

## SCHEDULE OF BENEFITS

**PREMIUM DUE DATE:** On or before the Policy Effective Date, and subsequently, on the Renewal Date, if the Policy is renewed for an additional term.

### CLASSES OF ELIGIBLE PERSONS:

As shown on the Group Application. A person may be insured only under one Class of Eligible Persons even though he or she may be eligible under more than one class.

### COVERED ACTIVITIES:

**Class 1**      **Line of Duty Coverage**

**Class 2**      **Line of Duty Coverage**

A full-time or part-time employee firefighter of one fire department who is also a volunteer firefighter simultaneously at another fire department will be eligible to be insured as a employee firefighter only.

### PLAN BENEFITS:

#### Class 1

##### Cancer Benefits

Early Stage Cancer Benefit:	\$6,250
Advanced Cancer Benefit:	\$25,000
Lifetime Maximum:	\$50,000

##### Disability Benefit

Monthly Benefit Amount:	Lesser of 60% of Monthly Salary or \$5,000, minus Other Income Benefits
Benefit Waiting Period:	6 months from the date the Total Disability commencement or Cancer
Maximum Benefit Period:	36 months

#### Class 2

##### Cancer Benefits

Early Stage Cancer Benefit:	\$6,250
Advanced Cancer Benefit:	\$25,000
Lifetime Maximum:	\$50,000

**Disability Benefit**

Monthly Benefit Amount:	\$1,500 minus Other Income Benefits
Benefit Waiting Period:	6 months from the date of the Total Disability commencement or Cancer
Maximum Benefit Period:	36 months

**Reduction in Disability Benefits**

The amount of the Insured's Disability Benefits will be reduced by the amount of any Other Income Benefits paid on account of the Insured's Total Disability.

**INITIAL PREMIUM RATES:**                      **As shown on the Group Application**