee Issue
Employee Eligibility Date:	First of month following completion of the Waiting Period
Minimum Participation Requirement:	100%
Leaves and Sabbaticals:	Coverage with premium payment while on FMLA leave; Coverage with premium payment for up to 1 month while on Paid or Unpaid Leave; Coverage with premium payment for up to 3 months while on Layoff; Coverage with premium payment for up to 3 months while on Strike, Locked Out or General Work Stoppage; Coverage with premium payment for up to 1 month on Paid or Unpaid Leave of Absence due to Physical Illness or Injury
Definition of Disability:	Zero Day
Own Occupation Period:	24 months following 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:	30 Working Days
Recurrent Disability:	6 months
Predisability Earnings:	Base pay only

Maximum Monthly Covered Salary:	$10,000
LTD Benefit Percentage:	66-2/3%
Maximum Monthly Benefit:	$6,667
Guarantee Issue:	$6,667
Minimum Monthly Benefit:	$50

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
LTD Benefit Calculation:	Standard – Non-Contract Day
Social Security Integration:	Full Family
Freeze Type:	General Freeze
Mental Disorder Limitation:	24 Months Lifetime unless hospital confined, with recovery
Substance Abuse Limitation:	24 Months
Claim Payment Method:	Monthly
Activities of Daily Living Benefit:	Included
Child-Family Care Expense Adjustment:	Included
Reasonable Accommodation Expense Benefit:	Included

Rehabilitation Benefit:	Included
Specific Loss Benefit:	Included
Survivor Benefit:	Included

DEFINITIONS

Active Work and **Actively at Work** are defined in Section II.

Any Occupation means any job for which you are qualified by education, training, or experience regardless of whether you are working in that or another occupation.

Contributory means that you pay all or a portion of the premium for insurance.

CPI-W means the Consumer Price Index for Urban Wage Earners and Clerical Workers published by the United States Department of Labor. If the CPI-W is discontinued or changed, we may use a comparable index. Where required, we will obtain prior state approval of the new index.

Deductible Income is defined in Section XIV.

Disability and **Disabled** are defined in Section VIII.

Eligible Class means an employment classification defined by the Employer and specified in the "Schedule of Benefits". You must be a member of an Eligible Class in order to be eligible for insurance under the Group Policy.

Eligible Person is defined in Section II.

Elimination Period means the period of time that you must be continuously Disabled before LTD Benefits become payable. No LTD Benefits are payable during the Elimination Period. Your Elimination Period is specified in the "Schedule of Benefits".

Employee is defined in Section II.

Employer means an employer (including approved affiliates and subsidiaries) participating in the Schools Insurance Fund of Wisconsin and to which we have assigned a Plan Number and issued a Joinder Agreement.

Evidence of Insurability is defined in Section III.

Group Policy with respect to the Policyowner means the group LTD insurance policy issued by us to the Policyowner. Group Policy with respect to an Employer means only those provisions of the Group Policy, including the options and variables requested by the Employer, that we have approved for that Employer with respect to its eligible employees. The Employer's coverage under the Group Policy is described in the Joinder Agreement provided by us to the Employer and identified by the Plan Number.

Gross LTD Benefit is defined in Section XIII.

Guarantee Issue is the amount of coverage provided, up to the Maximum Monthly Benefit, which is not subject to Evidence of Insurability.

Hospital means a legally operated hospital providing full-time medical care and treatment under the direction of a full-time staff of licensed physicians. Rest homes, nursing homes, convalescent homes, homes for the aged and facilities primarily affording custodial, educational, or rehabilitative care are not Hospitals.

Injury means a bodily injury that is the direct result of an accident, that is not related to any other cause, and which in and of itself results in your Disability within 90 days. Benefits will be payable to you only if the Injury occurs while you are insured under the Group Policy.

Insured Person means an Eligible Person whose coverage has become effective under the Group Policy.

Joinder Agreement means the document entered into between the Policyowner, the Employer and us describing the coverage requested by the Employer with respect to its Employees, which has been approved by us and assigned a Plan Number.

Late Enrollee means an Employee who applies for coverage under the Group Policy more than 31 days after becoming an Eligible Person.

LTD means long term disability.

LTD Benefit means the net benefit payment due to you after deductions are applied to your Gross LTD Benefit as provided for under the Group Policy. Your LTD Benefit is calculated under Section XIII.

Material Duties is defined in Section II.

Maximum Benefit Period means the longest period for which LTD Benefits are payable for any one period of continuous Disability, whether from one or more causes. It begins at the end of the Elimination Period. No LTD Benefits are payable after the end of the Maximum Benefit Period, even if you are still Disabled. Your Maximum Benefit Period is specified in the "Schedule of Benefits".

Mental Disorder means any mental, emotional, behavioral, psychological, personality, cognitive, mood or stress-related abnormality, disorder, disturbance, dysfunction or syndrome listed in the latest edition of American Psychiatric Association Diagnostic and Statistical Manual or the International Classification of Disease.

Noncontributory means the Employer pays the entire premium for insurance.

Own Occupation means the occupation you routinely perform for the Employer at the time Disability begins. We will look at your occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific employer or at a specific location.

Physical Disease means a physical disease entity or process that produces structural or functional changes in the body as diagnosed by a Physician. Physical Disease includes Pregnancy.

Physician means a licensed medical professional under the laws of a state of the United States of America, acting within the scope of such license, who is permitted by law to prescribe medications and practice independent of supervision.

For the purpose of this Group Policy, Physician will not include you or your Spouse, or the brother, sister, parent or child of either an Insured Person or an Insured Person's Spouse.

Plan Effective Date means the date on which the Group Policy (with respect to the Employer) becomes effective.

Plan Number means the number used by us to reference an Employer and the terms of coverage specified under that Employer's Joinder Agreement.

Policyowner means Schools Insurance Fund of Wisconsin.

Predisability Earnings is defined in Section XII.

Pregnancy means your pregnancy, childbirth, or related medical conditions, including complications of pregnancy.

Prior Plan means an Employer's group long term disability insurance plan in effect on the day immediately preceding the Plan Effective Date under this Group Policy.

Proof of Loss is defined in Section XX.

Regular Care of a Physician means:

1. that you personally visit a Physician as frequently as is medically required according to standard medical practice, but in no event less than annually, to effectively manage and treat your disabling condition(s);
2. that your Physician is rendering appropriate treatment and care for the disabling condition(s) which conform(s) with standard medical practice and is the most appropriate for the disabling condition(s), according to standard medical practice; and
3. that you are complying with all aspects of the treatment plan prescribed by the Physician.

Retirement Date means the earlier of:

1 the date you retire as defined by your Employer;
2. the date you become eligible to receive retirement benefits under any pension plan to which the Employer contributes, or
3. the date you become eligible to receive retirement benefits under any state or federal retirement plan or under social security law.

Spouse means a person to whom you are legally married and from whom you are not legally separated.

Substance Abuse means a condition listed in the latest edition of American Psychiatric Association Diagnostic and Statistical Manual or the International Classification of Disease within a classification category or code including but not limited to 291, 292, 303, 304 or 305.

Waiting Period is defined in Section II and the "Schedule of Benefits".

Work Earnings means your gross monthly earnings from work performed while Disabled.

If you are paid in a lump sum or on a basis other than monthly, we will prorate your Work Earnings over the period of time to which they apply. If no period of time is stated, we will use a reasonable one.

In determining your Work Earnings, we:

1. will use the financial accounting method you use for income tax purposes, if you use that method on a consistent basis;
2. will not be limited to the taxable income you report to the Internal Revenue Service;
3. may ignore expenses under section 179 of the IRC as a deduction from your gross earnings;
4. may ignore depreciation as a deduction from your gross earnings;
5. may adjust the financial information you give us in order to clearly reflect your Work Earnings.

If we determine that your earnings vary substantially from month to month, we may determine Work Earnings by averaging your earnings over the most recent three month period. During the Own Occupation Period, you will no longer be Disabled when your average Work Earnings over the last three month period equal or exceed 80% of your Predisability Earnings, or when you are capable of earning 80% or more of your Predisability Earnings. During the Any Occupation Period, you will no longer be Disabled when your average Work Earnings over the last three month period equal or exceed 80% of your Predisability Earnings, or when you are capable of earning 80% or more of your Predisability Earnings.

I. INSURING CLAUSE

A. If you become Disabled while insured under the Group Policy, we will pay LTD Benefits according to the terms of your Employer's coverage under the Group Policy, after we receive satisfactory Proof of Loss.

GLDI-C600-(12/06)

II. ELIGIBILITY FOR INSURANCE

A. To be eligible for insurance under the Group Policy, you must be an Eligible Person. An **Eligible Person** is an Employee who has met the following requirements:

1. You must be an Employee. **Employee** means an individual who works for the Employer as a member of an Eligible Class who is reported on the Employer's records for Social Security and tax withholding purposes.

2. You must be a citizen or legal resident of the United States or Canada, and you must reside in the United States or Canada;

3. You must be Actively at Work and capable of sustained Active Work on the effective date of your coverage.

   a) **Active Work** and **Actively at Work** mean performing all the Material Duties of your Own Occupation at your Employer's usual place of business, and satisfying the Minimum Hourly Work Requirement. Actively at Work will include regularly scheduled days off, holidays, or vacation days, so long as you are capable of Active Work on those days.

   b) **Minimum Hourly Work Requirement** means the work hours over a given time period that are required of you by your Employer in order to be eligible for coverage. Your Minimum Hourly Work Requirement is specified in the Schedule of Benefits.

   c) **Material Duties** means the duties generally required by employers in the national economy of those engaged in a particular occupation that cannot be reasonably modified or omitted. In no event will working an average of more than 40 hours per week be considered a Material Duty.

4. You cannot be a temporary or seasonal employee, full-time member of the armed forces of any country, leased employee or independent contractor.

5. You must satisfy your Waiting Period. **Waiting Period** means the period of time that you must be Actively at Work as an Employee before your coverage may become effective. Your Waiting Period is specified in the "Schedule of Benefits".

GLDI-C700-(12/06) Rev 11/12/2021

III. BECOMING INSURED

A. To become an Insured Person under the Group Policy, you must be an Eligible Person and meet the following requirements as each may apply:

1. If Evidence of Insurability is required, you must provide such Evidence of Insurability and be approved for coverage by us. The Schedule of Benefits specifies when Evidence of Insurability is required.

2. Evidence of Insurability.
   a) Providing **Evidence of Insurability** means that an applicant must:
      (1) complete and sign our Evidence of Insurability application and return the original application to us no later than 60 days from the date of signing; and

(2) authorize us to obtain information about the applicant's health; and
(3) undergo a physical examination, if required by us, which may include diagnostic testing; and
(4) provide any additional information about the applicant's insurability that we may reasonably require.

b) If you, your Spouse or your dependents are required to provide Evidence of Insurability, you will be responsible for all costs associated with providing Evidence of Insurability.

c) In each case where Evidence of Insurability is required, we base our decision whether to approve coverage on the information provided during the underwriting process. If we learn that the information relied on to approve coverage was incorrect, or that relevant information was omitted, we may retroactively rescind coverage and deny claims.

3. If the insurance you wish to obtain is Contributory insurance, you must apply in writing and remit the required premiums.

B. Effective Date of Your Insurance

1. Initial Enrollment
   a) Noncontributory insurance not subject to Evidence of Insurability, or which is subject to Evidence of Insurability and has been approved by us, becomes effective on the date you become an Eligible Person. If, however, you initially waive participation in such coverage and then later wish to participate, you will be treated as a Late Enrollee, subject to Evidence of Insurability.

   b) Contributory insurance subject to Evidence of Insurability becomes effective on the first day of the month immediately following the month in which your Evidence of Insurability is approved by us, except that if such approval occurs on the first day of a month, such coverage becomes effective on that day.

   c) Contributory insurance not subject to Evidence of Insurability. Provided that you apply prior to, or within 31 days of becoming an Eligible Person, Contributory insurance not subject to Evidence of Insurability becomes effective on the date you become an Eligible Person. If you do not apply for such coverage prior to, or within 31 days of becoming an Eligible Person and subsequently wish to obtain coverage, you will be a Late Enrollee, subject to Evidence of Insurability.

2. Increases in Existing Coverage and Late Enrollee Applications
   a) Where Evidence of Insurability is required, increases of existing coverage and Late Enrollee applications become effective on the first day of the month immediately following the month in which your Evidence of Insurability is approved by us, except that if such approval occurs on the first day of a month, such coverage becomes effective on that day.

   b) Where Evidence of Insurability is not required, an increase of existing coverage becomes effective on the date that you become eligible for such coverage.

3. If you are incapable of sustained Active Work due to a Disability on the day before the scheduled effective date of your insurance, such insurance will not become effective until the day after you are capable of sustained Active Work and complete one day of Active Work as an Eligible Person.

IV. WAIVER OF PREMIUM

A. Premium payments are required during the Elimination Period. However, payment of premium is waived while LTD Benefits are payable. Upon your return to Active Work, premium payments will again be payable.

GLDI-C900-(12/06)

V. WHEN YOUR INSURANCE ENDS
This provision applies to you if you are not Disabled.

A. Except as otherwise provided for under this section, your coverage will cease on the earliest of the following dates:
   1. the date your Employer's coverage under the Group Policy terminates;
   2. the end of the month following the date you cease to be an Eligible Person;
   3. the date that your premium payment is not paid when required;
   4. the date you become eligible for coverage under another group long-term disability policy;
   5. if you are a contract employee not returning to work as an Eligible Person the next contract year, the earlier of the following:
      a) the date you become employed with another employer;
      b) your Retirement Date;
      c) expiration of the current contract year;
   6. your Retirement Date.

B. Approved FMLA Leave of Absence - Contributory or Noncontributory Coverage
   1. If you are on a FMLA leave, coverage will continue until the later of the leave period required by the Federal Family and Medical Leave Act of 1993, as amended, or the leave period required by applicable state law, provided that:
      a) the FMLA leave is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount of your covered salary. Such documentation about your leave must be available to Us at Our request
      b) FMLA leaves of absence and the right to continue coverage during FMLA leaves are available to all Employees in the same Eligible Class under the Group Policy; and
      c) the Employer remits the required premium for coverage.

   2. The Elimination Period can be satisfied and benefits may be payable during a FMLA leave subject to all other contract provisions. The benefit will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the leave, or the salary for which premium was paid.

C. Paid Leave of Absence. If you are on a paid leave of absence, coverage will continue subject to the following:
   1. Noncontributory coverage
      a) Coverage will continue provided that:
         (1) the paid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount of your covered salary. Such documentation about your paid leave of absence must be made available to Us at Our request; and
         (2) paid leaves of absence and the right to continue coverage during paid leaves are available to all Employees in the same Eligible Class under the Group Policy; and
         (3) the Employer remits the required premium for coverage.

      b) The Elimination Period can be satisfied during a paid leave of absence, but benefits will not begin until the later of the end of the Elimination Period or the date the paid leave was scheduled to end. In the

event a benefit is payable, it will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the paid leave of absence, or the salary for which premium was paid.

c) Unless you return to active, eligible status on or before the date the paid leave of absence is scheduled to end, coverage extended during a paid leave of absence will terminate on the earlier of the date the paid leave of absence is scheduled to end or 1 month from the date the paid leave of absence began.

2. Contributory Coverage
   a) Coverage will continue provided that:
      (1) the paid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount of your covered salary. Such documentation about your paid leave of absence must be made available to Us at Our request; and
      (2) paid leaves of absence and the right to continue coverage during paid leaves of absence are available to all Employees in the same Eligible Class under the Group Policy; and
      (3) you continue to pay the required premium to the Employer without interruption and the Employer continues to remit premium to us on your behalf.

   b) The Elimination Period can be satisfied during a paid leave of absence, but benefits will not begin until the later of the end of the Elimination Period or the date the paid leave was scheduled to end. In the event a benefit is payable, it will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the paid leave of absence, or the salary for which premium was paid.

   c) Unless you return to active, eligible status on or before the date the paid leave of absence is scheduled to end, coverage extended during a paid leave of absence will terminate on the earlier of the date the paid leave of absence is scheduled to end, or 1 month from the date the paid leave of absence began or the date you fail to pay premium as required.

   d) If you choose not to continue coverage or your coverage terminates during a paid leave of absence and you subsequently wish to obtain coverage, you will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

D. Unpaid Leave of Absence - If you are on an unpaid leave of absence, coverage will continue subject to the following:
   1. Noncontributory Coverage
      a) Coverage will continue provided that:
         (1) the unpaid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount of your covered salary. Such documentation about your unpaid leave of absence must be made available to Us at Our request; and
         (2) unpaid leaves of absence and the right to continue coverage during unpaid leaves of absence are available to all Employees in the same Eligible Class under the Group Policy; and
         (3) the Employer remits the required premium for coverage.

      b) No benefits are payable during an unpaid leave of absence. If you become Disabled during such leave, the Elimination Period will begin on the date the unpaid leave of absence was scheduled to end. The benefit will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the unpaid leave of absence, or the salary for which premium was paid.

c) Unless you return to active, eligible status on or before the date the unpaid leave of absence is scheduled to end, coverage extended during an unpaid leave of absence will terminate on the earlier of the date the unpaid leave of absence is scheduled to end, or 1 month from the date the unpaid leave of absence began.

2. Contributory Coverage
   a) Coverage will continue provided that:
      (1) the unpaid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount your covered salary. Such documentation about your unpaid leave of absence must be made available to Us at Our request; and
      (2) unpaid leaves of absence and the right to continue coverage during unpaid leave of absence are available to all Employees in the same Eligible Class under the Group Policy; and
      (3) you continue to pay the required premium to the Employer without interruption and the Employer continues to remit premium to us on your behalf.

   b) No benefits are payable during an unpaid leave of absence. If you become Disabled during such leave, the Elimination Period will begin on the date the unpaid leave of absence was scheduled to end. The benefit will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the unpaid leave of absence, or the salary for which premium was paid.

   c) Unless you return to active, eligible status on or before the date the unpaid leave of absence is scheduled to end, coverage extended during an unpaid leave of absence will terminate on the earlier of the date the unpaid leave of absence is scheduled to end, or 1 month from the date the unpaid leave of absence began or the date you fail to pay premium as required.

   d) If you choose not to continue coverage or your coverage terminates during an unpaid leave of absence and you subsequently wish to obtain coverage, you will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

E. Layoffs - Contributory or Noncontributory Coverage
   1. If you are on a leave of absence due to a lay-off, coverage will continue for up to 3 months following the date you last worked prior to the layoff provided that any premium for you is paid for that period.

F. Strike or Lockout - Contributory or Noncontributory Coverage
   1. If you are on strike or locked out, coverage will continue if there is a written agreement between the Employer and Us allowing for coverage to continue or if there is applicable statutory legislation or regulation requiring the continuation of insurance during a strike or lockout, provided that any premium for you is paid during the duration of the strike or lockout.
   2. No benefits are payable while you are on strike or locked out. If you become Disabled during the strike or lockout, the Elimination Period will begin on the date the strike or lockout ends. The benefit will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the strike or lockout, or the salary for which premium was paid.
   3. Unless you return to active, eligible status on the date the strike or lockout ends, coverage extended during a strike or lockout will terminate on the earlier of the date the strike or lockout ends or 3 months from the date the strike or lockout began.
   4. If your coverage is contributory and you choose not to continue coverage or your coverage terminates during the strike or lockout and you subsequently wish to obtain coverage, you will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

VI. RULES FOR TRANSFER OF EMPLOYEES FROM PRIOR PLAN

A. If you were eligible for insurance and insured under the Prior Plan on the day before the Plan Effective Date, you can become insured on the Plan Effective Date without meeting the Active Work requirement under Section II.A.3.

B. The LTD Benefit will be the lesser of the monthly benefit that would have been payable under the terms of the Prior Plan if it had remained in force, or the LTD Benefit as determined under the other provisions of this Group Policy. However, no benefits will be payable to you under the Group Policy if any benefits are payable to you under the Prior Plan.

C. If you were eligible for insurance under the Prior Plan for more than 31 days but were not insured under the Prior Plan, you must provide Evidence of Insurability and be approved by us to become insured.

GLDI-C1100-(12/06)

VII. REINSTATEMENT OF COVERAGE

A. If your coverage ends, you may become covered again as an Insured Person, subject to the following:

1. If you cease to be an Eligible Person and coverage ends, and then you return to Active Work with the Employer again within 3 months, the Waiting Period will be waived on the first day of your return to Active Work and you will not have to provide Evidence of Insurability.

2. If your coverage ends because you fail to make the required contribution while on an approved Family Medical Leave Act (FMLA) leave of absence, and then you return to Active Work and enroll for coverage within 31 days of the earlier of:
   a) the end of the period of leave you and your Employer agreed upon; or
   b) the end of the 12 week period following the date your leave began,
   then the Waiting Period will be waived and you will not have to provide Evidence of Insurability.

3. In all other cases, if your coverage ends because you fail to make the required contribution, you must provide Evidence of Insurability to become covered again.

4. In no event will insurance coverage be retroactive.

GLDI-C1200-(12/06)

VIII. DEFINITION OF DISABILITY

A. **Disability or Disabled** means that during the Elimination Period and your Own Occupation Period you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of your Own Occupation, and, due to such inability, your Work Earnings are less than 80% of your Predisability Earnings, and you are incapable of earning 80% or more of your Predisability Earnings.

   Your Work Earnings may be Deductible Income. See the "LTD Benefit Calculation" and "Deductible Income" sections**.**

B. After your Own Occupation Period ends, **Disability and Disabled** mean you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of Any Occupation, and, due to such inability, your Work Earnings are less than 80% of your Predisability Earnings, and you are incapable of earning 80% or more of your Predisability Earnings.

Your Work Earnings may be Deductible Income. See the "LTD Benefit Calculation" and "Deductible Income" sections**.**

C. Loss of License or Certification. For an Insured Person whose occupation requires a license, a restriction or loss of license does not, in itself, constitute a Disability.

D. Preventive Measures. Your inability to perform any of your Material Duties because of preventive treatments or other preventive measures does not, by itself, constitute a Disability.

E. Your Own Occupation Period and Any Occupation Period are specified in the Schedule of Benefits.

GLDI-C1300-(12/06)-MI

IX. CUMULATIVE ELIMINATION PERIOD

A. If, during the Elimination Period, you return to Active Work at your Own Occupation or Any Occupation with your Employer and you then become Disabled again from the same or related cause(s), the Elimination Period will be determined as follows:

1. If your return to Active Work is for a total of 30 or less Working Days, the Elimination Period will be counted from the first day of the first period of Disability. The number of days you return to work will be added to and extend the Elimination Period by that number of days.

2. If the return to Active Work is for a total of more than 30 Working Days, the Elimination Period will start over and apply in full to the new period of Disability.

B. For the purposes of this provision, any day for which you receive pay will be considered a working day.

GLDI-C1400-(12/06)

X. RECURRENT DISABILITY

A. If you return to work for your Employer from a Disability for which benefits were payable under the Group Policy and then become Disabled again due to the same or related cause, we will treat the separate periods of Disability as one period of continuous Disability, provided you are continuously insured under the Group Policy during the period of recovery and the period of recovery does not exceed 6 months. Benefits resume on the date your Disability recurs.

B. If you return to work for your Employer from a Disability covered under the Group Policy and then become Disabled again due to an unrelated cause, we will treat the subsequent Disability as a new claim, subject to all of the terms of the Group Policy.

C. If you return to work for your Employer from a Disability covered under the Group Policy and then become Disabled again more than 6 months after you return to work, the subsequent Disability will be treated as a new claim, subject to all of the terms of the Group Policy.

