



Group Life Insurance Benefit Summary

Group #: 014577, Delton Kellogg Schools

Policy: Madison National Life Insurance Company, Inc., 3850 **Original Effective Date:** 12/1/2009

Class #	Class Title and Eligibility (Minimum Hour Requirement)	Basic Life	Supplemental Life
01	All Active Full-Time Superintendent (30 hours per week)	\$200,000	\$10,000 increments to a maximum of The lesser of 3 times Annual Salary or \$300,000
02	All Active Full-Time Administrators, Directors, Accountants, Technology Employees and All Other Central Office Personnel (30 hours per week)	\$25,000	\$10,000 increments to a maximum of The lesser of 3 times Annual Salary or \$300,000
03	High School Secretary (30 hours per week)	\$7,500	\$10,000 increments to a maximum of The lesser of 3 times Annual Salary or \$300,000
04	Maintenance Staff who do not have Life Insurance coverage with MESSA (40 hours per week)	\$10,000	\$10,000 increments to a maximum of The lesser of 3 times Annual Salary or \$300,000
05	Bus Drivers (17.5 hours per week)	\$7,500	\$10,000 increments to a maximum of The lesser of 3 times Annual Salary or \$300,000
06	Paraprofessionals, Secretaries and Media Assistants (27 hours per week)	\$7,500	\$10,000 increments to a maximum of The lesser of 3 times Annual Salary or \$300,000

Dependent Supplemental Life Child Limiting Age: 19 or 25 if full-time student	Spouse \$2,500 increments to a maximum of The lesser of \$50,000 or 50% of the Insured Employee's elected and approved Supplemental Life Insurance amount Infant 10% of the amount elected for children age 6 months through Limiting Age Child \$1,000 increments to a maximum of The lesser of \$10,000 or 100% of the Insured Employee's elected and approved Supplemental Life Insurance amount
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Employee Contribution	Life Classes 01-02, 04: 20% Classes 03, 05-06: 0% Supplemental 100% Dependent Supplemental Life 100%
Participation Requirement	Life Classes 01-02, 04: 90% group combined Classes 03, 05-06: 100% Supplemental 5 lives Dependent Supplemental Life 5 lives in Employee Supplemental Life
Eligibility/Effective Date of Individual Coverage	Upon completion of the Waiting Period


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Waiting Period	None
Reduction Schedule	<p>Life Classes 01-04: Basic Life Insurance does not reduce and terminates at retirement Classes 05-06: Basic Life Insurance will reduce by 35% at age 65, reduce by 50% at age 70 and will terminate at retirement.</p> <p>Supplemental Supplemental Life Insurance will reduce by 35% at age 65; by 35% of the reduced amount at age 70; by 35% of the reduced amount at age 75; by 25% of the reduced amount at age 80; by 25% of the reduced amount at age 85; by 25% of the reduced amount at age 90; by 25% of the reduced amount at age 95 and will terminate at retirement. All reduced amounts will be rounded to the next higher multiple of \$500</p> <p>Dependent Supplemental Life Spouse Supplemental Life Insurance will reduce by 35% at the Spouse's attainment of age 65; by 35% of the reduced amount at the Spouse's attainment of age 70; by 35% of the reduced amount at the Spouse's attainment of age 75; by 25% of the reduced amount at the Spouse's attainment of age 80; by 25% of the reduced amount at the Spouse's attainment of age 85; by 25% of the reduced amount at the Spouse's attainment of age 90; by 25% of the reduced amount at the Spouse's attainment of age 95 and will terminate when the Employee's Supplemental Life Insurance terminates. All reduced amounts will be rounded to the next higher multiple of \$500. Child Supplemental Life Insurance terminates at the earlier of attainment of the Limiting Age or when the Employee's Supplemental Life Insurance terminates.</p>
Contract Employee Termination or Retirement	Coverage terminates at the earlier of retirement or expiration of the current contract year. If you terminate mid-contract, coverage terminates at the end of the month following the date you last worked.
Non Contract Employee Termination	Coverage terminates at the end of the month following the last date worked.
Guarantee Issue	<p>Life Class 01: \$80,000 Class 02: \$25,000 Classes 03, 05-06: \$7,500 Class 04: \$10,000</p> <p>Supplemental \$0 if Employee is age 70 or older, or participation is less than 10 lives or 15%, whichever is greater; \$5,000 if Employee is age 60-69, and if participation is at least 10 lives or 15%, whichever is greater; \$50,000 if Employee is younger than age 60, and participation is at least 10 lives or 15%, whichever is greater.</p> <p>Dependent Supplemental Life Spouse - \$0 if the Spouse is age 70 or older, or participation in Employee Supplemental Life is less than 10 lives or 15%, whichever is greater; \$2,500 if the Spouse is age 60-69, and participation in Employee Supplemental Life is at least 10 lives or 15%, whichever is greater; \$25,000 if the Spouse is younger than age 60, and participation in Employee Supplemental Life is at least 10 lives or 15%, whichever is greater. Infant - \$0 if participation in Employee Supplemental Life is less than 10 lives or 15%, whichever is greater; \$1,000 if the participation in Employee Supplemental Life is at least 10 lives or 15%, whichever is greater. Child - \$0 if participation in Employee Supplemental Life is less than 10 lives or 15%, whichever is greater; \$10,000 if participation in Employee Supplemental Life is at least 10 lives or 15%, whichever is greater.</p>
EOI Requirements	Late entrants Not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue

