

**CENTREVILLE PUBLIC SCHOOLS
CUSTODIAL
TERMS OF EMPLOYMENT
2006-2010**

ARTICLE I

PURPOSE

1.1 Purpose. The general purpose of this agreement is to set forth the terms and conditions of employment for the members of the custodial staff.

ARTICLE II

COMPENSATION

2.1 Basic Compensation.

Basic Compensation For. 2007-2010 The basic compensation for the 2007-2010 school year for custodial employees shall be as set forth below:

See addendum for pay grids thru 2011.

Substitute pay is 81% of base pay.

All probationary employees will be compensated at base rate for their 90-day probationary period.

For the 2007-08 and 2008-09 school years the contract will be open for wages and health insurance only.

All custodians will move up a step on 1 July - not date of hire.

Note: For regularly scheduled full-time maintenance position workers, an additional \$.35 per hour will be added to the appropriate experience step.

2.2 Initial Compensation. The initial placement of a custodian on the compensation schedule shall be determined by the Board on the basis of such staff person's experience. The Board may grant up to two (2) years of credit on the compensation schedule for related work experience.

2.3. Salary Deduction. Salary deduction for time lost shall be computed as follows: the employee's yearly salary divided by the number of paid days per year.

2.4 Pay Periods. All personnel may receive their pay over 26 pays. Custodial employees who are scheduled to work the evening shift of a Friday that is a pay day, may pick up their check in the business office after 4:00 p.m. on Thursday but may NOT cash or deposit the check until Friday. Anyone who cashes/deposits their check prior to Friday will lose the Thursday check pick-up privilege.

ARTICLE III

WORKING CONDITIONS AND HOURS

3.1 Supervision. All employees shall be directly responsible to their immediate supervisor and as such shall carry out duties assigned to them. All employees are ultimately responsible to the Superintendent.

3.2 Work Day/Week/Year. The work day/week/year for custodian shall be as follows:

3.21 Workday. The normal workday shall be eight (8) hours per day. These hours, unless otherwise determined, shall be worked between the hours of 6:30 a.m. and 11:30 p.m. In addition to the eight hour work day, there will be a one-half (1/2) hour uninterrupted unpaid lunch. (Lunch hours will be scheduled by the Supervisor.)

Employees who work an eight (8) hour day will be provided a fifteen (15) minute break in the morning and in the afternoon. (Breaks will be scheduled by the administration.) Pay will be based on eight (8) hours per day, forty (40) hours per week.

3.22 Work Year. Twelve (12) month employees shall work two hundred and sixty (260) days per year (including vacation days) as set by the administration. Salary will be based on two hundred and sixty (260) days per year.

Fifty-two (52) week employees shall be paid for 2080 hours per year (250 work days, plus 10 paid holidays = 260 days times 8 hours per day = 2080 hours per year.)

3.3 Overtime. Employees will be paid overtime if they exceed their normal paid work hours in one week. These hours must have prior administrative approval. All overtime hours shall be paid at time and one half for all hours in excess of their normal work hours in one week for all employees. Double time shall be paid for all Sunday and holiday work in excess of normal paid hours. For purpose of overtime, the work week shall be Monday through Sunday. All employees, who have considerations for additional pay in Section 2.1, are excluded from the provisions of this article.

3.4 School Closing. When school is closed due to inclement weather, all employees will report as soon as possible following notification (radio or phone).

3.5 Uniforms. The district will purchase 5 shirts for the start-up year and 2 shirts each year

following. (Must be worn each day for work)

ARTICLE IV

VACANCIES, PROMOTION, TRANSFERS, ASSIGNMENTS

4.1 Vacancies & Postings. When the Board determines that a vacancy arises in the custodial area, the superintendent shall notify the designated representative and post notice of same in each building. No vacancy shall be filled, except in case of emergency, on a temporary basis, until such vacancy has been posted for at least five (5) school days or one (1) calendar week if school is not in session.

4.2 Determination and Notice.

4.21 Criteria. Vacancies shall be filled on the basis of experience, competency, and qualifications of the applicant.

4.22 Finality. The decision of the Board as to the filling of such vacancies shall be final.

4.3 Probationary Period. The first ninety (90) calendar days of employment of all new employees shall be considered a probationary period. This period excludes non-work time such as vacations and summer periods. Employees who have not successfully completed their ninety (90) days probationary period will not be issued a terms of employment agreement. During this period no benefits shall be accrued. Employees in their probationary period are employees at will and may be terminated by the Board without cause and without notice.

