YMCA of Greater Louisville
National YMCA Employee Benefits Plan
Group Life and Accidental Death & Dismemberment Insurance

SCHEDULE OF BENEFITS

Non-Contributory Insurance for Employees
Basic Term Life Insurance ......................................................... $5000

Contributory Insurance for Employees
Term Life Insurance
An amount equal to 2 times your basic annual earnings, reduced by your Basic Term Life amount, adjusted to the next higher multiple of $1000 if not already a multiple thereof.
Maximum Insurance ................................................................ $250,000

*The total amount of Term Life Insurance for employees age 65 and over will be $5000 and will terminate when they retire. Contributions will be adjusted accordingly.

**Based on earnings for a normal work week not exceeding 40 hours, exclusive of bonus and overtime pay, and other special compensation.

Accidental Death and Dismemberment Insurance
An amount equal to your Term Life Insurance

Cost of the Insurance
You will be informed of the amount of your contribution upon enrollment. 33 \( \frac{\text{p}}{\text{a}} \) $1,000

Change in Amount of Insurance
Adjustments in the amounts of Term Life Insurance due to an increase in earnings will become effective on the date of change, provided you are working full-time on that date. Otherwise, the adjustment will be delayed until you return to full-time work.

In no event will the amount of your insurance be reduced due to a decrease in your earnings.

Eligible Employees
All full-time employees of The National Board of YMCAs and YMCA Affiliates.

Date of Eligibility/Employment Waiting Period
You will be eligible on the 1\text{st} of the month following the date you complete the employment waiting period of 60 days of continuous full-time employment.