D. For the purposes of this provision, if your occupation with the Employer does not allow you to be Actively at Work for the entire calendar year due to a seasonal or regularly scheduled employment break, we will consider you to have returned to work if you would have been able to return to work had work been regularly scheduled.

GLDI-C1500-(12/06)

XI. WHEN LTD BENEFITS END

A. Your LTD Benefits end automatically on the earliest of the following:
   1. The date you are no longer Disabled;
   2. The date your Maximum Benefit Period ends;
   3. The date you die;
   4. The date you become eligible for coverage under any other group LTD plan under which you become insured through employment;
   5. The date you fail to provide satisfactory objective medical evidence of continued Disability;
   6. The date you fail to comply with our request to be examined by a Physician, other medical practitioner and/or a vocational or rehabilitation expert of our choice;
   7. The date you refuse to accept an accommodated position, offered by your Employer, which you are able to perform, whether it is in your Own Occupation or Any Occupation;
   8. The date at which you have resided outside of the United States or Canada for 6 months;
   9. The date you are confined in a penal or correctional institution or under house arrest;
   10. The date you fail to comply with any requirements set forth in Section XIX, Responsibilities of Disabled Insureds;
   11. The date you are able to work and earn 80% of your Predisability Earnings but choose not to.

XII. PREDISABILITY EARNINGS

A. **Predisability Earnings** means your earnings in effect on your last full day of Active Work prior to becoming Disabled. Unless otherwise specifically provided for under the Group Policy, any subsequent change in your earnings will not affect your Predisability Earnings.

B. Methods of Calculating Predisability Earnings

   1. Salaried Employees. Your monthly Predisability Earnings are equal to your annual Predisability Earnings divided by twelve.

   2. Hourly Employees. If you are paid hourly, your monthly Predisability Earnings will be based on your hourly pay rate multiplied by the number of hours you are regularly scheduled to work per month, not to exceed 173.33 hours. If you do not have regular work hours, your monthly Predisability Earnings are based on the average number of hours you worked per month during the preceding 12 calendar months (or during your period of employment if less than 12 months), not to exceed 173.33 hours.

C. **Predisability Earnings** includes the following:
   1. your base rate of pay.

D. **Predisability Earnings** does not include the following:
   1. commissions;
   2. bonuses;
   3. overtime pay;
   4. pay for extracurricular activities;
   5. longevity pay;
   6. extra duty pay;
   7. supplemental pay;
   8. shift differential;
   9. your Employer's contributions to your health insurance premium;
   10. your Employer's contributions to a Tax Sheltered Annuity (TSA) ;

11. your Employer's contributions on your behalf to any deferred compensation arrangement, pension plan, or other fringe benefits;
12. any other extra compensation.

E. Notwithstanding Section A above, in no event will your monthly Predisability Earnings exceed either the monthly salary for which premiums have been paid or the Maximum Monthly Covered Salary.

GLDI-C1700-(12/06)

XIII. LTD BENEFIT CALCULATION

A. Your monthly **Gross LTD Benefit** is equal to the lesser of your monthly Predisability Earnings times the LTD Benefit Percentage, or the Maximum Monthly Benefit.

B. Your monthly **LTD Benefit** is equal to your monthly Gross LTD Benefit minus monthly Deductible Income (subject to the Minimum Monthly Benefit).

GLDI-1800-(12/06)

XIV. DEDUCTIBLE INCOME

A. Your Gross LTD Benefit will always be reduced by Deductible Income which is available to you or which you are eligible to receive as a result of your Disability, whether or not you apply for and receive such payments or benefits. The Deductible Income that we will subtract from your Gross LTD Benefit is listed below.

B. To receive the full measure of income under the Group Policy, you must apply for all Deductible Income for which you may be eligible as soon as you are entitled to such benefits. If you do not apply for and actively pursue in good faith all Deductible Income for which you may be eligible, we may make our own conclusion as to whether you are entitled to those benefits. If we reasonably and in good faith determine that you are entitled to Deductible Income, we will estimate the amount of those benefits and reduce the Gross LTD Benefit by that estimated amount as of the date on which we deem you were eligible to receive Deductible Income. Integration of the estimated amount of Deductible Income that we have determined is available to you will continue until you provide us with proof that you have filed the appropriate application(s) and continue to actively pursue Deductible Income.

   Each month we will determine your LTD Benefit using the Deductible Income for the same monthly period, even if you receive the Deductible Income in another month.

C. If you are paid Deductible Income in a lump sum, we will use the period of time to which the Deductible Income applies. If no period of time is stated, we will make a reasonable estimate.

D. We will not estimate the amount of Deductible Income nor reduce your Gross LTD Benefit by any amounts for which applications or administrative appeals for Deductible Income are pending, provided that you:
   1. apply for in good faith and pursue to our satisfaction all Deductible Income for which we determine you might be eligible;

   2. designate, at our request, an agent endorsed by us as your representative in the application process and cooperate with that representative at all stages of the application process;

   3. keep us informed on a timely basis of the status of all applications for Deductible Income;

4. sign a Reimbursement Agreement; and

5. pursue administrative appeals of Deductible Income denials.

E. **Deductible Income** includes the following:

1. Sick pay (including donated amounts and paid time off);

2. Annual or personal leave pay, severance pay, or other salary continuation payable to you by your Employer;

3. Work Earnings as follows:
   a) During the First 12 months of Disability with Work Earnings (the "Work Incentive Period"), if the total amount of your Gross LTD Benefit plus the amount you receive from Work Earnings exceeds 100% of your Predisability Earnings, the amount in excess of 100% of your Predisability Earnings will be included in Deductible Income;

   b) Upon expiration of the Work Incentive Period, 100% of your Work Earnings will be included in Deductible Income.

4. Any amount you receive or are eligible to receive because of your Disability under any of the following:
   a) a Workers' Compensation Law to the extent we determine that these amounts are of the general character as payments provided under the Group Policy for Disability;
   b) the Jones Act;
   c) Maritime Doctrine of Maintenance, Wages or Cure;
   d) Longshoremen's and Harbor Worker's Act;
   e) any similar act or law;

5. The amount that you, your Spouse and children receive or are eligible to receive because of your disability or retirement benefits under:
   a) the United States Social Security Act;
   b) the Canada Pension Plan;
   c) the Quebec Pension Plan;
   d) the Railroad Retirement Act; or
   e) any similar Plan or Act;

   Benefits your Spouse or a child receive or are eligible to receive because of your Disability are Deductible Income regardless of the marital status, custody, or place of residence;

6. Any amount you receive or are eligible to receive because of your Disability under any state disability income benefit law or similar law;

7. Retirement plans
   a) Any disability or retirement benefits you receive or are eligible to receive because of your Disability under your Employer's retirement plan, including a public employee retirement system, a state teacher retirement system, or a plan arranged and maintained by a union or employee association for the benefit of its members;
   b) If any of these plans has two or more payment options, the option which comes closest to providing you a monthly income to age 65 with no survivor benefit will be used to determine Deductible Income;

c) Your and your Employer's contributions will be considered as distributed simultaneously throughout your lifetime, regardless of how funds are distributed from the retirement plan;

8. Any amount you receive or are eligible to receive under any unemployment compensation law or similar act or law;

9. Any amount you receive or are eligible to receive from or on behalf of a third party because of your Disability, whether by judgment, settlement or other method. If you notify us before filing suit or settling your claim against such third party, the amount used as Deductible Income will be reduced by a pro rata share of your costs of recovery, including reasonable attorney fees;

10. Any amount you receive by compromise, settlement, or other method as a result of a claim for any of the above, whether disputed or undisputed;

11. Any amount you receive or are eligible to receive because of your Disability under any group insurance coverage.

F. **Deductible Income** does not include the following:

1. Any cost of living increases in any Deductible Income other than Work Earnings, if the increase becomes effective while you are Disabled and while you are eligible for the Deductible Income.

2. Reimbursement for hospital, medical or surgical expense;

3. Reasonable attorneys' fees incurred in connection with a claim for Deductible Income;

4. Benefits from any individual disability insurance policy;

5. Early retirement benefits under the Federal Social Security Act which are not received;

6. Group credit or mortgage disability insurance benefits;

7. Accelerated benefits paid under a life insurance policy;

8. Under your Employer's retirement plan, any amount you could have received upon termination of employment without being disabled or retired;

9. Benefits from the following:
   a) Profit sharing plan;
   b) Thrift or savings plan;
   c) Plan under IRC Section 401(k), 408(k), or 457;
   d) Individual Retirement Account (IRA);
   e) Tax Sheltered Annuity (TSA) under IRC Section 403(b);
   f) Stock ownership plan;
   g) Keogh (HR-10) plan;
   h) Retirement plan under a professional service corporation with respect to principals.

XV. BENEFITS AFTER INSURANCE ENDS OR IS CHANGED

A. During each period of continuous Disability, we will pay LTD Benefits according to the terms of your Employer's coverage under the Group Policy in effect on the date you become Disabled. Your right to receive LTD Benefits will not be affected by:
   1. any amendment to the Group Policy or your Employer's coverage under the Group Policy that is effective after you become Disabled.
   2. termination of the Group Policy or your Employer's coverage under the Group Policy after you become Disabled.

GLDI-C2000-(12/06)

XVI. EFFECT OF NEW DISABILITY

A. If a period of Disability is extended by a new cause while LTD Benefits are payable, LTD Benefits will continue while you remain Disabled, subject to the following:
   1. LTD Benefits will not continue beyond the end of the original Maximum Benefit Period;
   2. The "Exclusions" and "Limitations" sections will apply to the new cause of Disability.

GLDI-C2100-(12/06)

XVII. EXCLUSIONS

A. Criminal Conduct. You are not covered for a Disability caused or contributed to by your commission of or attempt to commit a felony. You are not covered for a Disability caused as a result of your engaging in an illegal occupation or willful criminal activity.

B. Military Leave. You are not covered for a Disability that occurs during any military leave for active duty, including training duty, the National Guard and Coast Guard, or any active or reserve component of the military forces of any state or country.

C. Imprisonment. No LTD Benefits will be paid for any period of Disability when you are, for any reason, confined in a penal or correctional institution or under house arrest.

D. Intoxification. You are not covered for a Disability caused or contributed by your being intoxicated while operating a motor vehicle in violation of section 625 of the Michigan Vehicle Code.

GLDI-C2200-(12/06)-MI

XVIII. LIMITATIONS

A. Mental Disorder
   1. LTD Benefit payments based on a Mental Disorder are limited to 24 months during your lifetime.

   2. Exception to 24 month limitation. If at the end of that 24 months, you are confined in a Hospital, or other facility qualified to provide necessary care and treatment for Mental Disorders, for at least 14 days immediately following that 24 month period, LTD Benefits will continue for up to an additional 90 consecutive days following the date confinement ends, not to exceed the Maximum Benefit Period.

B. Substance Abuse
   1. LTD Benefit payments based on Substance Abuse are limited to 24 months for each period of continuous Disability. You must be participating in an available substance abuse rehabilitative program recommended by a Physician. An available substance abuse rehabilitative program is a program available to you

through either: (i) another group plan of your employer (such as an Employee Assistance Program or Medical Plan); or (ii) services generally available to the public through local community services at no or minimal cost to you. Except as otherwise provided for below, LTD benefits will not be made beyond the earlier of the following:

a) the date at which LTD Benefits have been paid for 24 months;
b) the date you are no longer participating in the rehabilitative program;
c) the date you refuse to participate in an available rehabilitative program; or
d) the date you complete the rehabilitative program.

C. Foreign Residency. Payment of LTD Benefits is limited to 6 months for each period of continuous Disability while you reside outside of the United States or Canada.

D. Payment Limit. In no event will the LTD Benefit plus Deductible Income plus Work Earnings exceed 100% of Predisability Earnings. In the event your LTD Benefit plus Deductible Income plus Work Earnings exceeds 100% of Predisability Earnings, the LTD Benefit will be reduced by the amount in excess of 100% of Predisability Earnings.

XIX. RESPONSIBILITIES OF DISABLED INSURED PERSONS

A. Your Obligations During A Period Of Disability

1. You must make a good faith effort to recover from, or reduce the severity of, your Disability and the resulting loss of income, or you will forfeit benefits. The Group Policy requires you to take a variety of actions in this regard, including, but not limited to, the following:

   a) You must accept any position within a broad definition of Own Occupation that you can perform and which your Employer or another employer makes available during the Own Occupation Period regardless of whether the compensation for such work is less than your Predisability Earnings. The income earned will be treated as Work Earnings.

   b) You must arrange for and use the Regular Care of a Physician. In addition, you must pursue any reasonable medical procedure or treatment that would likely improve your condition or end your Disability, and that does not pose unreasonable risks.

   c) You must submit periodic evidence from your Physician that substantiates, to our satisfaction, that you remain Disabled. This required evidence includes, but is not limited to, objective medical and/or psychiatric evidence from a Physician that confirms your Disability. Subjective complaints alone will not be considered conclusive evidence of a Disability. The attending Physician must be able to provide objective medical evidence to support his/her opinion as to why you are not able to perform the Material Duties of your Own Occupation or Any Occupation. You must obtain and provide this information at your own expense.

   d) Where they exist, you must engage in appropriate medical and/or occupational rehabilitation programs that are reasonably expected to enable you to return to work. You must notify us when you participate in such a program.

   e) You must appeal denials of Deductible Income and actively pursue such appeals in good faith.

   f) You must promptly provide us with all information that we reasonably decide is necessary to verify and administer your claim for benefits.

2. Return to Work Responsibility

a) During the Own Occupation Period, no LTD Benefits will be paid for any period of Disability when you are able to work in your Own Occupation and able to earn at least 80% of your Predisability Earnings, but you elect not to work.

b) During the Any Occupation Period, no LTD Benefits will be paid for any period of Disability when you are able to work in Any Occupation and are able to earn at least 80% of your Predisability Earnings, but elect not to work.

c) Any earnings you receive from work you perform, or that you could receive if you worked as much as you are able to considering your Disability, that are less than 100% of your Predisability Earnings will be treated as Work Earnings.

3. Duty to Furnish Information. To receive benefits under the Group Policy, you must authorize and direct medical care providers and sources of earnings or Deductible Income to provide us with all information and records that we reasonably determine to be relevant to the determination of benefits or eligibility for benefits. We do not pay fees charged for submitting this information to us. Any such costs will be your responsibility.

B. Our Right to Examine. We may require you to be examined by a Physician, other medical practitioner and/or vocational expert of our choice, in addition to your obligation to be under the Regular Care of a Physician as specified above. In such case, we will pay for the additional examination. You must cooperate fully with the Physician, medical practitioner or vocational expert and give full effort to such examinations. We can require an examination as often as it is reasonable to do so. We may also require you to be interviewed by an authorized Company representative.

C. Insured Person's Failure to Comply
1. We have the right to suspend benefits during any portion of a Disability in which you fail to comply with any of the requirements set forth in this Certificate.

2. We have the further right to terminate irrevocably all further benefits under the Group Policy when benefits have been suspended for a period of 6 consecutive months due to your failure to comply with any of the requirements of the Group Policy.

XX. CLAIMS

A. Notice of Claim
1. Written notice of claim should be given to us within 30 days of the date the Elimination Period ends, if that is possible. If that is not possible, you must notify us as soon as it is reasonably possible to do so.

2. When we receive a written notice of claim, we will send you our claim forms for filing Proof of Loss. If you do not receive the forms within 15 days after written notice of claim is sent, you can send us written Proof of Loss without waiting for the forms.

B. Proof of Loss
1. Proof of Loss means all the information necessary to determine that a loss occurred:
   a) for which the Group Policy provides benefits; and
   b) which is not subject to any exclusions; and
   c) which meets all other conditions for benefits.

2. Written Proof of Loss must be furnished to us at our home office no later than 90 days after the end of the Elimination Period. If it is not possible to give proof within this time limit, it must be given as soon as

reasonably possible, but not later than one year following the end of the 90 day period. These limits will not apply while an Insured Person lacks legal capacity.

3. Any items we may reasonably require in support of a claim, such as completed claims statements and a signed authorization for us to obtain information including tax information, must be submitted at your expense. If the required documentation is not provided within 60 days after we mail our request, your claim may be denied. No benefits will be paid until we receive Proof of Loss satisfactory to us.

C. Investigation of Claim
   1. We may investigate a claim at any time.
   2. At our expense, we may have you examined at reasonable intervals by specialists of our choice. We may deny or suspend benefits if you fail to attend an examination, give full effort or cooperate with the examiner.

D. Payment of Claims
   1. We will pay LTD Benefits within 30 days after we receive satisfactory Proof of Loss, but not before satisfaction of the Elimination Period.

   2. Claim Payment Method. LTD Benefit payments that you qualify for will be paid to you as specified in the "Schedule of Benefits". Payments for partial weekly benefits will be pro-rated based on a 7 day week. Payments for partial monthly benefits will be pro-rated based on a 30 day month.

   3. LTD Benefits payable at the time of your death will be paid to the person(s) receiving the "Survivor Benefit" if applicable. If no "Survivor Benefit" is paid, the unpaid LTD Benefits will be paid to your estate.

E. Notice of Adverse Decision on Claim
   1. We will notify you of an adverse benefit determination within a reasonable period of time, but not later than 45 days after we receive satisfactory Proof of Loss. This period may be extended by us for up to 30 days, provided that we determine that such an extension is necessary due to matters beyond our control, and provided that we notify you prior to the end of the initial 45 day period, of the circumstances requiring the extension of time and the date by which we expect to render a decision.

   2. If, prior to the end of the first 30 day extension period, we determine that, due to matters beyond our control, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that we notify you prior to the expiration of the first 30 day extension period, of the circumstances requiring the extension and the date as of which we expect to render a decision.

   3. In the case of any extension, the notice of extension will specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim and the additional information needed to resolve those issues. You will be given at least 45 days within which to provide the specified information.

   4. If we deny any part of your claim, you will receive a written notice of denial containing the following:
      a) the reasons for our decision;
      b) reference to the provisions of the Group Policy on which our decision is based;
      c) a description of any additional information needed to support your claim;
      d) information concerning your right to a review of our decision.

F. Grievance Procedure

"Grievance" means a written complaint by You concerning Benefits payments under this Certificate. If all or part of a claim is denied, You may appeal the decision by sending Us Your written grievance within 180 days

after You receive notice of the denial. You can mail Your grievance to us (at "Attention: Appeals Committee") at the address shown on this Certificate's cover page. You may request copies of all documents, records and other information relevant to Your claim. You may send Us written comments, documents, records or other items to support the claim. We will ensure a full investigation of Your claim. You have the right to have Your grievance reviewed by our managerial-level staff.

1. We will review the claim promptly after We receive the grievance. We will send You written notice of Our decision within 45 days after We receive the grievance, unless special circumstances require an extension. If We determine an extension of time for processing is required, written notice of the extension will be furnished to You prior to the expiration of the initial 45-day period. In no event will the extension exceed a period of 45 days from the end of the initial period.

2. If We request additional information from You to decide Your grievance, You will have 45 days to provide the information. If You do not provide the requested information within 45 days, We may conclude Our review of the grievance based on the information We received. If the extension is due to You not providing information necessary to decide the claim on grievance, the extended time period for review of the claim will not begin until You provide the information or otherwise respond.

3. If We deny any part of the claim on grievance, You will receive a written notice of denial containing:

   a) the specific reasons for Our decision;

   b) the specific Certificate provisions Our decision is based on;

   c) information concerning Your right to receive, free of charge, copies of all documents, records and other information relevant to the claim;

   d) information describing any voluntary appeal procedures; and

   e) if an internal rule, guideline, protocol or other similar criterion was relied upon in making the adverse decision, We will either provide a copy of the internal rule, guideline, protocol or other similar criterion, or provide information as to how You may obtain a copy of it free of charge upon request.

If You disagree with Our decision, You have the right to present Your grievance to the Michigan Department of Insurance and Financial Services ("Department of Insurance") for their review. Copies of Your grievances and Our responses are kept at Our home office and are available for 2 years following each grievance, for the Department of Insurance's inspection.

G. Assignment. The rights and benefits under the Group Policy are not assignable.

GLDI-C2500-(12/06)- MI

XXI. RIGHT TO REIMBURSEMENT

A. If we make benefit payments to you in excess of the amounts required by the provisions of this Group Policy or, if you receive retroactive benefits from any Deductible Income source for periods of time during which we paid benefits to you, you must reimburse us for any such excess, duplicate, or erroneous payments.

B. Before any LTD Benefits are paid to you, you must execute and deliver to us a Reimbursement Agreement, provided by us, setting forth specific terms of reimbursement.

C. Upon request, you must execute and deliver to us such documents as may be required, and do whatever else may be necessary, to secure our rights to recover any excess, duplicate, or erroneous payments.

D. You must reimburse us in a satisfactory and timely manner for any payments made to which you were not entitled under the terms of this Policy. Such reimbursement will be due and payable immediately upon our notification to you. At our option, subsequent payment of benefits or the refund of any premium owed to you by us may be reduced or applied by us directly toward such reimbursement obligation. If you delay in notifying us of your receipt of Deductible Income or in making reimbursement to us, we will have the right to charge interest at a reasonable rate on the delinquent amount owed to us.

E. Our acceptance of premium or other fees, or our providing or paying of benefits, does not constitute a waiver of our rights to enforce the provisions of this section in the future. The provisions of this section are in addition to, and not in lieu of, any other rights or remedies available to us at law or in equity.

F. The Minimum Monthly Benefit may be applied to recover an outstanding overpayment.

GLDI-C2600-(12/06)

XXII. SUBROGATION

A. If LTD Benefits are paid or payable to you under the Group Policy as the result of any act or omission of a third party, we will be subrogated to all rights of recovery you may have in respect to such act or omission. You must execute and deliver to us such instruments and papers as may be required and do whatever else is needed to secure such rights. You must avoid doing anything that would prejudice our rights of subrogation.

B. If you notify us before filing suit or settling your claim against such third party, the amount to which we are subrogated will be reduced by a pro rata share of your costs of recovery, including reasonable attorney fees. If suit or action is filed, we may record a notice of payments of LTD Benefits and such notice will constitute a lien on any judgment recovered.

C. If you or your legal representatives fail to bring suit or action promptly against such third party, we may institute such suit or action in our name or in your name. We are entitled to retain from any judgment recovered the amount of LTD Benefits paid or to be paid to you or on your behalf, together with our costs of recovery, including attorney fees. The remainder of such recovery, if any, will be paid to you or as the court may direct.

GLDI-C2700-(12/06)

XXIII. TIME LIMITS ON LEGAL ACTIONS

A. No action at law or in equity may be brought until 60 days after we have received Proof of Loss. No such action may be brought more than three years after the earlier of the following:
   1. the date we receive Proof of Loss;
   2. the time within which Proof of Loss is required to be given.

GLDI-C2900-(12/06)

XXIV. INCONTESTABILITY PROVISIONS

A. Incontestability of Insurance
   1. Any statement made to obtain or to increase insurance is a representation and not a warranty.

   2. No misrepresentation will be used as a basis for reducing or denying a claim or contesting the validity of insurance unless:

a) the insurance would not have been approved if we had known the truth; and
b) we have given you or any other person claiming benefits a copy of the signed written instrument which contains the misrepresentation.

3. After insurance has been in effect for two years during the lifetime of the Insured Person, we will not use a misrepresentation as a basis for reducing or denying a claim, unless it was a fraudulent misrepresentation.

B. Incontestability of the Group Policy or Employer Coverage under the Group Policy
1. Any statements made by the Policyowner to obtain the Group Policy or made by an Employer to obtain coverage under the Group Policy is a representation and not a warranty.