4.4 Assignments. Should an employee's service be needed in other areas of the school system than his/her normal assignment, he/she will be expected to take the assignment at the direction of the Administrator/Supervisor.

4.5 Transfer. Employees transferred permanently to another support service position within the school system shall maintain their seniority.

ARTICLE V

AUTHORIZED LEAVES

PURPOSE. Authorized leaves are provided to meet the legitimate, humanitarian, and personal needs of the staff member consistent with the requirements of the school district.

5.1 Sick Leave. Sick leave shall be administered in accordance with the following guidelines, namely:

5.11 Use. Each full time custodian shall be credited with one (1) day of sick leave per month to a maximum of twelve (12) days per year. Day shall constitute the normal working day for each employee.

Sick leave may be used for:

A. Personal illness or injury and physical examination. It may also be used for medical or dental appointments, if they cannot be scheduled outside of the employee's regular work time or are of an emergency nature.

B. Any communicable disease, which could be hazardous to the health of students, employees, or other persons using the facilities of the Board.

C. For routine illness of a member of the immediate family, provided that such leave shall be limited to the use of five (5) days per fiscal year taken from accumulated sick leave and shall be taken only to the extent that the presence of the staff member is reasonably required. "Immediate family" shall be defined as any person who is a regular member of the employee's household or extended family, spouse, father, mother, brother, sister, or children.

D. Leave for the serious illness of a member of the immediate family or of the employee shall be consistent with the Family and Medical Leave Act.

5.12 Used Days. Sick leave shall be deducted in one-half (1/2) day increments. Sick leave shall be charged against work days only and shall cease to accumulate and shall not be used by a staff member during such period as the employee is on an authorized leave of absence, is laid off, or is not otherwise regularly providing services to the Board.

5.13 Unused Days. Full-time custodians are eligible to accumulate sick leave up to one hundred (100) days. After five (5) years of continuous, full-time employment in the district, one quarter (1/4) of all sick leave accumulated shall be paid to the employee upon leaving under honorable conditions. Payment will be made at the employee's current rate of pay upon leaving.

5.2 Personal Leave. Each full-time custodian shall be granted up to two (2) personal business days per contractual year. Personal business days shall not accumulate. The use of personal

business days shall be governed by the following guidelines, namely:

5.21 Use. Personal leave shall be used for business or personal obligations, which cannot reasonably be scheduled at a time, which does not conflict with the performance of an employee's duties. It shall not be used for other employment or for social, recreational, vacation, or other similar purposes, or on days immediately before or after scheduled vacation or other similar purposes, or holidays without the prior written approval of the superintendent.

5.22 Procedure. Each request for personal leave shall be in writing and shall include a certification by the employee that the obligation cannot reasonably be scheduled outside the regular workday or on a non-workday. Employees wishing to make use of personal business days are to submit a notice in writing to their immediate supervisor at least forty-eight (48) hours in advance of the anticipated absence (except in case of emergency). Personal business days must be taken as a minimum in one-half (1/2) day blocks. Personal business days must be used before days off without pay are allowed.

5.23 Limitations. The Board shall not be required to grant personal leave on any one day to more than two staff members from the same area of employment. Personal leave shall not accumulate.

5.3 Bereavement Leave. Each full-time custodian may take up to three (3) working days for leave with pay in the event of the death of a member of their immediate family as per Article 5.31. These days will not be charged against sick leave. Additional leave for bereavement may be granted by the superintendent with such leave being deducted from the employee's sick leave.

5.31 Immediate Family. For purposes of this section, immediate family and allowable bereavement leave will be defined as: spouse, parents, children (to include stepchildren), grandparents, brothers, sisters, grandchildren, father-in-law, mother-in-law, up to three (3) days. Brother-in-law, sister-in-law, one day.

5.4 Holidays. The following days shall be observed as paid holidays for all full-time employees: New Year's Day and day prior, Good Friday, Memorial Day, Labor Day, Thanksgiving Day and the day following, Christmas Day and the day prior, Independence Day. Only full-time employees shall receive holiday pay.

5.5 Workers' Compensation. In case of an accident on the job, workers' compensation insurance shall pay for days off work. Each day off work will be deducted from sick leave in conformance with the law.

