



Basic Group Term Life and AD&D Insurance

Prepared for: Kalispell Public Schools

Who is eligible for this insurance?

You are eligible for Group Term Life Insurance if you are an active Certified Staff Member or Classified Staff Member working at least 20 hours per week.

How much insurance is available?

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

Your employer is providing you with Life and AD&D Insurance in the amount of \$15,000. 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 an accidental death or dismemberment loss.

Will the insurance benefit ever reduce?

Your Basic Life and AD&D Insurance reduces to 50% at age 70 and terminates upon your retirement unless you are eligible for retiree coverage.

Who do I contact with questions?

Questions may be directed to Megan Ware, Account Representative or Alexis Daubner, Client Relations by calling the number for National Insurance Services below or via email at mware@nisbenefits.com or adaub@nisbenefits.com.



Administered by:

Underwritten by Madison National Life Insurance Company, Inc.



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

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-C-0119-MT as provided to you by your employer.

Founded in 1961, Madison National Life Insurance Company, Inc. 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.