2. No misrepresentation by the Policyowner or your Employer will be used as a basis for denying a claim, or for denying the validity of the Group Policy or your Employer's coverage under the Group Policy unless:
a) the Group Policy would not have been issued or your Employer's coverage under the Group Policy would not have been approved if we had known the truth; and
b) we have given the Policyowner or Employer a copy of a written instrument signed by the Policyowner or Employer which contains the misrepresentation.

3. The validity of the Group Policy or your Employer's coverage under the Group Policy will not be contested after it has been in force for two years, except for nonpayment of premiums or fraudulent misrepresentations.

GLDI-C3000-(12/06)

XXV. CLERICAL ERROR AND MISSTATEMENT

A. Clerical Error
1. Clerical error by us, the Policyowner, your Employer, or their respective employees or representatives will not:
a) cause a person to become insured under the Group Policy or a provision of it.
b) invalidate insurance otherwise validly in force.
c) continue insurance otherwise validly terminated.
d) cause an Employer to obtain coverage under the Group Policy or a provision of it.
2. In the event that a clerical error results in an incorrect rate, we reserve the right to adjust the rate accordingly.

B. The payment of premium, by itself, will not obligate us to provide benefits to anyone who is not eligible for coverage under the Group Policy.

C. Your Employer acts on its own behalf as your agent, and not as our agent. Your Employer has no authority to alter, expand or extend our liability or to waive, modify or compromise any defense or right we may have under the Group Policy.

D. Misstatement of Age or Gender
1. If the age or gender, or both, of a person has been misstated, we will make an equitable adjustment of premiums, benefits or both. The adjustment will be based on:
a) the amount of insurance based on the correct age and gender; and
b) the difference between the premiums paid and the premiums which would have been paid if the age and gender had been correctly stated.

GLDI-C3100-(12/06)

XXVI. FRAUD

A. It is unlawful to knowingly provide false, incomplete or misleading facts or information with the intent of defrauding us. An application for insurance or claim containing any materially false or misleading information may lead to reduction, denial or termination of benefits or coverage under the Group Policy and recovery of any amounts we have paid.

GLDI-C3200-(12/06)

XXVII. TERMINATION OR AMENDMENT OF THE GROUP POLICY AND EMPLOYER COVERAGE

A. The Group Policy may be terminated, changed or amended in whole or in part by us or the Policyowner according to the terms of the Group Policy. Any such change or amendment may apply to current or future Employers and Eligible Persons covered under the Group Policy or to any separate classes or categories thereof. An Employer's coverage under the Group Policy may be terminated, changed or amended in whole or in part by us or the Employer according to the terms of the Group Policy.

B. We may change the Group Policy and any Employer's coverage under the Group Policy in whole or in part when any change or clarification in law or governmental regulation affects our obligations under the Group Policy, or with the Policyowner's or Employer's consent.

C. We may terminate an Employer's coverage on any premium due date by giving the Employer not less than 31 days advance notice. An Employer may terminate coverage under the Group Policy in whole, and may terminate insurance for any class or group of Eligible Persons, at any time by giving us advanced written notice at least 31 days prior to such termination. Insurance will terminate automatically for nonpayment of premium. The Group has a 31 day Grace Period (for which insurance will remain in force) for each premium payment falling due after the first premium.

D. Benefits are limited to the terms of your Employer's coverage under the Group Policy, including any valid amendments. No change or amendment of your Employer's coverage will be valid unless it is approved in writing by one of our executive officers and delivered to your Employer. The Policyowner, your Employer and their respective employees or representatives have no right or authority to change or amend the Group Policy or your Employer's coverage under the Group Policy or to waive any terms or provisions thereof without our signed, written approval.

GLDI-C3300-(12/06)-MI

XXVIII. ENTIRE CONTRACT AND CHANGES

A. This Certificate, including the Enrollment Form, Group Policy and any Amendment, Rider or attached papers, if any, constitutes the entire contract of Insurance. No change in this Certificate shall be valid until approved by one of Our executive officers and unless approval is endorsed hereon or attached hereto. No agent has authority to change this Certificate or waive any of its provisions.

GLDI-C3500-(05/20)

XXIX. ACTIVITIES OF DAILY LIVING DISABILITY BENEFIT

A. We will pay You an **Activities of Daily Living** Disability Benefit if You:
   1. meet all the requirements under the Definition of Disability section; and
   2. are receiving a monthly LTD Benefit which will be exhausted because the Maximum Benefit Period has been reached; and
   3. are unable to function without another person's Direct Assistance or verbal direction due to:
      a. an inability to perform at least two Activities of Daily Living (ADL) as defined; or

   b. Cognitive Impairment as defined; and
4. are either:
   a. confined as an Inpatient in a Skilled Nursing Home, Rehabilitation Facility or Rehabilitative Hospital in which patients receive care from licensed medical professionals; or
   b. receiving Home Health Care or Hospice Care; and
5. make Written Request for this benefit within thirty (30) days after the Maximum Benefit Period has ended.

B. The **Activities of Daily Living** Disability Benefit. The **Activities of Daily Living** Disability Benefit is 85% of the monthly LTD Benefit payable prior to You qualifying for the Activities of Daily Living Disability Benefit, up to a maximum of $5,000 per month.

C. When the **Activities of Daily Living** Disability Benefit ends:
1. the date You die; or
2. the date You no longer meet all the requirements of the **Activities of Daily Living** Disability Benefit; or
3. the date You no longer meet the requirements of the Definition of Disability section; or
4. the date You receive Your 60th monthly **Activities of Daily Living** Disability Benefit payment.

D. Definitions:
Activities of Daily Living (ADL) means:
1. Bathing – Your ability to wash yourself in the tub or shower or by sponge bath from a basin without Direct Assistance;
2. Dressing – Your ability to change clothes without Direct Assistance, including fastening and unfastening any medically necessary braces or artificial limbs;
3. Eating/Feeding – Your ability to eat without Direct Assistance, once food has been prepared and made available;
4. Transferring – Your ability to move in and out of a chair or bed without Direct Assistance, except with the aid of equipment (including support and other mechanical devices); and
5. Toileting – Your ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to adjust clothing without Direct Assistance.

Cognitively Impaired and **Cognitive Impairment** means confusion or disorientation due to organic changes in the brain resulting in a deterioration or loss in intellectual capacity as confirmed by cognitive or other tests satisfactory to the company.

Direct Assistance means You require continuous help or oversight to be able to perform the Activity of Daily Living (ADL).

Home Health Care means medical and non-medical services, provided in Your residence due to Injury or Physical Disease, including: visiting nurse services; physical, respiratory, occupational or speech therapy; nutritional counseling; and home health aide services. Home Health Care services must be: (1) prescribed by and provided under the supervision of a Physician; and (2) rendered by a licensed home health care provider who is not a member of Your immediate family. Home Health Care does not include: homemaker, companion and home delivered meals services; nor informal care services provided by Your family members.

Hospice Care means a program of care which coordinates the special needs of a person with a Terminal Illness. Hospice Care must be: (1) prescribed by and provided under the supervision of a Physician; and (2) rendered by a licensed hospice care provider who is not a member of Your immediate family.

Inpatient means a person confined in a Skilled Nursing Home, Rehabilitation Facility or Rehabilitative Hospital, for whom a daily room and board charge is made.

Rehabilitation Facility or **Rehabilitative Hospital** means any facility or Hospital that is licensed in the state in which it is operating to provide You with rehabilitation services, therapy or retraining to enable You to walk, communicate, and/or function as a member of society.

Skilled Nursing Home means a facility or part of a facility that is licensed or certified in the state in which it is operating to provide Skilled Nursing Care.

Skilled Nursing Care means that level of care which:
1. Requires the training and skills of a Registered Nurse;
2. is prescribed by a Physician;
3. is based on generally recognized and accepted standards of health care by the American Medical Association; and
4. is appropriate for the diagnosis and treatment of the Your Physical Disease or Injury.

Terminal Illness means a Physical Disease or condition that is certified by a Licensed Physician in a written statement, on a form prescribed by Us, to reasonably be expected to result in death in less than 12 months.

Written Request means a request made, in writing, by You to Us.

E. Exclusions:
   1. Pre-existing Conditions Limitation:
      With respect to the Activities of Daily Living Disability Benefit only,

      a. You are not covered for a Disability caused or contributed to by a Pre-existing Condition or medical or surgical treatment of a Pre-existing Condition unless you have been continuously insured under the Group Policy for at least 12 months and have been Actively at Work for at least one full day after the end of that 12 months.

      b. **Pre-existing Condition** means a mental or physical condition whether or not diagnosed or misdiagnosed for which you have consulted a Physician or other licensed medical professional, received medical treatment, services or advice, undergone diagnostic procedures, including self-administered procedures, or taken prescribed drugs or medications at any time during the 3 month period just before the effective date of your insurance under the Group Policy.

   2. The Activities of Daily Living Disability Benefit will not be payable for Disability which is caused by or results from conditions for which a monthly LTD Benefit is specifically limited by the plan such as Mental or Emotional Disorders, or Substance Abuse.

   3. If the plan contains a Survivor Benefit, Cost of Living Adjustment (COLA) Benefit or a Conversion of Insurance Benefit, such benefits are not applicable under the Activities of Daily Living Disability Benefit.

F. Group Policy Provisions:
   Except as provided in this Activities of Daily Living Disability Benefit section, coverage under this provision is subject to all other terms of the Group Policy.

GLDI-C7300-(0509)

XXX. CHILD-FAMILY CARE EXPENSES ADJUSTMENT

A. **Child-Family Care Expenses** means the amount you pay to a licensed care provider who is not a relative for the care of your Child-Family Member that is necessary in order for you to work and for which you are not reimbursed.

B. **Child** means:
   1. your unmarried child residing in your home (including your stepchild, foster child and an adopted child), from live birth through age 13; or
   2. your unmarried child, age 14 or older, residing in your home (including your stepchild, foster child or adopted child) who is:
      a) continuously incapable of self-sustaining employment because of mental or physical handicap; and
      b) chiefly dependent upon you for support and maintenance.

C. **Family Member** means:
   1. your Child; or
   2. your Spouse, parent, grandparent or sibling residing in your home who is:
      a) continuously incapable of self-sustaining employment because of mental or physical handicap; and
      b) chiefly dependent upon you for support and maintenance.

D. If you must pay Child/Family Care Expenses in order to work while Disabled, we will reduce the amount of the Work Earnings used in determining your Deductible Income, subject to the following:
   1. Your Work Earnings will be reduced by the first $250 per Child-Family Member of the monthly Child-Family Care Expenses you pay, but not to exceed a total of $250 for all Children-Family Members per month.
   2. The Work Earnings and the Child-Family Care Expenses must be for the same period.
   3. You must provide us with satisfactory proof of the Child-Family Care Expenses you pay.
   4. No reduction in Work Earnings will be made for any period before LTD Benefits have been payable for at least 12 months.

GLDI-C5100-(12/06)-MI

XXXI. REASONABLE ACCOMMODATION EXPENSE BENEFIT

A. If you return to work in Any Occupation for any employer (but not including self-employment) as a result of a reasonable accommodation made by such employer, we will pay your employer a Reasonable Accommodation Expense Benefit of up to $2,000, but not to exceed the expenses incurred.

B. The Reasonable Accommodation Expense Benefit is payable only if:
   1. the reasonable accommodation is approved by us in writing prior to its implementation; and
   2. the reasonable accommodation meets the federal standards of a reasonable accommodation under the Americans With Disabilities Act of 1991, as amended.

GLDI-C6200-(12/06)

XXXII. REHABILITATION BENEFIT

A. While you are Disabled, you may qualify to participate in a Rehabilitation Plan. **Rehabilitation Plan** means a written plan, program or course of medical treatment or vocational training or education that is intended to prepare you to return to work full time.

B. To participate in a Rehabilitation Plan, you must apply in a letter to us. The terms, conditions and objectives of the plan must be accepted by you and approved by us in advance. We may evaluate, approve and/or terminate any Rehabilitation Plan under this section at any time.

C. While you are participating in an approved Rehabilitation Plan, your LTD Benefit will be reduced by 50% of any income earned by you for work done under the Rehabilitation Plan. If the sum of your Gross LTD Benefit and Work Earnings exceeds 100% of Predisability Earnings, the excess will be included in Deductible

Income. At no time will LTD Benefits be paid beyond the Maximum Benefit Period or be less than the Minimum Monthly Benefit.

GLDI-C6300-(12/06)-MI

XXXIII. SPECIFIC LOSS BENEFIT

A. If you suffer a Loss, as defined below, as a result of an accident or exposure to the natural elements, we will consider you Disabled, for the purpose of this Specific Loss Benefit, for the applicable Minimum Benefit Period outlined below.

B. Definitions of Loss
   1. Loss means loss of hand, foot , sight, speech, hearing, and which:
      a) is caused solely and directly by an accident or exposure to the natural elements;
      b) occurs independently of all other causes;
      c) occurs within 180 days after the accident or exposure to the natural elements; and
      d) occurs while you are insured under the Group Policy.
         (1) If your Employer's coverage under the Group Policy terminates after the date of the accident and you remain continuously Disabled from the date your Employer's coverage under the Group Policy terminates up to the date of the Loss, then your Loss will be deemed to have occurred while insured under the Group Policy.

   2. With respect to a hand or foot, Loss means actual and permanent severance from the body at or above the wrist or ankle joint.

   3. With respect to sight, Loss means entire and irrecoverable loss of sight.

   4. With respect to speech or hearing, Loss means entire and irrecoverable loss of audible speech or hearing, as certified by a Diplomate of the American Board of Otolaryngology.

C. Minimum Benefit Period
   1. The Specific Loss Benefit will be paid to you for the number of monthly payments specified in the table below. If death occurs before all the payments have been made, the balance remaining at the time of death will be paid to your estate.

   2. Benefits may be payable for a period in excess of the number of months indicated in the table provided that you are Disabled as defined elsewhere in this Certificate, and provided that you comply with the "Responsibilities of Disabled Insured Persons" section.

   3. The maximum number of monthly payments for all losses suffered in any one accident will be limited to the loss for which the greatest number of monthly payments is provided in table 3a below.

Loss	Number of Months
Both Hands	46 months
Both Feet	46 months
Entire Sight of Both Eyes	46 months
One Hand and One Foot	46 months
One Hand and Entire Sight of One Eye	46 months
One Foot and Entire Sight of One Eye	46 months
One Arm or One Leg	35 months
One Hand or One Foot	23 months
Entire Sight of One Eye	15 months

Speech	46 months
Hearing	46 months

D. The Specific Loss Benefit will be equal to, and in lieu of, the LTD Benefit. All offsets, deductions and restrictions applicable to LTD Benefit payments under this Certificate will apply to the Specific Loss Benefit. At no time will the Specific Loss Benefit be less than the Minimum LTD Benefit specified in the "Schedule of Benefits".

E. Specific Loss Benefit Exclusions
   1. No Specific Loss Benefit is payable under this provision if the Loss is caused or contributed to by any of the exclusions listed in the section entitled "Exclusions" or any of the following:
      a) Physical Disease, Injury, Pregnancy, Substance Abuse or Mental Disorder existing at the time of the accident.
      b) Heart attack or stroke.
      c) Medical or surgical treatment for any of the above.

GLDI-C6400-(12/06)

XXXIV. SURVIVOR BENEFIT

A. If you die while LTD Benefits are payable, and on the date you die you have been continuously Disabled for at least 180 days, we will pay a Survivor Benefit as follows:
   1. The Survivor Benefit will consist of a lump sum equal to 3 times the amount of your last LTD Benefit.

   2. The Survivor Benefit will first be applied to reduce any overpayment of your claim.

   3. The Survivor Benefit will be paid at our option to any one of the following:
      a) Your surviving Spouse;
      b) Your surviving unmarried children, including adopted children, under age 25;
      c) Your surviving Spouse's unmarried children, including adopted children, under age 25;
      d) Your estate.

GLDI-C6800-(12/06)

AMENDMENT 1
TO THE
GROUP LONG TERM DISABILITY INSURANCE
CERTIFICATE OF COVERAGE

Employer: Melvindale Northern Allen Park Public Schools Plan Number: 7294

Eligible Class: 01) Teachers

This Amendment number 1 effective July 1, 2021 amends certain provisions of the Group Long Term Disability Insurance Certificate of Coverage as specified below. Provisions under this Amendment are subject to all the terms and conditions, limitations and exclusions of the Group Policy, unless otherwise stated herein.

1. Under '**V. WHEN YOUR INSURANCE ENDS**' item 'F. Strike or Lockout – Contributory or Noncontributory Coverage' is hereby deleted in its entirety and replaced with:

'F. Strike, Lockout, or other General Work Stoppage - Contributory or Noncontributory Coverage

1. If you are on strike, lockout, or other general work stoppage, coverage will continue if there is a written agreement between the Employer and Us allowing for coverage to continue or if there is applicable statutory legislation or regulation requiring the continuation of insurance during a strike, lockout, or other general work stoppage, provided that any premium for you is paid during the duration of the strike, lockout, or other general work stoppage.
2. No benefits are payable while you are on strike, locked out, or other general work stoppage. If you become Disabled during the strike, lockout or other general work stoppage, the Elimination Period will begin on the date the strike, lockout, or other general work stoppage ends. The benefit will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the strike, lockout, or other general work stoppage, or the salary for which premium was paid.
3. Unless you return to active, eligible status on the date the strike, lockout, or other general work stoppage ends, coverage extended during a strike, lockout, or other general work stoppage will terminate on the earlier of the date the strike, lockout, or other general work stoppage ends or 3 months from the date the strike, lockout, or other general work stoppage began.
4. If your coverage is contributory and you choose not to continue coverage or your coverage terminates during the strike, lockout, or other general work stoppage and you subsequently wish to obtain coverage, you will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

G. Paid Leave of Absence due to Physical Disease or Injury. If you are on a paid leave of absence due to physical disease or injury , coverage will continue subject to the following:

1. Noncontributory coverage
   a) Coverage will continue provided that:
      (1) the paid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount of your covered salary. Such documentation about your paid leave of absence must be made available to Us at Our request; and
      (2) paid leaves of absence and the right to continue coverage during paid leaves are available to all Employees in the same Eligible Class under the Group Policy; and
      (3) the Employer remits the required premium for coverage.

b) The Elimination Period can be satisfied during a paid leave of absence, but benefits will not begin until the later of the end of the Elimination Period or the date the paid leave was scheduled to end. In the event a benefit is payable, it will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the paid leave of absence, or the salary for which premium was paid.

c) Unless you return to active, eligible status on or before the date the paid leave of absence is scheduled to end, coverage extended during a paid leave of absence will terminate on the earlier of the date the paid leave of absence is scheduled to end or 1 month from the date the paid leave of absence began.

2. Contributory Coverage
   a) Coverage will continue provided that:
      (1) the paid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount of your covered salary. Such documentation about your paid leave of absence must be made available to Us at Our request; and
      (2) paid leaves of absence and the right to continue coverage during paid leaves of absence are available to all Employees in the same Eligible Class under the Group Policy; and
      (3) you continue to pay the required premium to the Employer without interruption and the Employer continues to remit premium to us on your behalf.

   b) The Elimination Period can be satisfied during a paid leave of absence, but benefits will not begin until the later of the end of the Elimination Period or the date the paid leave was scheduled to end. In the event a benefit is payable, it will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the paid leave of absence, or the salary for which premium was paid.

   c) Unless you return to active, eligible status on or before the date the paid leave of absence is scheduled to end, coverage extended during a paid leave of absence will terminate on the earlier of the date the paid leave of absence is scheduled to end, or 1 month from the date the paid leave of absence began or the date you fail to pay premium as required.

   d) If you choose not to continue coverage or your coverage terminates during a paid leave of absence and you subsequently wish to obtain coverage, you will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

H. Unpaid Leave of Absence due to Physical Disease or Injury - If you are on an unpaid leave of absence due to physical disease or injury, coverage will continue subject to the following:
   1. Noncontributory Coverage
      a) Coverage will continue provided that:
         (1) the unpaid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount of your covered salary. Such documentation about your unpaid leave of absence must be made available to Us at Our request; and
         (2) unpaid leaves of absence and the right to continue coverage during unpaid leaves of absence are available to all Employees in the same Eligible Class under the Group Policy; and
         (3) the Employer remits the required premium for coverage.

      b) No benefits are payable during an unpaid leave of absence. If you become Disabled during such leave, the Elimination Period will begin on the date the unpaid leave of absence was scheduled to end. The benefit will be based on the lesser of your earnings in effect on your

last full day of Active Work prior to the unpaid leave of absence, or the salary for which premium was paid.

c) Unless you return to active, eligible status on or before the date the unpaid leave of absence is scheduled to end, coverage extended during an unpaid leave of absence will terminate on the earlier of the date the unpaid leave of absence is scheduled to end, or 1 month from the date the unpaid leave of absence began.

2. Contributory Coverage
   a) Coverage will continue provided that:
      (1) the unpaid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the leave and the amount your covered salary. Such documentation about your unpaid leave of absence must be made available to Us at Our request; and
      (2) unpaid leaves of absence and the right to continue coverage during unpaid leave of absence are available to all Employees in the same Eligible Class under the Group Policy; and
      (3) you continue to pay the required premium to the Employer without interruption and the Employer continues to remit premium to us on your behalf.

   b) No benefits are payable during an unpaid leave of absence. If you become Disabled during such leave, the Elimination Period will begin on the date the unpaid leave of absence was scheduled to end. The benefit will be based on the lesser of your earnings in effect on your last full day of Active Work prior to the unpaid leave of absence, or the salary for which premium was paid.

   c) Unless you return to active, eligible status on or before the date the unpaid leave of absence is scheduled to end, coverage extended during an unpaid leave of absence will terminate on the earlier of the date the unpaid leave of absence is scheduled to end, or 1 month from the date the unpaid leave of absence began or the date you fail to pay premium as required.

   d) If you choose not to continue coverage or your coverage terminates during an unpaid leave of absence and you subsequently wish to obtain coverage, you will be treated as a Late Enrollee and be required to provide Evidence of Insurability.'

2. Under '**XIV. DEDUCTIBLE INCOME**', under subsection 'E.', under item '5. The amount that you, your Spouse and children receive or are eligible to receive because of your disability or retirement benefits under:', the following is hereby added:

'Retirement benefits will not apply to disabilities which begin after age 70 if you are already receiving Social Security Retirement Benefits while continuing to work beyond age 70;'

4. Under '**XXXII. REHABILITATION BENEFIT**', item 'D.' is hereby added:

'D. During the first 12 months of Active work under a Rehabilitation plan, the benefit will be calculated as follows:

1. If your Work Earnings exceed 100% of your Predisability Earnings, the benefit will be equal to the monthly LTD Benefit, reduced by the amounts of the excess.
2. If your Work Earnings do not exceed 100% of your Predisability Earnings, the benefit will be equal to the monthly LTD Benefit.

Thereafter, the benefit will be equal to the monthly LTD Benefit amounts, less 50% of your Predisability Earnings. The benefit will cease on the earliest of the following:

1. as stated in the Rehabilitation plan;
2. the date you fail to comply with the requirements of the Rehabilitation plan;
3. the date you are no longer Actively at Work; or
4. at the end of the Maximum Benefit Period.'

NOTICE

This notice describes identities of and relationships among the Insurer, Administrator, and Policyowner of this insurance.

Insurer: Madison National Life Insurance Company, Inc. (MNL) is the insurance underwriter of this insurance.

Third Party Administrator: National Insurance Services of Wisconsin, Inc. (NIS) is the administrator for this group insurance. NIS provides administrative services for insurance issued to group, including, but not limited to, underwriting, premium billing, premium collection, client services, and policy and certificate issuance.

There is no ownership affiliation between MNL and NIS.

Policyowner: The Policyowner of your policy/certificate of insurance is the Schools Insurance Fund Trust.

