



# Employee Basic and Supplemental Group Term Life and AD&D, and Dependent Supplemental Life Insurance



## Prepared for: Cuming County

Class 2: All Eligible Employees Not Enrolled in Blue Cross Blue Shield (BCBS)

### How much insurance is available?

#### **Employee Basic Group Term Life (GTL) and Accidental Death & Dismemberment (AD&D) Insurance (Employer-provided):**

Your Employer is providing you with Basic GTL and 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.

#### **Employee Supplemental GTL and AD&D Insurance:**

Your Employer provides you with the option to purchase additional Supplemental GTL and AD&D Insurance in increments of \$10,000 up to a maximum of \$500,000, not to exceed 5 times your Annual Salary.

#### **Dependent Spouse Supplemental GTL Insurance:**

Your Employer also gives you the opportunity to purchase Supplemental GTL Insurance for your Spouse in increments of \$5,000 up to a maximum of \$250,000, not to exceed 50% of your Employee Supplemental Life.

#### **Dependent Child Supplemental GTL Insurance:**

You may elect to enroll an Eligible Child(ren) aged 6 months to 26 years by purchasing Supplemental GTL Insurance in the amounts of \$15,000, \$10,000 and \$5,000; not to exceed 100% of Employee Supplemental. Please note that Dependent Child Supplemental Coverage is limited to \$1,500, \$1,000, or \$500 respectively for infant Child(ren) from 14 days to 6 months.



## Who is eligible for this insurance?

You are eligible to enroll if you are an active Eligible Employee working at least 35 hours per week and are not enrolled in BCBS.

### **Dependent GTL 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?

**Employee Basic GTL and AD&D Insurance:** You will be covered up to \$25,000 without medical questions.

**Employee Supplemental GTL and AD&D Insurance:** If you are 59 or younger, you may elect up to \$100,000 without medical questions. If you are age 60-69, you may elect up to \$10,000 without medical questions. If you are age 70 or older, you must answer medical questions and be approved by Madison National Life Insurance Company, Inc. (MNL).

**Dependent Spouse Supplemental GTL Insurance:** If your Spouse is 59 or younger, you may elect up to \$25,000 without medical questions. If your Spouse is age 60-69, you may elect up to \$5,000 without medical questions.

**Dependent Child Supplemental GTL Insurance:** You may elect up to \$15,000 without medical questions.

### **Late enrollees and increases:**

Enrollees electing insurance after 31 days beyond their eligibility date and those requesting an increase in insurance will require medical questions and approval by MNL.

## Will the insurance benefit ever reduce?

**Employee:** Your Employee Basic GTL and AD&D reduces to 65% at age 65, to 40% at age 70, and to 25% at age 75, and terminates upon your retirement. Your Employee Supplemental GTL and AD&D reduces to 65% at age 65, to 45% at age 70, to 30% at age 75, and terminates upon your retirement.

**Spouse:** Dependent Spouse Supplemental GTL reduces to 65% at Spouse's attainment of age 65 and terminates at the Spouse's attainment of age 70 or Employee's retirement whichever occurs first.

**Child:** Dependent Child Supplemental GTL does not reduce and terminates when your Child turns age 26, when the Child becomes married, when the Employee retires, or when the Employee's insurance terminates, whichever occurs first.

## Who do I contact with questions?

Questions may be directed to National Insurance Services at 1-800-627-3660.



Administered by:



**Corporate Headquarters:**  
300 N Corporate Drive, Suite 300  
Brookfield, WI 53045  
**Offices Nationwide**  
800.627.3660

Underwritten by:



PO Box 5008, Madison, WI 53705

**This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions, and limitations, refer to the certificate of insurance GTL-C600-0608M-NE as provided to you by your Employer.**

Founded in 1961, Madison National Life is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE: HMN), the largest financial services company focused on providing America's educators and school Employees with insurance and retirement solutions.

