



NACO-Sponsored Group Term Life Insurance Plans



With NACO, we leveraged the purchasing power of all the employees at the participating counties (over 2,200 members) to bring the most cost-competitive programs to our members. We also used the collective purchasing power to demand high service levels.

Group Term Life Insurance

As a member of the NACO-sponsored benefit program enrolled in the BlueCross BlueShield (BCBS) medical and/or dental plan, you will automatically receive \$15,000 basic life insurance underwritten by Madison National Life Insurance Company, Inc. for all full-time employees that are enrolled in the BlueCross BlueShield medical plan. You can choose to solely offer this plan or opt for a higher benefit level at NACO-sponsored rates.

Basic Employer-Paid Group Term Life Insurance

- **Eligibility:** Employees must be actively working a minimum 17.5 hours per week. This requirement does not apply to elected officials.
- **Reductions/Terminations:** Benefit will reduce to 65% upon the insured employee's attainment of age 65, reduces to 45% at age 70, reduces to 30% at age 75, and will terminate upon retirement.
- **Additional Line of Duty Benefit:** A Line of Duty Benefit would be payable if an employee is a public safety officer, suffers a loss for which an AD&D benefit is payable, and the loss is a result of a Line of Duty Accident.

Want to Offer More than \$15,000 of Life Insurance?

Because you're a member of NACO, you can purchase additional basic group term life insurance or offer employee paid supplemental life plans for employees and their dependents at NACO's negotiated rates.

NACO-Sponsored Life Insurance Plan

- **Plan Options:** Base Plan
- **Total Benefit Amount:** \$15,000
- **Rate:** No cost for those members enrolled in the NACO sponsored BCBS medical and/or dental insurance
- **Employer Cost Per Employee Per Month:** \$0



You can add additional amounts of life insurance to your base plan at NACO-sponsored rates



**For More Information,
Contact Megan Ware at
National Insurance Services**

P: 800.627.3660 ext. 1354

E: mware@nisbenefits.com

Administered By:



250 South Executive Drive, Suite 300, Brookfield, WI 53005-4273

Offices Nationwide: 800.627.3660 www.NISBenefits.com

Underwritten By:



PO Box 5008, Madison, WI 53705

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.