Employer: Your Employer participates in the group insurance under the group policy issued to the Trust.

NIS is the Administrator of the Schools Insurance Fund.

CERTIFICATE OF INSURANCE

GROUP TERM LIFE INSURANCE

Melvindale Northern Allen Park Public Schools
Melvindale, Michigan
Teachers

Administered by:
NATIONAL INSURANCE SERVICES
of Wisconsin, Inc.

MADISON NATIONAL LIFE INSURANCE COMPANY, INC.
Mailing: PO Box 5008, Madison, WI 53705 • Phone: 1-800-356-9601
Home Office: 1241 John Q. Hammons Drive, Madison, WI 53717

GROUP TERM LIFE INSURANCE
CERTIFICATE OF INSURANCE

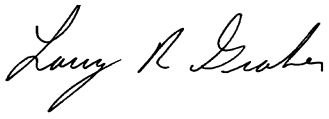
PLEASE READ THIS CERTIFICATE CAREFULLY

This Certificate of Insurance (hereinafter referred to as "Certificate") is evidence of insurance provided under the Group Policy issued to the Group Policyholder (hereinafter referred to as "Policyholder"). This Certificate describes the essential features of such insurance.

Madison National Life Insurance Company, Inc., in performing its obligations under the Group Policy, is acting only as a life insurer with respect to the Group Policy and is not in any way acting as a plan administrator, a plan sponsor or a plan trustee for the purposes of the Employee Retirement Income Security Act of 1974 (ERISA), as amended, or any other federal or state laws.

No coverage under the Group Policy is in effect until approved in writing by Us and issued and delivered to the Policyholder. All terms, conditions and other provisions of the Group Policy are governed by the laws of the state in which the Policyholder is located. All provisions on this and the following pages are part of this Certificate. The Group Policy is on file and available for review at the main office of the Policyholder.

The President and Secretary of Madison National Life Insurance Company, Inc witness this Certificate:



Larry R. Graber
President



Loan Nisser
Secretary

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

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SCHEDULE OF BENEFITS

A. Administrative

1.	Employer:	Melvindale Northern Allen Park Public Schools
2.	Plan Number:	3994
3.	Initial Plan Effective Date:	July 1, 2012
4.	Revised Effective Date:	September 1, 2018
5.	Evidence of Insurability Requirements:	Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts
6.	Eligible Class:	01 Teachers
7.	Minimum Hourly Work Requirement:	600 hours per year
8.	Waiting Period for Insurance Coverage:	None
9.	New Employee Eligibility Date:	First of month following completion of the Waiting Period
10.	Leaves / Layoffs:	Coverage with premium payment while on FMLA leave; Coverage with premium payment for up to 1 month while on Paid or Unpaid Leave; Coverage with premium payment for up to 12 months while not Actively at Work due to Physical Disease or Injury; Coverage with premium payment for up to 3 months while on Layoff; Coverage with premium payment for up to 3 months while on Strike, Lockout or other General Work Stoppage
11.	Employee Premium Contribution	
	Employee Basic Insurance:	0%
12.	Participation Requirements	
	Employee Basic Insurance:	100%
13.	Insurance Reduction Schedule	
	Employee Basic Insurance:	Basic Life and AD&D Insurance reduces to 50% at age 70 and terminates at retirement

B. Basic Life Insurance

Employee Basic Life:	$50,000
Guarantee Issue:	$50,000

C. Additional Benefits

1.	Conversion of Insurance Benefit:	Included
2.	Waiver of Premium Benefit:	Included
3.	Living Benefit:	Included

D. Accidental Death and Dismemberment (AD&D) Insurance

1. Basic AD&D Insurance

Employee Basic AD&D Insurance:	Equal to Basic Life amount
Guarantee Issue:	Equal to Basic Life amount

E. Additional AD&D Benefits

1.	Seat Belt Benefit:	Included
2.	Air Bag Benefit:	Included
3.	Spouse Training Benefit:	Included
4.	Education Benefit:	Included

I. DEFINITIONS

Active Work and **Actively at Work** are defined in the "Eligibility for Insurance" section.

Annual Salary: Your current salary or wage from your Employer for the previous twelve months. Annual Salary does not include extra pay, annuity contributions, commissions, bonuses, overtime pay or any other extra compensation.

Contributory means that You pay all or a portion of the premium for insurance.

Disabled or **Disability** means that as a result of Physical Disease or Injury, you are unable to perform with reasonable continuity a majority of the material duties of any occupation for which you are qualified by education, training and experience, and you are under the Regular Care and Attendance of a Physician.

Eligible Class means an employment classification defined by the Employer and specified in the "Schedule of Benefits." You must be a member of an Eligible Class in order to be eligible for insurance under the Group Policy.

Eligible Dependent is defined in the "Eligibility for Insurance" section.

Eligible Employee is defined in the "Eligibility for Insurance" section.

Employee is defined in the "Eligibility for Insurance" section.

Employer means an Employer (including approved affiliates and subsidiaries) participating in the Policyholder Trust to whom We have assigned a Plan Number and issued a Joinder Agreement.

Evidence of Insurability

1. Providing Evidence of Insurability means that a person applying for coverage under the Group Policy must:
   a) complete and sign Our Evidence of Insurability application and return the original application to Us. The application must be received by Us no later than 60 days from the date of signing; and
   b) authorize Us to obtain information about the applicant's health; and
   c) undergo a physical examination, if required by Us, which may include diagnostic testing; and
   d) provide any additional information about the applicant's insurability that We may reasonably require.
2. If any applicant is required to provide Evidence of Insurability, the applicant will be responsible for all costs associated with providing Evidence of Insurability.
3. In each case where Evidence of Insurability is required, We base Our decision whether to approve coverage on the information provided during the underwriting process. If We learn that the information relied on to approve coverage was incorrect, or that relevant information was omitted, We may retroactively rescind coverage and deny claims.

Group Policy (Policy) means the group insurance Policy issued by Us to the Policyholder under a specified Plan Number.

Guarantee Issue is the amount of coverage provided which is not subject to Evidence of Insurability.

Hospital means a legally operated Facility providing full-time medical care and treatment under the direction of a full-time staff of licensed Physicians, but not including rest homes, nursing homes, convalescent homes, homes for the aged and facilities primarily affording custodial, educational, or rehabilitative care.

Injury: Bodily Injury due to an Accident which: (1) results directly and independently of disease, bodily infirmity or any other causes; (2) solely, directly and independently of all other causes results in medical expense; (3) occurs after the effective date of the Insured Person's coverage; and (4) occurs while the Insured Person's coverage is in force. All Injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these Injuries, are considered a single Injury.

Insured Person means an Eligible Employee, Eligible Dependent or Eligible Retiree whose coverage is in effect under the Group Policy.

Joinder Agreement means the document entered into between the Policyholder and the Employer describing the coverage requested by the Employer with respect to its Employees, which has been approved by Us and assigned a Plan Number.

Late Enrollee means an Employee or Dependent who applies for coverage under the Group Policy more than 31 days after becoming an Eligible Employee or Eligible Dependent.

Limiting Age means the Child age(s) shown in the definition of Child in the Eligibility for Insurance section.

Mental Disorder means any mental, emotional, behavioral, psychological, personality, cognitive, mood or stress related abnormality, disorder, disturbance, dysfunction or syndrome listed in the latest edition of the American Psychiatric Association Diagnostic and Statistical Manual or the International Classification of Disease.

Noncontributory means the Employer pays the entire premium for insurance.

Physical Disease means a Physical Disease entity or process that produces structural or functional changes in the body as diagnosed by a Physician. Physical Disease includes pregnancy and Mental Disorder.

Physician means a licensed medical professional under the laws of a state of the United States of America, acting within the scope of such license, who is permitted by law to prescribe medications and practice independent of supervision.

For the purpose of this Group Policy, Physician will not include the Insured Person’s Spouse, parent, brother, sister, or Child, including these members of a Spouse’s family.

Plan Effective Date means the date on which the Group Policy, with respect to the Employer, becomes effective.

Plan Number means the number used by Us to reference an Employer and the terms of coverage specified under the Group Policy and Joinder Agreement.

Prior Plan means the Employer’s group life insurance plan in effect on the day immediately preceding the Plan Effective Date.

Proof of Loss is defined in the “Claims Provisions” section.

Regular Care and Attendance means observation and treatment by a Physician as required by current standards of medicine for the Injury or Physical Disease causing a Disability, but in any event not less than one such observation per year.

Retire and **Retirement Date** means the earlier of:

1. the date You Retire as such term is defined by Your Employer;
2. the date You receive or become eligible to receive, as defined by the Employer, retirement benefits under any pension plan to which the Employer contributes,

3. or the date You receive or become eligible to receive retirement benefits under, and as defined by, any state or federal retirement plan or under the Social Security Act or Railroad Retirement Act.
4. the date You reach the age defined in the "Schedule of Benefits".

You and **Your** means the Eligible Employee.

Waiting Period for Insurance Coverage is defined in the "Eligibility for Insurance" and "Schedule of Benefits".

We, Us and **Our** means Madison National Life Insurance Company, Inc.

II. ELIGIBILITY FOR INSURANCE

A. Employee Life Insurance Eligibility.
1. Employee Basic Life Insurance. To be eligible for Employee Basic Life Insurance under the Group Policy, You must satisfy the following requirements:

a) You must be an **Eligible Employee**.
(1) Employee means an individual who works for the Employer as a member of an Eligible Class and who is reported on the Employer's records for Social Security and tax withholding purposes.

b) You must be a citizen or legal resident of the United States of America or one of its territories.

c) You must be Actively at Work and capable of sustained Active Work.
(1) **Active Work** and **Actively at Work** mean working at Your Employer's usual place of business, and satisfying the Minimum Hourly Work Requirement. Actively at Work will include regularly scheduled days off, holidays, or vacation days, so long as You are capable of sustained Active Work on those days.
(2) Minimum Hourly Work Requirement means the work hours over a specified time period that are required of You by Your Employer in order to be eligible for coverage. Your Minimum Hourly Work Requirement is specified in the "Schedule of Benefits".
(3) The Active Work requirement is waived during the time You are approved for benefits under the "Waiver of Premium Benefit" section.

d) You must have satisfied Your Waiting Period for Insurance Coverage.
(1) Waiting Period means the period of time that You must be Actively at Work as an Employee for Your coverage to become effective. Your Waiting Period is specified in the "Schedule of Benefits".

e) You cannot be a member of more than one Eligible Class.

f) You cannot be a temporary or seasonal Eligible Employee, full-time member of the armed forces of any country, leased Eligible Employee, or independent contractor.

III. BECOMING INSURED

A. To become an Insured Person under the Group Policy, an applicant must meet the following requirements as each may apply:
1. If Evidence of Insurability is required, the applicant must provide such Evidence of Insurability and be approved for coverage by Us. The "Schedule of Benefits" specifies when Evidence of Insurability is required.
2. If the insurance is Contributory insurance, the applicant must apply in writing and remit the required premiums.

B. Effective Dates

1. Employee's Initial Enrollment
    a. Noncontributory insurance not subject to Evidence of Insurability or which is subject to Evidence of Insurability and has been approved by Us, becomes effective on the date You become an Eligible Employee, or as specified by your Employer. However, if You initially waive participation in such coverage and then later wish to participate, applications for Noncontributory insurance will be subject to Evidence of Insurability and will become effective as shown below.
    b. Contributory insurance subject to Evidence of Insurability, and Late Enrollee applications for coverage, become effective on the first day of the month immediately following the month in which the Evidence of Insurability is approved by Us, except that if such approval occurs on the first day of a month, such coverage becomes effective on that day.
    c. Contributory insurance not subject to Evidence of Insurability, if You apply prior to, or within 31 calendar days commencing on, the date You become an Eligible Employee, Contributory insurance not subject to Evidence of Insurability becomes effective on the date You become an Eligible Employee. If You do not apply for Contributory insurance prior to, or within 31 days of becoming an Eligible Employee and subsequently wish to obtain such coverage, Evidence of Insurability will be required and Your coverage will become effective as provided in subsection b above.
2. Increases in Insurance
    a. Evidence of Insurability Required. An increase of insurance that is subject to Evidence of Insurability becomes effective on the first day of the month immediately following the month in which the Evidence of Insurability is approved by Us, except that if such approval occurs on the first day of a month, such coverage becomes effective on that day.
    b. Evidence of Insurability Not Required. An increase of insurance that is not subject to Evidence of Insurability becomes effective as follows:
        1) Based on change in Your classification, age or earnings on the date of such change;
3. Decreases in Insurance
    a. A decrease in life insurance based on a change in Your classification, earnings, age or Your Dependent's age, becomes effective on the date of the change.
    b. Any other decrease in insurance becomes effective on the first day of the calendar month following the date Your Employer receives Your written request for the decrease, except that if such event occurs on the first day of a month, the decrease in coverage becomes effective on that day.
4. Delayed Effective Date. If You are incapable of sustained Active Work due to Injury or Physical Disease on the day before the scheduled effective date of Your insurance or the effective date of a change in Your insurance, such insurance will not become effective until the day after You are capable of sustained Active Work and complete one day of Active Work as an Eligible Employee.
5. If Your coverage ends, You may become covered again, subject to the following:
    a. If Your coverage ends because You fail to make the required contribution while on an approved Family Medical Leave of absence, and then You return to Active Work and enroll for coverage within 31 days of the earlier of a) the end of the period of leave You and Your Employer agreed upon, or b) the end of the 12-week period following the date Your leave began, then the Waiting Period will be waived. Coverage is limited to what You had in effect prior to coverage ending or the coverage that is now available for Your Class, as determined by Us.
    b. In all other cases, if Your coverage ends because You fail to make the required contribution, You must provide Evidence of Insurability to become covered again.
    c. In no event will insurance coverage be retroactive.
    d. If You cease to be an Eligible Employee and coverage ends, and then You return to Active Work with the Employer again within 24 months, the Waiting Period will be waived on the first day of Your return to Active Work.

IV. WHEN COVERAGE ENDS

A. Except as otherwise provided for under this Certificate, coverage will cease on the earliest of the following to occur:
   1. the date the Group Policy terminates or the date Your Employer's coverage under the Group Policy terminates;
   2. the date You cease to be an Eligible Employee;
   3. if premium is not paid when required, the last day of the period for which premium was paid;
   4. the date You become eligible for coverage as an employee under another group term life insurance policy;
   5. if You are a contract Eligible Employee not returning to work as an Eligible Employee the next contract year, the earlier of the following:
      a) the date You become employed with another employer;
      b) Your Retirement Date, unless You become insured for Retiree Life Insurance under the Group Policy;
      c) expiration of the current contract year;
   6. Your Retirement Date, unless You become insured for Retiree Life Insurance under the Group Policy.
   7. for AD&D coverage, the earlier of the date Your corresponding life insurance ends, the date you are no longer Actively at Work, the date Your Waiver of Premium Benefit begins or Your Retirement Date.

B. Approved FMLA Leave of Absence – Contributory or Noncontributory Coverage
   1. With regard to the Federal Family and Medical Leave Act (FMLA) of 1993, as amended, the Employer and Employee must be eligible for FMLA in order to receive it. If You are on an approved FMLA leave, coverage will continue until the later of the leave period required by FMLA or the leave period required by applicable state law, provided that :
      a) The FMLA leave is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the FMLA leave; and
      b) The documentation of the advance approval of the FMLA leave beginning and end dates is available to Us at Our request; and
      c) FMLA leaves of absence and the right to continue coverage during FMLA leaves are available to all Employees in the same Eligible Class under the Group Policy; and
      d) the Employer remits the required premium for coverage.

C. Paid Leave of Absence. If You are on a paid leave of absence, coverage will continue subject to the following:
   1. Noncontributory coverage
      a) Coverage will continue provided that:
         (1) The paid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the paid leave of absence; and
         (2) The documentation of the advance approval of the paid leave of absence beginning and end dates is available to Us at Our request; and
         (3) paid leaves of absence and the right to continue coverage during paid leaves are available to all Employees in the same Eligible Class under the Group Policy; and
         (4) the Employer remits the required premium for coverage.

      b) Unless You return to active, eligible status on or before the date the paid leave of absence is scheduled to end, coverage extended during a paid leave of absence will terminate on the earlier of:
         (1) the date the paid leave of absence is scheduled to end; or
         (2) 1 month from the date the paid leave of absence began; or
         (3) upon termination of employment with the Employer.

   2. Contributory Coverage
      a) Coverage will continue provided that:
         (1) The paid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the paid leave of absence; and

(2) The documentation of the advance approval of the paid leave of absence beginning and end dates is available to Us at Our request; and
(3) paid leaves of absence and the right to continue coverage during paid leaves of absence are available to all Employees in the same Eligible Class under the Group Policy; and
(4) You continue to pay the required premium to the Employer without interruption and the Employer continues to remit premium to Us on Your behalf.

b) Unless You return to active, eligible status on or before the date the paid leave of absence is scheduled to end, coverage extended during a paid leave of absence will terminate on the earlier of:
(1) the date the paid leave of absence is scheduled to end;
(2) 1 month from the date the paid leave of absence began; or
(3) upon termination of employment with the Employer.
(4) the date You fail to pay the premium as required.

c) If You choose not to continue coverage or Your coverage terminates during a paid leave of absence and You subsequently wish to obtain coverage, You will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

D. Unpaid Leave of Absence - If You are on an unpaid leave of absence, coverage will continue subject to the following:
1. Noncontributory Coverage
a) Coverage will continue provided that:
(1) The unpaid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the unpaid leave of absence; and
(2) The documentation of the advance approval of the unpaid leave of absence beginning and end dates is available to Us at Our request; and
(3) unpaid leaves of absence and the right to continue coverage during unpaid leaves of absence are available to all Employees in the same Eligible Class under the Group Policy; and
(4) the Employer remits the required premium for coverage.

b) Unless You return to active, eligible status on or before the date the unpaid leave of absence is scheduled to end, coverage extended during an unpaid leave of absence will terminate on the earlier of:
(1) the date the unpaid leave of absence is scheduled to end; or
(2) 1 month from the date the unpaid leave of absence began; or
(3) upon termination of employment with the Employer.

2. Contributory Coverage
a) Coverage will continue provided that:
(1) The unpaid leave of absence is approved in advance by the Employer and such approval includes documentation of the beginning and ending dates of the unpaid leave of absence; and
(2) The documentation of the advance approval of the unpaid leave of absence beginning and end dates is available to Us at Our request; and
(3) unpaid leaves of absence and the right to continue coverage during unpaid leave of absence are available to all Employees in the same Eligible Class under the Group Policy; and
(4) You continue to pay the required premium to the Employer without interruption and the Employer continues to remit premium to Us on Your behalf.

b) Unless You return to active, eligible status on or before the date the unpaid leave of absence is scheduled to end, coverage extended during an unpaid leave of absence will terminate on the earlier of:
(1) the date the unpaid leave of absence is scheduled to end;
(2) 1 month from the date the unpaid leave of absence began; or
(3) upon termination of employment with the Employer.
(4) the date You fail to pay the premium as required.

c) If You choose not to continue coverage or Your coverage terminates during an unpaid leave of absence and You subsequently wish to obtain coverage, You will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

E. Physical Disease or Injury. If You are not Actively at Work because of Physical Disease or Injury, coverage will continue subject to the following:

1. Noncontributory coverage

a) Coverage will continue provided that:

(1) We receive written notice of Your absence from Active Work; and

(2) the right to continue coverage while not Actively at Work because of Physical Disease or Injury is available to all Employees in the same Eligible Class under the Group Policy; and

(3) the Employer remits the required premium for coverage.

b) Unless You return to Active Work, coverage extended while not Actively at Work because of Physical Disease or Injury will terminate on the earlier of:

(1) 12 months from the date the Physical Disease or Injury began; or

(2) upon termination of employment with the Employer.

2. Contributory Coverage

a) Coverage will continue provided that:

(1) We receive written notice of Your absence from Active Work; and

(2) the right to continue coverage while not Actively at Work because of Physical Disease or Injury is available to all Employees in the same Eligible Class under the Group Policy; and

(3) You continue to pay the required premium to the Employer without interruption and the Employer continues to remit premium to Us on Your behalf.

b) Unless You return to Active Work, coverage extended while not Actively at Work because of Physical Disease or Injury will terminate on the earlier of:

(1) 12 months from the date the Physical Disease or Injury began; or

(2) upon termination of employment with the Employer; or

(3) the date You fail to pay the premium as required.

c) If You choose not to continue coverage or Your coverage terminates while You are not Actively at Work because of Physical Disease or Injury and You subsequently wish to obtain coverage, You will be treated as a Late Enrollee and be required to provide Evidence of Insurability.

F. Layoffs - Contributory or Noncontributory Coverage

1. If You are on a leave of absence because of a lay-off, coverage will continue until the earlier of 3 months following the date on which You last worked prior to the lay-off, or upon termination of employment with the Employer; provided that any premium for You is paid for that period.

2. If You choose not to continue coverage or Your coverage terminates during a layoff and You subsequently wish to obtain coverage, You will be treated as a Late Enrollee and required to provide Evidence of Insurability.

G. Strike or Lockout - Contributory or Noncontributory Coverage

1. If You are on strike or locked out, coverage will continue if there is a written agreement between the Employer and Us continuing coverage or if there is applicable statutory legislation or regulation requiring the continuation of insurance during a strike or lockout, provided that any premium for You is paid for the duration of the strike or lockout.

2. If You choose not to continue coverage or Your coverage terminates during a strike or lockout and You subsequently wish to obtain coverage, You will be treated as a Late Enrollee and required to provide Evidence of Insurability.

H. Termination or Amendment of the Group Policy and Employer Coverage

1. The Group Policy may be terminated, changed or amended in whole or in part by Us or the Policyholder according to the terms of the Group Policy. Any such change or amendment may apply to current or future Employers and eligible persons covered under the Group Policy or to any separate classes or categories thereof. An Employer's coverage under the Group Policy may be terminated, changed or amended in whole or in part by Us or the Employer according to the terms of the Group Policy.

2. We may change the Group Policy and any Employer's coverage under the Group Policy in whole or in part: (i) when any change or clarification in law or governmental regulation affects Our obligations under the Group Policy, or (ii) with the Policyholder's or Employer's consent.

3. We may terminate an Employer's coverage on any premium due date by giving the Employer not less than 60 days advance notice. An Employer may terminate coverage under the Group Policy in whole, and may terminate insurance for any class or group of eligible persons, at any time by giving Us advanced written notice at least 60 days prior to such termination. Insurance will terminate automatically for nonpayment of premium.

4. Benefits are limited to the terms of Your Employer's coverage under the Group Policy, including any valid amendments. No change or amendment of Your Employer's coverage under the Group Policy will be valid unless it is approved in writing by one of Our executive officers and delivered to Your Employer. The Policyholder, Your Employer and their Eligible Employees or representatives have no right or authority to change or amend the Group Policy or Your Employer's coverage under the Group Policy or to waive any terms or provisions thereof without Our signed, written approval.

V. LIFE INSURANCE - WAIVER OF PREMIUM BENEFIT

A. Waiver of Premium Definitions

1. **Elimination Period** means the period of 6 months beginning on the date You become Disabled.
2. **Life Insurance** under this Waiver of Premium Benefit means all of the Life Insurance, as listed in the Schedule of Benefits, in force under the Group Policy on the day before the day You become Disabled.
3. **Proof of Disability** means documented clinical findings that prove that You are Disabled.

B. Waiver of Premium does not apply to AD&D Insurance.

C. Your Life Insurance will be continued as provided for under this section without payment of premium, if all of the following conditions are met:

1. You become Disabled prior to age 60 while insured under the Group Policy;
2. You remain Disabled without interruption for the duration of the Elimination Period;
3. You provide Us with written notice of Your Disability within the later of 30 days after the end of Your Elimination Period or an approved leave of absence not to exceed 12 months;
4. You provide Us with satisfactory written Proof of Disability within 3 months from the last day of the Elimination Period;
5. Your claim is approved by Us.

