



Employee Basic Life/AD&D, Employee Supplemental Life, Spouse Supplemental Life, and Child(ren) Supplemental Life Insurance



Cedar Springs Public Schools

Class 02) Teachers, Counselors, Occupational Therapist, Psychologists, Social Workers, and Speech Therapists

Class 03) Food Service Workers and Mechanics

Class 04) Cedar Springs- KISD Itinerants

How much Insurance is available?

Basic Life and AD&D Insurance (Employer-provided):

Your employer is providing you with Life and Accidental Death & Dismemberment (AD&D) insurance in the amount of \$25,000. The Life Insurance benefit is the amount payable to your beneficiary in the event of your death. The AD&D benefit pays a benefit to you or your beneficiary in the event of a Covered Loss.

Supplemental Employee Life Insurance:

Your employer provides you with the option to purchase additional Supplemental Life insurance in increments of \$10,000 up to the lesser of \$500,000 or 5 times your Annual Salary. If Participation Requirements are met, you can elect up to \$100,000 in Supplemental Employee Life Insurance without Medical Questions (during your initial eligibility date).

Spouse Supplemental Life Insurance:

Your employer also gives you the opportunity to purchase Life Insurance for your Spouse in \$5,000 increments up to the lesser of \$100,000 or 50% of Employee Supplemental Life amount. If Participation Requirements are met, you can elect up to \$25,000 in Supplemental Spouse Life Insurance without Medical Questions (during your initial eligibility date).

Child(ren) Supplemental Life Insurance

When employee Supplemental Life Insurance is elected you may also elect to insure your unmarried Child or Children by purchasing Life Insurance in the amounts of \$1,000 for children 14 days to 6 months of age; and/or \$1,000, \$2,000; \$4,000; \$5,000; or \$10,000 for 6 months to the Limiting Age. Please refer to your Certificate of Insurance.

Am I eligible for this Insurance?

You are eligible to enroll if you are an active employee working at least 30 hours per week.

Spouse Supplemental and Child(ren) Supplemental Life Insurance:

No person may be considered a Dependent of more than one Eligible Employee. No person can be insured as an Employee and as a Dependent.

[Are there any medical questions or tests needed to qualify for this Insurance?](#)

Late enrollees and increases:

Enrollees electing insurance 31 days after their eligibility date and those requesting an increase in insurance will require medical questions and approval by Madison National Life Insurance, Inc. (MNL).

[What if I become disabled?](#)

If you become Disabled prior to the age of 60 and remain Disabled for 9 months, your Employee Life Insurance coverages will remain in force without payment of premium until you reach the age of 70 or until you are no longer Disabled, subject to MNL's approval.

[What if I am diagnosed with a Terminal Illness?](#)

This insurance has a feature called an Accelerated Death Benefit (also referred to as a "Living Benefit") that allows you to receive a portion of your Life Insurance benefit while you are living if you were diagnosed with a covered Terminal Illness. Benefits may be used for medical expenses, or to fulfill any other desired purpose. Minimum and maximum amounts apply.

[Will benefits reduce?](#)

Employee Basic and Employee Supplemental Life Insurance: Reduces to 50% at age 70 and terminates at retirement.

Spouse Supplemental and Child(ren) Supplemental Life Insurance: Spouse Supplemental Life Insurance reduces to 50% at the Spouse's age of 70 and terminates on the Employee's retirement. Child(ren) Supplemental Life Insurance does not reduce and terminates at the earlier of the Child(ren)'s attainment of the Limiting Age or the Employee's retirement.

[Are there any limitations or exclusions?](#)

Armed Forces: The insurance will end if the covered person enters the armed forces on a full-time basis.

Suicide Exclusion: No death benefits will be payable for a death of an Insured Person occurring within 2 years from the Insured Person's effective date of the coverage under the Group Policy, if such death was caused by suicide, attempted suicide, or any other intentionally self-inflicted Injury or Physical Disease, while sane or insane. This Suicide Exclusion shall reapply to the increased amount of insurance as of the effective date of the increase.

AD&D Insurance Exclusions: No AD&D benefit is payable if the loss is caused or contributed to by any of the following:

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;

Suicide, attempted suicide or other intentionally self-inflicted Injury, while sane or insane;

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;

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;

Physical Disease existing at the time of the Accident;

Medical negligence and malpractice;

Injury sustained flying in an ultra light, hang gliding, parachuting or bungee-cord jumping, or by flight in a space craft or any

craft designed for navigation above or beyond the earth's atmosphere;

Bacterial infections (except due to accidental food poisoning or caused by an accidental wound);

Any Injury sustained which is probable, expected or a natural result of being legally intoxicated as defined by the laws of the jurisdiction in which the Injury is sustained;

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;

Any Loss incurred while operating, riding in or descending from any aircraft, except as a fare-paying passenger on a commercial aircraft.

When does insurance end?

Conversion: This insurance contains a Conversion feature, which means that if your employment ends, you may choose to convert your group insurance to an individual whole life policy. Restrictions apply, premiums and fees may be higher, and you must apply within 31 days from when your insurance ends.

Portability: This insurance contains a Portability feature, which means that if your employment ends, you may choose to take the Employee Supplemental Life, Spouse Supplemental Life, and Child(ren) Supplemental Life Insurance with you. Restrictions apply, premiums and fees may be higher, and you must apply while insurance is in force within 31 days of termination of your insurance.

Who do I contact with questions?

Questions may be directed to Mary Sugg, Account Representative or Myah Gehrke, Client Relations by calling the number for National Insurance Services below or via email at msugg@nisbenefits.com or mgehrke@nisbenefits.com.

Administered by:



Corporate Headquarters:
250 South Executive Drive, Suite 300
Brookfield, WI 53005
Offices Nationwide
800.627.3660

Underwritten by Madison National Life Insurance Company, Inc.



PO Box 5008, Madison, WI 53705

This is a brief description of life insurance. For complete details including all benefits, exclusions, and limitations, refer to Certificate form number GTL-C600-0608 as issued to your employer.

Madison National Life Insurance Company, Inc. is a Wisconsin Insurance Company and a Member of the IHC Group. The IHC Group is an insurance organization comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life and health insurance solutions for over 30 years. For information about Madison National Life Insurance Company or the IHC Group, see www.ihcgroup.com.