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Termination & Continuation of Coverage	Coverage may continue, with payment of premiums during: -FMLA -Paid Leave - 12 months -Unpaid Leave - 12 months -Physical Disease or Injury - 180 working days -Layoff - 180 working days -Change from FT to PT - 3 months
Conversion Provision	Included
Waiver of Premium Provision	Disabled prior to age 60, Elimination period - 9 months, Waiver of premium terminates Classes 01-04: N/A Classes 05-06: at age 65
Portability Provision	Included
Beneficiary Administration	Employers should request regular updates and maintain for their own records. Employees should also maintain a copy of the most recent beneficiary form for their records.
EAP	No
Identity Theft	No
Billing Method	List Billed
Date Census Last received	7/30/2019
Renewal Date	12/1/2021


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<p>Participation Information (EOI requirements for timely applicants, subject to Guarantee Issue amounts)</p>	<p>LOB: DCH Dependency: SLF Effective Date: 01/01/2020 Participation calculation: 0/56 = 0.00%</p> <p>The following participation requirements have not been met for Joinder Participation: The enrolled total: 0 is less than the required EOI inforce lives: 10 The enrolled total: 0.00% is less than the required EOI participation: 15.00% The enrolled total: 0 is less than the required minimum inforce lives: 5</p> <p>LOB: DSP Dependency: SLF Effective Date: 01/01/2020 Participation calculation: 0/56 = 0.00%</p> <p>The following participation requirements have not been met for Joinder Participation: The enrolled total: 0 is less than the required EOI inforce lives: 10 The enrolled total: 0.00% is less than the required EOI participation: 15.00% The enrolled total: 0 is less than the required minimum inforce lives: 5</p> <p>LOB: SLF Effective Date: 01/01/2020 Participation calculation: 0/56 = 0.00%</p> <p>The following participation requirements have not been met for Joinder Participation: The enrolled total: 0 is less than the required EOI inforce lives: 10 The enrolled total: 0.00% is less than the required EOI participation: 15.00% The enrolled total: 0 is less than the required minimum inforce lives: 5</p>
<p>Class Collection Participation</p>	<p>Classes: 01, 02, 04 Class Description: ALL ACTIVE FULL-TIME SUPERINTENDENT, ALL ACTIVE FULL-TIME ADMINISTRATORS, DIRECTORS, ACCOUNTANTS, TECHNOLOGY EMPLOYEES AND ALL OTHER CENTRAL OFFICE PERSONNEL, MAINTENANCE STAFF WHO DO NOT HAVE LIFE INSURANCE COVERAGE WITH MESSA LOB: LIF Effective Date: 01/01/2020 Participation calculation: 10/10 = 100.00%</p> <p>Participation requirements have been met.</p>

This summary of benefits is meant to be an overview of the Policy only. Please refer to the Certificate for a full explanation of your plan's benefits, exclusions, limitations, and reductions. Should there be any discrepancy between this outline and the Certificate, the Certificate will prevail.



Employer Use Only

National Insurance Services Contact Roster

All representatives can be reached at **1-800-627-3660**

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