D. When the Waiver of Premium Benefit Begins. If You qualify and are approved for the Waiver of Premium Benefit, Your premium will be waived beginning on the first day of the month immediately following the end of Your Elimination Period.

E. When Waiver of Premium Ends. Waiver of Premium ends on the earliest to occur of the following:

1. The date You cease to be Disabled;
2. The 91st day following the date We mail to You a request for additional Proof of Disability with which You fail to comply;

3. The date You refuse to submit to a medical examination or to cooperate with Our chosen health care provider;
4. The date You refuse to submit to or undergo vocational rehabilitation (which determines employment opportunities, if any, for individuals with disabilities);
5. The date at which You've resided outside of the United States of America, or one of its territories during any 6 consecutive months for which premium had been waived;
6. The effective date of an individual life insurance policy issued to You under the "Life Insurance Conversion Benefit" section;
7. The premium due date immediately prior to Your 70th birthday;
8. The date You Retire, unless You are eligible for Retiree coverage. If You are eligible for Retiree coverage and are not Disabled on the date You retire, Your coverage will end as shown in the "Insurance Reduction Schedule" in the "Schedule Of Benefits". If You are eligible for Retiree coverage, but are Disabled on the date You would have become eligible for Retiree coverage, coverage will end on the date Your Retiree coverage would have ended as shown in the "Insurance Reduction Schedule" in the "Schedule of Benefits".

F. Premiums
1. Premium payment must continue until the later of the end of Your Elimination Period or the date Your claim for the Waiver of Premium Benefit is approved by Us.
2. If Your Waiver of Premium benefit terminates because You cease to be Disabled or You fail to submit to a medical exam or cooperate with the examiner, for coverage to continue, You must be an Eligible Employee and premiums must resume on the next premium due date, or You must continue coverage as provided for under the "Life Insurance Conversion Benefit" section.

G. Amount of Insurance
1. The amount of Life Insurance continued under the Waiver of Premium Benefit is the amount in effect on the day before You became Disabled, if you were Actively at Work.
2. Insurance will be reduced or terminated according to the Group Policy provisions in effect on the day before You became Disabled.
3. Your Life Insurance amount will not increase while Your Life Insurance premiums are being waived.

H. We will not waive premiums if Your Disability results from intentionally self-inflicted Injuries or Physical Diseases, while sane or insane, or from Your voluntary participation in an illegal activity.

I. If You die during the Elimination Period and are otherwise eligible for the Waiver of Premium Benefit, the Elimination Period will not apply.

J. We may require further Proof of Disability in intervals that are reasonable based on Your type of Disability.

K. Investigation Of Claim
With respect to benefits that are claimed during an Insured Person's lifetime, We may require him or her to undergo examination at reasonable intervals, at Our expense. Any such examinations will be conducted by appropriate Physician of Our choice. We may deny or suspend benefits if You fail to attend an examination, or do not give full effort and cooperation to the examiner.

GTL-C900-0608

VI. LIFE INSURANCE - LIVING BENEFIT

Terminally Ill and **Terminal Illness** mean a medical condition that is expected to result in Your death within 24 months.

A. If You become Terminally Ill while covered for life insurance under the Group Policy You may elect to receive the Living Benefit as provided for under this section.

B. The Living Benefit will be an amount equal to 75% of Your Employee Basic Life Insurance in effect on the date Your election is made, subject to a minimum of $5,000 and a maximum of $500,000. The amount payable will be equal to the Living Benefit less applicable amounts, if any, charged for an investment loss (interest) and administrative fees.

C. The payment will be made in one lump sum to You or to the payee You appropriately assign.

D. The Living Benefit will not be available if:
   1. You have any portion of any Life Insurance or ownership rights thereof absolutely or irrevocably assigned or transferred;
   2. You have made an irrevocable beneficiary designation;
   3. the insurance proceeds are subject to a court order under a divorce decree, separate maintenance agreement or property settlement agreement;
   4. You have filed for bankruptcy, unless You give Us written approval from the bankruptcy court for payment of the Living Benefit.

E. No payment will be made under this election unless and until We receive and approve of all of the following:
   1. Your signed and notarized election of this option on a form furnished by Us;
   2. signed and witnessed written statements of all irrevocable beneficiaries and assignees (and Spouse in marital property states) consenting to Your election of this option; and
   3. satisfactory written proof from a Physician other than Yourself or a member of Your or Your Spouse's immediate family that You have been diagnosed as being Terminally Ill and that You are of sound mind and under no constraint or undue influence.

F. We may require a second opinion and examination of Your condition at Our own expense by a Physician of Our choice.

G. Payment of the Living Benefit will reduce correspondingly the face amount of Your life insurance benefits under the Group Policy. This will result in reduced life insurance proceeds payable to Your beneficiary at Your death. Furthermore, any amount of insurance that would otherwise be continued will be reduced proportionately, as will the maximum face amount available under the “Life Insurance Conversion Benefit” section.

H. Premium payments must continue to be paid for Your life insurance unless You qualify to have Your life insurance premium waived. The premium due will be based on the amount of insurance remaining in force after deducting the amount of the Living Benefit.

I. Payment of the Living Benefit will not affect the amount of, or change an existing beneficiary designation for, the AD&D Benefit, if any, in effect and kept in force under the Group Policy.

J. Your election together with Our payment of the Living Benefit constitute a valid and effective beneficiary designation change, but only with respect to the specified life insurance benefits, and only to the extent affected by the Living Benefit payment, and applicable interest and fees, if any, charged thereon.

K. Payment of the Living Benefit will be exempt from the claims of creditors and from legal process to the extent permitted by law.

L. All other provisions of the Group Policy, including the effective date provisions of any benefit increases and the provisions on benefit reductions because of amendments to the plan or benefit classification changes or Your attained age, remain valid and in effect. Any such life insurance benefit reduction will be calculated based on Your life insurance amount in effect immediately before the Living Benefit payment.

M. You are responsible for any tax consequences related to this benefit.

GTL-C1000-0608

VII. LIFE INSURANCE CONVERSION BENEFIT

A. When Coverage Ends.
   1. If an Insured Person's coverage under the Policy ends, the Insured Person may, as described below, apply for Our individual life insurance policy without submitting Evidence of Insurability.
      a. The Insured Person must complete an application, pay the first premium, and send them to Us within the 31-day period immediately following the date coverage ends under the Policy (the Conversion Period).
      b. The individual policy will become effective on the first day following the date coverage under the Policy ends.
      c. The Insured Person may convert all or part of the amount of life insurance benefit, as shown in the "Schedule of Benefits".
   2. If an Insured Person has been insured under the Policy for at least five years and is no longer eligible due to cancellation of the Policy or cancellation of the class of insureds in which the Employee belonged, an Insured Person may convert the lesser of: (1) $10,000 or (2) all or part of the amount for which the Insured Person is no longer eligible for under the Policy.

B. Premiums.
   1. Premiums for such individual life policy will be based on: (1) Our usual rate for the amount and type of individual policy; (2) the Insured Person's class of risk; and (3) the Insured Person's attained age.
   2. If an Insured Person dies during the Conversion Period, the maximum amount of life insurance to which he or she would have been entitled to under such individual policy shall be payable as a claim under the Group Policy, whether or not application for the individual policy or the payment of the first premium has been made.
   3. The rights or benefits granted under this provision are in lieu of any other rights or benefits granted under the Group Policy.

GTL-C1300-0608

VIII. ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

A. If an Insured Person has an Accident while insured for Accidental Death and Dismemberment (AD&D) Insurance and the Accident results in a Loss (as defined below), We will pay benefits according to the terms of the Group Policy after We receive Proof of Loss.

B. Eligibility. An Insured Person must be a member of a class that is eligible for AD&D coverage under the Group Policy as specified in the "Schedule of Benefits".

C. Definitions for AD&D Insurance
   1. **Loss** means Loss of one or more of the body parts or bodily functions listed under "AD&D Benefit" below, or as otherwise provided for under this "Accidental Death and Dismemberment Insurance" section, which:
      a. is caused solely and directly by an Accident;
      b. occurs independently of all other causes;
      c. occurs within 365 days after the Accident; and
      d. while the Insured Person is covered under the Group Policy.
   2. **Accident:** A sudden, unexpected and unforeseen, identifiable event causing bodily Injury, directly produced by specific accidental contact with another body or object. The Accident must occur while You are covered under the Group Policy.

3. With respect to a hand or foot, Loss means actual and permanent severance from the body at or above the wrist or ankle joint.
4. With respect to sight, speech or hearing, Loss means entire and irrecoverable Loss of that function.

D. **AD&D Benefit.** The AD&D Benefit is equal to a percentage of the AD&D Insurance Amount in effect on the date of the Accident, subject to the AD&D Reduction Schedule provision set forth in the "Schedule of Benefits". The AD&D Insurance Amount is shown in the "Schedule of Benefits". The percentage is shown below.

Covered Losses:	Maximum Amount Payable
Loss of Life	100%
Loss of both Hands or both Feet	100%
Loss of one Hand or one Foot	50%
Loss of one Hand and one Foot	100%
Loss of Entire Sight of both Eyes	100%
Loss of Entire Sight in one Eye	50%
Loss of one Hand or one Foot and Entire Sight of one Eye	100%
Loss of Speech	50%
Loss of Hearing in both Ears	50%
Loss of Speech AND Hearing in Both Ears	100%

E. Unless otherwise specified, no more than 100% of the applicable AD&D Insurance Amount will be paid for all Losses resulting from one Accident. If an age reduction applies, the benefit reduces on the date You attain that age.

F. Additional AD&D Benefits

1. Seat Belt Benefit.
   Seat Belt means a properly installed Seat Belt, lap and shoulder restraint, or other restraint approved by the National Highway Traffic Safety Administration.

   Automobile means a motor vehicle licensed for use on public highways
   a. We will pay a Seat Belt Benefit if:
      1) an Insured Person who is covered by the Seat Belt Benefit dies as a result of an Automobile Accident for which an AD&D Benefit is payable; and
      2) such Insured Person was wearing a Seat Belt at the time of the Accident, as evidenced by a police accident report.
   b. We will not pay a Seat Belt Benefit with respect to an Insured Person if the Automobile Accident:
      1) occurs when the Automobile driven by such Insured Person is being used for racing, stunting or exhibition work;
      2) occurs when such Insured Person is in violation of any traffic laws of the jurisdiction in which the Automobile is being operated; or
      3) occurs while such Insured Person is driving legally intoxicated as defined by the laws of the jurisdiction in which the vehicle was being operated.
   c. Amount of Benefit. The Seat Belt Benefit is paid in addition to the AD&D Benefit paid because of the Insured Person's accidental death and equals the lesser of the following:
      1) $25,000 Seat Belt & Air Bag Benefit combined; or
      2) 10% of the applicable AD&D Insurance Amount.

2. Air Bag Benefit
   a. **Air Bag** means an Automobile safety device consisting of a bag designed to inflate automatically especially in front of an occupant in case of collision. We will pay an Air Bag Benefit for an Insured Person if:

1) the private passenger car was equipped with an airbag for the seat in which the Insured Person was seated; and
2) the seatbelt(s) was in use and properly fastened at the time of the covered Accident.

b. We will not pay an Air Bag Benefit with respect to an Insured Person if:
1) the Automobile Accident occurs when the Automobile driven by such Insured Person is being used for racing, stunting or exhibition work;
2) the Automobile Accident occurs when such Insured Person is in violation of any traffic laws of the jurisdiction in which the Automobile is being operated; or
3) the Automobile Accident occurs while such Insured Person is driving legally intoxicated as defined by the laws of the jurisdiction in which the vehicle was being operated.
4) the Insured Person was the driver of the private passenger car and did not hold a valid driver's license at the time of the Accident;
5) We determine that the airbag(s) had been disengaged prior to the Accident

c. Amount of Benefit. The Air Bag Benefit is paid in addition to the AD&D Benefit paid because of the Insured Person's accidental death and equals the lesser of the following:
1. $25,000 Seat Belt & Air Bag Benefit combined; or
2. 5% of the applicable AD&D insurance amount

3. Spouse Training Benefit
a. In addition to Your AD&D Benefit, We will pay the actual cost incurred by Your Dependent Spouse who enrolls in a professional or trade school training program within 365 days from the date of the Accident which caused the accidental bodily Injury not to exceed the maximum set forth below, if:
1) You die as a result of an accidental bodily Injury;
2) Your Spouse enrolls in a professional or trade school training program for the purpose of obtaining an independent source of support and maintenance.

b. The maximum Spouse Training Benefit amount is the lesser of 100% of Your AD&D Insurance Amount or $3,000.

4. Education Benefit
a. We will pay an Education Benefit, in addition to Your AD&D Benefit, on behalf of each Child who is enrolled in an accredited institution at the time of Your death, subject to the following requirements:
1) You died as the result of an accidental bodily Injury within 365 days after the date of the event causing Your Injury;
2) The event causing Your accidental bodily Injury occurred while You were insured under the Group Policy for AD&D Insurance; and
3) Your Child furnishes proof of continuing eligibility for the Education Benefit within 30 days of Our request for such information.
4) The maximum benefit amount per semester is the lesser of 2.5% of Your AD&D Insurance Amount or $2,500.
5) The number of benefit payments is limited to 8 payments per lifetime.
6) The aggregate benefit amount is limited to $20,000.
7) The maximum benefit period is 4 years from the date the first benefit payment has been made

G. AD&D Insurance Exclusions. No AD&D Benefit is payable if the Loss is caused or contributed to by any of the following:

1. War or Act of War. War means a state or period of declared or undeclared war whether civil or international, or any substantial armed conflict with organized forces of a military nature between nations, states or parties;
2. Suicide, attempted suicide or other intentionally self-inflicted Injury, while sane or insane;

3. Committing or attempting to commit a felony or assault, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing Your official duties;
4. Any Injury sustained while under the voluntary use or consumption of any poison, illegal drugs, or controlled substance, unless used or consumed according to the directions of a Physician;
5. Physical Disease existing at the time of the Accident;
6. Medical negligence and malpractice;
7. Bacterial infections (except due to accidental food poisoning or caused by an accidental wound);
8. Any Loss incurred for which any government body or its agencies are liable while the insured is on active duty or training in the Armed Forces, National Guard or Reserves, of any state or country;
9. Any Loss incurred while operating, riding in or descending from any aircraft, except as a fare-paying passenger on a commercial aircraft.

IX. CLAIMS PROVISIONS

A. Filing A Claim
1. To file a claim for benefits under this Certificate, the claimant (depending on the benefit the claimant could be an Insured Person, a beneficiary or personal representative of an Insured Person) must provide Us with Proof of Loss in a timely manner. Or, upon receipt of written notice of claim, We will send the claimant a Claim Form for filing Proof of Loss. If the claimant does not receive such forms within 15 days after the giving of such notice, the claimant can send us, without the Claim Form, the written proof covering the occurrence.
2. Proof of Loss.
   a. Proof of Loss must be provided in writing to Us, at the claimant's expense, within 90 days after the date of the loss if reasonably possible. If that is not reasonably possible, Proof of Loss must be provided no later than one year after expiration of that 90-day period, or the claim will be denied. The time limits under this section shall not apply while the claimant lacks legal capacity.
   b. **Proof of Loss** means satisfactory written proof that a loss occurred for which the Group Policy provides benefits, which is not subject to any exclusion, and which meets all other conditions for benefits. Proof of Loss includes any other information We may reasonably require in support of a claim for benefits under the Group Policy.

B. Notice of Decision on Claim
1. We will evaluate a claim for benefits promptly after We receive it. Within 30 days after We receive the claim We will send the claimant:
   a. a written decision on the claim; or
   b. a notice that We are extending the period to decide the claim for an additional 45 days.
2. If the claim is approved, We will pay benefits within 30 days after the Proof of Loss requirement is satisfied.
3. If We extend the period to decide the claim, We will notify the claimant of the following:
   a. the reasons for the extension;
   b. when We expect to decide the claim; and
   c. any additional information We require to decide the claim.
4. If We request additional information, the claimant will have 45 days to provide the information. If the claimant does not provide the requested information within 45 days, We may decide the claim based on the information We have received.
5. If We deny any part of the claim, We will send the claimant a written notice of denial containing:
   a. the reasons for Our decision;
   b. reference to the parts of the Group Policy on which Our decision is based;
   c. a description of any additional information required to support the claim;
   d. information concerning the claimant's right to a review of Our decision.

C. Payment of Claims.

Upon receipt of proper Proof of Loss, benefits will be paid within 30 days. If any claims payment interest accrues, interest will be paid in the amount determined by the State in which the claims are incurred.

Death Claims: If an Insured Person dies while insured for life insurance under the Group Policy, We will pay benefits according to the "Schedule of Benefits", after We receive Proof of Loss, as follows.

1. The death benefit will be paid in a single sum or by any other method agreeable to Us and the beneficiary. Payment of the benefit will extinguish Our liability under the Group Policy for which the death benefit has been paid.
2. No Surviving Beneficiary. If You do not name a beneficiary, or if You are not survived by any named beneficiary, benefits will be paid to Your estate.
3. Dependent Benefits. Dependent Life Insurance benefits that are payable, but unpaid at the Insured Person's death, will be paid in equal shares to the first surviving class of the following, if the Eligible Employee is dead:
   a. The children of the Dependent.
   b. The parents of the Dependent.
   c. The Insured Person's estate.

   The following Dependent benefits, payable under the Group Policy, will be paid to the Eligible Employee if he or she is living:
   a. AD&D Insurance benefits;
   b. Life Insurance benefits;
   c. Supplemental Life Insurance benefits payable because of the death of Your insured Spouse or Child;
   d. Living Benefit.

4. Facility of Payment. If the benefits provided by the Group Policy are payable to the Insured Person's estate or to a beneficiary who is a minor or otherwise not legally competent to give a valid release, We may pay up to $500 to any person related to the Insured Person by blood or marriage. Any payment made in good faith will fully release Us to the limit of the payment. If a beneficiary is a minor, or is not able to give a valid release for any payment of benefits made, We will pay the life proceeds to the legally appointed guardian. The guardian must provide Us with adequate written proof of such appointment. This provision does not prevent Us from making payment to or for the benefit of a minor beneficiary in accordance with the applicable state law. Payment made before We have received written notice at Our home office of a valid claim by some other person releases Us from further obligation.

D. Review Procedure.

1. If all or part of a claim is denied, the claimant may request a review. The claimant must request a review in writing within 60 days after receiving notice of the denial.
2. The claimant may send Us written comments or other items to support the claim. The claimant may review and receive copies of any non-privileged information that is relevant to the request for review. There will be no charge for such copies. Our review will include any written comments or other items the claimant submits to support the claim.
3. We will review the claim promptly after We receive the request. Within 60 days after We receive the request for review We will send the claimant:
   a. a written decision on review; or
   b. a notice that We are extending the review period for 60 days. If the extension is due to the claimant's failure to provide information necessary to decide the claim on review, the extended time period for review of the claim will not begin until the claimant provides the information or otherwise responds.
4. If We extend the review period, We will notify the claimant of the following:
   a. the reasons for the extension;
   b. when We expect to decide the claim on review; and
   c. any additional information We require to decide the claim.

5. If We request additional information, the claimant will have 45 days to provide the information. If the claimant does not provide the requested information within 45 days, We may conclude Our review of the claim based on the information We have received.
6. If We deny any part of the claim on review, the claimant will receive a written notice of denial containing:
   a. the reasons for Our decision.
   b. references to the provisions of the Group Policy on which Our decision is based.
   c. information concerning the claimant's right to receive, free of charge, copies of non-privileged documents and records relevant to the claim.
7. The Group Policy does not provide voluntary alternative dispute resolution options.

X. GENERAL PROVISIONS

A. Naming a Beneficiary.

1. At the time You became insured under the Group Policy, You should have named a beneficiary of the proceeds of Your life insurance on the enrollment form.

2. You may have named primary beneficiaries and secondary beneficiaries. A secondary beneficiary will become a primary beneficiary if the named primary beneficiary is not living at the time of Your death. Two or more surviving primary beneficiaries will share equally, unless You specify otherwise.

3. AD&D Insurance death benefits will be distributed according to the beneficiary designation of Your corresponding life insurance.

4. You may change Your beneficiary designation at any time, subject to the following:
   a) The designation must be made in writing on a form suitable to Us;
   b) The designation must be dated and signed by You (and by your Spouse where required by law);
   c) The designation must relate and refer to the insurance provided under the Group Policy;
   d) If applicable, We must have the written consent of all irrevocable beneficiaries;
   e) You must not have assigned the ownership of Your insurance.

5. When a valid change of beneficiary is received by Us, the change will relate back to and take effect as of the date it was signed. This is the case whether You are alive or not when We receive the request. Even though the change of beneficiary will relate back to the date it was signed, it will be without prejudice to Us on account of any payment We have already made.

6. If We approve it, a written designation signed and dated by You under the Prior Plan will be accepted as Your beneficiary designation under the Group Policy.

B. Simultaneous Death Provision.

If a beneficiary dies on the same day You die, or within 120 hours from Your time of death, benefits will be paid as if that beneficiary had died before You, unless Proof of Loss with respect to Your death is delivered to Us before the date of the beneficiary's death.

C. Entire Contract, Changes

1. This Certificate, including the Enrollment Form, Group Policy and any Riders, Amendment or attached papers, if any, constitutes the entire contract of Insurance. No change in this Certificate shall be valid until approved by an executive officer of Our company and unless such approval is endorsed hereon or attached hereto. No agent has authority to change this Certificate or waive any of its provisions.

2. Except for those functions which the Group Policy specifically reserves to the Policyholder or Employer, We have authority to control, manage, and interpret the Group Policy, to administer claims and to resolve all questions arising in the administration, interpretation and application of the Group Policy.

3. Our authority includes, but is not limited to the following:
   a) the right to resolve all matters when a review has been requested;
   b) the right to establish and enforce rules and procedures for the administration of the Group Policy and any claim under it;
   c) the right to determine eligibility for insurance, entitlement to benefits, the amount of benefits payable and the sufficiency and the amount of information We may reasonably require to make determinations.

D. Incontestability of Insurance
   1. Any statement made to obtain or to increase insurance is a representation and not a warranty.

   2. No misrepresentation will be used as a basis for reducing or denying a claim or contesting the validity of insurance unless:
      a) the insurance would not have been approved if We had known the truth; and
      b) We have given You or any other person claiming benefits a copy of the signed written instrument which contains the misrepresentation.

   3. After insurance has been in effect for 2 years, during the lifetime of the Insured Person, We will not use a misrepresentation as a basis for reducing or denying a claim, unless it was a fraudulent misrepresentation.

E. Incontestability of the Group Policy or Employer Coverage under the Group Policy
   1. No misrepresentation by the Policyholder or Your Employer will be used as a basis for denying a claim, or for denying the validity of the Group Policy or Your Employer's coverage under the Group Policy unless:
      a) the Group Policy would not have been issued or Your Employer's coverage under the Group Policy would not have been approved if We had known the truth; and
      b) We have given the Policyholder or Employer a copy of a written instrument signed by the Policyholder or Employer which contains the misrepresentation.

   2. The validity of Your Employer's coverage under the Group Policy will not be contested after it has been in force for 2 years, except for nonpayment of premium or fraudulent misrepresentations.

F. Clerical Error
   1. Clerical error by Us, the Policyholder, Your Employer, or their respective Eligible Employees or representatives will not:
      a) cause a person to become insured under the Group Policy or a provision of it.
      b) invalidate insurance otherwise validly in force.
      c) continue insurance otherwise validly terminated.
      d) cause an Employer to obtain coverage under the Group Policy or a provision of it.