ARTICLE VI

SUPPORT STAFF EVALUATION

6.1 Objective. The Board recognizes the importance and value of developing a procedure for assisting and evaluating the process and success of both newly employed and experienced personnel. Therefore, to this end the following procedure has been agreed to in an effort to accomplish the goals.

6.2 Evaluation Criteria & Frequency. The Board acting by and through its administrator/supervisors shall be responsible for the evaluation of each staff member in the performance of his/her duties. The criteria for a formal evaluation shall be set forth in Appendix I. A probationary employee employed for the full school year shall be evaluated prior to the end of their ninety (90) days probationary period and again prior to the end of the school year. Other employees shall be formally evaluated at least once each year.

6.3 Post Evaluation Conference. Within ten (10) days after completion of the written evaluation, the administrator/supervisor will hold a conference with the employee for the purpose of reviewing the evaluation and recommendations of the administrator/supervisor. The employee's signature simply indicates that the evaluation and comments were discussed and does not mean he/she is in agreement with such comments. An employee who disagrees with the evaluation may submit a written response within ten (10) working days, which response shall be attached to the employee's evaluation.

If the administrator/supervisor believes that the employee is doing unacceptable work, he/she shall point out in specific terms where the employee is to improve. Appropriate assistance shall be given by the administration/supervisors and other employees to the employee.

6.4 Recommendations and Notice. The administrator/supervisor shall evaluate the probationary employees and make advisory recommendations regarding regular status to the Board on or before the 90th day of their probationary status. All other employees shall be evaluated by their administrator/supervisor prior to May 1 of any fiscal year.

ARTICLE VII

LAYOFFS AND RECALL

7.1 Determination. If the Board determines that it is necessary to decrease the number of staff members or otherwise reduce the number of employees in a given work area, or eliminate or consolidate positions, the Board shall notify the members of that work area in writing of its intention to do so and the reason therefore. No employee shall be discharged or laid off pursuant to a necessary reduction in personnel unless she/he has been given a written notification of said action.

7.2 Layoff Procedure. Layoffs shall be subject to the following conditions:

- A. Employees shall be laid off in the order of seniority starting with the least senior staff member.
- B. The Board should not give less than twenty (20) work days notice of layoff.
- C. Any layoff shall suspend for the duration of the layoff the Board's obligation to pay salary or fringe benefits under any individual terms of employment under this agreement. An employee shall be eligible to receive any benefits, which were earned under but not yet paid prior to the layoff.

7.3 Recall Procedure. Recall shall be subject to the following conditions:

- A. Employees shall be recalled in the order of seniority starting with the most senior eligible employee on layoff in that job category.
- B. The Board shall give written notice of recall from layoff by sending a certified letter to the employee at the employee's last known address. It shall be the responsibility of each employee to notify the Board of any change in address. If an employee fails to report to work at the specified time, which time shall not be less than ten (10) days from the date of the mailing of the recall notice, if no time was specified in the notice of layoff, unless an extension is granted in writing by the Board, the employee shall be considered a voluntary quit and shall thereby terminate the employee's individual employment contract and any other employment relationship with the Board. The obligation to rehire an employee shall terminate twelve (12) months following such layoff.

7.4 Seniority. Each full-time custodian shall accrue seniority by counting beginning dates of employment and continuous service as a custodian in the district. Substitute time does not

count toward seniority status. Probationary days worked will be credited toward seniority following acceptance of permanent employment.

7.5 Disciplinary Action & Discharge. The Board shall not discharge any non-probationary employee without cause. In respect to discharge or suspension, the Board shall first give at least one (1) warning notice of the complaint against the employee in writing. No warning notice need first be given to an employee before being discharged if the cause for such discharge is for reasons such as dishonesty, willful destruction of property, insubordination, or conviction of a felony.

7.51 Disciplinary Action Procedure.

- A. Recorded verbal warning by administrator/supervisor.
- B. Written notice by administrator/supervisor. This notice shall include the date of the above-recorded verbal warning.
- C. Second written notice (Noting A & B above). This notice shall be given by the administrator/supervisor.
- D. The employee may file a written rebuttal of charges within five working days of verbal or written notices.

