POLICY SCHEDULE OF BENEFIT

Actively Eligible Classes: All full time Members Actively Working at least 30 hours

per week after completing the Eligibility Waiting Period

Eligibility Waiting Period: 180 Days from the first day of Active Work

Benefit Waiting Period: 0 days from Member's effective date of insurance

SPECIFIED DISEASE BENEFITS

Covered Specified Diseases*: Cancer, Heart Attack, Major Organ Transplant, Renal Failure, Stroke

*A Member may be covered for a total of 7 Specified Diseases under this and all other Specified Disease Policies.

Your Principal Sum including Guaranteed Issue Benefit Amount: \$10,000

Guaranteed Issue Benefit Amount for You: \$10,000

Benefit Amount Payable

Specified Disease	Percent of the Principal Sum
Cancer:	
Invasive Cancer	100%
Non-Invasive Cancer	50%
Skin Cancer	25%
Heart Attack	100%
Major Organ Transplant	100%
Renal Failure	100%
Stroke	100%

Overall Benefit Maximum per Member: \$30,000