   2. In the event that a clerical error results in an incorrect rate, We reserve the right to adjust the rate accordingly.

   3. The payment of premium, by itself, will not obligate Us to provide benefits to anyone who is not eligible for coverage under the Group Policy.

   4. Your Employer acts on its own behalf as Your agent, and not as Our agent. Your Employer has no authority to alter, expand or extend Our liability or to waive, modify or compromise any defense or right We may have under the Group Policy.

G. Misstatement
   1. Age or Gender
      If the age or gender, or both, of a person has been misstated, We will make an equitable adjustment of premiums, benefits or both. The adjustment will be based on:

a) the amount of insurance based on the correct age and gender; and
b) the difference between the premiums paid and the premiums which would have been paid if the age and gender had been correctly stated.

2. A legal action may not be brought to recover on this Certificate within 60 days after written Proof of Loss has been given as required. No such action may be brought after 3 years from the time written proof was required to be given.

H. Assignment

An Insured may not assign any of his or her rights, privileges or benefits under the Group Policy, unless approved by Us.

I. Conformity With State Laws

If any provision of this Certificate is contrary to any law to which it is subject, such provision is hereby amended to conform to the minimum requirements of such law.

GTL-C2300-0608

MADISON NATIONAL LIFE INSURANCE COMPANY, INC.

Mailing: PO Box 5008, Madison, WI 53705 • Phone: 1-800-356-9601
Home Office: 1241 John Q. Hammons Drive, Madison, WI 53717

AMENDMENT #1
GROUP TERM LIFE INSURANCE ISSUED TO
Melvindale Northern Allen Park Public Schools
PLAN NUMBER 3994

Class Number - Description: 01 – Teachers

This Amendment is made a part of the Group Term Life Certificate of Insurance ("Certificate") to which it is attached. The provisions of this Amendment are effective on September 1, 2018 and will expire concurrently with the Contract.

In consideration of issuance, the Certificate is hereby amended and modified, as follows:

1. Under '**IV. WHEN COVERAGE ENDS**', part 'G.' is hereby deleted in its entirety and replaced with the following:

   'G. Strike, Lockout or General Work Stoppage - Contributory or Noncontributory Coverage
   1. If You are on strike, locked out or general work stoppage, coverage will continue until the earlier of 3 months following the date on which You last worked prior to the strike, lockout or general work stoppage if there is a written agreement between the Employer and Us continuing coverage or if there is applicable statutory legislation or regulation requiring the continuation of insurance during a strike, lockout or general work stoppage provided that any premium for You is paid for the duration of the strike or lockout.

   2. If You choose not to continue coverage or Your coverage terminates during a strike, lockout or general work stoppage and You subsequently wish to obtain coverage, You will be treated as a Late Enrollee and required to provide Evidence of Insurability.'

2. Under '**VIII. ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**', under 'F. Additional AD&D Benefits', under '1. Seat Belt Benefit.' the following is hereby added:

   'd. If the police report does not clearly establish that you were or were not wearing a Seat Belt at the time of the accident which caused your death, the benefit payable will be $1,000 in lieu of the benefit described above.'

3. Under '**VIII. ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**', under 'F. Additional AD&D Benefits', under '3. Spouse Training Benefit', item 'a.' is hereby deleted in its entirety and replaced with the following:

   'a. In addition to Your AD&D Benefit, We will pay the actual cost incurred by Your Dependent Spouse who enrolls in a professional or trade school training program within 30 months from the date of the Accident which caused the accidental bodily Injury not to exceed the maximum set forth below, if:'

4. Under '**IX. CLAIMS PROVISIONS**', under 'C. Payment of Claims.' the item entitled '4. Facility of Payment.' is hereby deleted in its entirety and replaced with the following:

'4. Facility of Payment. If the benefits provided by the Group Policy are payable to the Insured Person's estate or to a beneficiary who is a minor or otherwise not legally competent to give a valid release, We may pay up to $1,000 to any person related to the Insured Person by blood or marriage. Any payment made in good faith will fully release Us to the limit of the payment. If a beneficiary is a minor, or is not able to give a valid release for any payment of benefits made, We will pay the life proceeds to the legally appointed guardian. The guardian must provide Us with adequate written proof of such appointment. This provision does not prevent Us from making payment to or for the benefit of a minor beneficiary in accordance with the applicable state law. Payment made before We have received written notice at Our home office of a valid claim by some other person releases Us from further obligation.'

5. The following is hereby added as a new provision:

'**XI. LIFE THREATENING CONDITION BENEFIT**

A. You may be eligible for a one-time, lump sum benefit if you meet the following requirements:
   1. You are Disabled, as defined in the certificate, because of one of the conditions listed in item B; and
   2. You are approved for the Waiver of Premium Benefit.

B. The Disability must be because of one of the conditions listed below:
   1. Life Threatening Cancer; or
   2. Heart Attack (Myocardial Infarction); or
   3. End Stage Kidney (Renal) Failure; or
   4. Major Organ Transplant; or
   5. Stroke.

C. If you are eligible for this benefit, We will pay you a one-time, lump sum benefit in an amount equal to 10% of the death benefit under the basic life portion of this coverage. The maximum benefit under this provision is $100,000.

D. The benefit will be paid for only the first of the conditions or procedures listed above. No further lump sum benefits will be payable under this provision during the same or any subsequent periods of Disability, or as a result of the occurrence of any other condition or procedure.

E. Definitions:
   Life Threatening Cancer means a malignant neoplasm (including hematologic malignancy) characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically excluded. The diagnosis must be made by a legally qualified Physician board-certified as an Oncologist and must be based on a pathological or clinical diagnosis.

   Life Threatening Cancer does NOT include:
   1. early prostate cancer diagnosed as T2c or less according to the TNM scale;
   2. colorectal cancer diagnosed as T2, N1, M0 or less according to the TNM scale;
   3. breast cancer diagnosed as T3, N2, M0 or less according to the TNM scale;
   4. carcinoma in situ;
   5. pre-malignant lesions (such as intraepithelial neoplasia);
   6. brain glioma;
   7. benign tumors or polyps;
   8. tumors in the presence of the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS); or

9. any skin cancer other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become Life Threatening Cancers.

Heart Attack means an acute myocardial infarction resulting in the death of a portion of the heart muscle (myocardium) due to a blockage of one or more coronary arteries and resulting in the loss of the normal function of the heart.

The diagnosis must be made by a legally qualified Physician board-certified as a Cardiologist and based on new clinical presentation from one or both of the following:

1. Coronary angiography that demonstrates injury and loss of cardiac function.
2. Electrocardiographic changes consistent with an evolving heart attack and serial measurement of cardiac biomarkers showing a pattern and to a level consistent with a Diagnosis of Heart Attack.

Heart Attack does NOT include an established (old) Myocardial Infarction.

End Stage Kidney (Renal) Failure means a chronic and irreversible failure of both kidneys which requires you undergo periodic and ongoing dialysis. The diagnosis must be made by a legally qualified Physician board-certified in Nephrology.

Major Organ Transplant means the clinical evidence of major organ(s) failure which requires the malfunctioning organ(s) or tissue of the Insured Person to be replaced with an organ(s) or tissue from a suitable human donor (excluding the Insured Person) under generally accepted medical procedures. The organs and tissues covered by this definition are limited to: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney or bone marrow. In order for the Major Organ Transplant to be covered under this Policy, the Insured Person must be registered by the United Network of Organ Sharing or the National Marrow Donor Program.

Stroke means any cerebrovascular accident producing permanent neurological impairment and resulting in paralysis, or other measurable objective neurological deficit, persisting for greater than 48 hours. The diagnosis must be made by a legally qualified Physician board-certified as a Neurologist.

A Stroke does NOT include Transient Ischemic Attack (mini-stroke), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits.

F. Receipt of this additional lump sum payment may be taxable. You should seek assistance from your own personal tax advisor.

G. Provisions under this benefit are subject to all definitions, terms and conditions, limitations and exclusions of the entire contract, unless otherwise stated herein.'

All other terms, provisions and conditions of the Certificate remain unchanged. Provisions under this Amendment are subject to all the terms and conditions, limitations and exclusions of the Certificate.

APPENDIX B

INDIVIDUAL TEACHER CONTRACTS

CONTRACT FOR PROFESSIONAL SERVICES IN THE MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOLS

TENURE TEACHER CONTRACT FOR USE 2025 - 2028

This contract entered into this ____ day of _____, 20____ by and between the Board of Education of the School District of Melvindale-Northern Allen Park, County of Wayne, State of Michigan, (hereinafter termed the District) and _____, (hereinafter called the Teacher).

WITNESSETH:

1. The Board of Education of the School District of Melvindale-Northern Allen Park has, through formal resolution, appointed you as a teacher/employee on continuing contract/tenure in the public schools of the District. The term of your employment shall be permanent after the commencement of the opening of the 20_school year.

2. The Teacher and District recognize that wages, hours, terms and conditions of the continuing employment relationship are subject to and governed by the collective bargaining agreement between the District and the Melvindale Federation of Teachers, which for the 2022- 2025 school years, is the agreement between the District and said Federation of the date of _. Said collective bargaining agreement being incorporated herein by reference as though specifically fully set forth in this agreement. By accepting and signing this contract the Teacher agrees to be bound by all such terms - PAYROLL DEDUCTIONS thereof.

3. The Teacher and the District agree to obey the provisions of the School Code, including the provisions of the Tenure Act (Act 4 of the P.A. (Ex. Sess), 1937, as amended).

4. The Teacher agrees to perform duties required by law and to obey and fulfill the rules and regulations and educational programs or policies established by the District consistent with the above-mentioned collective bargaining agreement during the entire term of this agreement.

5. The Teacher represents that he/she holds all certificates and other qualifications required by law to teach in the District. It being understood and agreed that this contract may be terminated if the Teacher is without certification to legally qualify him/her to hold a teacher's contract.

6. A Teacher, who has not previously attained tenure in a position other than as a classroom teacher, shall not be deemed to have tenure in such a position by virtue of this contract, but shall be deemed to have continuing tenure as an active classroom teacher.

7. The District agrees to pay the Teacher a salary in the amount of $_____ during the current school year in accordance with the current salary schedule with such deductions as are required by law and/or the collective bargaining agreement; and/or authorized by the Teacher.

8. The District agrees to provide all other compensation and fringe benefits specified by the current collective bargaining agreement and that the assignment and/or transfer of the Teacher is subject to the terms of said agreement.

In witness whereof the parties have set their hands and seals this

_____ day of _____, 20

_____ _____

Teacher Ryan Vranesich, Superintendent

CONTRACT FOR PROFESSIONAL SERVICES IN THE MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOLS

PROBATIONARY TEACHER CONTRACT FOR USE 2025- 2028

This contract entered into this ____ day of _____, 20_____ by and between the Board of Education of the School District of Melvindale-Northern Allen Park, County of Wayne, State of Michigan, (hereinafter termed the District) and _____, (hereinafter called the Teacher).

WITNESSETH:

1. The Board of Education of the School District of Melvindale-Northern Allen Park has, through formal resolution, appointed you as a probationary teacher in the public schools of the District for the ____ school year.

2. The Teacher and District recognize that wages, hours, terms and conditions of the continuing employment relationship are subject to and governed by the collective bargaining agreement between the District and the Melvindale Federation of Teachers, which for the 2022- 25 school years, is the agreement between the District and said Federation of the date of . Said collective bargaining agreement being incorporated herein by reference as though specifically fully set forth in this agreement. By accepting and signing this contract the Teacher agrees to be bound by all such terms - PAYROLL DEDUCTIONS thereof.

3. The Teacher and the District agree to obey the provisions of the School Code, including the provisions of the Tenure Act (Act 4 of the P.A. (Ex. Sess), 1937, as amended).

4. The Teacher agrees to perform duties required by law and to obey and fulfill the rules and regulations and educational programs or policies established by the District consistent with the above-mentioned collective bargaining agreement during the entire term of this agreement.

5. The Teacher represents that he/she holds all certificates and other qualifications required by law to teach in the District. It being understood and agreed that this contract may be terminated if the Teacher is without certification to legally qualifies him/her to hold a teacher's contract.

6. A Teacher, who has not previously attained tenure in a position other than as a classroom teacher, shall not be deemed to have tenure in such a position by virtue of this contract, but shall be deemed to have continuing tenure as an active classroom teacher upon completion of the appropriate probationary period.

7. The District agrees to pay the Teacher a salary in the amount of $_____ during the current school year in accordance with the current salary schedule with such deductions as are required by law and/or the collective bargaining agreement; and/or authorized by the Teacher.

8. The District agrees to provide all other compensation and fringe benefits specified by the current collective bargaining agreement and that the assignment and/or transfer of the Teacher are subject to the terms of said agreement.

In witness whereof, the parties have set their hands and seals this

_____ day of _____, 20

_____ _____

Teacher Ryan Vranesich, Superintendent

APPENDIX C

PAYROLL SCHEDULES

2025-2026

Instructional Staff

Scheduled Pay Date	21 Pays	26 Pays	Health Insurance Deductions	Voluntary Deductions Aflac, Washington National
September 5, 2025	1	1	1	1
September 19, 2025	2	2	2	2
October 3, 2025	3	3	3	3
October 17, 2025	4	4	4	4
October 31, 2025	5	5	5	5
November 14, 2025	6	6	6	6
November 28, 2025	7	7	7	7
December 12, 2025	8	8	8	8
December 26, 2025	9	9	9	9
January 9, 2026	10	10	10	10
January 23, 2026	11	11	11	11
February 6, 2026	12	12	12	12
February 20, 2026	13	13	13	13
March 6, 2026	14	14	14	14
March 20, 2026	15	15	15	15
April 3, 2026	16	16	16	16
April 17, 2026	17	17	17	17
May 1, 2026	18	18	18	18
May 15, 2026	19	19	19	19
May 29, 2026	20	20	20	20
June 12, 2026	21	21	21	
June 26, 2026		22		
July 10, 2026		23		
July 24, 2026		24		
August 7, 2026		25		
August 21, 2026		26		

2026-2027

Instructional Staff

Scheduled Pay Date	21 Pays	26 Pays	Health Insurance Deductions	Voluntary Deductions Aflac, Washington National
September 4, 2026	1	1	1	1
September 18, 2026	2	2	2	2
October 2, 2026	3	3	3	3
October 16, 2026	4	4	4	4
October 30, 2026	5	5	5	5
November 13, 2026	6	6	6	6
November 27, 2026	7	7	7	7
December 11, 2026	8	8	8	8
December 23, 2026	9	9	9	9
January 8, 2027	10	10	10	10
January 22, 2027	11	11	11	11
February 5, 2027	12	12	12	12
February 19, 2027	13	13	13	13
March 5, 2027	14	14	14	14
March 19, 2027	15	15	15	15
April 2, 2027	16	16	16	16
April 16, 2027	17	17	17	17
April 30, 2027	18	18	18	18
May 14, 2027	19	19	19	19
May 28, 2027	20	20	20	20
June 11, 2027	21	21	21	
June 25, 2027		22		
July 9, 2027		23		
July 23, 2027		24		
August 6, 2027		25		
August 20, 2027		26		

2027-2028

Instructional Staff

Scheduled Pay Date	21 Pays	26 Pays	Health Insurance Deductions	Voluntary Deductions Aflac, Washington National
September 3, 2027	1	1	1	1
September 17, 2027	2	2	2	2
October 1, 2027	3	3	3	3
October 15, 2027	4	4	4	4
October 29, 2027	5	5	5	5
November 12, 2027	6	6	6	6
November 26, 2027	7	7	7	7
December 10, 2027	8	8	8	8
December 23, 2027	9	9	9	9
January 7, 2028	10	10	10	10
January 21, 2028	11	11	11	11
February 4, 2028	12	12	12	12
February 18, 2028	13	13	13	13
March 3, 2028	14	14	14	14
March 17, 2028	15	15	15	15
March 31, 2028	16	16	16	16
April 13, 2028	17	17	17	17
April 28, 2028	18	18	18	18
May 12, 2028	19	19	19	19
May 26, 2028	20	20	20	20
June 9, 2028	21	21	21	
June 23, 2028		22		
July 7, 2028		23		
July 21, 2028		24		
August 4, 2028		25		
August 18, 2028		26		

APPENDIX D

SALARY SCHEDULES

MELNAP SALARY SCHEDULE
2025-2026

Step	BA	MA	EDS/2nd Ma(2) **/***/****	EDS/2nd MA(1) *
1	$44,982	$50,213		
2	$46,649	$52,291		
3	$49,150	$55,410		
4	$52,485	$59,568	$63,568	
5	$55,820	$63,727	$67,727	
6	$59,155	$67,886	$71,886	
7	$62,490	$72,044	$76,044	
8	$65,893	$76,224	$80,224	
9	$69,228	$80,382	$84,382	
10	$71,968	$83,581	$87,581	
11	$74,252	$85,863	$89,863	
12	$82,367	$95,071	$99,442	
15+ Longevity	$83,545	$96,231	$100,602	$104,797
20+ Longevity	$84,124	$96,810	$101,181	$105,377
25+ Longevity	$84,703	$97,391	$101,762	$105,956

*EDS/2nd MA (1) rates are only paid to teachers hired prior to 6/19/2006 who completed a second masters or EdS program by 9/1/2011.

**Any teacher on the 4th step or higher who completes a 2nd Masters, Ed. Specialist or Doctorate degree after 9/1/11 will receive compensation per the 2nd Master's salary schedule.

***Starting with the 25-26 school year, School Psychologists, Social Workers, Guidance Counselors, Speech Pathologists, Occupational Therapists, and Physical Therapists on the 4th Step or higher who have a master’s degree and at least a preliminary license in their field will receive compensation per the 2nd Master’s salary schedule

****Starting with the 25-26 school year, any teacher who has a second masters degree previously ineligible due to hire date or completion date will receive EDS/2nd Ma(2) pay corresponding to the step they would be placed on.

APPENDIX E

EXTRA CONTRACTURAL PAY SCHEDULE

Extra Contractual Pay and Stipends

HIGH SCHOOL CLUBS	Min Hours	Amount
(2) Class Coordinator - Freshman	30	$800.00
(2) Class Coordinator - Sophomore	30	$800.00
(2) Class Coordinator - Junior	30	$800.00
(2) Class Coordinator - Senior	30	$800.00
MHS Plays - Drama Club - per Play		$800.00
*Up to 12 Clubs		$800.00

MIDDLE SCHOOL CLUBS	Min Hours	Amount
*Up to 10 Clubs	30	$800.00

ELEMENTARY SCHOOL CLUBS	Min Hours	Amount
*Up to 10 Clubs	30	$800.00

***All Clubs=30-hour minimum. All clubs must be approved by Principal & Superintendent before assignment.**

INSTRUMENTAL MUSIC, VOCAL MUSIC, ART EXHIBITS

	Max Hours	Amount
All Schools	4 per hour	$50.00/hr

Maximum of 4 events per year. Remuneration for the main person responsible for the program ONLY.

DISTRICT SCHOOL IMPROVEMENT (SI)	Annual Stipend
District School Improvement Chair	$4,000.00
High School and Middle School SI	
(1) SI Chair - MHS	$1,000.00
(1) SI Chair - Strong	$1,000.00
(4) SI Committee Members	$700.00
Elementary School SI	
(1) SI Chair - Allendale	$1,000.00
(1) SI Chair - Said	$1,000.00
(4) SI Committee Members - Allendale	$700.00
(3) SI Committee Members - Said	$700.00

EXTRA CONTRACTUAL	Rate/ Amount
Summer School Teachers	$50.00/hr
IEP Only-After Hours or During Prep	$50.00/hr
Selling Prep	$50.00/hr
Before/After School Tutoring	$50.00/hr
Translation of Document	$50.00/hr
Credit Recovery Hours	$50.00/hr
Detention	$50.00/hr
MENTORS	
Teacher & Social Worker Mentor Lead	$400.00
Teacher & Social Worker Mentor - 1 Mentee	$350.00
Teacher & Social Worker Mentor - 2 Mentees	$400.00
Teacher & Social Worker Mentor - 3 Mentees	$500.00

All Teacher Mentors require 9 non-contractual hours of logged time annually; can be ½ hour increments. Does not include onboarding. All SW Mentors require 4 hours per month – 1 hour being one-on-one.

***ALL SUMMER AND/OR WEEKEND WORK (after contractual hours) INCLUDING, BUT NOT LIMITED TO:**

- How to write Curriculum
- PD for Pilot Curriculum
- Modules
- Book Studies
- Conferences and Workshops

Rate for Each ½ Day	Rate for Each Full Day
$75.00	**$150.00**

***All summer and/or weekend work must be pre-approved by the Superintendent**

Misc. Extra Contractual	Annual Stipend
District Safety Coordinator	$4,000.00
Website/Social Media Publisher/BOE Tech Support	$4,000.00
District STEM Coordinator	$3,000.00
STEM Chair (SMS Said, Allendale)	$1,500.00

APPENDIX F

LETTERS OF AGREEMENT

LETTER OF AGREEMENT
BETWEEN THE MELVINDALE NORTHERN ALLEN PARK BOARD OF EDUCATION
AND
FEDERATION OF TEACHERS LOCAL 1051

On behalf of the Melvindale Northern Allen Park Federation of Teachers and Board of Education, this agreement signifies a one-time, non-precedent setting agreement between the parties as follows:

1. The following language shall be added to the collective bargaining agreement:

> This entire agreement or specific provisions of the agreement may be rejected, modified or terminated by an emergency manager under conditions provided in the Local Government and School District Accountability Act, 2011 PA 4.

2. The Union's agreeing to this does NOT signify its acceptance of PA 4's constitutionality and will not impede the Union from initiating or being a party to actions against PA 4.

Michelle L. Kirk
Michelle Kirk, AFT President

9/25/17
Date

Timothy Purcell, AFT Treasurer

10-4-17
Date

Dr. Kimberly Soranno/Superintendent

9/25/17
Date

James Beri, President, MELNAP BOE

9/25/17
Date

2025-26-01 Limited Contractual Employment of Licensed Professionals 2025/2026 School Year
Expires: 6/30/26

LETTER OF AGREEMENT

By and between the

Melvindale-Northern Allen Park Board of Education

And the

Melvindale Federation of Teachers, Local 1051

Limited Contractual Employment of Licensed Professional Personnel by a Third Party for the 2025/2026 School Year

It is hereby agreed by and between the Melvindale-Northern Allen Park Board of Education (Employer), and the Melvindale Federation of Teachers, Local 1051 (Union), that due to the additional mental health issues caused by the pandemic and a shortage of licensed professional personnel, the Employer may contract additional licensed personnel, including but not limited to psychologists, social workers, occupational therapists and speech pathologists. The number of contracted licensed personnel at any time during the 2025/2026 school year shall be evidence based on the caseload/number of high-need students. The individuals shall be employees of a third party. The Union waives objection to the work transfer pursuant to the terms, conditions and duration of this Letter of Agreement and the provisions as follows:

1. The persons contracted through the third party shall provide services to students not to exceed the number supported by caseload and the number of students requiring services.
2. The persons contracted through the third party shall work for the duration of the 2025/2026 school year, only.
3. The persons contracted by the third party shall not be members of the bargaining unit represented by the Melvindale Federation of Teachers, Local 1051.
4. The Union waives enforcement of the relevant provisions of Article IV of the Collective Bargaining Agreement to the extent described by this Agreement.
5. This Letter of Agreement expires on June 30, 2026.