ARTICLE VIII

NEGOTIATIONS PROCEDURES

8.1 Scope, Waiver, & Alteration Agreement. This agreement constitutes the sole and entire existing agreement between the parties and supersedes all prior practices, whether oral or written, and expresses all obligations of, and restrictions imposed upon, the District and the employee. This agreement is subject to amendment, alterations, or additions, only by a subsequent written agreement between, and executed by the Board and the employees. The waiver of any breach, term of condition of the agreement by either party shall not constitute a precedent and the future enforcement of all its terms and conditions.

ARTICLE IX

AUTHORIZED BENEFITS

9.1 Health Insurance. Shall be Blue Cross Blue Shield PPO Plan 1, 2, or 3 (see Appendix 1) or its substantial equivalent as determined by the Board.

A. It is understood and agreed by the parties, however, that in no event shall the Board be required to increase the 2007-2010 monthly premium contribution rates after the expiration of this Agreement except as the parties may mutually agree otherwise.

9.2 Mileage. Any employee required by his immediate supervisor to use his/her automobile for employer's business, shall be paid the approved mileage rate as established by the Board of Education.

9.3 Retirement Payment. All employees will receive Board paid retirement as required by law.

ARTICLE X

GRIEVANCE PROCEDURE

10.1 General Provisions. A claim by an employee that there has been a violation, misinterpretation, or misapplication of any provision of this agreement of any rule, order or regulation of the Board may be processed as a grievance as hereinafter is provided.

Exclusions. The following matters shall not be the basis of any grievance filed under the procedure outlined in this Article.

- A. The termination of services or of failure to re-employ any probationary employee.
- B. Any claim or complaint, which may be subject to, appeal to the State of Federal Civil Rights Commission(s), or the Michigan Employment Relation Commission.
- C. Any matter involving employee evaluation other than procedure.

Board Representatives. The Board hereby designates the principal of each building to act as its representatives at Step One as hereinafter described and the Superintendent or his designated representative to act at Step Two as hereinafter described.

Definition. The term "days" as used herein shall mean days in which school is in session. However, during summer break the term "days" shall mean Monday through Friday, with the exception of observed state and federal holidays.

Consent of Written Grievance. Written grievances as required herein shall contain the following:

- A. It shall be signed by the grievant or grievants;
- B. It shall be specific;
- C. It shall contain a synopsis of the facts giving rise to the alleged violation;
- D. It shall cite the section or subsections of this terms of employment alleged to have been violated;
- E. It shall contain the date of the alleged violation;
- F. It shall specify the relief requested.

Any written grievance not in accordance with the above requirements may be rejected as improper. Such a rejection shall not extend the limitation hereinafter set forth.

Grievance Steps.

Step One. An employee alleging a violation of the express provisions of this terms of employment shall with ten (10) days of its alleged occurrence orally discuss the grievance with the building principal or supervisor in an attempt to resolve same. If no resolution is obtained from this discussion, the employee will file a written grievance with the same principal or supervisor within two (2) days of the discussion. Within five (5) days of the receipt of this written grievance, said principal will respond to the grievance in writing.

Step Two. If no resolution is obtained from the above step, the written grievance shall be filed with the Superintendent. Within five (5) days of receipt of the grievance, the Superintendent or his designated agent shall arrange a meeting with the grievant. Within five (5) days of the discussion, the Superintendent or his designated agent shall render his decision in writing, transmitting a copy of the same to the grievant, the building principal, in which the grievance arose, and place a copy of the same in a permanent file in his office.

Step Three. If no decision is rendered within five (5) days of the discussion in Step Two, or the Superintendent's decision is unsatisfactory to the grievant, the grievant may appeal

same to the Board by filing a written grievance along with the decision of the Superintendent with the Secretary of the Board in charge of drawing up the agenda for the Board's meeting within five (5) days after the Superintendent's disposition in Step Two.

Upon the application as specified above, the grievant will be heard at the meeting for which the grievance was scheduled. Within ten (10) days from the hearing of the grievance, the Board shall render its decision in writing. However, in the event the Board wished to hold future hearings therein, or otherwise investigate the grievance provided, they shall issue their decision no later than thirty (30) days following the hearing. In no event shall their decision of the grievance be made by the Board more than thirty (30) days after the hearing.

A copy of the written decision of the Board shall be forwarded to the Superintendent for permanent filing, the building principal for the building in which the grievance arose, the grievant.

ARTICLE XI

VACATION

11.0 Vacation. Vacation with pay will be given to the full-time custodians who are employed for 52 weeks according to the following schedule.