This Agreement rescinds and replaces all other Letters of Agreement relating to contractual employment of licensed professional personnel and shall be effective upon the date of signing and in full effect for the 2025/26 school year. This Agreement shall not be extended beyond the 2025/26 school year without the prior written agreement of the Federation. Any contractual provision that is not specifically amended hereby, shall continue in full force and effect.

_____
Nicole Gores, Union President

Date: _____

_____
Ryan Vranesich, Superintendent

Date: _____

_____
Mathew Rader, BOE President

Date: _____

2025-26-02 Mid-Year Retirement Payouts
Expires: 6/30/28

LETTER OF AGREEMENT

By and between the

Melvindale-Northern Allen Park Board of Education

And the

Melvindale Federation of Teachers, Local 1051

Payout at Time of Retirement and Notice Requirements

It is hereby agreed by and between the Melvindale-Northern Allen Park Board of Education (Employer), and the Melvindale Federation of Teachers, Local 1051 (Union), that:

1. The provisions contained in the Collective Bargaining Agreement (CBA) Article VII – Teachers Rights & Benefits, Section 10 – CTO/Leave, Letter m. shall be waived.

2. At the time of retirement, any member of the bargaining unit that has been employed full-time by the district for a minimum of ten (10) years shall be paid $150.00 per each day remaining in his/her bank, not to exceed one-hundred (100) days paid. There is no minimum number of days required to be in the member's sick bank to be eligible for payout.

3. In order to qualify, the bargaining unit member must notify the district at least one (1) month prior to the date of retirement, if retirement is after the conclusion of the school year.

4. For teachers retiring after the commencement of the school year, but before the conclusion of the school, retirement notice must be submitted to the Board no later than October 1st of the same school year. Exceptions shall be made at the discretion of the Superintendent on a case-by-case basis for a teacher who cannot provide advance notice due to medically-necessary retirement or other unforeseen life events or circumstances.

5. This Letter of Agreement expires on June 30, 2028.

This Agreement rescinds and replaces all other Agreements relating to payout at retirement and notice requirements. This Agreement shall remain in effect until the expiration of the current CBA, June 30, 2028. Any contractual provision that is not specifically amended hereby, shall continue in full force and effect.

_____
Nicole Gores, Union President

Date: _____

_____
Ryan Vranesich, Superintendent

Date: _____

_____
Mathew Rader, BOE President

Date: _____

APPENDIX G

TEACHER'S

CALENDAR

MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOLS
2025/2026 DISTRICT SCHOOL YEAR CALENDAR

2025	
August 19	Teacher Work Day – **No Students (K-12)**
August 20	Teacher Work Day – **No Students (K-12)**
August 21	District Professional Development Day – Full Day – **No Students (K-12)**
August 22	**No Teachers / No Students**
August 25	First Day of Classes for Students – **Half Day (K-12) Students**
August 29	**No Teachers / No Students**
September 1	**District Closed** – Labor Day
September 2	Classes Resume
September 2	One Hour Early Release - (K-12) Students
September 9	One Hour Early Release - (K-12) Students
September 11	*Said Elementary Early Release – (4-5) Students*
September 16	One Hour Early Release for DPPD - (K-12) Students
September 19	*Allendale Early Release - (K-5) Students*
September 23	One Hour Early Release - (K-12) Students
September 26	*SMS Early Release – (6-8) Students dismiss at 12:45 pm*
September 30	One Hour Early Release - (K-12) Students
October 6	District Professional Development Day – Full Day – **No Students (K-12)**
October 7	One Hour Early Release - (K-12) Students
October 14	One Hour Early Release - (K-12) Students
October 21	One Hour Early Release for DPPD - (K-12) Students
October 24	*Baby Birds Early Release – (Young 5s) Students dismiss at 1:15 pm*
October 24	*Said Elementary Early Release – (4-5) Students dismiss at 1:55 pm*
October 28	One Hour Early Release - (K-12) Students
October 31	K-12 PM Records Day – **Half Day (K-12) Students**
November 4	District Professional Development Day – Full Day – No Students (K-12)
November 11	One Hour Early Release - (K-12) Students
November 6	MHS PM & Evening Parent/Teacher Conferences – **Half Day (9-12) Students**
November 7	MHS PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (9-12) Students**
November 18	One Hour Early Release - (K-12) Students
November 19	K-8 Parent/Teacher Conferences (Evening Only)
November 20	K-5 Parent/Teacher Conferences (Evening Only)
November 20	**6-8 PM Parent/Teacher Conferences (Afternoon Only) – Half Day (6-8) Students**
November 21	K-8 PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (K-8) Students**
November 25	One Hour Early Release for DPPD- (K-12) Students
November 26	**No Teachers / No Students**
November 27-28	**District Closed** – Thanksgiving Holiday Recess
December 1	Classes Resume
December 2	One Hour Early Release - (K-12) Students
December 9	One Hour Early Release - (K-12) Students
December 16	One Hour Early Release for DPPD - (K-12) Students
December 19	**District Closed at End of Day** for Holiday Recess
2026	
January 5	Classes Resume
January 6	One Hour Early Release - (K-12) Students
January 13	One Hour Early Release – (K-12) Students
January 14	MHS Finals – **Half Day (912) Students**
January 15	MHS Finals – **Half Day (9-12) Students**
January 16	MHS Finals – **Half Day (9-12) Students**
January 19	**District Closed-MLK Day**
January 20	One Hour Early Release for DPPD- (K-12) Students
January 23	6-8 PM Records Day – **Half Day (6-8) Students**
January 27	One Hour Early Release - (K-12) Students
February 3	One Hour Early Release - (K-12) Students
February 5	6-8 Parent/Teacher Conferences (Evening Only)
February 6	6-8 Parent PM Parent/Teacher Conference – Half Day (6-8) Students
February 10	One Hour Early Release - (K-12) Students
February 16-17	**District Closed** – Mid Winter Break

February 18	Classes Resume
February 20	K-5 PM Records Day – **Half Day (K-5) Students**
February 24	One Hour Early Release for DPPD- (K-12) Students
March 3	One Hour Early Release - (K-12) Students
March 5	K-5 Parent/Teacher Conferences (Evening Only)
March 6	K-5 PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (K-5) Students**
March 10	One Hour Early Release - (K-12) Students
March 17	One Hour Early Release for DPPD- (K-12) Students
March 18	MHS PM Records Day – **Half Day (9-12) Students**
March 19-20	**District Closed – Eid al Fitr**
March 23	District Professional Development Day – **No Students K-12**
March 24	One Hour Early Release - (K-12) Students
March 26	MHS PM & Evening Parent/Teacher Conferences – **Half Day (9-12) Students**
March 27	SMS Record Day, MHS Parent/Teacher Conferences (Afternoon Only) – **Half Day (6-12) Students**
March 27	**District Closed at End of Day for Spring Break**
April 6	**District Closed – Easter Monday**
April 7	Classes Resume
April 7	One Hour Early Release - (K-12) Students
April 14	PSAT Day-Strong Middle School-**Virtual 6th and 7th**
April 14	One Hour Early Release - (K-12) Students
April 20	District Professional Development Day – Full Day – **No Students (K-12)**
April 21	One Hour Early Release fr DPPD- (K-12) Students
April 28	One Hour Early Release - (K-12) Students
May 25	**District Closed** – Memorial Day
May 26-27	**No Teachers/ No Students**
May 28	Classes Resume
May 29	K-8 PM Records Day **– Half Day (K-8) Students**
June 8	MHS Finals – **Half Day (9-12) Students**
June 9	MHS Finals – **Half Day (9-12) Students**
June 10	Placement Day (K-8) **Last Day of School** – **Half Day (K-12) Students**
June 11	Teacher Work Day

MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOLS
2026/2027 DISTRICT SCHOOL YEAR CALENDAR

2026	
August 25	Teacher Work Day – **No Students (K-12)**
August 26	Teacher Work Day – **No Students (K-12)**
August 27	District Professional Development Day – Full Day – **No Students (K-12)**
August 28	**No Teachers / No Students**
August 31	First Day of Classes for Students – **Half Day (K-12) Students**
September 4	**No Teachers / No Students**
September 7	**District Closed** – Labor Day
September 8	Classes Resume; *One Hour Early Release* - (K-12) Students
September 15	*One Hour Early Release* - (K-12) Students
September 22	*One Hour Early Release* - (K-12) Students
September 29	*One Hour Early Release* - (K-12) Student
October 5	District Professional Development Day – Full Day – **No Students (K-12)**
October 6	*One Hour Early Release* - (K-12) Students
October 13	*One Hour Early Release* - (K-12) Students
October 20	*One Hour Early Release* - (K-12) Students
October 27	*One Hour Early Release* - (K-12) Students
November 3	District Professional Development Day – Full Day – No Students (K-12)
November 6	Records Day – **Half Day (K-12) Students**
November 10	*One Hour Early Release* - (K-12) Students
November 12	MHS Parent/Teacher Conferences (Afternoon Only) – **Half Day (9-12) Students**
November 13	MHS PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (9-12) Students**
November 17	*One Hour Early Release* - (K-12) Students
November 18	K-8 Parent/Teacher Conferences (Evening Only)
November 19	K-5 Parent/Teacher Conferences (Evening Only)
November 19	6-8 Parent/Teacher Conferences (Afternoon Only) – **Half Day (6-8 Students)**
November 20	K-8 PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (K-8) Students**
November 24	*One Hour Early Release* - (K-12) Students
November 25	**No Teachers / No Students**
November 26-27	**District Closed** – Thanksgiving Holiday Recess
November 30	Classes Resume
December 1	*One Hour Early Release* - (K-12) Students
December 8	*One Hour Early Release* - (K-12) Students
December 15	*One Hour Early Release* - (K-12) Students
December 18	**District Closed at End of Day** for Holiday Recess
2027	
January 4	Classes Resume
January 5	*One Hour Early Release* - (K-12) Students
January 12	*One Hour Early Release* – (K-12) Students
January 18	**District Closed-MLK Day**
January 20	MHS Finals – **Half Day (9-12) Students**
January 21	MHS Finals – **Half Day (9-12) Students**
January 22	MHS Finals – **Half Day (9-12) Students**
January 22	6-8 PM Records Day – **Half Day (6-8) Students**
January 26	*One Hour Early Release* - (K-12) Students
February 2	*One Hour Early Release* - (K-12) Students
February 4	6-8 Parent/Teacher Conferences (Evening Only)
February 5	6-8 Parent PM Parent/Teacher Conference – **Half Day (6-8) Students**
February 9	*One Hour Early Release* - (K-12) Students
February 15-16	**District Closed** – Mid Winter Break
February 17	Classes Resume
February 19	K-5 PM Records Day – **Half Day (K-5) Students**
February 23	*One Hour Early Release* - (K-12) Students
March 2	*One Hour Early Release* - (K-12) Students
March 4	K-5 Parent/Teacher Conferences (Evening Only)
March 5	K-5 PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (K-5) Students**
March 8-9	**District Closed-Eid al Fitr**
March 10	**No Teachers/No Students**

Revised 4/13/26

March 11	Classes Resume
March 12	MHS Records Day – **Half Day (9-12) Students**
March 16	*One Hour Early Release* - (K-12) Students
March 18	*One Hour Early Release* - (K-12) Students
March 19	MHS Parent/Teacher Conferences – **Half Day (9-12) Students**
March 23	MHS Parent/Teacher Conferences – **Half Day (9-12) Students**
March 25	SMS Records Day – **Half Day (6-8 Students)**
March 26	**District Closed-Good Friday**
March 29	**District Closed through April 2nd -Spring Break**
April 5	District Professional Development Day – Full Day– **No Students (PK-12)**
April 6	Classes Resume; *One Hour Early Release* - (K-12) Students
April 13	*One Hour Early Release* - (K-12) Students
April 20	*One Hour Early Release* - (K-12) Students
April 27	One Hour Early Release - (K-12) Students
May 17	District Professional Development Day – Full Day – **No Students (PK-12)**
May 28	**No Teachers/No Students**
May 31	**District Closed** – Memorial Day
June 11	K-8 Records Day – **Half Day (K-8) Students**
June 14	MHS Finals – **Half Day (9-12) Students**
June 15	MHS Finals – **Half Day (9-12) Students**
June 16	MHS Finals - **Last Day of School** – **Half Day (PK-12) Students**
June 17	Teacher Work Day

MELVINDALE-NORTHERN ALLEN PARK PUBLIC SCHOOLS
2026/2027 DISTRICT SCHOOL YEAR CALENDAR

2026	
August 25	Teacher Work Day – **No Students (K-12)**
August 26	Teacher Work Day – **No Students (K-12)**
August 27	District Professional Development Day – Full Day – **No Students (K-12)**
August 28	**No Teachers / No Students**
August 31	First Day of Classes for Students – **Half Day (K-12) Students**
September 4	**No Teachers / No Students**
September 7	**District Closed** – Labor Day
September 8	Classes Resume; *One Hour Early Release* - (K-12) Students
September 15	*One Hour Early Release* - (K-12) Students
September 22	*One Hour Early Release* - (K-12) Students
September 29	*One Hour Early Release* - (K-12) Student
October 5	District Professional Development Day – Full Day – **No Students (K-12)**
October 6	*One Hour Early Release* - (K-12) Students
October 13	*One Hour Early Release* - (K-12) Students
October 20	*One Hour Early Release* - (K-12) Students
October 27	*One Hour Early Release* - (K-12) Students
November 3	District Professional Development Day – Full Day – No Students (K-12)
November 11	One Hour Early Release - (K-12) Students
November 6	Records Day – **Half Day (K-12) Students**
November 10	*One Hour Early Release* - (K-12) Students
November 11	MHS Parent/Teacher Conferences (Evening Only)
November 12	MHS Parent/Teacher Conferences (Evening Only)
November 13	MHS PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (9-12) Students**
November 17	*One Hour Early Release* - (K-12) Students
November 18	K-8 Parent/Teacher Conferences (Evening Only)
November 19	K-5 Parent/Teacher Conferences (Evening Only)
November 19	6-8 Parent/Teacher Conferences (Afternoon Only) – **Half Day (6-8 Students)**
November 20	K-8 PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (K-8) Students**
November 24	*One Hour Early Release* - (K-12) Students
November 25	**No Teachers / No Students**
November 26-27	**District Closed** – Thanksgiving Holiday Recess
November 30	Classes Resume
December 1	*One Hour Early Release* - (K-12) Students
December 8	*One Hour Early Release* - (K-12) Students
December 15	*One Hour Early Release* - (K-12) Students
December 18	**District Closed at End of Day** for Holiday Recess
2027	
January 4	Classes Resume
January 5	*One Hour Early Release* - (K-12) Students
January 12	*One Hour Early Release* – (K-12) Students
January 13	MHS Finals – **Half Day (912) Students**
January 14	MHS Finals – **Half Day (9-12) Students**
January 15	MHS Finals – **Half Day (9-12) Students**
January 18	**District Closed-MLK Day**
January 19	*One Hour Early Release* - (K-12) Students
January 22	6-8 PM Records Day – **Half Day (6-8) Students**
January 26	*One Hour Early Release* - (K-12) Students
February 2	*One Hour Early Release* - (K-12) Students
February 4	6-8 Parent/Teacher Conferences (Evening Only)
February 5	6-8 Parent PM Parent/Teacher Conference – **Half Day (6-8) Students**
February 9	*One Hour Early Release* - (K-12) Students
February 15-16	**District Closed** – Mid Winter Break
February 17	Classes Resume
February 19	K-5 PM Records Day – **Half Day (K-5) Students**
February 23	*One Hour Early Release* - (K-12) Students
March 2	*One Hour Early Release* - (K-12) Students
March 4	K-5 Parent/Teacher Conferences (Evening Only)

March 5	K-5 PM Parent/Teacher Conferences (Afternoon Only) – **Half Day (K-5) Students**
March 8-9	**District Closed-Eid al Fitr**
March 10	**No Teachers/No Students**
March 11	Classes Resume
March 16	*One Hour Early Release* - (K-12) Students
March 23	*One Hour Early Release* - (K-12) Students
March 25	SMS/MHS Records Day – **Half Day (6-12 Students)**
March 26	**District Closed-Good Friday**
March 29	**District Closed through April 2nd -Spring Break**
April 5	District Professional Development Day – Full Day– **No Students (PK-12)**
April 6	Classes Resume; *One Hour Early Release* - (K-12) Students
April 8	MHS Parent/Teacher Conferences – **Half Day (9-12) Students**
April 9	MHS Parent/Teacher Conferences – **Half Day (9-12) Students**
April 13	*One Hour Early Release* - (K-12) Students
April 20	*One Hour Early Release* - (K-12) Students
April 27	One Hour Early Release - (K-12) Students
May 17	District Professional Development Day – Full Day – **No Students (PK-12)**
May 28	**No Teachers/No Students**
May 31	**District Closed** – Memorial Day
June 4	K-8 Records Day – **Half Day (K-8) Students**
June 11	Elementary Placement Day – **Half Day (K-5) Students**
June 14	MHS Finals – **Half Day (9-12) Students**
June 15	MHS Finals – **Half Day (9-12) Students**
June 16	MHS Finals - **Last Day of School** – **Half Day (PK-12) Students**
June 17	Teacher Work Day

APPENDIX H

HEALTH INSURANCE BENEFIT SUMMARIES

Michigan Conference of Teamsters Welfare Fund



Schedule of Benefits
Benefit Package 1360

Date Inquired About: 8/29/2025
Today's Date: 8/29/2025

Effective April 2025

Michigan Conference of Teamsters Welfare Fund (MCTWF)
Benefit Package 1360
SCHEDULE OF BENEFITS

New SOA Medical Benefit	BCBS PPO Network	Non-BCBS PPO Network
Annual Deductible	None	None
Annual Out of Pocket Maximum includes medical copay and coinsurance amounts. MCTWF complies with the Affordable Care Act out-of-pocket cost limits*	$2,000 per family	$4,000 per family
In-Patient Hospital Expenses	Covered 100% of CC after $250 copay for up to 365 days semi-private room or private room if medically necessary	Covered 90%** of MAB after $250 copay for up to 365 days semi-private room or private room if medically necessary
Hospital Emergency Expenses (must meet criteria)	Covered 100% of CC after $75** copay (waived if admitted)	Covered 100% of MAB after $75** copay (waived if admitted)
Mental Health & Substance Use Disorder Benefits (must receive prior authorization for inpatient services by calling BCBS at 800-762-2382)	**Inpatient Hospital:**Covered in full after $250 copay per admission. **Inpatient Physician:**Covered in full **Outpatient Physician:**$15** copay	**Inpatient Hospital:**Covered 100% of MAB after $250 copay per admission. **Inpatient Physician:**Covered 80%** of MAB **Outpatient Physician:**Covered 60%** of MAB
Surgical Expenses	Covered 100% of CC	Covered 90%** of MAB
Specified Organ Transplant Program Expenses	Covered 100% of CC. Must use a designated facility.	Covered 100% of CC. Must use a designated facility.
Maternity Expenses Pre/Post Natal Delivery	Covered 100% of CC	Covered 90%** of MAB
Anesthesia Expenses	Covered 100% of CC	Covered 90%** of MAB
Ambulance Expenses Ground/Air/Water	Covered 100% of CC	Covered 100% MAB
X-ray and Diagnostic Testing Expenses	Covered 100% of CC	Covered 90%** of MAB
Laboratory Expenses Fluids/Pathology/Diagnostic Tests	Covered 100% of CC	Covered 90%** of MAB
Physician Charges Inpatient Outpatient Primary Care Visit Outpatient Specialist Visit Outpatient Urgent Care Visit MDLIVE Telehealth Consultation	Covered 100% of CC $15** copay $30** copay $35** copay $0 copay ($10** copay waived through 03/31/26).	Covered 80%** of MAB Covered 60%** of MAB Covered 60%** of MAB Covered 60%** of MAB Not Covered
Wellness Benefit Physical / GYN Exam / Well Child Exam	Covered 100% of CC	Covered 60%** of MAB
Wellness Benefit Pap Smear Screening & Mammogram Screening	Covered 100% of CC	Covered 90%** of MAB
Wellness Benefit Child Immunization / Adult Flu Vaccination	Covered 100% of CC	Covered 80%** of MAB
Injection Expenses	Covered 90%** of CC	Covered 80%** of MAB
Chiropractic Expenses	24 spinal manipulations per person annually covered 80% of CC. One mechanical traction per day only with spinal manipulation covered under *Physical, Speech & Occupational Therapy Expenses*. One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under *Physician Charges - Outpatient/Office Visit*.	24 spinal manipulations per person annually covered 70% of MAB. One mechanical traction per day only with spinal manipulation covered under *Physical, Speech & Occupational Therapy Expenses*. One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under *Physician Charges - Outpatient/Office Visit.*
Hearing Aid Expenses	Covered 100% of CC, up to $1,500 per person, per ear every 2 years	Covered 100% of MAB, up to $1,500 per person, per ear every 2 years
Outpatient Cancer Treatment (e.g. chemotherapy & radiation therapy)	Covered 90%** of CC	Covered 80%** of MAB
Physical, Speech & Occupational Therapy Expenses	Covered 75%** of CC	Covered 65%** of MAB

New SOA Medical Benefit	BCBS PPO Network	Non-BCBS PPO Network
Home Health Care Expenses	Covered 90%** of CC	Covered 90%** of MAB
Skilled Nursing Facility Expenses	100% eligible expenses for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.	100% eligible expenses for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.
Hospice Care Expenses	Covered 100% of CC	Covered 100% of MAB
Durable Medical Equipment and Medical Supplies Expenses	Covered 90%** of CC	Covered 90%** of MAB
Prosthetic Devices and Orthotics Expenses	Covered 75%** of CC	Covered 75%** of MAB
Survivor Health Benefits	Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant's MCTWF participating group.	Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant's MCTWF participating group.

New Rx2 Prescription Drug Benefit	Caremark Pharmacy Network			
	Covered in full after the below applicable copay at a participating retail or mail order pharmacy.			
	Retail & Mail Up to 34 days	Retail 90 & Mail 35 - 60 days	Retail 90 61 - 90 days	Mail 61 - 90 days
Generic	$10 copay	$20 copay	$30 copay	$20 copay
Preferred Brand	$20 copay	$40 copay	$60 copay	$45 copay
Non-Preferred Brand	$35 copay	$70 copay	$105 copay	$80 copay

Dental Benefit	Blue Dental Network	Non-Blue Dental Network
Dental Package 1	**Dental:** Class I & II covered in full; Class III 85% of CC. Annual maximum $2,000 per person. **Orthodontic:** 85% of CC up to $3,500 lifetime per adult/child.	**Dental:** Class I & II 100% of MAB; Class III 85% of MAB. Annual maximum $2,000 per person. **Orthodontic:**50% of MAB up to $2,000 lifetime per child.