- A. One week after one year of service.
- B. Two weeks after two years of service.
- C. Three weeks after five years of service.
- D. Four weeks after ten years of service.

11.1 The use of vacation time begins with the anniversary of the employee date of hire. Vacation must be used by the subsequent year's anniversary date of hire.

11.2 Not more than one week of vacation can be taken during the school summer vacation time per custodian. At the discretion of the superintendent, an exception can be granted for special circumstances.

11.3 If a holiday occurs during a vacation period of any employee, such employee shall receive an additional day of vacation with pay. Requests for vacation shall be submitted to the supervisor at least one week in advance of the vacation. All vacation time shall be approved by the Superintendent.

ARTICLE XII

GENERAL PROVISIONS

12.1 Immunizations. All employees shall have evidence of adequate immunization from communicable diseases as required by the Michigan Department of Health.

THE TERMS OF EMPLOYMENT COVERED BY THIS AGREEMENT
WILL BE IN AFFECT UNTIL JUNE 30, 2010.

APPROVED SIGNATURES:

Rodney D. Chupp,
Board President

Dave Peterson
Board Secretary

Betty Allen

Randy Hemenway

Appendix 1

Centreville Public Schools has implemented a partially self funded insurance (PSFI) benefit program. The program includes the following:

- 1) The PSFI program includes partially self funded health, dental and vision insurance. Life insurance of \$15,000 with AD&D is included for employees taking health insurance but is not partially self funded.
- 2) Those employees who do not avail themselves of the health benefits as provided by the PSFI program will receive a cash in lieu of benefit through a Section 125 plan and will receive the dental and vision insurance provided to all other bargaining unit members and Life Insurance of \$10,000 with AD&D.
- 3) Employees may purchase one or more of the following insurance option plans, namely:
 - a. Hospital Confinement Indemnity
 - b. Group Basic Term Life
 - c. Short Term Disability Income
 - d. Supplemental Term Life
 - e. Survivor Income Insurance
 - f. Dependent Life Insurance
 - g. Long Term Disability Income
- 4) The PSFI program has three levels/plans of health benefits from which an employee can choose. The basis for these three levels/plans will be BCBSM PPO Plans 1, 2 and 10 (See Community Blue PPO Benefits at a Glance documents, Appendix 4). Each level/plan will have different employee premium amounts (see below), deductibles and co-pays.
- 5) The benefits will not be unilaterally changed by the BOE .
- 6) 2007-2010 Employee contributions for the three levels/plans will be as follows:
 - A) BCBSM PPO Plan 1 - \$90 per months (\$1,080 annually)
 - B) BCBSM PPO Plan 2 - \$25 per month (\$300 annually)
 - C) BCBSM PPO Plan 10 – No employee contribution

In the last full year immediately preceding a layoff, a member must be enrolled in a BC/BS health plan in order to be eligible for the Layoff Benefit.

*Continuous Years of BC/BS Health
Coverage Prior to Layoff*

*Length of Time You can Continue
BC/BS Health Insurance*

1-3 years*	3 months
4-6 years*	6 months
7-9 years*	9 months
10 plus years*	12 months

**Parts of years are not added to make full years.*

9) Eligible Dependents.

If you are covered, your eligible dependents include:

- your spouse;
- your unmarried children (including stepchildren, adopted children, and children for whom you are a legal guardian; however, foster children are not included) until the end of the calendar year of the 19th birthday;
- your unmarried children beyond the end of the calendar year of their 19th birthday to the end of the calendar year of their 25th birthday who are dependent on you for a majority of their support (dependency for tax purposes, as determined by the Internal Revenue Service, is not required);
- your unmarried children beyond the end of the calendar year of the 25th birthday (if covered under this plan at the end of the calendar year of their 25th birthday and continuously thereafter) who are mentally retarded or physically disabled, dependent upon you for a majority of their support and who are incapable of self-sustaining employment by reason of their mental retardation or physical disability. (Under no circumstances will mental illness be considered a cause of incapacity nor will it be considered as a basis for continued coverage.) Please contact BC/BS to obtain the appropriate form to continue coverage;
- your unmarried children beyond the end of the calendar year of their 25th birthday (if covered under this plan at the end of the calendar year of their 25th birthday and continuously thereafter), who are full-time students and dependent on you for a majority of their support;
- your sponsored dependents who are members of your family, either by blood or marriage, who qualify as your dependents under the Internal Revenue Code, were declared as dependents on your federal tax return for the preceding tax year and are continuing in that status for the current tax year. (Children who are no longer eligible for coverage as dependent children cannot be covered as sponsored dependents).

It is your responsibility to notify BC/BS and your employer:

- of any change in your employment status;
- when you wish to add a spouse or dependent(s);
- of any change to a dependent's eligibility for coverage;
- when a spouse or dependent is no longer eligible as defined above.

Special health care coverage guidelines apply to you and your spouse at age 65 during your active school employment. You should contact your school business office or BC/BS for complete details. The Social Security Administration should be contacted regarding Medicare enrollment 120 days prior to attaining age 65.

- 10) 2007-2010 Centreville Schools Dental Plan Summary of Benefits is outlined in the attached appendix.
- 11) 2007-2010 Centreville Schools Vision Plan Summary of Benefits is outlined in the attached appendix.
- 12) 2007-2010 Centreville School Life Insurance Plan Summary of Benefits is outlined in the attached appendix.
- 13) Centreville Public Schools will reimburse employees for certain expenses not covered by Blue Cross/Blue Shield. These items are as follows:
 - Wigs that are needed due to loss of hair from medical treatment.
 - Custom orthotics
 - Compression stockings
 - Mechanical lifts
 - Non-developmental speech therapy

These claims need to be submitted to BCBS. If rejected, the EOB needs to be submitted to the school's TPA for direct reimbursement equal to the coverage that would have been afforded under employees' MESSA plan.

The district also agrees to reimburse 20% of excess charges from an out of network provider when an Eligible Employee has been referred by an in network PPO provider (In network provider must follow BCBS referral procedures). The district will then pay 20% of charges that the out of network physician may bill to Eligible Employee.

APPENDIX 2

**CENTREVILLE PUBLIC SCHOOLS
VISION SUMMARY OF BENEFITS**

Preferred Provider

Vision Examination

Optometrist	Member pays \$6.50
Ophthalmologist	Member pays \$6.50

Lenses

Single Vision	Member pays \$18
Bifocal Lenses	Member pays \$18
Trifocal Lenses	Member pays \$18
Lenticular Lenses	Member pays \$18

Frames	Member pays amount over \$ 65.00
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Contact Lenses

Medically Necessary	Covered in Full
Cosmetic	Covered up to \$90 & additional 20% of balance.

Benefit Frequency = Once every 12 months.

APPENDIX 3

**CENTREVILLE PUBLIC SCHOOLS
DENTAL SUMMARY OF BENEFITS**

DENTAL PLAN BENEFIT SCHEDULE CO-PAY

Class I 60%

Preventative Care:

Oral examinations every six consecutive months
Teeth cleaning every six consecutive months
Bitewing X-rays every six consecutive months
Full-mouth X-rays routinely every three years
Fluoride treatment for members of all ages
Palliative emergency treatment
Tests and Laboratory examinations

Class II 60%

Restorative Care:

Acrylic, amalgam, or silicate fillings
Root canal therapy
Pulp capping
Periodontics treatment
Gingivitis treatment
Extractions – simple and surgical
Repairs to existing dentures and bridge
Relining and rebasing of existing dentures
General anesthesia

Class III 60%

Replacement Care:

Construction of dentures or bridges
Crowns, inlays, and onlays
Removable dentures – complete and partial
Fixed bridges
Bridge pontics and abutment crowns
Replacement of dentures and bridges after 5 years and if unserviceable

CUSTODIANS
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Class IV	60%
Orthodontic Care:	
Habit-breaking appliances	
Appliance construction and installation	
Full banding treatment	
Monthly active treatment visits	
Annual Maximum on Classes I, II, and III	\$1,000.00
Lifetime Maximum on class IV	\$ 600.00

APPENDIX 4

**CENTREVILLE PUBLIC SCHOOLS
LIFE AND AD&D PROGRAM**

Schedule of Benefits

<u>Employee Group</u>	<u>Basic</u>	<u>AD&D</u>	<u>Supplemental</u>	<u>Dependent Life</u>
*All	\$10,000	\$10,000	N/A	N/A
Employees Participating In Health Insurance Additional	\$ 5,000	\$ 5,000		

Reduction Schedule

<u>Attained Age</u>	<u>Percentage of Reduction from Amount in Effect at Age 70</u>
70	35%
75	50% of original benefit