Standard Vision Benefit	EyeMed Vision Network	Non-EyeMed Vision Network
Vision	One exam and one vision correction option[1] per person per calendar year. Exam 100% of CC. Frames covered up to retail value of $150 (or up to retail value of $200 when using an EyeMed PLUS participating provider), you are responsible for any charges in excess after a 20% discount. 100% of CC for pair of clear plastic single, bifocal, trifocal or lenticular lenses. 100% of CC for progressive lenses after a copay of $42 for Standard lenses, $72 for Premium Tier 1 lenses, $82 for Premium Tier 2 lenses, $107 for Premium Tier 3 lenses, or $42 plus 80% of charges less $120 allowance for Premium Tier 4 lenses. 100% of CC per pair of polycarbonate lenses under age 19. Up to $120 for contact lenses (or up to $170 when using an EyeMed PLUS participating provider); you are responsible for any charges in excess after a 15% discount for conventional contact lenses (no discount for disposable contact lenses,). $20 additional contact lens allowance when lenses are purchased through contactsdirect.com. 100% of CC for contact lens fitting; you are responsible up to $40 for standard contact lens fitting and follow-up, or for the retail price less 10% for premium contacts lens fitting and follow-up. Up to $250 per eye per lifetime for laser vision correction (Lasik or PRK) from U.S. Laser Network; you are responsible for any charges in excess after a 15% discount of CC or 5% off the promotional price (whichever is lower). [1] A vision correction option is defined as either (a) one pair of lenses and frames, whether purchased together or separately, (b) contact lenses and fitting, or (c) laser vision correction for one or both eyes. Note: Coverage for one such annual vision option cannot be later replaced with coverage for another vision option.	One exam and one vision correction option[1] per person per calendar year. Exam up to $50. Frames up to $75. Up to $50 for pair of clear plastic single lenses, up to $60 for pair of bifocal lenses, up to $70 for pair of trifocal lenses, and up to $70 for pair of lenticular lenses. No coverage for progressive lenses. Up to $80 for contact lenses. No coverage for contact lens fitting. Up to $250 per eye per lifetime for laser vision correction. [1] A vision correction option is defined as either (a) one pair of lenses and frames, whether purchased together or separately, (b) contact lenses and fitting, or (c) laser vision correction for one or both eyes. Note: Coverage for one such annual vision option cannot be later replaced with coverage for another vision option.

Other Benefit(s)	Coverage
Benefit Bank Weeks	Receive 6 benefit bank weeks for the period of 04/01/2024 through 03/31/2027.***

CC (Contracted Charges) means the agreed upon fees between MCTWF and in-network providers.

MAB (Maximum Allowable Benefit) means the portion of the amount billed by an out-of-network provider that has been established as the benefit package maximum payable amount, subject to deductible, coinsurance and co-payments.

* In accordance with the Affordable Care Act, effective January 1, 2017, all MCTWF Actives Plan medical and prescription drug benefits combined in-network out-of-pocket costs are subject to calendar year limits. Out-of-pocket costs refer to deductibles, copay and coinsurance amounts (but not contribution payments, or out-of-network cost-sharing or balance bill payments). Once a calendar year limit is reached, coverage must be provided for the balance of the year without further out-of-pocket costs for in-network medical and prescription drug benefits. The limits for 2025 are $9,200 per individual and $18,400 per family member. Accumulations toward these statutory out-of-pocket cost limits are tracked on each MCTWF Explanation of Benefits (EOB) form and in each MCTWF Participant Portal account.
** The co-payments and/or coinsurance payments for these services apply toward the annual out-of-pocket maximum.
*** Participant receives the noted 6 weeks except in cases where a different arrangement was approved by MCTWF, or the participant is contributed on under a MCTWF benefit package with seasonal eligibility requirements, in which case they do not receive benefit bank weeks.

Eligibility for auto-related accidental injuries or illnesses under your MCTWF benefit package will be available only to the extent that claims resulting from the accident are in excess of the greater of (1) the required insurance coverage or other financial protection required under applicable state law, or (2) the benefit limits of any other insurance under which the individual is entitled to coverage. MCTWF will provide benefits pursuant to a signed *MCTWF Assignment, Subrogation and Reimbursement Agreement*, contingent upon the submission of proof that benefits have been exhausted through the auto carrier and/or other insurance available. MCTWF does not provide Qualified Health Coverage.

If you are the operator or occupant of a rental vehicle and other medical coverage is available, no MCTWF benefits will be paid for auto-related accidental injuries or illnesses.

This Schedule of Benefits is not a full statement of covered services under your benefit package. As a general rule, all procedures or services not deemed experimental by the medical community are covered. Contact MCTWF's Member Services Call Center for any benefit questions you may have.

Michigan Conference of Teamsters Welfare Fund
2700 Trumbull Avenue, Detroit, Michigan 48216
(313) 964-2400 or (800) 572-7687
Alternative Outage Number (800) 482-2219
www.mctwf.org

Michigan Conference of Teamsters Welfare Fund



Schedule of Benefits
Benefit Package 1361

Date Inquired About: 8/29/2025
Today's Date: 8/29/2025

Effective April 2025

Michigan Conference of Teamsters Welfare Fund (MCTWF)
Benefit Package 1361
SCHEDULE OF BENEFITS

New Key 2a Medical Benefit	BCBS PPO Network	Non-BCBS PPO Network
Annual Deductible	$100 per individual $200 per family	$300 per individual $600 per family
Annual Out of Pocket Maximum includes medical copay and coinsurance amounts. MCTWF complies with the Affordable Care Act out-of-pocket cost limits*	$1,500 per individual in excess of deductible $3,000 per family in excess of deductible	$3,000 per individual in excess of deductible $6,000 per family in excess of deductible
In-Patient Hospital Expenses	Covered 85%** of CC subject to deductible for up to 365 days semi-private room or private room if medically necessary	Covered 75%** of MAB subject to deductible for up to 365 days semi-private room or private room if medically necessary
Hospital Emergency Expenses (must meet criteria)	Covered 100% of CC after $100** copay (waived if admitted)	Covered 100% of MAB after $100** copay (waived if admitted)
Mental Health & Substance Use Disorder Benefits (must receive prior authorization for inpatient services by calling BCBS at 800-762-2382)	**Inpatient Hospital:**Covered 85%** of CC subject to deductible **Inpatient Physician:**Covered 85%** of CC subject to deductible **Outpatient Physician:**$20** copay	**Inpatient Hospital:**Covered 75%** of MAB subject to deductible **Inpatient Physician:**Covered 75%** of MAB subject to deductible **Outpatient Physician:**Covered 70%** of MAB subject to deductible
Surgical Expenses	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible
Specified Organ Transplant Program Expenses	Covered 100% of CC. Must use a designated facility.	Covered 100% of CC. Must use a designated facility.
Maternity Expenses Pre/Post Natal Delivery	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible
Anesthesia Expenses	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible
Ambulance Expenses Ground/Air/Water	Covered 85%** of CC subject to deductible	Covered 85%** of MAB subject to deductible
X-ray and Diagnostic Testing Expenses	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible
Laboratory Expenses Fluids/Pathology/Diagnostic Tests	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible
Physician Charges Inpatient Outpatient Primary Care Visit Outpatient Specialist Visit Outpatient Urgent Care Visit MDLIVE Telehealth Consultation	Covered 85%** of CC subject to deductible $20** copay $40** copay $45** copay $0 copay ($10** copay waived through 03/31/26)	Covered 75%** of MAB subject to deductible Covered 70%** of MAB subject to deductible Covered 70%** of MAB subject to deductible Covered 70%** of MAB subject to deductible Not Covered
Wellness Benefit Physical / GYN Exam / Well Child Exam	Covered 100% of CC Deductible & coinsurance waived	Covered 75%** of MAB subject to deductible
Wellness Benefit Pap Smear Screening & Mammogram Screening	Covered 100% of CC Deductible & coinsurance waived	Covered 75%** of MAB subject to deductible
Wellness Benefit Child Immunization / Adult Flu Vaccination	Covered 100% of CC Deductible & coinsurance waived	Covered 75%** of MAB subject to deductible
Injection Expenses	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible
Chiropractic Expenses	24 spinal manipulations per person annually covered 80% of CC. One mechanical traction per day only with spinal manipulation covered under *Physical, Speech & Occupational Therapy Expenses*. One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under *Physician Charges - Outpatient/Office Visit*.	24 spinal manipulations per person annually covered 70% of MAB. One mechanical traction per day only with spinal manipulation covered under *Physical, Speech & Occupational Therapy Expenses*. One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under *Physician Charges - Outpatient/Office Visit.*
Hearing Aid Expenses	Covered 85%** of CC subject to deductible, up to $1,500 per person, per ear every 2 years	Covered 85%** of MAB subject to deductible, up to $1,500 per person, per ear every 2 years
Outpatient Cancer Treatment (e.g. chemotherapy & radiation therapy)	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible

New Key 2a Medical Benefit	BCBS PPO Network	Non-BCBS PPO Network
Physical, Speech & Occupational Therapy Expenses	Covered 85%** of CC subject to deductible	Covered 75%** of MAB subject to deductible
Home Health Care Expenses	Covered 85%** of CC subject to deductible	Covered 85%** of MAB subject to deductible
Skilled Nursing Facility Expenses	85%** eligible expenses subject to deductible for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.	85%** eligible expenses subject to deductible for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.
Hospice Care Expenses	Covered 85%** of CC subject to deductible	Covered 85%** of MAB subject to deductible
Durable Medical Equipment and Medical Supplies Expenses	Covered 85%** of CC subject to deductible	Covered 85%** of scheduled amount subject to deductible
Prosthetic Devices and Orthotics Expenses	Covered 85%** of CC subject to deductible	Covered 85%** of MAB subject to deductible
Survivor Health Benefits	Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant's MCTWF participating group.	Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant's MCTWF participating group.

New Rx2 Prescription Drug Benefit	Caremark Pharmacy Network			
	Covered in full after the below applicable copay at a participating retail or mail order pharmacy.			
	Retail & Mail Up to 34 days	Retail 90 & Mail 35 - 60 days	Retail 90 61 - 90 days	Mail 61 - 90 days
Generic	$10 copay	$20 copay	$30 copay	$20 copay
Preferred Brand	$20 copay	$40 copay	$60 copay	$45 copay
Non-Preferred Brand	$35 copay	$70 copay	$105 copay	$80 copay

Dental Benefit	Blue Dental Network	Non-Blue Dental Network
Dental Package 1	**Dental:** Class I & II covered in full; Class III 85% of CC. Annual maximum $2,000 per person. **Orthodontic:** 85% of CC up to $3,500 lifetime per adult/child.	**Dental:** Class I & II 100% of MAB; Class III 85% of MAB. Annual maximum $2,000 per person. **Orthodontic:**50% of MAB up to $2,000 lifetime per child.

Standard Vision Benefit	EyeMed Vision Network	Non-EyeMed Vision Network
Vision	One exam and one vision correction option[1] per person per calendar year. Exam 100% of CC. Frames covered up to retail value of $150 (or up to retail value of $200 when using an EyeMed PLUS participating provider), you are responsible for any charges in excess after a 20% discount. 100% of CC for pair of clear plastic single, bifocal, trifocal or lenticular lenses. 100% of CC for progressive lenses after a copay of $42 for Standard lenses, $72 for Premium Tier 1 lenses, $82 for Premium Tier 2 lenses, $107 for Premium Tier 3 lenses, or $42 plus 80% of charges less $120 allowance for Premium Tier 4 lenses. 100% of CC per pair of polycarbonate lenses under age 19. Up to $120 for contact lenses (or up to $170 when using an EyeMed PLUS participating provider); you are responsible for any charges in excess after a 15% discount for conventional contact lenses (no discount for disposable contact lenses,). $20 additional contact lens allowance when lenses are purchased through contactsdirect.com. 100% of CC for contact lens fitting; you are responsible up to $40 for standard contact lens fitting and follow-up, or for the retail price less 10% for premium contacts lens fitting and follow-up. Up to $250 per eye per lifetime for laser vision correction (Lasik or PRK) from U.S. Laser Network; you are responsible for any charges in excess after a 15% discount of CC or 5% off the promotional price (whichever is lower). [1] A vision correction option is defined as either (a) one pair of lenses and frames, whether purchased together or separately, (b) contact lenses and fitting, or (c) laser vision correction for one or both eyes. Note: Coverage for one such annual vision option cannot be later replaced with coverage for another vision option.	One exam and one vision correction option[1] per person per calendar year. Exam up to $50. Frames up to $75. Up to $50 for pair of clear plastic single lenses, up to $60 for pair of bifocal lenses, up to $70 for pair of trifocal lenses, and up to $70 for pair of lenticular lenses. No coverage for progressive lenses. Up to $80 for contact lenses. No coverage for contact lens fitting. Up to $250 per eye per lifetime for laser vision correction. [1] A vision correction option is defined as either (a) one pair of lenses and frames, whether purchased together or separately, (b) contact lenses and fitting, or (c) laser vision correction for one or both eyes. Note: Coverage for one such annual vision option cannot be later replaced with coverage for another vision option.

Other Benefit(s)	Coverage
Benefit Bank Weeks	Receive 6 benefit bank weeks for the period of 04/01/2024 through 03/31/2027.***

CC (Contracted Charges) means the agreed upon fees between MCTWF and in-network providers.

MAB (Maximum Allowable Benefit) means the portion of the amount billed by an out-of-network provider that has been established as the benefit package maximum payable amount, subject to deductible, coinsurance and co-payments.

* In accordance with the Affordable Care Act, effective January 1, 2017, all MCTWF Actives Plan medical and prescription drug benefits combined in-network out-of-pocket costs are subject to calendar year limits. Out-of-pocket costs refer to deductibles, copay and coinsurance amounts (but not contribution payments, or out-of-network cost-sharing or balance bill payments). Once a calendar year limit is reached, coverage must be provided for the balance of the year without further out-of-pocket costs for in-network medical and prescription drug benefits. The limits for 2025 are $9,200 per individual and $18,400 per family member. Accumulations toward these statutory out-of-pocket cost limits are tracked on each MCTWF Explanation of Benefits (EOB) form and in each MCTWF Participant Portal account.
** The co-payments and/or coinsurance payments for these services apply toward the annual out-of-pocket maximum.
*** Participant receives the noted 6 weeks except in cases where a different arrangement was approved by MCTWF, or the participant is contributed on under a MCTWF benefit package with seasonal eligibility requirements, in which case they do not receive benefit bank weeks.

Eligibility for auto-related accidental injuries or illnesses under your MCTWF benefit package will be available only to the extent that claims resulting from the accident are in excess of the greater of (1) the required insurance coverage or other financial protection required under applicable state law, or (2) the benefit limits of any other insurance under which the individual is entitled to coverage. MCTWF will provide benefits pursuant to a signed *MCTWF Assignment, Subrogation and Reimbursement Agreement*, contingent upon the submission of proof that benefits have been exhausted through the auto carrier and/or other insurance available. MCTWF does not provide Qualified Health Coverage.

If you are the operator or occupant of a rental vehicle and other medical coverage is available, no MCTWF benefits will be paid for auto-related accidental injuries or illnesses.

This Schedule of Benefits is not a full statement of covered services under your benefit package. As a general rule, all procedures or services not deemed experimental by the medical community are covered. Contact MCTWF's Member Services Call Center for any benefit questions you may have.

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Alternative Outage Number (800) 482-2219
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Michigan Conference of Teamsters Welfare Fund



Schedule of Benefits
Benefit Package 1362

Date Inquired About: 8/29/2025
Today's Date: 8/29/2025

Effective April 2025

Michigan Conference of Teamsters Welfare Fund (MCTWF)
Benefit Package 1362
SCHEDULE OF BENEFITS

New Key 3a Medical Benefit	BCBS PPO Network	Non-BCBS PPO Network
Annual Deductible	$500 per individual $1,500 per family	$1,000 per individual $3,000 per family
Annual Out of Pocket Maximum includes medical copay and coinsurance amounts. MCTWF complies with the Affordable Care Act out-of-pocket cost limits*	$2,500 per individual in excess of deductible $5,000 per family in excess of deductible	$5,000 per individual in excess of deductible $10,000 per family in excess of deductible
In-Patient Hospital Expenses	Covered 80%** of CC subject to deductible for up to 365 days semi-private room or private room if medically necessary	Covered 60%** of MAB subject to deductible for up to 365 days semi-private room or private room if medically necessary
Hospital Emergency Expenses (must meet criteria)	Covered 100% of CC after $125** copay (waived if admitted)	Covered 100% of MAB after $125** copay (waived if admitted)
Mental Health & Substance Use Disorder Benefits (must receive prior authorization for inpatient services by calling BCBS at 800-762-2382)	**Inpatient Hospital:** Covered 80%** of CC subject to deductible **Inpatient Physician:** Covered 80%** of CC subject to deductible **Outpatient Physician:**$25** copay	**Inpatient Hospital:** Covered 60%** of MAB subject to deductible **Inpatient Physician:**: Covered 60%** of MAB subject to deductible **Outpatient Physician:** Covered 60%** of MAB subject to deductible
Surgical Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Specified Organ Transplant Program Expenses	Covered 100% of CC. Must use a designated facility.	Covered 100% of CC. Must use a designated facility.
Maternity Expenses Pre/Post Natal Delivery	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Anesthesia Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Ambulance Expenses Ground/Air/Water	Covered 80%** of CC subject to deductible	Covered 80%** of MAB subject to deductible
X-ray and Diagnostic Testing Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Laboratory Expenses Fluids/Pathology/Diagnostic Tests	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Physician Charges Inpatient Outpatient Primary Care Visit Outpatient Specialist Visit Outpatient Urgent Care Visit MDLIVE Telehealth Consultation	Covered 80%** of CC subject to deductible $25** copay $50** copay $55** copay $0 copay ($10** copay waived through 03/31/26)	Covered 60%** of MAB subject to deductible Covered 60%** of MAB subject to deductible Covered 60%** of MAB subject to deductible Covered 60%** of MAB subject to deductible Not Covered
Wellness Benefit Physical / GYN Exam / Well Child Exam	Covered 100% of CC Deductible & coinsurance waived	Covered 60%** of MAB subject to deductible
Wellness Benefit Pap Smear Screening & Mammogram Screening	Covered 100% of CC Deductible & coinsurance waived	Covered 60%** of MAB subject to deductible
Wellness Benefit Child Immunization / Adult Flu Vaccination	Covered 100% of CC Deductible & coinsurance waived	Covered 60%** of MAB subject to deductible
Injection Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Chiropractic Expenses	24 spinal manipulations per person annually covered 80% of CC. One mechanical traction per day only with spinal manipulation covered under *Physical, Speech & Occupational Therapy Expenses*. One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under *Physician Charges - Outpatient/Office Visit*.	24 spinal manipulations per person annually covered 60% of MAB. One mechanical traction per day only with spinal manipulation covered under *Physical, Speech & Occupational Therapy Expenses*. One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under *Physician Charges - Outpatient/Office Visit*.
Hearing Aid Expenses	Covered 80%** of CC subject to deductible, up to $1,500 per person, per ear every 2 years	Covered 80%** of MAB subject to deductible, up to $1,500 per person, per ear every 2 years
Outpatient Cancer Treatment (e.g. chemotherapy & radiation therapy)	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible

New Key 3a Medical Benefit	BCBS PPO Network	Non-BCBS PPO Network
Physical, Speech & Occupational Therapy Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Home Health Care Expenses	Covered 80%** of CC subject to deductible	Covered 80%** of MAB subject to deductible
Skilled Nursing Facility Expenses	80%** eligible expenses subject to deductible for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.	80%** eligible expenses subject to deductible for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.
Hospice Care Expenses	Covered 80%** of CC subject to deductible	Covered 80%** of MAB subject to deductible
Durable Medical Equipment and Medical Supplies Expenses	Covered 80%** of CC subject to deductible	Covered 80%** of scheduled amount subject to deductible
Prosthetic Devices and Orthotics Expenses	Covered 80%** of CC subject to deductible	Covered 80%** of MAB subject to deductible
Survivor Health Benefits	Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant's MCTWF participating group.	Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant's MCTWF participating group.

New Rx2 Prescription Drug Benefit	Caremark Pharmacy Network			
	Covered in full after the below applicable copay at a participating retail or mail order pharmacy.			
	Retail & Mail Up to 34 days	Retail 90 & Mail 35 - 60 days	Retail 90 61 - 90 days	Mail 61 - 90 days
Generic	$10 copay	$20 copay	$30 copay	$20 copay
Preferred Brand	$20 copay	$40 copay	$60 copay	$45 copay
Non-Preferred Brand	$35 copay	$70 copay	$105 copay	$80 copay

Dental Benefit	Blue Dental Network	Non-Blue Dental Network
Dental Package 1	**Dental:** Class I & II covered in full; Class III 85% of CC. Annual maximum $2,000 per person. **Orthodontic:** 85% of CC up to $3,500 lifetime per adult/child.	**Dental:** Class I & II 100% of MAB; Class III 85% of MAB. Annual maximum $2,000 per person. **Orthodontic:**50% of MAB up to $2,000 lifetime per child.

Standard Vision Benefit	EyeMed Vision Network	Non-EyeMed Vision Network
Vision	One exam and one vision correction option[1] per person per calendar year. Exam 100% of CC. Frames covered up to retail value of $150 (or up to retail value of $200 when using an EyeMed PLUS participating provider), you are responsible for any charges in excess after a 20% discount. 100% of CC for pair of clear plastic single, bifocal, trifocal or lenticular lenses. 100% of CC for progressive lenses after a copay of $42 for Standard lenses, $72 for Premium Tier 1 lenses, $82 for Premium Tier 2 lenses, $107 for Premium Tier 3 lenses, or $42 plus 80% of charges less $120 allowance for Premium Tier 4 lenses. 100% of CC per pair of polycarbonate lenses under age 19. Up to $120 for contact lenses (or up to $170 when using an EyeMed PLUS participating provider); you are responsible for any charges in excess after a 15% discount for conventional contact lenses (no discount for disposable contact lenses,). $20 additional contact lens allowance when lenses are purchased through contactsdirect.com. 100% of CC for contact lens fitting; you are responsible up to $40 for standard contact lens fitting and follow-up, or for the retail price less 10% for premium contacts lens fitting and follow-up. Up to $250 per eye per lifetime for laser vision correction (Lasik or PRK) from U.S. Laser Network; you are responsible for any charges in excess after a 15% discount of CC or 5% off the promotional price (whichever is lower). [1] A vision correction option is defined as either (a) one pair of lenses and frames, whether purchased together or separately, (b) contact lenses and fitting, or (c) laser vision correction for one or both eyes. Note: Coverage for one such annual vision option cannot be later replaced with coverage for another vision option.	One exam and one vision correction option[1] per person per calendar year. Exam up to $50. Frames up to $75. Up to $50 for pair of clear plastic single lenses, up to $60 for pair of bifocal lenses, up to $70 for pair of trifocal lenses, and up to $70 for pair of lenticular lenses. No coverage for progressive lenses. Up to $80 for contact lenses. No coverage for contact lens fitting. Up to $250 per eye per lifetime for laser vision correction. [1] A vision correction option is defined as either (a) one pair of lenses and frames, whether purchased together or separately, (b) contact lenses and fitting, or (c) laser vision correction for one or both eyes. Note: Coverage for one such annual vision option cannot be later replaced with coverage for another vision option.

Other Benefit(s)	Coverage
Benefit Bank Weeks	Receive 6 benefit bank weeks for the period of 04/01/2024 through 03/31/2027.***

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** The co-payments and/or coinsurance payments for these services apply toward the annual out-of-pocket maximum.

*** Participant receives the noted 6 weeks except in cases where a different arrangement was approved by MCTWF, or the participant is contributed on under a MCTWF benefit package with seasonal eligibility requirements, in which case they do not receive benefit bank weeks.

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Michigan Conference of Teamsters Welfare Fund



Schedule of Benefits
Benefit Package 123

Date Inquired About: 8/29/2025
Today's Date: 8/29/2025

Effective January 2025

Michigan Conference of Teamsters Welfare Fund (MCTWF)
Benefit Package 123
SCHEDULE OF BENEFITS

Dental Benefit	Blue Dental Network	Non-Blue Dental Network
Dental Package 1	**Dental:** Class I & II covered in full; Class III 85% of CC. Annual maximum $2,000 per person. **Orthodontic:** 85% of CC up to $3,500 lifetime per adult/child.	**Dental:** Class I & II 100% of MAB; Class III 85% of MAB. Annual maximum $2,000 per person. **Orthodontic:**50% of MAB up to $2,000 lifetime per child.
Standard Vision Benefit	**EyeMed Vision Network**	**Non-EyeMed Vision Network**
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